

# DIRTY SEXY MONEY

Money really *can't* buy you love. See how the last taboo topic is playing out in bedrooms everywhere with the results of the ELLE/msnbc.com Money, Sex & Love Survey

Sex is like money; only too much is enough." Whether you agree with John Updike on this point or not, sex and money are inescapably intertwined in the hierarchy of human desires. Naturally, their primacy becomes all the more competitive when the needs of two people cross. So we mused on the tangled possibilities: Does financial conflict predict relationship discord? How does women's growing economic strength play out at home—particularly in the bedroom—or on a date? In what ways is sex used as a tool (or weapon) vis-à-vis money and relationship control?

Hot stuff! So imagine our surprise when nearly 75,000 men and women claimed that, largely, they behave amicably and equitably when it comes to finances: contributing proportionally to the bills; deciding jointly how and what to spend; et cetera—in short, money issues seemed to have little to do with relationship satisfaction. How nice, we thought. How evolved. How...unlike our own lives!

But look past the lip service, and the picture darkens: Many couples argue at least monthly about money—and, with the stress of unresolved financial disagreements simmering, they're liable to banish each other to the couch. Men still aren't doing their share of the domestic drudgery, leaving women holding the Swiffer. Women appear conflicted when it comes to sharing their wealth: coming up short when the bills arrive and seeming to live up to the motto, What's his is *ours* and what's mine is *mine*. "People say they want bal-

anced relationships; however, men and women aren't yet 50/50 equal earners," says Janet Lever, PhD, a professor of sociology at California State University, Los Angeles, who spearheaded our survey. "College-educated women still make about 70 cents on a man's dollar, so nobody's willing to completely budge from the old gender rules. That's where some of women's entitlement to their earnings comes from: We know we're not getting an equal share, so it has to even out somewhere."

So here we stand, striving for the modern ideal of equality but still experiencing the tugs of traditional mores. When we'll shake the residual feelings is anyone's guess. But one thing that's certain is that "tremendous change has already happened—women have equal power over financial decisions where they didn't before, and, remarkably, men have accepted that," Lever says. "And there's no going back." —LILI TAN WITH ADDITIONAL ANALYSIS BY DAVID FREDERICK, ROSANNA HERTZ, AND KIM ELSESSER

"I don't respect my husband because he doesn't make as much as I do. I feel I should have more say in financial decisions, but he's unwilling to let me make them. I don't ever initiate sex as a way to get back at him for his lack of trying to make more."

—38-year-old woman who makes \$20K more than her spouse

Rhidian Lewis/Getty Images

On the Money >> Roughly 50% of women—but only half as many men—shop to boost their mood. • One in 10 people claim they're leveraging their credit cards to

## Miss Moneybags

**+** 1 in 5 women say they bring home a bigger slab of bacon (median income: \$70,000–\$80,000) than their partners. **Here's how the new female breadwinner is frying it up:**

### She...

...May suspect that her partner resents her income (30%)—even if he doesn't (just 10% of guys whose wives outearn them by \$20,000 say it bothers them).

...Is more likely than other women to think that the household breadwinner should have more power in the relationship.

...Digs the fact that she earns more than her man (9 out of 10 say they accept it, while 7% admit it bothers them).

...Believes in prenups (62% of women high-earners think they're a good thing, versus 52% of those who take home a smaller paycheck).

...Has sex a bit less often than her lesser-earning counterparts, but is more likely to initiate sex when she's in the mood.

...Still feels she does more than her share of the household chores (42% lament).

...Is twice as likely to use her own cash to buy clothes than women who make the same or less than their husbands.

...Might want to hook up with an older man: Only 12% of mature guys say they'd be bothered if a woman earned more, but 21% of twentysomethings would feel threatened.

...Likes to bank solo: 1 in 4 women who outearn their men keep strictly separate accounts—nearly twice the number of male breadwinners.

...Resents shelling out for joint expenses (1 in 3 female breadwinners don't like it, versus 1 in 5 men).



## GUESS WHO'S PAYING FOR DINNER?

He asked you; you like him but don't want to sleep with him (yet). Should you just order a salad? Or pick up the check? We decode the polite pantomime of dinner dates and offer a script to please everyone.

**Hit the ATM, just in case.** 57% of women offer to pay their share on a date, but some secretly don't think they should have to (1 in 7 even say they'd go out with a guy for the free food!). Don't get caught with an empty wallet, though: Most men are fine with a woman pitching in. Still, go ahead and... **Order the porterhouse.** Though 9 in 10 women wouldn't dream of ordering the priciest dish, 3 out of 4 guys say they wouldn't be upset by it. They won't even expect anything, ahem, in return (see top right). But it's wise to... **Avoid mentioning that fat holiday bonus.** 1 in 3 men think women should help pay if they earn more. When the check comes... **Don't vanish into the ladies' room.** Offer to pick up your half. Sure, he may feel the pinch to his manhood (3/4 of men feel guilty when women help pay), but if you like him... **Let him take your money.** About 40% of women admit they get a little grumpy when the guy takes the cash, but show some egalitarian spirit! Sooner or later you'll have to... **Pony up.** Nearly half of men say they'd stop dating unabashed freeloaders.

## Do men expect "dessert" when they treat?



**+** Some women think so: 1 in 3 say they feel less pressure to have sex when they pay their share on a date.

"I feel incredibly uncomfortable accepting gifts or allowing others to pay because I fear they will expect something in return or are trying to buy my affection." —26-year-old woman who makes \$30,000–\$40,000 per year and says she always offers to pay on dates  
 • "Paying your own way definitely takes sexual pressure off your shoulders. However, I always feel pretty bothered when he doesn't at least try to fight me over who pays." —a woman, 20, who reaches for her wallet on dates even though she makes only \$15,000 per year

**But men say that they get a bad rap: Only 1 in 6 actually expects sex in exchange for a good meal.**

"If I have to pay for sex, I'd rather go to a strip club or get myself a hooker." —22-year-old male (earns between \$10,000–\$20,000 per year) who doesn't feel guilty about letting a woman pay  
 • "Sex, or the possibility of it, has nothing to do with spending money on a date. I enjoy a good time and taking care of my date whether we end up in bed or not." —58-year-old male who makes \$50,000–\$60,000 per year and admits he's hesitant taking a woman's cash on a date



### Just Like Mom Taught Me

Men who were raised by career moms (as opposed to homemakers) are slightly more likely to expect women to pay their way on dates (67% versus 61%) and to refuse to date freeloaders (46% versus 41%).

**8%** of women slip money to their dates so it appears he's paying the restaurant tab.

## COUPLES THERAPY

### LOVE IN THE TIME OF MONEY

No matter how much our respondents have in the bank, rich couples are no more likely than impecunious ones to be happier in their relationships or sex lives. What is important are these couples' attitudes about money and how they handle their arguments.



- **Win, Lose, or Draw:** When all is said and spent, 53% of men and women say they prevail equally in money fights, and those are the ones with the best relationships and sex lives. 23% of women say they usually or almost always get their way, and men lose most often (28% say they give up).
- **In This Love Together:** Over 1/3 of couples split joint expenses down the middle; 1/3 pay proportionately to their personal incomes; 20% live off single salaries; and 7% don't have a clue, because they surrender their paychecks.
- **Division of Assets:** Almost half of couples have only joint accounts; 30% have both joint and separate; and 20% keep their cash totally separate.
- **Stress Cases:** 63% of women versus 51% of men say they constantly worry about money.
- **Just Say No:** 61% of women say they feel comfortable turning down sex when they're not in the mood, versus 18% who just go along with it. The other 21% say they're almost always down to get down.

Clockwise from top right: Purestock/Getty Images; courtesy of the Everett Collection (3); Alfred Gescheidt/Getty Images; Getty Images; Mark Weiss/Getty Images; courtesy of the Everett Collection; Joel Sartore/Getty Images; David Lees/Getty Images

**16%**

### Reversal of Fortune

of female breadwinners insist that men should always be the primary earners. This group—regardless of how much more they make—is twice as likely as others to have money quarrels with their partner and to take a negative view of their relationships and sex lives.

**11%**

### The (Kept) Career Woman

of women claim their partner's bigger salary allows them to do work they enjoy; roughly the same number said his paycheck lets them take jobs with good hours and low stress.

**\$50,000**

When her husband makes this amount or less, the female breadwinner's relationship and sex life begin tanking.

sustain their lifestyles. • Almost 60% say they try to pay off their credit cards in full every month. • About one in three people would be willing to trade some of



## Fight Club

Nothing spells D-I-V-O-R-C-E like friction over finances:

### Stress Toll

One third of men and 27% of women who stress about money are unhappy with their relationships.

### Not Tonight, Honey

Stress from living paycheck to paycheck can kill the mood: 21% of women and 15% of men who can't wait until the next payday say they passed on sex in the past two months.

### Angry to Bed

21% of couples fight over money daily or weekly; 10% monthly; 46% every few months or a few times per year—and this tension has a tendency to seep into their sex lives. The more money battles you lose, the lousier you feel about the sex you're having.

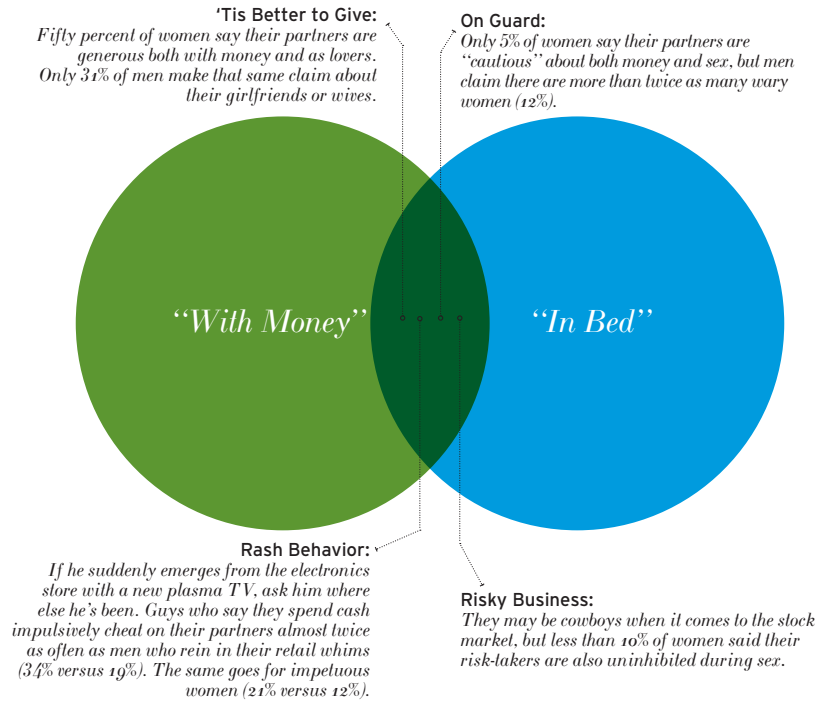
### Cheat Sheet

25% of men and 15% of women admit to having cheated on their partners—curiously, these canoodlers tend to have big money conflicts at home.

- Women who fight over money several times a week are more than twice as likely to stray than those who rarely or never argue (28% versus 12%). Ditto for men (33% versus 21%).
- Higher-earning men (who make more than \$100,000) cheat with more people than their less moneyed counterparts.

## Forget about the size of his feet... check out his wallet!

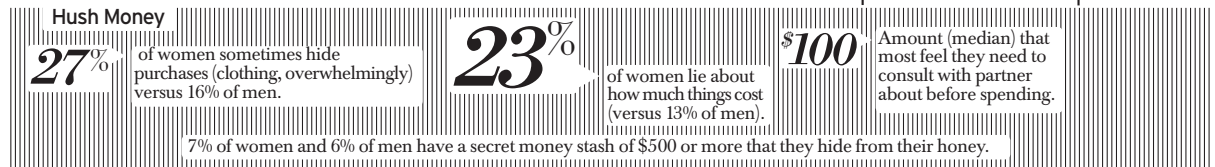
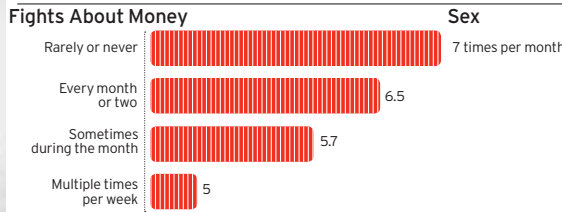
**+** We asked respondents to compare how their partners stack up in bed and the way they spend money.



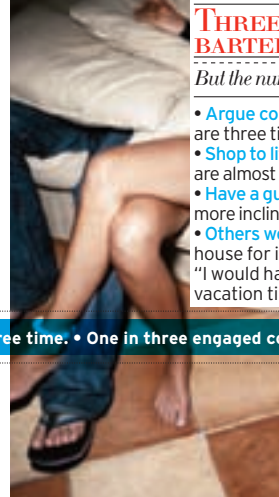
## Angry Sex?



**+** When sparks fly over money, they don't in the sack.



## THE FRAUD SQUAD



### THREE PERCENT OF WOMEN AND 2% OF MEN ADMIT TO BARTERING SEX TO GET WHAT THEY WANT.

But the number of respondents doubled and even tripled among those who:

- **Argue constantly.** Women who fight over money two or more times per month are three times more likely to use sex to avoid disputes. Men are twice as likely.
- **Shop to lift their mood.** Men and women who admit to indulging in retail therapy are almost twice as likely to use sex to butter up their partner before the bills arrive.
- **Have a guilty conscience.** Men and women who hide purchases are about two times more inclined to manipulate their partners with sexual favors than those who don't.
- **Others were less modest about what they use sex to obtain:** "I got a Porsche and house for it."—55-year-old woman whose husband hands his checks over to her; "I would have sex with my partner before asking him to spend money and his vacation time visiting my family."—29-year-old female

## The Price of Power

### 1 in 6

women think they'd have more power in their relationships if they earned more money: "We used to make equal salaries until I became a stay-at-home mom. Now we've gone from total equals to my almost having a boss that I need to clear every purchase with first."—29-year-old whose partner wins fights

### 1 in 4

women and 1 in 5 men say if money weren't an issue, they'd consider leaving their partners: "If I made more, I'd have more leverage. He knows I can't leave so he has no motivation to make me happy."—31-year-old who makes less than \$5,000

### 30%

of women who usually lose money fights also feel defeated when it comes to refusing sex—and regularly give in: "I had sex to make up for arguments over money I spent that he didn't agree with."—female, 35, who has two to three money fights per month

## Taboo

Money or sex talk—which is more hush-hush?

54% of people are comfortable discussing personal finances with close friends; however, 60% of women versus 44% of men spill about their sex lives.

Fraud Squad: Angry Sex: Getty Images; boxer: Simon Roberts/Getty Images; remaining, clockwise from top left: David Mcgough/Getty Images; Richard Lewis/WireImage.com; Joseph Marzullo/Retna; Sara de Boer/Retna (2); AB/Retna; Tristan Fewings/Retna; Walter McBride/Retna; John Shearer/WireImage.com; Kevin Mazur/WireImage.com

their salaries for more free time. • One in three engaged couples have not discussed how they'll handle their finances when they're married or living together.