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Returning to the Office Is Killing My Budget

As my expenses have taken off, I've had to take a hard look at my spending

By *Jessica Chou* [Follow](#)

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Having to quickly put spending under the microscope has caused “me to reassess what is important and what is frivolous.” ILLUSTRATION: MARIA HERGUETA

s a childless adult living alone in an apartment with three distinct rooms, I found the post-vaccination, work-from-home period to be a financial Godsend.

A True, I spent a decent amount of money making my three rooms as comfortably productive as possible. I purchased an electric water kettle to get the perfect brew on my morning coffee. I splurged on a new couch to lounge on while editing and drinking said coffee. But despite those expenses, the absence of commuting and socializing meant I was able to save 20% to 30% of my paycheck.



Jessica Chou

ILLUSTRATION: WSJ

Then, I got a new job—one that requires me to be in the office three days a week instead of zero. I was suddenly spending much, much more.

At first, I thought the budget reversal was temporary. After all, revamping a work wardrobe after years of joggers wasn't cheap. My expired makeup collection needed a refresh. Meeting new colleagues over coffee cost \$3 to \$4 a pop.

But it turns out, this was just the beginning. “Whenever there is a life transition or a job change, there is a change to the monthly budget,” says River Nice, a financial planner in Philadelphia. “So there are the startup costs—the clothes, for example—but also ongoing costs because of the new lifestyle.”

The new math

I know I'm not alone in contending with the back-to-office money math. Remote work allowed many people to save more these past few years—working, eating and socializing at home. Going back to the office has forced us outside, and now

we have to relearn how to budget. And younger workers who started their careers remotely may have to start spending on office culture for the first time.

While working from home, “you reset your understanding of what life costs,” says Kathleen Vohs, a professor of marketing at the University of Minnesota. “In behavioral science, we would call it a reference-point effect. My guess is that now the amount of spending you’re doing is reaching a level that makes you feel like it’s beyond what you’re used to.”

She was right: My rising credit-card bill sparked a panic. So I have started chronicling my daily expenses to see what could be changed, hoping to regain control of my spending.

Some of my costs have been unavoidable. My transportation budget, for example, has more than doubled with my work commute, from \$60 a month to \$132. I started using the dry cleaners again. But I have also noticed my dining-out budget ballooning. With less at-home time to prepare meals, I buy \$10 to \$15 lunches more frequently. Surprise late nights at the office have ended with surprise outside dinners—and maybe a nice glass of wine to mellow my mind.

That glass of wine is indicative of a second spending category—what financial pros call “compensatory consumption.” Without the luxury of my couch, my kitchen and my joggers, I find myself reclaiming my comfort via “self-care” purchases I normally wouldn’t indulge in. Some days, it’s a coffee-shop latte or a cookie. Other times, it’s a \$10 bundle of peony tulips from Trader Joe’s. On really tiring days, it snowballs into scrolling the RealReal website for designer “deals.” If I have to wear something uncomfortable to be presentable in the office, I might as well like it, right?

Costly and unfulfilling

In some sense, having to quickly put my spending under a microscope has been a good thing, causing me to reassess what is important and what is frivolous. The pandemic pause in spending “is psychologically beneficial,” says Kelly Goldsmith, a behavioral scientist and professor at Vanderbilt University. “Rather than jumping back in with both feet and being delighted that we can go into our old lives, what about our old lives wasn’t bringing us much joy but did, in fact, have a high price tag?”

Goldsmith returned full time to the office in January, and when I chatted with her in a video call, she had a lunch meeting and a coffee meeting—both out-of-the-house expenses she wouldn’t have incurred in the work-from-home era.

“Those things really add up, especially if you’re doing it every day,” says Goldsmith. “In order to maintain the frugality that accompanied the pandemic, I had to make changes to the ways I engage in my face-to-face workplace interactions. Which means if we’re having coffee together, can we use the coffee machine in the building? Or can we take a walk instead of something that will cost us money out of our own bank accounts?”

For Goldsmith, the old habits she dropped were beauty services like manicures and pedicures. She mostly buys machine-washable work clothes, and has swapped daily Starbucks runs for prepackaged cold brew from the supermarket.

I’ve tried learning from her example. Instead of buying little treats, I bake every few weeks, bringing in cookies for myself and my team to counter that 3 p.m. slump. To avoid buying lunch, I follow advice from a friend and make lunch for the week in advance. Sometimes it’s just a pot of lentil soup, but it works. For

clothes, I put my wants on a seven-day wait list; anything that becomes out-of-stock is just not meant to be.

“I advise my clients to keep a running to-buy list, and in that list include, ‘Why do I want this thing?’” says Nice. “So when I see the sparkly eye shadow on TikTok, it goes on the list, but when I go to the list and I see more comfortable shoes are on the list, it helps me realize which one I want to prioritize. You can prioritize what’s actually most important to your quality of life.”

Identifying the reasons to buy something has helped me move some coveted items down the list (giant clothespins to hang on the wall) and guiltlessly browse for my priorities (orange heels to go with my spring looks).

Make plans

The trick, Nice says, is to identify those priorities and plan for them—both the big financial goals as well as the little things that make everyday life a bit better.

For the people I’ve spoken to, those priorities differ. My partner, for example, makes a point to eat lunch out and get a candle from TJ Maxx when she has to go into the office. For a friend of mine, it’s being strategic about what she adds to her wardrobe and not eating out regularly. For me, I’m learning that my priorities are things that save and replenish my energy, which I find is in shorter supply now that I’m not working at home. Things like closet staples that ease pre-coffee decisions, the climbing gym for weekly endorphins, a good dinner out and a night of dancing with my partner.

And the good news: The transition will likely get easier over time. “It feels like jumping into cold water going back to the office,” Goldsmith says. “But it will get

better, we will get used to it.”

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