A Rich Woman's World? Wealth and Gendered Paths to Office

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Abstract

We introduce and seek to explain a new and surprising fact about members of the US Congress: since at least the 1980s, Congresswomen have been substantially wealthier than Congressmen serving in the same party and decade. We articulate three mechanisms that could explain this gender wealth gap, and use new data on the backgrounds and families of members of Congress to evaluate each mechanism. We find no evidence that the wealth gap arises because districts likely to elect women also elect wealthier members, or because women had more lucrative pre-Congressional careers. We do find evidence that the gap can be explained by women facing steeper challenges that wealth helps them overcome—particularly related to caregiving—and by Congresswomen's spouses earning more money than Congressmen's spouses. Our analysis sheds light on how obstacles facing ambitious women can lead to apparently counterintuitive advantages among the women who manage to succeed.

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Introduction

All the things I could do /
If I had a little money /
It's a rich man's world.

Money, Money, Money – ABBA

Ample scholarship shows that women face greater barriers than men to entering politics (Carroll et al. 1994; Crowder-Meyer 2020; Fox and Lawless 2010; Saha and Weeks 2020; Sanbonmatsu 2006; Sapiro 1982), winning elections (Bauer 2020b, 2020a; Fulton and Dhima 2020; Pearson and McGhee 2013), and staying in office (Folke and Rickne 2016b, 2016a, 2020). Women overcome these barriers by outperforming their colleagues once elected (Anzia and Berry 2011; Fulton 2012; Volden, Wiseman, and Wittmer 2013; O'Brien and Rickne 2016). Despite these achievements, women's underrepresentation persists.

Household responsibilities and resources seem central to this story. Women still do more domestic and cognitive labor (Bianchi et al. 2012; Iversen and Rosenbluth 2006), which reduces political interest and engagement (Helgøy and Weeks 2025; Quaranta and Dotti Sani 2018), especially among women with young children (Schlozman, Burns, and Verba 1994). Marriage and caretaking reduce ambition more for women than men (Crowder-Meyer 2020; Fiva and King 2023), and among ambitious women, breadwinner mothers are least likely to run for office (Bernhard, Shames, and Teele 2021). However, women outside the workforce report smaller political networks and less engagement (Schlozman, Burns, and Verba 1999). Meanwhile, voters prefer employed, married candidates with children (Teele, Kalla, and Rosenbluth 2018; Aldridge et al. 2023), creating a "double bind" for women.

Research thus suggests the family—"the most primal political institution"—still lies at the heart of women's underrepresentation in office (Gallego, Queralt, and Tur-Prats 2022, 6). We build on this literature by examining gender, wealth, and household responsibilities in the US Congress. Using original data from House members' financial disclosures (1980–2018) and

new data on their families, backgrounds, and districts, we shed new light on how households may shape women's paths to power.

We show for the first time that Congresswomen are wealthier than Congressmen. House women report 50% more wealth and assets than men, adjusting for party and decade. This "gender wealth gap" exists in both parties, persists after accounting for race, profession, and age, and may be growing over time. Its magnitude is comparable to the wealth advantage of representatives from legal or business backgrounds.

At first glance, the gender wealth gap seems puzzling. Structural challenges continue to limit women's political equality (Carroll and Fox 2013; Schlozman, Burns, and Verba 1994). American women earn less than men (England, Levine, and Mishel 2020), possess less wealth (Deere and Doss 2006), and are underrepresented among high net-worth individuals (Yavorsky et al. 2019). We also do not see comparable "reversed" wealth gaps among other disadvantaged groups, such as African Americans. Why, then, are women in Congress wealthier than men?

Drawing on existing scholarship on gender and politics, we develop and test explanations for this pattern. Although few studies directly examine wealth and gender in politics (c.f. Campbell and Cowley 2014; Murray 2023), many explanations for women's underrepresentation—such as lower labor force participation (Kjelsrud and Kotsadam 2023)—imply a role for wealth. We distill these into three distinct but related mechanisms and then assess each with extensive new data. Our contribution is explanatory: guided by decades of (quantitative and qualitative) work on comparative theory testing (e.g., Chamberlin 1890; Platt 1964; Gigerenzer, Krauss, and Vitouch 2004; Clarke 2007; Fairfield and Charman 2022), we conduct a detective's investigation rather than measure a causal estimand.

What explains the gender wealth gap in Congress? One possibility is that Congresswomen are wealthier because they tend to be elected in types of districts that elect wealthier representatives (Ondercin 2020; Anzia and Bernhard 2021); however, our findings provide no evidence for this mechanism. Next, we examine whether Congresswomen's personal back-

grounds or pre-Congressional career paths serve as compensating factors that help them first accumulate wealth and then overcome gendered barriers to office (Crowder-Meyer 2020; Folke, Rickne, and Smith 2021). Here, too, we find little supportive evidence. On average, Congresswomen come from lower-earning professions and less prestigious educational backgrounds than Congressmen, and they are no more likely than men to hail from political dynasties (nor are dynastic members wealthier on average). These results suggest that the wealth gap cannot be explained by the types of districts that elect women or by women's individual career or family backgrounds before entering Congress.

Instead, we find that the gender wealth gap is heavily rooted inside the household. Congresswomen are far more likely than Congressmen to have high-earning spouses—to be part of a "power couple." In other words, women and men in Congress tend to hail from systematically different types of households. Drawing on Goldin (2021), Bernhard, Shames, and Teele (2021), and others, we argue that this is consistent with a gendered earnings mechanism produced by the demands of "greedy jobs": men's political careers are enabled by wives who take on flexible, lower-paying work and a disproportionate share of household responsibilities. In contrast, only women in households with either fewer caregiving demands (such as no children or adult children)[1] or sufficient wealth to outsource care can pursue the greedy job of Congress (Helgøy and Weeks 2025; Deason, Greenlee, and Langner 2015). Consistent with this argument, we find that Congresswomen have fewer children than Congressmen; that the gender wealth gap is larger in households with more children; and that Congresswomen's spouses hold a larger share of household assets than Congressmen's spouses—*especially* in families with more children.

Finally, to understand the scope conditions of this gender wealth gap, we compare Congress with the general public and find a similar gap: among women and men with comparable earnings, women hold more household wealth. However, unlike in Congress, the gap is not clearly tied to number of children, suggesting that caregiving responsibilities may

1. As we make clear below, other forms of caregiving, such as eldercare or supporting disabled family, may also matter, but without systematic data on these our operationalization is limited to children.

pose an especially important barrier to women's *political* success.

Our findings have broad implications for the study of gender and representation. We document a durable but previously unnoticed "reversed" gender gap in household wealth for both Congress and the general population. The likely explanation for that gap highlights the hurdles facing political hopefuls and the role financial resources play in surmounting them, especially for women facing unequal household burdens. These results underscore how reforms, such as the provision of public campaign funding and allowing childcare as a legal campaign expense, could expand access not just for less-wealthy candidates but also for women. Without such reforms—or broader social change—increasing women's representation may only widen the already considerable economic gulf between Congress and the public (Eggers and Klašnja 2018).

The Gender Wealth Gap

We uncover the wealth gap between women and men in Congress using a novel dataset from Financial Disclosure Reports (FDRs) that US House members have been required to file since 1978. Our dataset covers the period 1980–2018 and includes 1,676 representatives.[2] To our knowledge, this is the most comprehensive dataset on congressional wealth, spanning a longer period than prior efforts (Carr Peterson and Grose 2021; Eggers and Hainmueller 2014; Griffin and Anewalt-Remsburg 2013).

The disclosure forms report members' financial wealth: stocks, bonds, savings accounts, and income-producing real estate.[3] Because some categories are excluded (e.g., primary residences) and values are reported in bands (e.g., $15,001–$50,000), our measure of household wealth is approximate. However, the data are uniquely detailed: assets are classified as belonging to the member, spouse, or jointly owned, enabling intra-household wealth analysis

2. The Senate is excluded because Senators' FDRs were destroyed after six years until 2012 and continue to be destroyed six years after retirement. We also limit our data to even years due to the difficulty of extracting and cleaning wealth information.

3. They do not indicate asset origins (e.g., whether a home was inherited or purchased), only the type.

not possible with any other US data. Appendix A provides details about the disclosure forms and our wealth calculations.

Figure 1 shows the median wealth (left panel) and the geometric mean[4] of wealth (right panel) of House members by gender and party across four decades.[5] In the 2000s, for example, Republican women had a median wealth of nearly $1.4M versus $885k for Republican men; among Democrats, the gap was smaller ($675k for women vs. $570k for men). Across the two figures, women have higher wealth in every party-decade combination but one (Republicans in the 1980s). The figure therefore points to a persistent gap that is evident across time, parties, and measures of central tendency.[6]

We refer to the gap illustrated in Figure 1—the difference in household wealth between women and men MCs of the same party and time period—as the *gender wealth gap*, and our objective is to explain it. By comparing women and men of the same party and decade, we rule out explanations based simply on women's rising numbers over time or across parties and thus focus on a more genuinely puzzling phenomenon.

To contextualize the gap, Figure 2 shows coefficients from a regression of log household wealth on gender and several other relevant predictors (as well as party-decade fixed effects). Two facts stand out. First, the gap cannot be explained by gender differences in race, occupation, or age; indeed, it becomes about 20% larger when these variables are included. Second, the gap is substantively large: smaller than the wealth disadvantage among members of the Congressional Black Caucus, but comparable to the wealth advantage of business owners or lawyers over other members.

The gender wealth gap seems puzzling at first glance. Structural barriers prevent women from achieving political equality (Carroll and Fox 2013; Schlozman, Burns, and Verba 1994).

4. The geometric mean of a vector $\mathbf{x} = (x_1, x_2, \ldots, x_n)$ is $e^{\frac{1}{n}\sum_{i=1}^{n} \ln x_i}$, i.e. the average of $\ln x_i$, converted back to levels. It therefore matches the quantity of interest in a predictive regression with a logged DV. Compared to the raw mean, it down-weights large values.

5. The gap is not an artifact of conditioning on party and decade; in fact, it is even larger unconditionally, likely because women have become more common in Congress as members have overall grown wealthier.

6. Appendix Figure B1 provides a more detailed picture, showing the histograms of reportable wealth by gender, party, and decade.

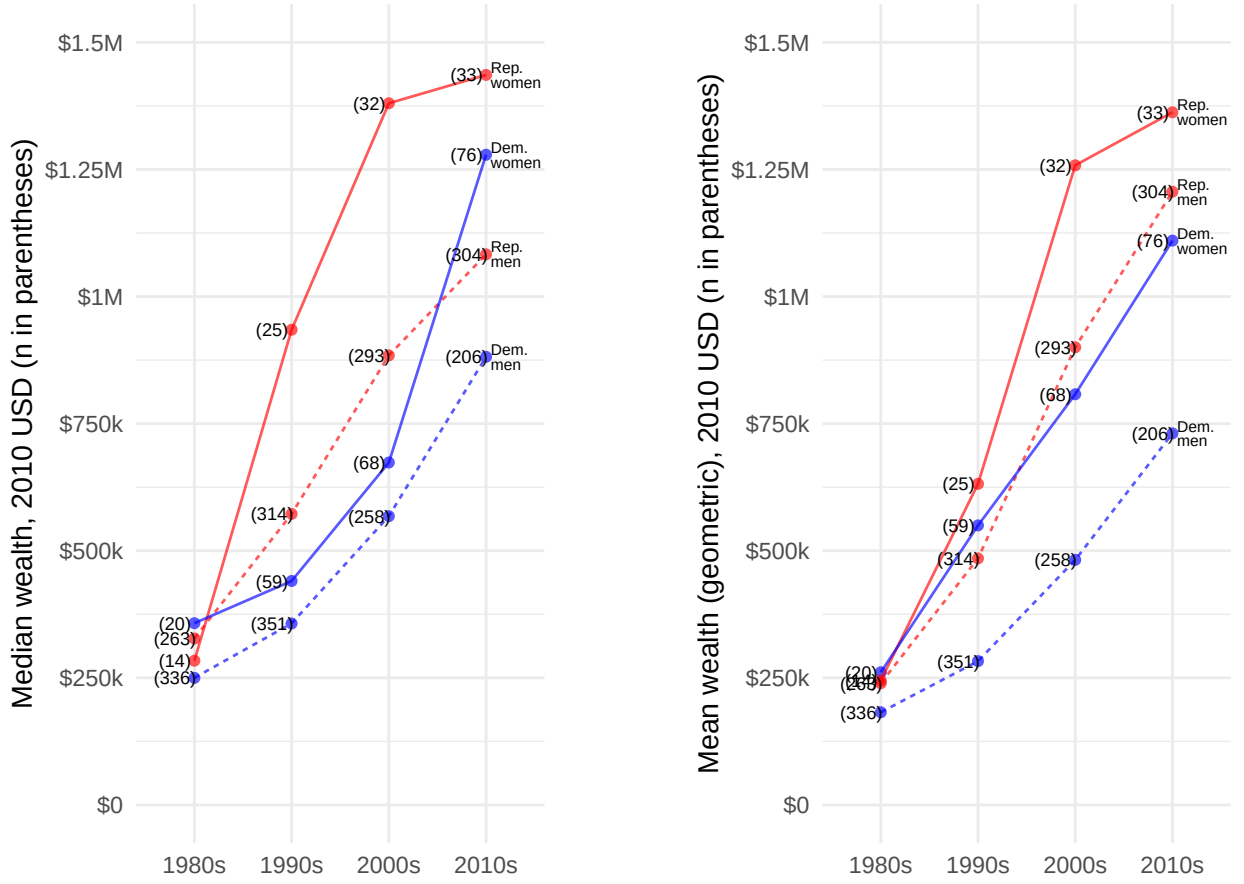


Figure 1: In all but one case, the median wealth (left) and mean log wealth (right) in a given party and decade is higher for Congresswomen than for Congressmen (number of observations shown in parentheses). Details are given in Section A, Appendix A.

In the US, women also earn less than men (England, Levine, and Mishel 2020), hold less wealth (Deere and Doss 2006), and are vastly underrepresented among high net-worth individuals (Yavorsky et al. 2019). Why, then, are Congresswomen wealthier than men serving in the same decade and party?

Potential Explanations

We start by dismissing one obvious explanation: the wealth gap is not due to women earning more while in Congress. With the exception of party leaders and the Speaker of the House, all members earn the same salary. Although they may invest or collect royalties, the Ethics

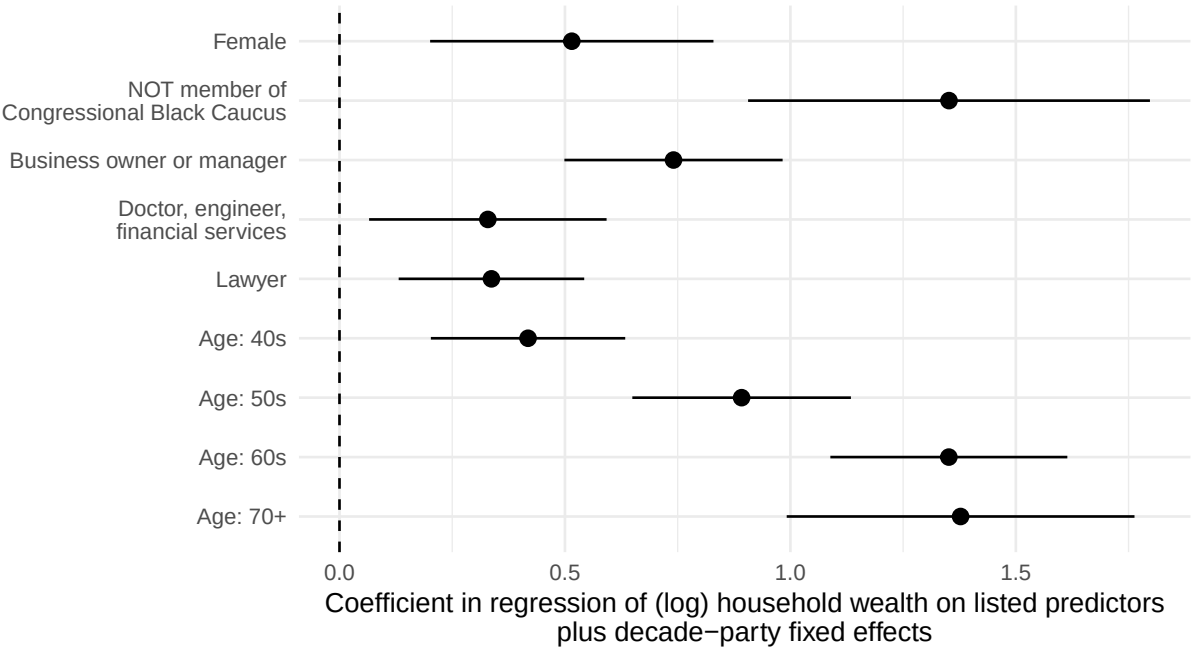


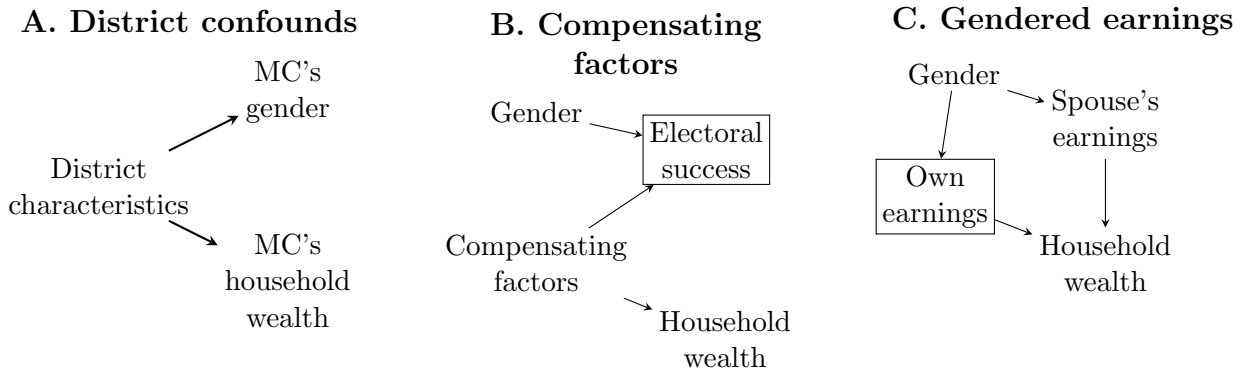
Figure 2: Plot shows coefficient estimates with 95% confidence intervals from a pooled regression ($N = 8,157$) of (log) household assets on the listed variables plus party-decade fixed effects. Full regression results are in Appendix Table D1.

Reform Act of 1989 sharply limits outside income, and research shows that members of Congress are no better than average investors (Eggers and Hainmueller 2013). It is therefore unlikely that Congresswomen could generate enough additional income in office to account for the observed gap.[7]

Instead, we argue the gender wealth gap arises from *selection into Congress*. Drawing on a large literature on gender and politics, we highlight three plausible selection-based mechanisms that could explain it.

District confounds. One possibility is that the types of districts that elect women also elect wealthier representatives. Women are more likely to run and win in liberal, urban constituencies, where support for gender equality is stronger (Ondercin 2020; Anzia and Bernhard 2021; Palmer and Simon 2010; Shah, Scott, and Gonzalez Juenke 2019). These districts also tend to be wealthier, so the gender wealth gap could simply reflect this political

7. There is some evidence that the gender wealth gap is smaller in members' first term (see Appendix Table B1), but this could reflect differences in career length or spousal earnings (discussed below).



Main implication: Gender wealth gap should diminish/disappear when we condition on type of district.

Main implication: Gender wealth gap should be larger where/when women face greater obstacles to electoral success.

Main implication: Congresswomen's spouses should contribute more financially than Congressmen's spouses.

Figure 3: Schematic representation (DAG) of the three explanations. Note: A box is drawn around nodes that are conditioned on when focusing on Congress

geography. In this view, it is only because women and men tend to be elected from different types of districts that women have higher average household wealth.

To illustrate this and other mechanisms, Figure 3 presents directed acyclic graphs (DAGs). In the district confounds diagram (Figure 3A), district traits such as ideology, income, or urbanization affect both the likelihood of electing a woman and the representative's wealth. This could cause Congresswomen to be wealthier even if wealth was neither an effect of gender nor a cause of electoral success. In other words, district characteristics are confounds in the gender-wealth relationship.

Compensating factors. The second potential explanation we explore is whether household wealth or its correlates act as *compensating factors* to help women overcome gender-based political obstacles arising from potential biases from voters (Bauer 2020b; Fulton and Dhima 2020; Teele, Kalla, and Rosenbluth 2018), media (Aaldering and Van Der Pas 2018; Bauer 2024), donors (Barber, Butler, Preece, et al. 2016; Scott 2022; Thomsen and Swers 2017), and party gatekeepers (Bernhard, Shames, and Teele 2021; Butler and Preece 2016; Rehmert 2022; Karpowitz, Monson, and Preece 2017; Preece and Stoddard 2015; Kunovich and Paxton 2005; Luhiste 2015; Crowder-Meyer 2013). While a large literature on women's political

ambition has studied a range of compensating factors from dynastic connections (Folke, Rickne, and Smith 2021) to fundraising (Barber, Butler, Preece, et al. 2016; Kitchens and Swers 2016) and campaign messaging (Cassese and Holman 2018), prior research has not examined wealth directly. Because wealth may shape or correlate with these mechanisms, we focus on those most plausibly tied to wealth, while setting aside others that are less directly related (such as campaign messaging).

We first examine markers of member "quality." Consistent with the idea that women facing political obstacles must be "twice as good to get half as far," female candidates tend to be more qualified than men (Bauer 2020b; Fulton 2012; Fulton and Dhima 2020; Seltzer, Newman, and Leighton 1997). Measures of qualifications vary widely—from prior office-holding (Barnes, Branton, and Cassese 2017) and education and professional background (Bernhard and Holman 2025; Atkeson and Hamel 2020; Lawless 2004; Carroll and Fox 2013), to elite ratings, media coverage, and the number and quality of challengers (Fulton 2012; Thomsen and King 2020; Branton et al. 2018; Milyo and Schosberg 2000; Pearson and McGhee 2013). The same sort of "over-achievement" might also be rewarded in the labor market. Thus, Congresswomen may be wealthier than Congressmen because they tended to be more qualified (e.g. better educated or from more lucrative careers) before entering Congress.

Another potential compensating factor is membership in a political dynasty. Dynasties are common in the US (Dal Bó, Dal Bó, and Snyder 2009), and dynastic ties have been shown to help women overcome disadvantages with voters and gatekeepers (Dal Bó et al. 2017; Jensenius 2018; Folke, Rickne, and Smith 2021). If women in Congress are more likely to hail from dynastic families than men, and these families are also wealthier, such backgrounds could account for the gender wealth gap.

Gendered norms about household decision-making, caregiving, and responsibilities create another barrier to women's careers (Bertrand, Goldin, and Katz 2010; Goldin and Mitchell 2017; Hochschild and Machung 2012; Helgøy and Weeks 2025; Schwindt-Bayer 2011; Schloz-

man, Burns, and Verba 1994; Carroll et al. 1994; Gallego, Queralt, and Tur-Prats 2022). Such norms deter political participation (Bernhard, Shames, and Teele 2021; Brulé 2020; Prillaman 2021; Murray 2023) and shape career paths, with men more likely to pursue "greedy work" in high-paying, inflexible jobs (Goldin 2021). Women who nonetheless take on such jobs—including elected office—often pay higher costs, such as divorce (Hochschild and Machung 2012; Folke and Rickne 2020). Wealth can offset these burdens by outsourcing care (e.g., through nannies or private education). Thus, women who succeed in politics—and especially those with heavy caregiving burdens (either with more people to care for or in families with gender-traditional expectations about caregiving)—may come disproportionately from wealthier households.

Finally, some challenges may arise from political context rather than personal circumstances. If the observed wealth gap may be a reflection of (especially qualified) women being elected in districts that are particularly challenging for women candidates to succeed in, such as more conservative or sexist districts (Schaffner 2022). In that case, these district characteristics would act not as a confound (as in 3A) but as inducing the compensating factors that produce the wealth gap (as in 3B).

We represent these various channels in Figure 3B. Here, the mechanism is not confounding as in 3A; rather, a connection between a member's gender and wealth arises indirectly through a form of selection bias driven by the compensating factors. Namely, in the diagram, electoral success depends both on gender and on the compensating factors that influence household wealth. Although these factors are independent of gender in the population, *conditioning on electoral success*, as we do by focusing only on the *elected* members of Congress, causes them to be related. (We use a boxed node to represent this conditioning.) The DAG shows how the "compensating factors" mechanism is an example of Berkson's paradox: in a selected sample, globally unrelated characteristics may correlate.[8]) In short, the greater the obstacles women face, the larger the wealth gap should be.

8. For example, if being short makes NBA entry harder but good shooting makes it easier, short NBA players will be better shooters than tall players, even if height and shooting are unrelated in general.

Gendered earnings. A third explanation is that women face disadvantages in the US labor market, independent of any political obstacles. Women earn lower wages (England, Levine, and Mishel 2020) and accumulate less personal wealth (Deere and Doss 2006), which in a largely heterosexual society means they are more likely than men to have higher-earning spouses (Yavorsky et al. 2019). Because MCs earn the same salary, variation in household income while in Congress mainly comes from the spouse's career. If Congresswomen tend to have higher-earning spouses, they will have higher household incomes, which over time plausibly translates into greater wealth.

In the diagram illustrating the gendered earnings mechanism (Figure 3C), gender influences spousal earnings (via spousal gender, since men earn more), which affects household wealth. Gender also affects one's own earnings, but since all MCs earn the same, conditioning on own earnings (indicated by the boxed node) blocks this path. This highlights how the gendered earnings mechanism is also a selection effect: by focusing on a group of women and men with the same earnings, we block one of the paths through which gender affects household wealth, producing a gender wealth gap in a selected sample where there might be none in the broader population.

Research Design: Distinguishing among Mechanisms

Having outlined distinct mechanisms for the gender wealth gap in Congress, how can we assess their relative importance? We specify observable implications of each mechanism and evaluate them against the data. Observing a fact implied by only one mechanism strongly supports that mechanism; if a fact could reflect multiple mechanisms, we derive further implications to distinguish them. Table 1 summarizes the empirical questions posed (first column), their implications (second column), and the empirical measures used (third column), which we describe next.

District confounds. The district confounds mechanism implies that the gender wealth

Table 1: Summary of research design

	Empirical question	**Implication of finding "yes"**	**Empirical measures**
(1)	Does the gender wealth gap diminish when we control for district characteristics?	Supports district confounds	District conservatism, median income, urbanness, and fixed effects
(2)	Is the gender wealth gap larger where/when women face more obstacles?	Supports compensating factors	District conservatism and sexism; MCs' professional, educational and dynastic background, marital status and family size
(3)	Do Congresswomen's spouses contribute more economically than Congressmen's spouses?	Supports gendered earnings, but also consistent with district confounds and compensating factors	MCs' spousal occupation background, own, spousal and joint wealth
(4)	↳ Does the gender gap in spouse economic contribution diminish when we control for district characteristics?	Supports district confounds rather than gendered earnings	Measures from (3) and (1)
(5)	↳ Is the gender gap in spouse economic contribution larger when women face more obstacles?	Supports compensating factors rather than gendered earnings	Measures from (3) and (2)

gap should diminish or disappear when conditioning on district characteristics that predict both the likelihood of electing a woman and the average wealth of representatives. Neither the compensating factors nor gendered earnings mechanisms predict this pattern, so such evidence would strongly support district confounds as a mechanism.

Which district characteristics might predict both the election of women and the wealth of the elected? Following prior work (Anzia and Berry 2011; Foster-Molina 2016; Tausanovitch and Warshaw 2013), we use district ideology, income, urbanness, and district fixed effects. We therefore augment our wealth data with measures of district conservatism (two-party Republican presidential vote share from the most recent election),[9] median income, and urbanness. Appendix Section A lists sources for these and all subsequent variables.

Compensating factors. The compensating factors mechanism predicts that the gender wealth gap should be larger, ceteris paribus, when women face higher hurdles to political success. We begin by testing whether the gap is greater among MCs from more conservative (Palmer and Simon 2010) or more sexist (Schaffner 2022) districts. District conservatism is

9. More direct measures of ideology, such as survey data or MRP estimates (Warshaw and Tausanovitch 2022), cover shorter periods but correlate highly (.9+) with our vote-based measure.

measured by the two-party Republican presidential vote share from the most recent election. District sexism is proxied using two items from the 2018 Cooperative Congressional Election Study: (1) "When women lose to men in a fair competition, they typically complain about being discriminated against," and (2) "Feminists are making entirely reasonable demands of men."[10] We average responses by district, scaled so higher values indicate greater sexism, and apply scores for 2012–2018 and, where district boundaries permit, back to 1992.[11] We also test two alternatives: (a) the Democratic vote share swing between 2016, when Hillary Clinton was the nominee, and the two adjacent elections (2012 and 2020), and (b) the male–female median earnings ratio in a district using Census data (both again extended to 1992 where possible; see Appendix A.3 for details.).

We then examine gender differences in members' professional, educational, and dynastic backgrounds. We assembled detailed biographical data on education and pre-congressional occupations from multiple sources (see Appendix Section A.3 for these and following data).[12] Dynastic ties are measured with variables from Folke, Rickne, and Smith (2021), Dal Bó, Dal Bó, and Snyder (2009), and original data we collected to check and extend these two measures.

To assess gender differences in members' households and family lives, we also collected novel data on members' marital status, spousal occupations, and family size from campaign websites, news, social media, Votesmart, Congressional Bioguides, and archives.[13] To our knowledge, this is the most comprehensive dataset on congressional families to date: Costa et al. (2019) gathered data on children for 2007–2017, and Bryant and Marin Hellwege (2019) focused only on female MCs. Appendix Section A.3 provides further details of our

10. Schaffner (2022) validates these survey items.

11. District boundaries before 1992 are sufficiently different that we can no longer safely impute scores before that.

12. To assess in more granular detail the patterns of pre-Congressional career achievements by gender, in the Appendix we report the results based on original data focusing on MCs in the legal profession. We collected detailed data on the prestige of law schools where they obtained their law degrees, and the types of law they practiced before Congress.

13. We attempted to gather the timing of marriages and children relative to their Congressional tenure, but this proved infeasible, especially for earlier decades.

procedures, sources, and summary statistics.

Gendered earnings. Finally, the gendered earnings mechanism predicts that Congresswomen's spouses work in more lucrative professions than Congressmen's. To assess this, we created a first-of-its-kind dataset on MCs' spouses' occupations, using an eclectic set of present-day and historical sources (described in Appendix Section A.4). We also exploit intra-household financial disclosure data: if gendered earnings drive the gap, women MCs should hold a greater share of household assets in their spouse's name or jointly than men MCs.

Some patterns of evidence could imply more than one mechanism. For example, Congresswomen's spouses may have higher-paying jobs (gendered earnings) but this could also reflect compensating factors if spousal income helps women overcome gendered electoral barriers. In such a case, we specify additional tests that can help us distinguish between the mechanisms: if higher spouse income stems from compensating factors, differences should be greater when women face more obstacles (e.g. when facing more sexist electorates, or when they have children).

Table 1 lists these strategies in detail. Both the district confounds and compensating factors mechanisms have distinctive predictions (rows 1–2). A gender gap in spousal earnings fits all three mechanisms (row 3), but showing that that gap varies with the addition of controls (row 4) or across subgroups (row 5) would provide evidence favoring one explanation over another.

Results

Gender wealth gap persists after conditioning on district characteristics

If the gender wealth gap stems from districts that elect both women and wealthier MCs (a district confounds mechanism), conditioning on district features that shape both outcomes should shrink the gap. We therefore estimate:

$$Y_{it} = \alpha_{pd} + \beta \text{Female}_i + X_{it}\gamma + \varepsilon_{it} \tag{1}$$

where Y_{it} is log household wealth for member i at time t, α_{pd} are party–decade fixed effects, and X_{it} collects district covariates that could predict both electing a woman and MC wealth. Without controls, β gives the party–decade–weighted female–male gap in log wealth. To test for district confounds, we examine how β changes as we add: (i) district fixed effects (following Anzia and Berry (2011); districts are linked when at least 80% of a district's area overlaps for time t and time $t-1$) to address time-invariant confounds, and (ii) time-varying district features modeled flexibly with cubic splines for urbanness, median income, and conservatism.[14]

Figure 4 reports the estimate of β (with 95% CIs) from four models.[15] (Standard errors are clustered by member throughout.) Model 1 includes only party–decade fixed effects (the baseline gap). Model 2 adds controls for (the spline of) district urbanness, income, and conservatism; Model 3 adds district fixed effects; Model 4 includes both. The point estimate is slightly larger with additional controls. Thus the district confounds account has little support: the gender wealth gap does not disappear or even decline after accounting for both time-invariant and time-varying district factors.

14. We use cubic splines to avoid strong functional-form assumptions.
15. Underlying regressions appear in Appendix D.

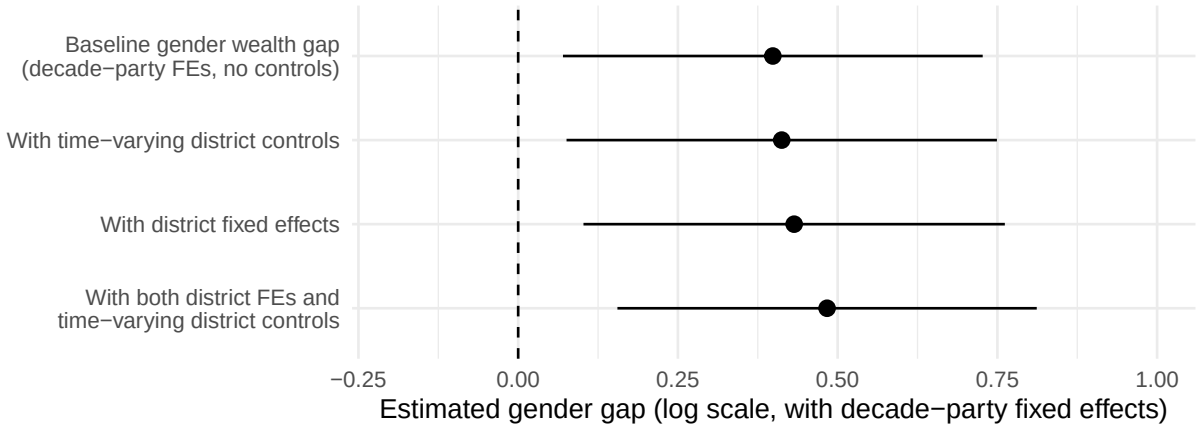


Figure 4: No evidence of district confounding. Point estimates and 95% confidence intervals derive from regressions where MCs' log assets are regressed on a dummy for female and party-decade fixed effects; subsequent models add additional controls. Appendix Table D2 provides the full results.

Gender wealth gap increases with family size, but not other obstacles

The "compensating factors" explanation holds that women's higher wealth (or wealth's correlates) helps them surmount gendered barriers to office.

First, we examine whether the gender wealth gap grows as gendered obstacles intensify. We estimate

$$Y_{it} = \alpha_{pd} + \beta_1 \text{Female}_i + \beta_2 \text{Obstacles}_{it} + \beta_3 \text{Female}_i \times \text{Obstacles}_{it} + \varepsilon_{it}, \tag{2}$$

where Y_{it} is log household wealth and α_{pd} are party–decade fixed effects. Obstacles_{it} measures the degree to which women face greater electoral hurdles in i's district; our focus is β_3. For Figures 5 and 6, we report implied gaps at different Obstacles_{it} levels.[16]

We first consider district conservatism as a moderator. Although average MC wealth is higher where Republican presidential candidates do better, the top panel of Figure 5 shows no larger gender wealth gap in such districts—if anything, the point estimates tilt the other way.

16. Appendix B reports full estimates. Results with district fixed effects are substantively the same but have wider confidence intervals.

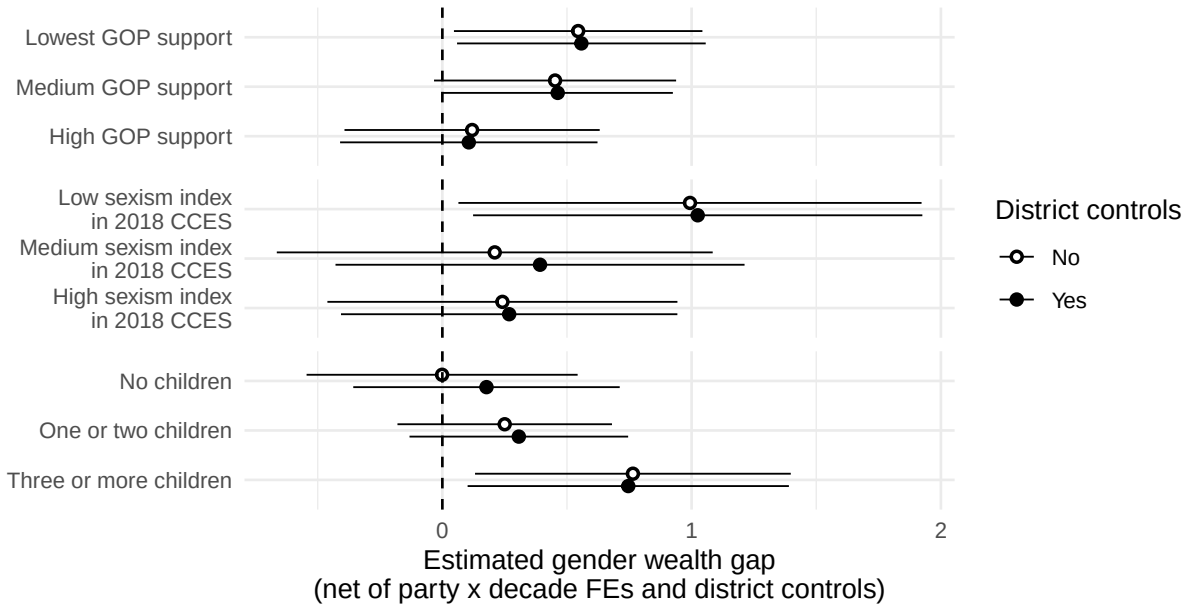


Figure 5: Greater conservatism and sexism do not predict greater gender wealth gaps; more children may. Point estimates and 95% confidence intervals come from regressions based on Equation 2. Appendix Table D3 provides the full results.

Next, using our primary sexism indicator (Section A), we again find no evidence that the wealth gap is larger where sexism is higher; if anything, it is slightly larger where sexism is lower (though again the null cannot be rejected). This could be because this index is not a good measure of district sexism, but Appendix A.3 shows similar patterns with the two alternatives (Clinton–Obama–Biden vote share comparisons and the district's male–female median earnings ratio). Thus we find little evidence that the gender wealth gap arises because wealth helps women overcome sexism.

Finally, we look at the number of children the MC has, divided into three categories: no children, one or two children, and three or more children.[17] The bottom panel of Figure 5 shows a gender wealth gap near zero for childless MCs, about 0.25 for those with 1–2 children, and about 0.77 for those with 3+ (without district controls). The contrast between 0 and 3+ children narrowly misses conventional significance (two-sided $p = .078$); patterns are similar with district controls.

17. Among women in Congress, the share in each category is 17, 46, 37 percent; among men, 12, 38, and 50 percent. See Appendix Figure A1.

As the wealth gap is largest among those likely to have the heaviest childcare burden, election to Congress for such women may only be possible with the compensating factor of considerable wealth. We return to this possibility below.

Congresswomen do not tend to have more lucrative careers, dynastic ties, or more distinguished education

We next test whether compensating factors other than household wealth—lucrative careers, elite education, or dynastic ties—that could contribute to wealth are more common among Congresswomen than Congressmen. We again estimate regression equation 1, now with Y_{it} indicating a characteristic that MC i might possess at time t; β then captures the female–male difference net of party–decade effects. If Congresswomen overcame obstacles by excelling in more lucrative careers, obtaining more distinguished degrees, or being heirs to political dynasties, then this might explain the gender wealth gap. Figure 6 shows the results.

We start with professions. We grouped MCs' pre-Congressional professions and rank-ordered them by the average salary in that occupational category according to the US Bureau of Labor Statistics' National Occupational Employment and Wage Estimates.[18] We find that women are less likely to have held high-earning jobs (especially law) and more likely to have worked in lower-earning public sector, education, or political roles. This pattern aligns with evidence that women candidates often accrue more political experience and qualifications (e.g., Fulton 2014), but the lower earnings they would receive in these sectors cannot explain the gender wealth gap.

We also examined political dynasties. Both our measures yield slightly positive but statistically insignificant differences: women MCs are no more likely to be part of a political dynasty. Predicted wealth is also unrelated to dynasty membership (see Appendix Table B3). Dynastic ties thus cannot account for the wealth gap either.

Education shows the same story. Using detailed biographical data, we find that Congress-

18. https://www.bls.gov/oes/current/oes_nat.htm.

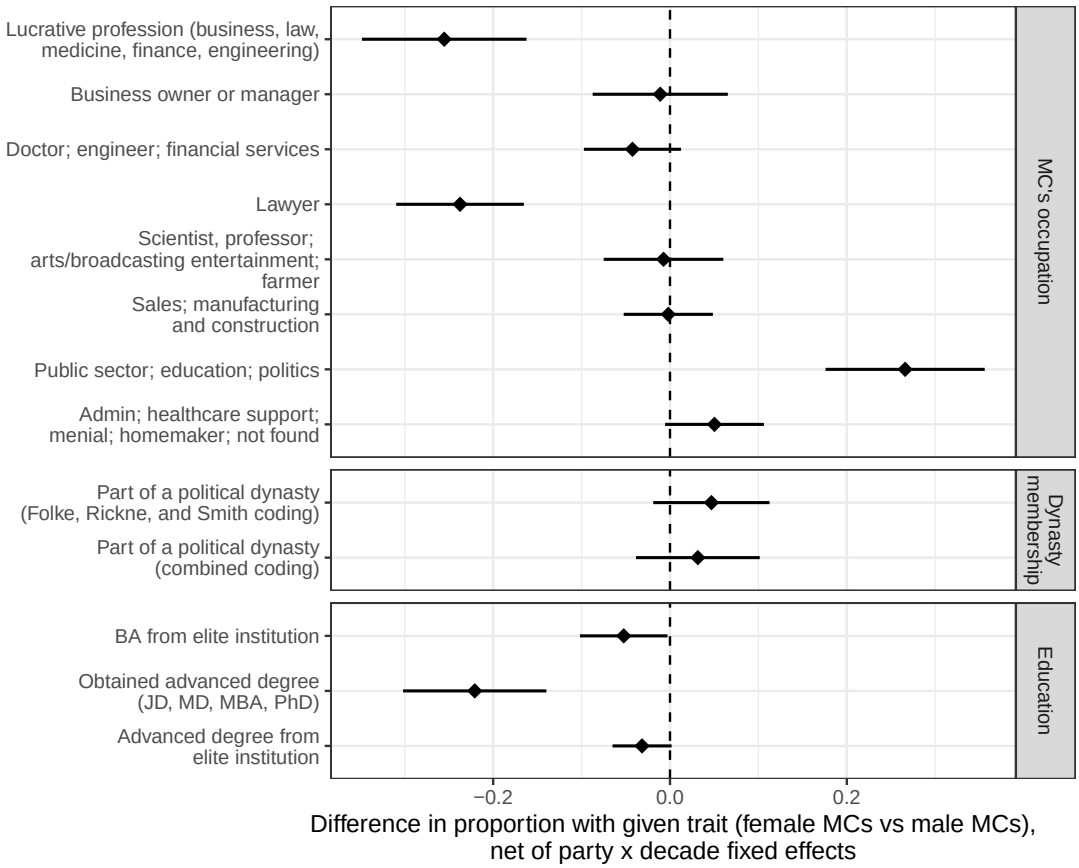


Figure 6: Lucrative professions, dynastic ties, and elite education are not more common among Congresswomen than Congressmen. Each coefficient and 95% confidence interval is from a different regression with the dependent variable described on the left, giving the female-male difference in the probability that the MC e.g. pursued a lucrative profession before entering Congress. Appendix Table D4 provides the full results.

women are about five percentage points less likely to hold a BA (first estimate in the bottom panel) or advanced degree (last estimate) from an elite institution, and over 20 points less likely to hold an advanced degree. Pre-Congress schooling therefore also fails to explain the gender wealth gap.

Finally, in Appendix B we report additional analyses focusing on MCs with legal backgrounds, among whom professional and educational accomplishments are arguably more easily compared. After showing that the gender wealth gap is larger in this subset than among most other MCs (Figure B8), we show in Figure A4 using extensive new data on the members' pre-congressional legal education and careers that Congresswomen with law

degrees are neither more likely than Congressmen to have attended an elite law school (by common rankings or median salary of graduates), nor to have worked in higher-paying private law (relative to public law).

In sum, Congresswomen do not appear wealthier because they pursued higher-paying careers, accumulated more advanced degrees, or came from dynasties. Distinctive career paths (more public sector and prior political experience) may aid women's electoral success but do not explain why they are wealthier. In short, we find little evidence throughout that wealth is the means by which women overcome known gendered obstacles to office-holding—save for suggestive evidence that it correlates with family size.

Congresswomen's spouses have more lucrative professions and more assets than Congressmen's spouses

We now turn to spouses. In our "gendered earnings" account, women and men holding the same job will differ in household wealth if women's spouses (typically husbands) earn more than men's spouses (typically wives). But, higher-earning spouses could also operate as a compensating factor that helps women clear barriers to office. We therefore check the professions and assets of spouses to see if Congresswomen's spouses contribute more financially than Congressmen's spouses, and if they do so especially in families with more children (and thus greater caregiving responsibilities).

We first examine the professions of MCs' spouses: compared to Congressmen, do Congresswomen have spouses in more lucrative professions?[19] We classify their occupations using the same wage-ranked categories as above,[20] and estimate Equation 1 with Y_{it} now indicating spouse characteristics (e.g., spouse is a lawyer). Thus β is the female–male difference in the probability of each spouse occupation, conditional on party–decade effects. Figure 7 shows

19. 85% of MCs in our data are married, 8.5% are divorced, 6.5% are single, and less than 1% are widowed. There is obviously no spousal information for MCs who never married. For those who are divorced or widowed, the spousal analyses use the information for the most recent spouse.

20. We use spouses' occupations as a proxy for their income, which is i) rarely reported directly in FDRs and ii) unavailable elsewhere.

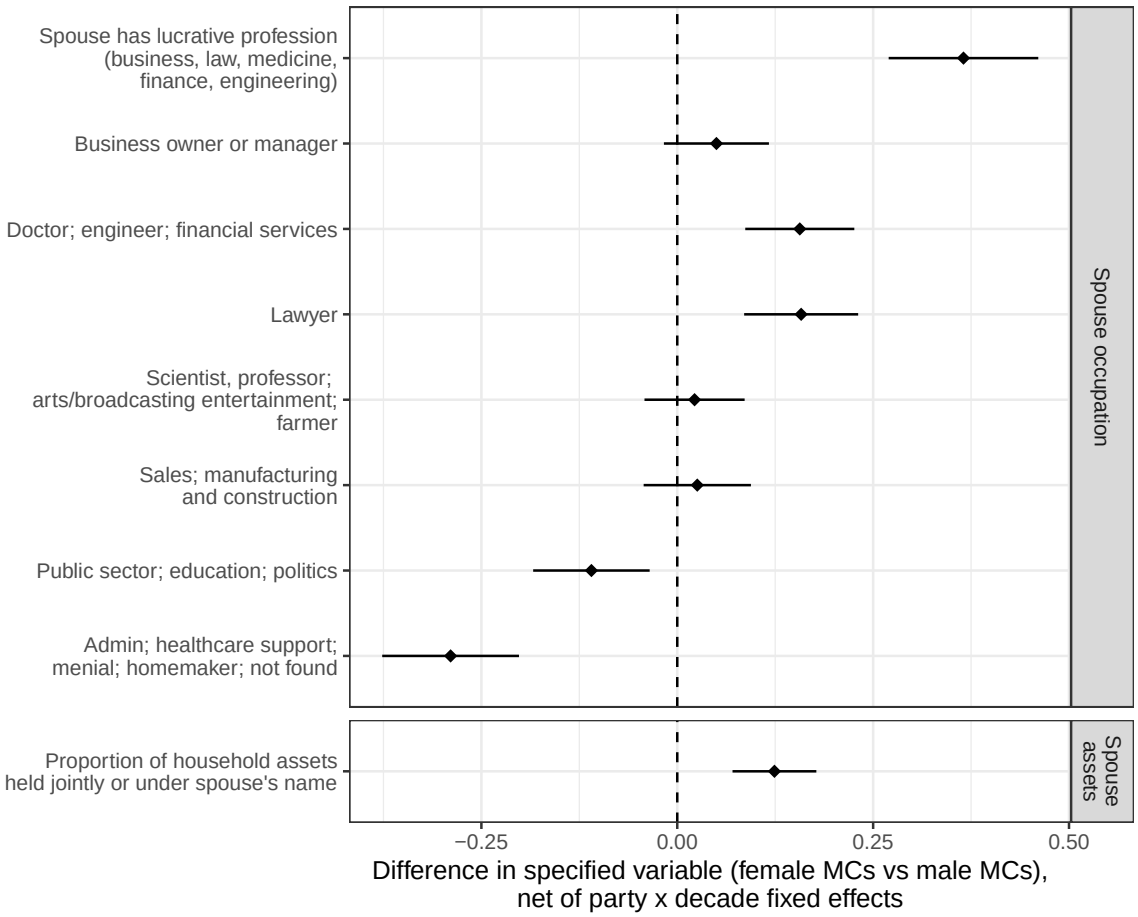


Figure 7: Women MCs are more likely to have spouses in more lucrative professions and a larger share of household assets listed jointly or in their spouse's name. Each coefficient is from a different regression where the variable at left is regressed on a gender dummy and decade-party fixed effects (standard errors clustered by member). Appendix Table D5 provides the full results.

these estimates and confidence intervals.

As the top estimate in shows, congresswomen are markedly more likely to have spouses in high-earning occupations (notably law and doctor/engineer/finance) and less likely to have spouses in the lowest-earning groups (public sector/education/politics; admin/healthcare support/menial/not found). Conditional on party and decade, the predicted probability of a spouse in a "lucrative profession" is about 35 percentage points higher for Congresswomen, while the predicted probability of a lowest-earning profession is about 25 percentage points lower. This suggests that a proximate reason for the gender wealth gap in Congress is that the (overwhelmingly male) spouses of Congresswomen are in more lucrative professions than

the (overwhelmingly female) spouses of Congressmen.

We then examine asset titling. The estimate in the lower panel of Figure 7 shows that the proportion of household assets listed jointly or in the spouse's name is about 12 percentage points higher for Congresswomen than for Congressmen (overall mean: 11.5%). Appendix Figure B6 shows that the gender wealth gap is concentrated in jointly-held assets and those under the spouse's name, not in individually-held assets.[21] In sum, a proximate cause of the gender wealth gap is that Congresswomen's spouses hold more of the household wealth than Congressmen's spouses do.

To contextualize the substantive importance of the difference in spousal occupations in explaining the gender wealth gap in Congress, we estimate the Lundberg (2021) "gap-closing estimand". Here, we estimate what the gap in wealth between Congresswomen and Congressmen would be—a "counterfactual wealth gap"—if there were no difference in the kind of occupations their spouses pursued.

We first reproduce the baseline gap in the top estimate of Figure 8).[22] The middle and bottom estimates attempt to capture the gender wealth gap that would remain if all MCs had the distribution of spouse occupations that we observe among men in the sample. We first model log wealth as a function of MC gender, occupation, education, children (three categories), party–decade effects, as well as an indicator for whether the MC's spouse is in each of seven occupation categories. For each MC we then impute counterfactual wealth replacing the individual's spouse occupation vector (a vector with six 0s and a single 1) with the observed spouse-occupation distribution among Congressmen (seven shares between 0 and 1).[23] The middle estimate in Figure 8 assumes that the wealth effect of having a spouse

21. This could in part reflect gendered patterns of ownership and reporting of assets. For instance, Congresswomen might have more joint household assets for a reason unrelated to spousal income, but these assets are listed jointly or in the spouse's name because this is societally expected (and prior to 1974 was legally required) of women.

22. As recommended by Lundberg (2021), standard errors use a Bayesian bootstrap (Rubin 1981) to ensure that each resampling has the same support as the full dataset. Each iteration assigns random weights (drawn from a Dirichlet distribution) to each MC, which we then apply to all observations from that MC in the full dataset.

23. Appendix Figure B9 reports an alternative using a predictive model (fit on Congressmen) that conditions on the MC's own occupation and education with party–decade effects.

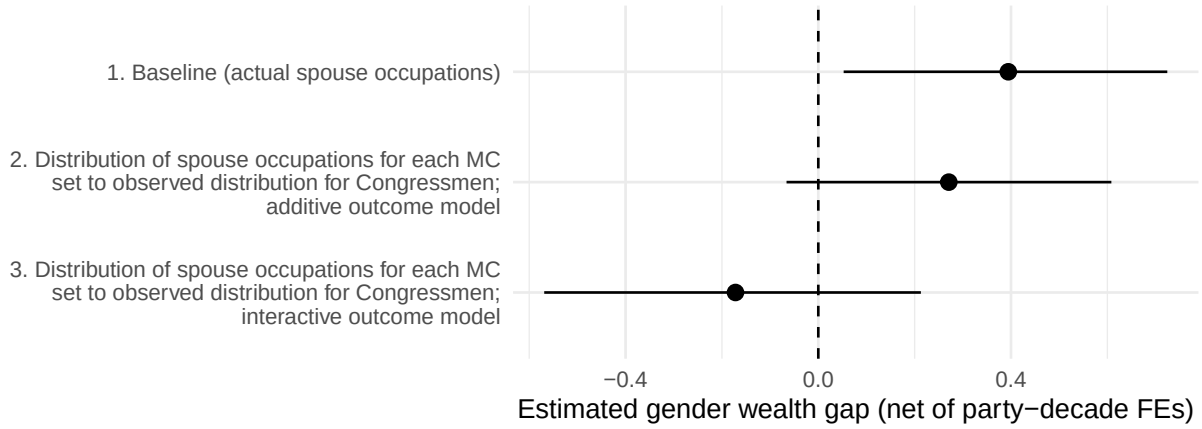


Figure 8: We estimate the gender wealth gap would diminish or disappear if the gap in spousal occupations between Congresswomen and Congressmen were eliminated. Appendix Table D6 provides the full results of the gap closing model.

in a given occupational category (e.g. lawyer) is the same for men and women; the bottom estimate allows these effects to vary with MC gender.

Equalizing spouse occupations substantially shrinks the gender wealth gap in the additive model and eliminates it when spouse-occupation effects are allowed to differ by MC gender (the interactive model). Consistent with a gendered earnings story, if Congressmen had spouses in the same occupations as Congresswomen's spouses, the gender wealth gap would diminish or disappear.

The gender gap in spouses' wealth contributions is larger in families with more children

As previously noted, a gender gap in spouses' earnings and assets would be expected with a gendered earnings mechanism, but also with the compensating factors mechanism: higher-earning spouses may be especially important for women facing heavier caregiving responsibilities.[24] We thus examine whether these gaps in spousal occupations and assets vary with MCs' family size, which we showed above may be a relevant moderator for the gender wealth

24. Because Figure 4 shows the main wealth gap does not shrink with district controls, a district confounds mechanism is unlikely here; Appendix Figure B5 shows the spouse gaps likewise persist with district controls.

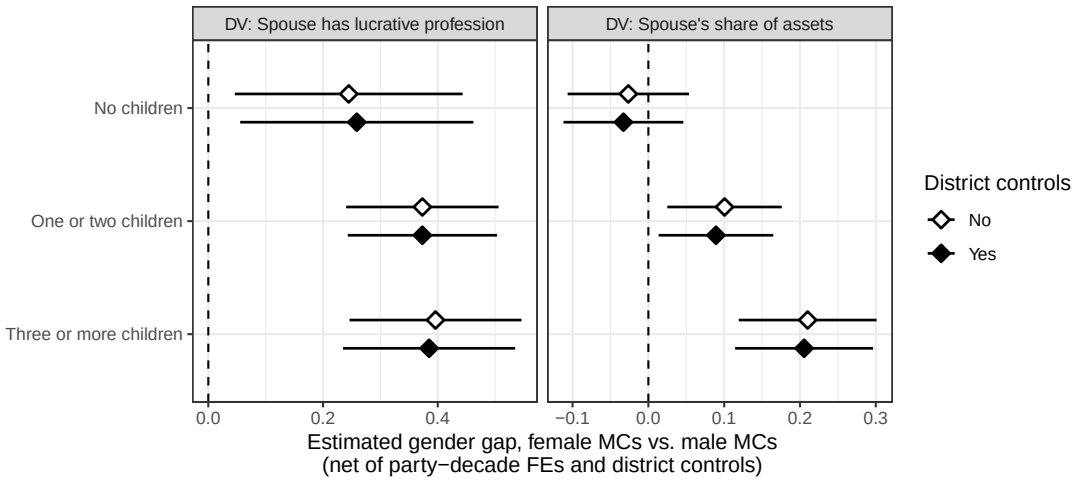


Figure 9: As the MC's number of children increase, so does the gender gap in the probability of a spouse in lucrative profession (left) and the proportion of assets in spouse's name (right). Appendix Table D7 provides the full results.

gap. Put simply, if spousal contributions are larger for women in part because they help women overcome the gendered obstacles to office posed by caregiving, then we might expect the gap in *spousal contributions* to be greater when those obstacles are greater.

As in Equation 2, we interact the female MC indicator with family-size categories (0, 1–2, or 3+ children) and plot the results as estimated gender gaps within each size of family in Figure 9. The right panel shows that, consistent with the compensating factors mechanism, the gender gap in the spouse's asset share is smallest with no children, larger for those with one or two ($p \approx .06$), and largest ($p \approx .001$) for those with three or more children (see Table D7). The pattern for spousal professions (left panel of Figure 9) is less sharp.

Although these findings are partially consistent with the "compensating factors" mechanism, other explanations are possible. For instance, could gender traditionalism explain this pattern, wherein more traditional families are both larger and have more assets held solely by husbands? If so, spouse asset shares should rise with family size for Congresswomen but fall for Congressmen. Appendix Figure B7 shows the latter does not hold, casting doubt on this interpretation.

If caregiving burdens impede women's advancement, we should also observe another

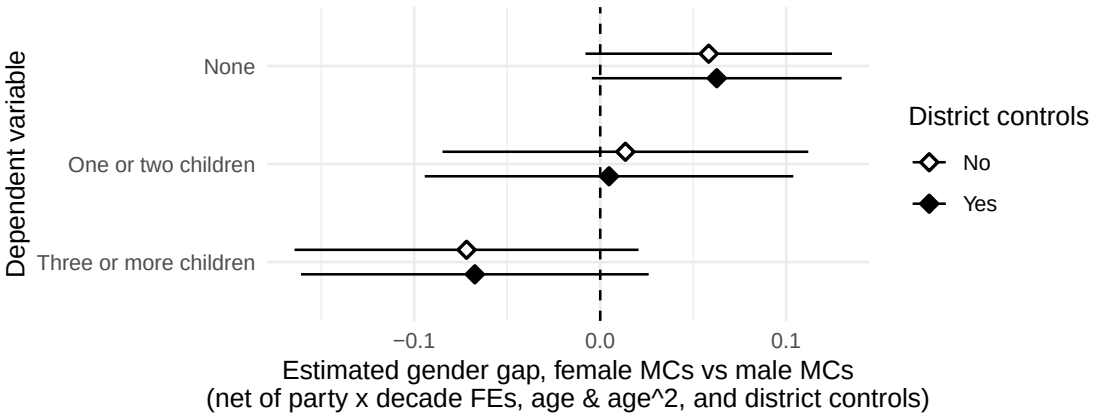


Figure 10: Congresswomen tend to have smaller families than Congressmen. Appendix Table D8 provides the full results.

pattern: smaller families among Congresswomen than Congressmen. This is for two reasons: first, women's chances of making it to Congress should be especially low when they are part of larger families and thus face heavier caregiving responsibilities. Second, ambitious women may choose to have fewer children than ambitious men due to the associated caregiving demands.

Figure 10 supports these arguments: conditional on party-decade and other factors, Congresswomen are less likely to have 3+ children ($p \approx .13$) and more likely to be childless ($p \approx .07$), echoing the raw distributions (Appendix Figure A1).[25]

The gender wealth gap beyond Congress

We have shown that the gender wealth gap in Congress may plausibly arise from two mechanisms. First, because women face greater obstacles in pursuing political careers, there is stronger selection on wealth among women aiming for Congress than among men. Second, due to unequal labor market opportunities and gendered household roles, women's spouses tend to earn more than men's spouses.

25. While we could apply the same gap-closing exercise as we did for spousal occupations above, it is less appropriate in this case: it is more plausible to assume that variation in family size is related to selection into Congress than having an "effect" on an MC's wealth. Nonetheless, if we equalize the number of children across genders, it does not reduce the gender wealth gap and sometimes increases it.

If these explanations are valid, similar gender wealth gaps may appear in professions other than Congress—especially those that represent "greedy jobs" (Goldin 2021). Among women and men doing the same job and earning comparable pay, we would expect women to have higher household wealth if: (i) their spouses earn more, and/or (ii) women are more strongly selected on wealth along their career paths. This could apply to partners in law firms, physicians, or political science professors. Finding a comparable gap in such settings would support our explanations for Congress and suggest that any behavioral effects of a gender wealth gap—such as potentially greater financial risk tolerance among women—extend beyond politics (Adams and Funk 2012). Conversely, if Congress is unusually "greedy," for instance because it requires frequent travel to Washington D.C., which has gendered effects on caregivers (Silbermann et al. 2015), we might not observe a similar gender wealth gap elsewhere.

To assess how far the gender wealth gap extends beyond Congress, we turn to the triennial Survey of Consumer Finances (SCF), which provides detailed wealth information for a representative sample of US households. As described in Appendix C, we compare household net worth between women and men with similar earnings and find a gap strikingly similar to that in Congress: among those earning \$50k–\$75k, \$75k–\$100k, or \$100k–\$175k, household net worth is higher among women by about the same amount (on a log scale) as in Congress.[26] Using the SCF's detailed income data (unavailable for Congress), we also find a large gender gap in spousal income, mirroring our findings based on spousal occupations in Congress. But unlike in Congress, we do *not* find that the wealth gap is larger in families with more children, suggesting that caregiving may pose an especially acute obstacle for women pursuing political careers.

26. The gap is larger for lower earners and smaller for higher earners—consistent with Szymborska (2022), but notably opposite to what Trinh (2024) finds for Germany.

Discussion

To summarize, we find no evidence that the gender wealth gap stems from Congresswomen representing wealthier districts; nor that women's wealth advantage is generated by greater educational or professional achievements, or dynastic ties that might help them overcome gendered barriers to office. Instead, our results point to gendered obstacles to political success: the wealth gap is larger among MCs with more children, and women with larger families report more spouse-owned assets than men with similar family sizes. We also showed that spouses matter. If the spouses of women and men MCs had the same kinds of occupations, then the gender wealth gap would shrink or disappear. Finally, Congresswomen have fewer children on average than Congressmen. Together, these patterns suggest that Congresswomen's relative wealth reflects that the women and men who make it to Congress emerge from different types of households.

These findings shed light on the different paths women and men take in politics. Wealth helps everyone get elected (Gerber 1998; Motolinia, Klašnja, and Weschle 2023), and as we show here, MCs of both parties have grown increasingly wealthy over time. But wealth may matter especially for women with children—the very type of candidate voters seem to favor (Teele, Kalla, and Rosenbluth 2018; Aldridge et al. 2023). Even gatekeepers seeking to elect more women appear to favor wealthier female candidates (Bernhard, Shames, and Teele 2021). Addressing women's underrepresentation thus requires tackling how household resources shape selection into office (Campbell and Cowley 2014; Murray 2023; Bernhard, Shames, and Teele 2021; Schlozman, Burns, and Verba 1994). Our study does not evaluate interventions, but any effective ones must address structural barriers (e.g., childcare; see Finseraas and Skorge 2018), not only women's ambition or voter or gatekeeper bias. Otherwise, a Congress with more women could also be a wealthier Congress, amplifying existing biases toward policies favored by the affluent (Carnes 2013).

Beyond Congress, our results have broader implications for how we study gender inequality in the labor market. With data as granular as ours for Congress, we might observe similar

gender wealth gaps in other "greedy" professions, such as medicine or law—especially among those with caregiving responsibilities. While our analysis of the SCF reveals a comparable overall gender wealth gap, it does not allow us to subset to particular greedy jobs the way we can for Congress, which may explain why we do not find a similar relationship between wealth and household size in the broader population. Alternatively, caregiving may pose a uniquely strong barrier to women's entry into politics. Future research should examine this possibility further.

In short, we find a sobering answer to the question we posed at the outset. Not only is it not a rich woman's world, but it looks like we have not come very far from the advice women would have heard a century ago: "marry well."[27]

Competing interests: The authors declare none.

27. We thank a reader for this point.

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