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SKIN DEEP

Many Cutbacks but Not for Straight Teeth

By CATHERINE SAINT LOUIS

WITH her husband newly unemployed, Kim Moldofsky isn't about to drop thousands of dollars guilt-free.

Except to straighten out her firstborn's teeth.

The way she sees it, dipping into their rainy-day savings to correct her son Isaac's overbite is a sound investment when few exist. "If you look at what would be happening to our money sitting in banks, we are not getting much return on it," said Ms. Moldofsky, a new-media consultant who lives in Morton Grove, Ill. "This is something we will get a return on."

Even in the best of times, paying \$4,500 to \$7,000 for braces (depending on the severity of alignment issues) is a stretch for many — not to mention the thousands that some spend on preparatory work. Dental insurance pays roughly \$750 to \$2,000; often, the whole tab is paid out of pocket.

As job losses and salary reductions wreak havoc on family budgets, financing the perfect smile is a big-ticket purchase that many middle-class parents find is worth scrimping for. For Ms. Moldofsky, family dinners at restaurants and tennis lessons are out, and her boys no longer attend private school, partly because of the expense. But 11-year-old Isaac's orthodontics remain a priority.

"Could we have avoided doing this? Probably," she said. Still, she added, "I think having well-aligned teeth — this is going to sound shallow — but it sends a message to people."

Paul Zuelke, whose health care firm gives advice on practice management to 800 orthodontists who together see 25,000 new patients a month, said "a large number" of those families are struggling financially. But they would "rather buy mac and cheese for dinner than not pay their bills," he said.

Even those who are insolvent place a high priority on their children having straight and healthy teeth. A few times recently, patients have called clients of Mr. Zuelke's to say they are filing for bankruptcy but don't plan to list the orthodontist as a creditor. They still intend to pay for straight teeth.

In a society that places extraordinary value on appearance, orthodontics is increasingly seen as a necessity, not a luxury, and even though the number of patients appears to have declined since the start of the recession, many families are going to great lengths to keep tooth-straightening in their budgets. Some orthodontists, with business slowing, are dropping fees or letting families stretch out payments.

The latest figures from the American Association of Orthodontists, compiled before the recession began, counted about 4 million patients younger than 18 in North America in treatment in 2006, up from 2.6 million in 1989. Experts say the number has dropped recently.

Mr. Zuelke estimated that orthodontists saw an 8 percent decline in new patients in 2008 from the previous year, coming on top of a 12 percent falloff in 2007 over 2006. This year, however, there's been a slight uptick in patients in the first quarter, he said.

Dr. Roger Levin, the founder of Levin Group, which advises 500 orthodontists nationwide on how to manage their practices' finances, said that since August, revenue for orthodontists has decreased 10 to 12 percent. "Fewer patients are coming in," Dr. Levin said.

Why are cash-strapped families still considering braces at all? The answer seems to be that giving the next generation a leg up is a priority. "If you go into a job with teeth out of a novelty store, people aren't supposed to discriminate," said Dr. Benjamin Burris, an orthodontist with several offices in Arkansas. "But people do."

To pay for braces, families typically face three choices: either upfront payment in full for a modest discount; third-party financing, often with interest; or in-office financing, which entails a hefty down payment, then interest-free monthly fees over two years or so.

But in this economy, "a lot of practices are more flexible with their payment options," Dr. Levin said. Since last fall, Dr. Hyue Young C. Park, of Markin & Park Orthodontics in Maryland, has allowed her patients to make the down payment over a few visits, so that a large upfront sum is not a barrier to treatment. Her office also waives a \$380 fee for X-rays and dental records for all patients.

Recently Dr. Park and her financial coordinator decided to let one family pay "\$300 for the first six months, then \$100 for the remaining months," she said. The understanding was that if they had extra money — say, a tax refund — they would put it toward treatment.

In her 25 years advising orthodontic practices, Jackie Shoemaker, the president of J. M. Shoemaker Consulting, has advocated flexibility, especially if a credit check is run first.

"Some orthodontists are hard and fast," demanding money before the braces come off, Ms. Shoemaker said. But referrals on soccer fields and in ballet classes are what grow a practice, so it's invaluable to let the word travel that if a family is having difficulties, this orthodontist is flexible.

Once a mortifying rite of adolescence, braces carry less of a stigma now that many tweens and teenagers have them. Braces are as innocuous as glasses these days, said Steven Kelly, 13, of Newton, Mass., who has worn his braces for two years. "They just blend in," he said. "You don't notice them." In fact, try breaking it to a seventh grader that she'll have to survive junior high school with a jumbled "social six" — the catchphrase for the half dozen teeth that are front and center. "There are more kids coming in, wanting them, expecting them," said Dr. David Cordes, an orthodontist with offices in Westfield, Mass., and Enfield, Conn.

"I feel sorry for a lot of parents," said Dr. Burris, who takes pro bono cases through a foundation he recently created, Smile for a Lifetime. "That's why we work with them."

When a parent decides to postpone treatment, their child can be peeved. Dr. Cordes said: "I see the kid glaring at the parent, and the parent is like, 'No, we are holding off.'"

In October, Martin Bowser, a printer from Laurel, Md., lost his job and the dental plan that had helped pay

for two of his four children's pre-braces orthodontics with Dr. Park. The two, Megan and Martin Jr., lost baby teeth prematurely, so they had appliances installed to make space for permanent teeth.

Mr. Bowser was able to renegotiate his monthly fee for Megan to \$150, down from \$185. "When you have good insurance, you give them the best," said Mr. Bowser, who recently paid off Martin's bill. "But when you don't, you think maybe we need to be economical here."

Alice Lesch Kelly, a freelance writer in Newton, Mass., got a few opinions when her son Steven needed braces. But she and her husband, who is also self-employed, chose the most expensive orthodontist because he didn't propose to extract any teeth. "He was \$2,000 more than anyone else: that was a hard decision to make," Ms. Kelly said. "I heard he was a perfectionist. With teeth, that's kind of what you want."

That said, lately the family income has taken a hit, and their college savings have lost value. If their 11-year-old, Scott, needed braces now, Ms. Kelly said, they couldn't afford another \$6,600. That makes dentist visits stressful. "Every time I go in for a cleaning with my youngest one, I ask whether he needs braces," she said. So far the answer has been no. "I'm so relieved to hear that," Ms. Kelly said.

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