

DAILY NEWS

Going broke for baby?

June 16, 2005

For celebs and noncelebs alike, having a kid can cause earning potential to plummet

By JULIAN KESNER

Motherhood can make you happier and smarter, sure, but a ride on the mommy track can seriously derail your earning potential. If moms were paid for their efforts, they'd make six figures, according to Salary.com. That's not to mention money lost from time taken off from work.

For celebs at the top of their game like Jennifer Garner, having a child now could spell big financial trouble, according to attorney Beverly Pekala, aka "America's Divorce Handicapper."



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If things were to (gasp!) not work out with Ben Affleck, a prenup could rob Garner of her fair share. "She needs to guarantee her financial future," says Pekala, who wrote "Don't Settle for Less: A Guide to Divorce" (Doubleday). Below, she predicts how celebs could lose out.

Jennifer Garner, 33, & Ben Affleck, 32

Status: Rumored to be engaged. Garner is also reportedly pregnant; no word on prenup plans.

Baby Budget Buster: Garner's peak earning years will soon be behind her, meaning momhood could cut future paychecks down in size. "She may not be able to keep that ingénue cachet after she has a baby," says Pekala. Then again, "If you married someone with \$100 million [Affleck's reported net worth], you might not be as motivated to keep working as hard and make as much money. Honestly, I don't think that's a mean thing to say — that's true in life."

Who Needs the Prenup? Ben does, as he is much more money-laden than Garner and her reported \$20 million — and Garner could soon be on a lengthy maternity leave. Pekala says Garner will need an "Emmy-winning performance" to noodle out of a prenup.

Heidi Klum, 31, & Seal, 42 (above, right)

Status: Recently married in Mexico. Klum is pregnant with their first child. No report on if a prenup exists.

Baby Budget Buster: A full physical recovery for Klum is hardly guaranteed, and scantily clad catwalkers are more closely scrutinized than others postpregnancy. "Models have an even shorter income-producing life than the rest of us," says Pekala. "What she'll probably do is stick to TV shows or create some sort of home cosmetic."

Who Needs the Prenup? Seal. His blushing Bavarian bride may make about \$8 million a year at present, but it won't last as long as his never-ending singing career. "This is like Cindy Crawford and Rande Gerber," says Pekala.

Jennifer Lopez, 35, & Marc Anthony, 35

Status: Married last June. No children. No reports of any prenup.

Baby Budget Buster: Not at all, as J. Lo is more businesswoman than entertainer at this point. "She's got a lot of irons in the fire," points out Pekala. "She strikes me as having very smart management, and has already diversified in expectation of having children and devoting time to a family. I don't think she would take a very big hit."

Who Needs the Prenup? Lopez. Pekala says the diva undoubtedly already has one in place, and she's publicly pining for a Marc Jr. ("I do want to have a family, and it's going to happen," she told London's Daily Mail.) Jenny From the Block's net worth is estimated at \$225 million, and she reportedly had to give her ex Chris Judd \$14 million. "She's been burned before," says Pekala. "Once burned, twice shy."

Renee Zellweger, 36, & Kenny Chesney, 37

Status: Just married. No children. No reports of any prenup.

Baby Budget Buster: Renee isn't a spring chicken anymore, and her choice of roles may come back to haunt her if she gets Bridget-size soon. "Although she's a highly respected actress now, I don't think anyone thinks she's Meryl Streep," says Pekala. Then again, look who she just married. "She doesn't need all the bling. I think she'd take a hit, but frankly, she doesn't strike me as the type of person who will necessarily care."

Who Needs the Prenup? Zellweger. "She's definitely the monied spouse," says Pekala. She also may hear the clock ticking on having a child, which is why her marriage to Chesney after only a few months of courtship has raised eyebrows.

Beyoncé, 23, & Jay-Z (Shawn Carter), 34

Status: Unmarried. No children.

Baby Budget Buster: With her new fashion line hitting shelves in October and other marketing deals in the works, Beyoncé is sitting pretty, with kid or without. "The truth is, she doesn't just look young — she's actually young," says Pekala. "If she has a child sooner rather than later, she can rebound. She's diversifying so much earlier, it's very smart."

Who Needs the Prenup? Both could benefit, were the knot to be tied: They're not rushing into parenthood or marriage, and both are still generating income. Plus, "Beyoncé is still primarily a singer — women singers can have children and go right back to work, unlike women actors," says Pekala. And were Ms. Knowles to do a legal duet with Mr. Roc-A-Fella, expect their massive entourages to make sure the dotted line is signed.