

Money



and the Pregnant Dad by Matt Witten

Everyone knows how happy and excited "pregnant" fathers can be. I can't think of anything sweeter than feeling the baby kick or hearing the heartbeat for the first time. It's a time of pure unadulterated joy...well, almost, as our time-honored masculine insecurities come to the surface. And usually our biggest headache is...*money*.

As anxious as pregnant women are about their weight, that's how nervous we are about finances. You can see evidence of this everywhere. If you spot a nervous-looking man hunched in the corner at your local library, poring through back issues of *Money* magazine, chances are he's a daddy-to-be. At the supermarket, we're the guys standing in front of the toilet paper shelves, paralyzed, desperately trying to figure out which is the best buy. When you hear a man saying to his wife, "How do you expect us to save up for college, if you keep buying out-of-season cantaloupe!" you don't have to look at her belly to know she's pregnant. Yes, the evidence is everywhere.

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While his wife was pregnant, my friend David became a fanatic disciple of no-load mutual funds. He would interrupt tender moments with his wife to fill her in on his latest views on junk bonds. Another friend spent all his time obsessing about the household budget. He would continually add up the rent, heat and other fixed expenses, trying to come up with a workable budget. Almost every day he would remember another bill he had forgotten—

something as minuscule as 50 cents a week for razor blades would keep him up all night.

For my part, I have become obsessed with finding the right health insurance. Currently, there are seventeen different folders on the subject piled atop my desk. As a self-employed person, I am blessed with numerous insurance options...but none of them are good. During our first pregnancy, I used to think that because I was freelance, my concerns about financial security were unusually strong. But since then I have talked to many other daddies-to-be of varying economic circumstance, from the unemployed to the partner in a prestigious firm, and we are united in this one thing...the fear of not supporting our families properly.

That's why "pregnant" men have to help each other out here. So, next time you see a fellow daddy-to-be, offer a word of assurance. Let him know you understand what he's going through. Tell him you know where to find cheap paper clips, how to start a college fund cheaply and any other key financial questions he's been burning to discuss but was too embarrassed to ask anyone. Don't be surprised if this opens the door to all the other worries that make pregnant dads toss and turn for fifteen minutes every time their wives get up to go to the bathroom. I was so relieved when I discovered that I'm not the only daddy-to-be who wondered if his sex life would ever return to normal!

Then you'll start talking about the excitement of this wonderful experience and, who knows, maybe those fears can be eased a little. Don't forget....Coos, spit-ups and smiles are all free!

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