



# Why Is It Easier to Talk About Sex Than Money?

## A 20-Something's Take on Dough and Dating

Above: What would happen if you made money talk your pillow talk?

By Tara Civitarese

**D**oesn't it seem ridiculous that couples can talk about their favorite sexual positions, but whenever finances come up, they reach for a big bottle of Tylenol

tension-headache medicine? If couples can giggle together about the special nightie that she's going to wear for a mere minute on a weekend getaway, why is it so difficult to chat about where the money came from to buy it?

I'm a 23-year-old college graduate with a B.A. in communications and history, working, for now at least, in retail management

(with dreams of starting my own business), and I've given a lot of thought to the subject of dough and dating. With the divorce rate so high and money problems such a big factor in those breakups, I figure it might be a good idea for me and other women my age to learn to talk honestly about money in our relationships before we get hitched. If we get hitched.

I was just talking with my friend Cathy today (she's also 23) about marriage and kids. Both of us have friends the same age who are getting married and having children, and we just can't comprehend it. We

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want to experience life before thinking about responsibilities like that. Most of the young women I went to school with feel the same way. You never hear any of them talking about finding a man who will take care of them. I think that women are finally realizing that it's okay to want to find yourself before you find a husband.

And yet, as independent as I am, I tend to let the guy I'm with do all the talking about money. I just sit and listen quietly to him talk about how much he makes and how he wants to make a certain amount by the time he is a certain age. I don't like to let the men that I am dating know what my income is, because if they make more than I do, it makes me feel less significant. The last fellow that I dated quit college and went to work in construction. He's making more than I do, and I have a college degree—not to mention the fact that I will be paying off student loans until my mid-30's!

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**M**aybe the real reason I never mention money with my boyfriends is that they never ask me. I know I'm going to have to let down my guard about my finances, if I ever meet the right guy. (After all, my boyfriend would definitely not be dating me because of my large bank account.) When someone I could see myself spending more than a month with comes along (the month thing was a joke), and we begin to talk about our money goals and where we stand financially, I am going to answer honestly.

In the meantime, and in preparation for that time, I thought I'd check around to see how other couples—married and not—are doing when it comes to money talk.

### Does the Size of His Paycheck Matter?

The first person who popped into my mind was Anna. Anna's in her early 20's, and she's been engaged three times since I met her three years ago. She had been engaged to Jim for about five months when she took the job offer of a lifetime, making twice as much money as Jim did. At first, neither of them had a problem with how much money she was making; after all, now she could afford the wedding of her dreams. She even paid more than half of Jim's bills, because she had the money, and he didn't.

When I found that out, I told her I didn't think it was fair that she had to take care of him, especially since they would be getting married in less than six months. It seemed a

big switch for her; before they became engaged, she had made him get his own apartment to prove he could take care of himself—and her. "How exactly will he be taking care

of you if you are paying his bills for him?" I asked. Her response was, "I don't care. I love him."

A week later, I got a hysterical message from Anna: her engagement was off. She and Jim had had it out about the fact that he makes less than she does, and she told him she wants a man who is going to be able to take care of her. A huge fight ensued, and as quickly as they were engaged, they were a couple no more.

When I questioned Anna about her earlier "I love him more than money" declaration, her only explanation was, "I guess I lied to myself." If she had been honest with herself from the beginning, she would have seen that Jim was not the man for her. Or they would have talked about their goals and found a way to work towards them together.

I'm learning that lack of communication is the root of financial problems for couples. If you don't examine the red flags and hash out problems early on, you're bound to run into trouble. I mean, if you get aggravated with your date because he never picks up—or even offers to pick up—the tab, what do you think is going to happen when the bills start to come in?

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**D**ifferent attitudes and values regarding saving and spending can cause potential conflict, too. If both of you have extreme spending habits, or if one of you likes to be frugal, while the other thinks that frugal is a character on *Fraggle Rock*, then you need to take a weekend getaway without the flavored toys and edible undies and have a heavy-duty money talk.

### When You Make More Than He Does

Anna's situation prompted me to wonder about the other side of the story: how do men feel when their women make more than they do? I asked 30 men this question, and the answers I received were varied. Only four of the guys, who apparently have bought into the old "the man's gotta be the breadwinner" stereotype that Anna herself was hung up on, stated that they would feel uptight if their chick were bringing in more money. These men would feel "emasculated," they said, because the norm is "for the man to bring home the bacon."

The majority of them responded that they would be happy if their wives or girl friends were making more than they were.

Tom, 34, sensibly stated that "the benefits to the household of having a high income earner probably outweigh the negatives of feeling uptight." Barb and Geoff are in their early 40's. Barb makes more than Geoff, and he is proud of it. They don't have problems discussing budgets, future desires and goals, either. It would be nice if all couples

could be like these two, but I'm afraid that Anna and Jim are more the norm. Christina, 31, has a girl friend who made more money than her husband, which resulted in many fights. The husband's solution? He took another job that paid more money, and now they never see one another! While their marriage first suffered financially, now it suffers emotionally.

Another couple I talked to seemed locked in a contest to see who could spend more money. The husband had plenty of his own money, which he used to buy and restore antique cars. The wife, feeling neglected, maxed out all of her credit cards, trying to keep up with her husband's spending. The problem: she didn't have the money to cover the debt she was racking up. Her husband ended up having to bail her out. She definitely got his attention—which I think was her goal in the first place—but couldn't she have just tried talking to him?

A 30-year-old friend got me thinking recently when she said, "It's only hard to talk about money if you make it hard." That answer is so obvious that it's not. Why does it have to be hard to talk to your partner about money? Maybe it's not difficult at all. Starting now, I'm going to find out. □

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1528 Walnut Street, Suite 1925, Philadelphia, PA 19102  
Phone: 215-670-2471 e-mail: INK@makingbreadmagazine.com

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