

May 17, 2011

The divorce concierge: Swedesboro woman's new calling is helping women through all aspects of divorce



By *RENEE WINKLER*
For the *Courier-Post*

When divorce knocks you flat on your back, after years of discord or with a sucker punch, who you gonna call?

You can start with Kay Larrabee of Swedesboro, a former career coach who has re-created herself in a profession no one ever heard of. After struggling through the sucker-punch kind of divorce, Larrabee is a divorce concierge with a business called Women on the Mend.

Larrabee's clients are women because her experience is geared toward guiding women to new jobs, financial guidelines and social networks.

She won't offer the "I can feel your pain" patter. Instead she's direct in her advice and it ranges from

reminding her client of deadlines to encouraging her to set up counseling appointments.

"My marriage went kaput and I was shocked, reeling," says Larrabee, who grew up in Burlington County and was living in Monroe County, Pa., when her husband told her their marriage was over.

Like many women facing divorce, she thought she could change herself to make it all better. But she realized the divorce issue wasn't going to evaporate because of any action she could take.

"Your husband doesn't divorce you because you gained weight, or you're not the best cook, or you have a bad haircut. You think, what can I do better to make my marriage work, but at that point, it's usually not about you.



"Divorce is a business transaction," she says. "And it's hard on your self-esteem."

Recently, Larrabee met with her first local divorce support group at the office of Main Street Investment Group at 130 N. Woodbury Road, in Pitman. Other meetings will be scheduled, she says.

When Larrabee was working in a career service job, administering federal job training funds and coordinating workshops, she advised unemployed and under-employed men and women displaced by divorce and other family crises. She worked with them to explore job opportunities and to help them

find the right match for their interests and talents.

"I found people were coming to see me because they needed direction. They needed a route to get back into the workplace," she says.

Women on the Mend follows through by guiding displaced homemakers and other women in transition. "As I went through my divorce, I found there were things I needed and had difficulty finding. How do I find an attorney? How much will it cost? What kind of settlement can I expect? Those were just some of the immediate issues."

But the need to develop a plan for financial survival goes further, says Larrabee, with issues of health insurance, ownership of vehicles and insurance on them, mortgage or rent payments, and the availability of cash.

If you think your marriage is slipping away, Larrabee suggests meeting with a matrimonial lawyer to establish a pre-divorce financial backup plan and get some advice specific to your situation.

Larrabee asks clients to agree to a minimum contract of three months, and she charges about \$7 a day. "We meet and set goals, set an action plan, write a checklist, find out about health insurance and beneficiaries.

"I can alleviate some of the stress," she says. She'll help her client put together a support team, including a lawyer, therapist, physician, clergy if appropriate, community organizations that can offer support, and friends and family members.

"I don't pick the people. The client does. I may partner with the lawyer. You may find that your health insurance covers a therapist and working with one will make you a better client for your lawyer," she says.

"You need to tell your physician what's going on. He might say you need to exercise or you need a better diet. Everyone you meet will tell you to do things and that's just another burden when you're already stressed. I can help keep track of all that," she says.

She also recommends meeting with a support group because "there is a need for emotional connections, even if it's just to be around people with shared experiences. Talking about it, listening to what happened to other people, makes you feel liberated. You start to realize you're OK. You're not crazy.

"They'll say it will get better, and your only question will be, 'When?' " says Larrabee.

Some recommended steps are purely practical, she says, like copying all financial records.

Review what you brought to the marriage, she adds. Schedule medical tests you might need in the near future because insurance coverage might be reduced.

Fill your pantry with food in case credit cards are canceled or bank accounts are closed.

Talk to the human resources department at your workplace because you may have to change coverage on plans, or set up coverage in your name.

Get a plan for employment if you're not able to support yourself.

"Don't hide what's going on. Don't be embarrassed. Therapists have the tools to help you with the trauma, and divorce is trauma," says Larrabee.

She emphasizes that she "is not taking the place of an attorney. You can have a great attorney and follow his advice. It's still months before you get to court and you have to eat in the meantime. You may have to take steps to be sure your children will eat."

Attorney Lynda Hinkle, who practices matrimonial law in Camden, Burlington, and Gloucester counties from her office in Blackwood, described Larrabee's divorce concierge business as "a neat idea."

"Why didn't someone think of this before?" Hinkle asked. "I have clients who come in to see me for family court matters but they have so many much larger problems. Emotional stress makes everything more difficult," Hinkle says.

"There can be logistical difficulties because a wife in a divorce may have to relocate. They may have financial difficulties. Many women don't know where the money is.

"They may have vocational issues. Maybe they aren't working, or they're going to have to work more. There often are behavioral problems with children when a marriage fails. I'm often referring my clients out to financial advisors and accountants. It's a hard transition when your life is falling apart," Hinkle says.

"Having someone who can organize those things for a client, to keep track of it all and keep the client on track makes total sense. I think it's wonderful if someone can do that," says Hinkle.

MORE INFORMATION

Kay Larrabee's business, Women on the Mend, operates the website www.womenonthemend.com. Larrabee can be reached at womenonthemend@hotmail.com or at (856) 628-5272.