

Beyoncé & Jay-Z's Combined Billion Dollar Fortune Makes Them One Of The Nation's Richest Self-Made Couples

"Got that dinero on my mind," Beyoncé and Jay-Z wrote on the third track of their surprise album *Everything is Love*, which came out last June. A year later, it's clear that the couple wasn't just taking poetic license: With Jay-Z's [newly-minted](#) status as a billionaire and Beyoncé's place on [Forbes' richest self-made women list](#), the music moguls are one of America's wealthiest couples.

It's been a banner year for the married couple, whose combined net worth now totals an estimated \$1.4 billion. Jay-Z, whose steadily growing portfolio of businesses includes liquor, art, real estate and stakes in companies like Uber, is the first hip-hop artist to become a billionaire. Meanwhile Beyoncé, whose fortune increased to an estimated \$400 million from \$355 million last year thanks to continued touring and an album release, ranks No. 51 on Forbes 2019 list of America's most successful self-made women (up two places from last year).

Their combined net worth of \$1.4 billion makes the music moguls one of the most 10 successful husband-and-wife teams in the country, and certainly the most recognizable.

Unlike many other couples who founded businesses together, they both struck it rich with complementary but separate businesses. Beyoncé's wealth comes mostly from earnings from touring, music sales and merchandise. Her husband, on the other hand, amassed most of his wealth from his ownership of Armand de Brignac champagne, investments, his cognac partnership with Bacardi and his own music career, among other sources. Both Beyoncé and Jay-Z have stakes in music streaming service Tidal.

Other entrepreneurial husband-and-wife teams might not be as famous, but their businesses are well known. Do Won and Jin Sook Chang came from South Korea in 1981 in search of better opportunities. "At the time [people in] South Korea weren't living as well," Do Won told *Forbes* [in 2016](#). He worked three jobs as a dishwasher, gas station attendant and office cleaner, while she worked in a hair salon. They saved up and in 1984 opened a clothing store. Today they co-own and run Forever 21, a clothing empire with over 815 stores and \$4 billion in sales. Their combined net worth is \$3 billion.

Another couple, the Cherngs, found success together through food. Andrew Cherng opened a Chinese restaurant with his father in 1973. His wife Peggy, who had a Ph.D. in electrical engineering and held positions at 3M and the US Navy, [gave it all up](#) to help her husband expand the one restaurant into a Chinese fast food chain. That chain, Panda Express, along with several other fast casual chains the couple owns stakes in, have brought the Cherngs' combined net worth to \$3.4 billion.

Sometimes the strength of a husband-wife partnership comes from their ability to support one another. This was the [case](#) for Eren and her husband Fatih Ozmen, the president and CEO team behind aerospace giant Sierra Nevada. Before they were a couple, Fatih encouraged Eren to pursue an MBA (the couple originally met at Ankara University in Turkey before separately immigrating to the U.S.). Once they were married, Eren put her business school training to good use by helping automate the financial reports at a then-struggling defense contractor called Sierra Nevada, where Fatih worked. Eventually, the couple decided to buy the company and took the business from the verge of bankruptcy to a top military contractor.

While building a vast fortune is rare for couples running businesses together, it has been a winning formula for some women: nearly one-fourth of those on Forbes' 2019 self-made women list achieved their fortunes through businesses they cofounded with their husbands (though some now are widows or have since divorced).

Below are the 10 wealthiest self-made husband and wife teams in the nation:

1. Tom & Judy Love

Net worth: \$5.9 Billion

Tom and Judy Love leased their first gas station in Watonga, Oklahoma with a \$5,000 loan from Tom's parents. Now Love's Travel Stops and Country Stores has more than 430 locations in 41 states.

2. Lynda & Stewart Resnick

Net worth: \$5.6 Billion

The couple are the force behind snack and drink conglomerate the Wonderful Co., known for Pom Wonderful pomegranate juice, Halos mandarin oranges and Fiji water. They've also [drawn](#) the ire of environmentalists who say their orchards drains the state of its water resources.

3. Diane Von Furstenberg & Barry Diller

Net worth: \$4 billion

Diller is founder, senior executive and chairman at internet and media conglomerate IAC, while Von Furstenberg is the designer and founder of the eponymous fashion label. Diller owns one-third of DVF, while Von Furstenberg and her two children from a previous marriage own the rest.

4. Peggy & Andrew Cherng

Net Worth: \$3.4 billion

In addition to fast food chain Panda Express, the Cherngs also own stakes in Urbane Cafe, Just Salad, Uncle Tetsu, Pieology and Ippudo.

5. Jin Sook & Do Won Chang

Net Worth: \$3 billion

The Changs' clothing retailing business is all in the family — the couple's nieces work at the company as do their daughters, who launched Forever 21's beauty brand Riley Rose.

6. Eren & Fatih Ozmen

Net Worth: \$2.8 billion

The Ozmens built their defense contractor Sierra Nevada through a series of some 20 acquisitions. Describing their strategy, Eren told [Forbes](#) last year: "Our guys go hunting, and they bring me this giant bear and say, 'Now you do the skinning and clean it up.'"

7. Neerja Sethi & Bharat Desai

Net worth: \$2.4 billion

Sethi and Desai co-founded IT consulting and outsourcing firm Syntel out of their Troy, Michigan apartment in 1980. In October 2018, French IT company Atos SE bought Syntel for \$3.4 billion.

8. Weili Dai & Sehat Sutardja

Net Worth: \$2 billion

The couple headed semiconductor company Marvell Technology for 11 years until they were forced out as a result of an internal accounting investigation in 2016. Neither was found guilty of any fraudulent activity. The couple has diversified their investments into real estate and technology.

9. Kit Crawford & Gary Erickson

Net Worth: \$1.8 billion

The couple behind Clif Bar met at Erickson's bakery, where Crawford was working part time. They each have a 40% stake in the company.

10. Beyoncé & Jay-Z

Net Worth: \$1.4 billion

The musicians have shown distinct business savvy, giving users of Tidal, the music streaming service the couple partially owns, exclusive access to their albums.

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