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## Two to One

We'll bet that slicing an income from your household came with surprises. Here's how real parents moved seamlessly from corporate life to the carpool lane.

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By Brett Graff



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Wendy Kingsley left her pharmaceutical job to stay at home with her two kids.

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**"You can't let a payroll department determine the value you place on yourself," says Dr. Toby Berman, a Miami Beach psychologist.**

It's 2 p.m. on a sunny Thursday afternoon and Wendy Kingsley, a 44-year-old mother of two, is home with her feverish son. She didn't have to take the day off from her pharmaceutical job because she left it two years ago when layoffs plagued the industry. Even so, she lives in the same Presidential Estates home. She drives the same souped-up mini-van. And discussions with her husband are continuing about whether to send their daughter to private school next year.

"I'm lucky because my lifestyle hasn't changed," she says. "But the day flies by and it feels like I did nothing."

Of course, that couldn't be further from the truth. She had to schedule a doctor's appointment for one child while getting her other ready for school, and let's face it, that prescription didn't pick itself up. The pantry is packed with raw cashews and in the fridge, her kids can always find fresh blueberries. But because Kingsley is highly skilled at stuffing a staggering number of errands into a single lunch break, she's still adjusting to the idea of accomplishing her housework against

a more forgiving time clock.

“I used to hear moms discussing their days and think, ‘Everything you just mentioned I can do in one hour,’” she says. “What kills me is I’ve become them.”

A solid number of Aventura families have the luxury of sacrificing one parent’s income in exchange for that parent’s full-time devotion to family life. And even though many households make out fine financially, both adults — and sometimes their children — have to retune their minds and their marriages so they’re in sync with stay-home mom circumstances. To any parent who’s forced to work, the dilemmas discussed here may seem absurd. But experts assure us that some of the grayer psychological side effects of losing your job—even if it was your choice to leave—are very real. That’s because giving up your career and your income can feel a lot like giving up your independence.

“It makes a lot of people feel as though they have to report to their spouse what they’re buying,” says Dr. Kathleen Gurney, author of *Your Money Personality and How You Can Profit From It*. “It makes them feel like children again. Sometimes it’s because of something their husbands said. But usually, it’s self-inflicted.”

For Melissa Sontag, 40, that state of mind was a complete surprise. She left her lucrative job selling advertising when the price of leaving her young son each morning became too high. Her husband, an Internet marketing entrepreneur, was happy to support the family, and everyone was on board with her decision to leave corporate life. “I was really excited,” she says. “He’s my only child and I thought, ‘When will I have the chance to do this again?’”

What she didn’t expect was to feel a loss of power with the disappearance of her paychecks. Nothing had changed in her marriage; the transformation took place entirely in her mind.

“I’ve always worked and made my own money,” she says. “I felt like I couldn’t make the decision on my own to book a vacation or buy a dress. And it was my own issue. My husband hadn’t said a word. He had told me to do whatever would make me happy.”

As Sontag learned, there’s a simple solution. She had to reframe her emotional state by reassessing her worth as a person. And she knew quickly it wasn’t determined by dollars and cents.



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"You can't let a payroll department determine the value you place on yourself," says Dr. Toby Berman, a Miami Beach psychologist. "All of your thoughts and ideas, not to mention being a wife and a mother, that has real significance."

It's also a good idea to clear up any financial ambiguity about whether to spend or save. **That's why each couple—whether they're billionaires or bus drivers, blissful in their respective roles or still figuring it all out—should create a spending plan together, says Ellen Siegel, LPL independent financial advisor in South Miami. This will serve as a roadmap to guiding both adults to their money goals.**

**"Everyone needs to be aware of how much comes in and goes out," says Siegel. "A spending plan—and never use the word**

'budget'— is useful no matter how much money you have.”

To create one, a couple should sit down at the kitchen table with the monthly income written on a piece of paper. First, subtract from it all of your fixed expenses that you couldn't in an emergency immediately cut out, such as mortgage payments and electricity bills. Then take away the amount of your variable expenses, which are the ones you can't predict or avoid. Think: car repairs and medical costs. Finally, what you have left is your discretionary income—the amount you can either save or spend. “Here's where a couple's work begins,” says Siegel. “You can't imagine what you'll learn about your husband or wife.”

That's because you're going to discuss your priorities—groceries, saving for retirement or education, vacation costs, and monthly fun money for entertainment. When you hit a disagreement—and if you happen to be a human couple, that's a near guarantee—Siegel suggests asking your spouse simply, “Why is that important to you?” Don't be surprised to learn that remodeling the home office or having a cable service with a huge selection of family movie channels means to your spouse simply more quality time together at home.

“You may find out something that lets you into their world,” she says. “It requires you to listen without judgment.”

Danny and Debra Petrucci had a similar conversation a few months ago when it came to buying a car. Typically, the two are in financial sync; for example, they planned together for Debra to be a stay-home mom and both enjoy spending money on vacations, such as their recent trip to Italy. But this time Danny wanted a practical, family vehicle while his wife wanted a BMW 3 Series convertible.

“I explained that we already had a truck,” says Debra. “I said, ‘Why can't we have a smaller car for during the week?’” Point well taken. “I fought it for a little while,” laughs Danny. “But she has a good head on her shoulders and she's not foolish with money. So I thought, okay, summer is coming and I'll get some fun out of that car myself.”

Enjoyment, in fact, is a productivity enhancer for any position, and stay-home parenting is no exception. Yes, it's a busy job with diapers and homework and the frequent predicament of having to be two places at once, such as when, say, the Aventura Dance Academy neglects to consider your son's karate class in scheduling your daughter's ballet lessons at the exact same time.



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Danny and Debbie Petrucci have learned the art of compromise. Photograph by Aaron Bristol

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But let's face it, a former corporate creature is used to bustle and commotion. It's the downtime afforded by a child's school and naps that can stress out a new stay-home parent. And while it sounds like a rather desirable problem – sort of like the dilemma of whether to take your lottery winnings in several payments or one lump sum – both parents and experts report that empty hours can trick you into feeling that perhaps your existence is equally vacant.

Erika Koopman, 35, didn't consider letting that void creep into her subconscious. When she had her first baby, who is now age 5, she was head of the Miami office for the national public relations firm Harrison & Shriftman, which meant spending her days in meetings and her evenings at events. The supermarket aisles were mere racetracks to speed

through in order to get home to her family. But when she quit the job in 2005, she delighted at the simple idea of strolling through them and perusing the product selection.

“My husband called me as I was leaving the house and he called me two hours later and he couldn’t believe I was still at Publix,” she laughs. “I was having the best time. I said to him, ‘Did you know they made pointy Q-Tips?’”

After four years off, Koopman went back to a more flexible business when she opened up the enormously popular kids’ clothing and activity center C by Me in Aventura. But if entrepreneurship isn’t an option, your bills are still getting paid, you can’t bear to drop out of the carpool and you know by heart what’s stocked in your supermarket, remember that you’re facing an opportunity to expand your mental or physical horizons.

“It’s actually very good for people to develop themselves in new areas,” says Dr. Berman. “You can get stale at one thing. And reinventing yourself combats what you might call aging.”

Still, aging is inevitable, and Debra Petrucci considers each of her days to be an important investment in her family. “My husband and I have been together since our early 20s,” she says. “We worked our way to having a beautiful life together. I have a huge responsibility. I’m raising my son to be a respectful person. We sit down every night as a family and have dinner together. We never run out of toilet paper. It’s my job, and I take pride in that.”