



sex & MONEY

When your finances change (even for the better!) your sex life can suffer. Here's how to get back in sync between the sheets.

By **Jamie Beckman** for USA TODAY

In a perfect world, money would never be an issue, sex would always be hot, and our hair would look like Blake Lively's every day. But finances change, and when money is a source of conflict, it can throw off even the most in-sync couple's relationship—especially their sex life.

In fact, a recent AARP survey found that people who have no financial worries are not only having more sex than the rest of us, but they're also more likely to report being sexually satisfied.

"When sex is working, it's a great cement," says Linda Banner, a marriage and family therapist in San Jose, Calif. "When it's not, it's a terrible wedge. It's the same thing with money. If money isn't an issue, then it's easy to be happy and carefree and feel good about yourself. But when it is, it shows up in the bedroom pretty fast."

A lack of extra funds isn't necessarily bad, though—in fact, experts say riding out the recession can actually make your bond with your partner more intense.

"The one good thing about [this economy] is that sex is replacing money," says Bonnie Eaker-Weil, author of *Make Up, Don't Break Up*. "When you spend money—let's say on a new pair of shoes or a nice outfit at Target—you get this dopamine high, which is a rush. It's like when you first fell in love: You feel really happy and alive. Well, you get that same feeling from sex."

And who couldn't use a blissful, natural high? Take advice from the experts on how to keep the bedroom hot when your income shifts, and you'll be trading negativity for passion in no time.

If you're having trouble making ends meet ...

When you're both stressed out about how to pay the bills, the last thing you probably want to do is get frisky between the sheets.

"Financial difficulties can bring stress, and stress creates toxic chemicals like cortisol, which creates depression or hyperactivity that

make sex difficult, if not impossible," says Pepper Schwartz, professor of sociology at the University of Washington.

Tough as it may be to get in the mood, touching and caressing is exactly what you need to inject into your routine to keep sparks flying. Take exactly one minute per day to connect with your man: Kiss him for 30 seconds when you wake up and 30 seconds before you go to sleep. That will trigger the hormone oxytocin (a.k.a. the cuddle hormone), which makes you feel safe with your partner, says Eaker-Weil. Before you know it, both of you will start to feel sexual.

Another fun exercise: Make money talk sexy. Eaker-Weil instructs

actually lead to more time to enjoy each other," says Tina Tessina, author of *Money, Sex and Kids: Stop Fighting about the Three Things That Can Ruin Your Marriage*. "Not going out because it's too expensive can lead to romantic dinners at home. Cooking together can be foreplay."

If your partner was laid off ...

Even in the year 2011, there's a tenuous relationship between a man and his wife if she makes more money than he does. The National Marriage Project recently reported that husbands with children are 61 percent less likely to report being very happy in their marriages when they work

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couples to talk about money for 10 minutes each week—but the catch is, the woman has to be scantily clad, in a negligee or sexy underwear. Men have been known to get into the act as well, stripping down to boxer briefs for the weekly chats. The key is association: If you start associating money with being in your underwear, which (hopefully!) leads to sex, you'll be less likely to avoid talking about household finances.

But let's go back to that idea about the recession being a plus: Taking time to appreciate each other will actually be easier now that you're a little bit strapped. Look at fewer material distractions as a benefit to your partnership, not a detriment.

"Stopping the cable TV, expensive Internet, and smartphone bills might

fewer hours than their wives. And the less happy a man is, the less likely he is to feel sexual. There are, however, a few sneaky ways to remedy that.

First, avoid taking him to task for not bringing home a paycheck; instead, give him daily doses of what Eaker-Weil calls "verbal aphrodisiacs." For example, if he's suddenly thrown into the role of Mr. Mom, make sure you recognize the work he's putting in. Try following her script instead:

"I couldn't do this without you, sweetie. Thank you so much for picking up the children and getting the cupcakes. You know that your job is just as important as my job, if not more so."

Little confidence-boosters like that can help rebuild his identity now that his role as a breadwinner is gone—a

big issue for men—and will, in turn, make him feel more powerful in the bedroom.

"It's important to make sure that a man still feels like you need him—his protection, his wisdom, his companionship—and that you'd be lost without him," says Schwartz. "There really is so much more to a person than his paycheck, and even if he feels that's a main role he fulfills, he needs to be reminded about all the other important things he provides to you."

If you get a promotion, but he doesn't ...

First off, congratulations! Every man should consider himself lucky to be with a woman who's doing well professionally. But if your newfound wealth has caused a rift between you and your guy, understand that you're not alone.

"Twenty-seven percent of women are now earning more money than their husbands," says Manisha Thakor, personal finance expert and author of *Get Financially Naked: How to Talk Money with Your*

Honey. "As men start to feel that power shift, it's bringing this much-needed dialogue to the surface."

As your income rises and your work responsibilities increase, don't be afraid to shed some of your household duties: If you're bitter, you're not going to want to have sex. Look at this as a chance to restructure the configuration of your household, much as you would reorganize departments in a company. Base tasks on your family members' strengths, Thakor says.

In public, stroke your guy's ego a bit. Men can be especially sensitive to other people's perceptions of them when it comes to money. Sadly, research backs that up: A recent study from Cornell University found that men who are financially dependent on their wives are five times more likely to cheat.

Eaker-Weil says: "If people say, 'I heard your husband lost his job, and I understand that you got this big promotion,' say, 'Are you kidding me? The one who's really working hard is my husband.'"

Sexually, depending on the dynamic of your relationship, flirt with him and encourage him to initiate sex, but try letting him suggest sex more than you do to give him a feeling of control, suggests Tessina. The bottom line: Let him know that he's wanted.

If you were laid off ...

Being suddenly ousted from your 9-to-5 gig is tough enough—and when you all of a sudden have housewife status, that can cause resentment to build, one of the quickest ways to deflate a sex life. Instead, reframe your daily chores, says Banner. Turn regular duties, such as taking care of the children, going to the gym, or cooking dinner,

Spice it up

Try including **saffron** or **ginseng** in your next recipe. A recent study published in *Food Journal International* found that the two ingredients actually boost sexual performance.



> saffron

into a positive. "Tell yourself, 'I'm doing this to take care of me,' or 'I'm doing this because this is how I show love to my family,'" Banner says. "If we feel better about our self-worth, we'll be more relaxed.

Then the neurological and vascular systems will be more relaxed, and they will work the way they're intended to in the bedroom. If we are anxious or angry, they will not work because the vasoconstriction of the blood system will not allow them to work the way they're supposed to."

To help the body along, urologist and sexual health expert Jennifer Berman emphasizes incorporating exercise into your routine to boost your sex life, no matter what.

"When you're worried about finding another job, it can feel indulgent to go to the gym, but frequent exercise and eating healthy helps keep your hormones balanced, your heart rate up, and your respiratory rates down," she says. "It also keeps your blood pressure stable and increases endorphins in the brain, which then helps to improve libido, sensation, and focus."

In that case, you and your man may want to schedule a joint treadmill session, ASAP. ■

WHEN ASKED WHAT WOULD IMPROVE THEIR SEXUAL SATISFACTION,

26%

OF WOMEN AND

14%

OF MEN SAID BETTER PERSONAL FINANCES.

SOURCE: AARP