

# Stay-at-Home Mothers' Work Adds Up to Significant Worth

By [Elvina Nawaguna](#)

THE LEDGER

Published: Monday, April 23, 2012 at 10:36 p.m.

Last Modified: Monday, April 23, 2012 at 10:36 p.m.



Melissa Witmer sits with daughter Isabelle, 4, and son Will, 2, at their home last week in Bartow. The mother of two stays home but also volunteers with a church organization and helps with the household budget.

[Buy Photo](#) *Ernst Peters | The Ledger*

"What does your mother do?"

"She's a stay-at-home mom"

"Oh, she doesn't work?"

So the conversation often goes. But recent comments questioning Ann Romney's ability to address economic issues because she "hasn't worked a day in her life" reignited the debate about the value of stay-at-home mothers. Romney stayed home to raise five sons.

Does raising children full time count as work? Does it add anything to the economy? Does making the household budget, paying bills, shopping and preparing taxes count as financial knowledge?

Stay-at-home mothers often grapple with the little recognition they get. According to U.S. census data, there were 5 million stay-at-home mothers and 154,000 stay-at-home dads in 2010.

Society tends not to view staying home to raise the children as work because there is no paycheck involved, said Debbie Garvin, master lecturer at Fisher School of Accounting at University of Florida's Warrington College of Business Administration.

"I think that's an erroneous assumption that the fact that you don't get a paycheck means you aren't providing any economic value," she said.

To assess the contribution of a stay-at-home mother, Garvin said, the marriage should be looked at a business partnership. Just like in a business, the economic contribution of a stay-at-home mother would be half of what she and her spouse produced together.

Salary.com's general manager, Abby Euler, described a stay-at-home mother's work as a "hybrid job description."

A stay-at-home mother is a housekeeper, a cook, a day-care center teacher, a facilities manager, a computer operator I, a van driver, a janitor, a psychologist, a laundry machine operator, a chief executive officer, a staff nurse, an event planner, a nutritionist, a logistics analyst, an interior designer, a bookkeeper, an administrative assistant, a plumber, a general maintenance worker and a groundskeeper. According to Salary.com, stay-at-home mothers work 94.7 hours per week.

"You can never put a dollar value on what moms do," Euler said.

But the website, she said, has a salary estimator that allows one to understand the value of the parent who stays home as if they had a paycheck. A stay-at-home mother of four children younger than 5 would receive between \$64,148 and \$164,684 per year.

### **'CONSTANTLY WORKING'**

Melissa Witmer, a mother of two, quit her job in public health education four years ago to raise her children. She said the difference between what she would make on her job and what she would pay for child care wasn't worth it.

Based on her Bartow ZIP code, Witmer would earn \$87,138 on the low end and \$124,082 on the high end for raising two children. The estimator provides the ability to customize the calculation by number of children and location.

Contrary to the idea that stay-at-home mothers are just out shopping, many are active in their communities and children's schools.

Witmer organizes Mothers of Preschoolers, a program that brings different speakers to talk to mothers on different topics.

Volunteering with the community, she said, allows her to interact with different people affected differently by the economy.

"I think I work a lot harder," she said. "We don't really get lunch breaks. We're constantly working."

Terri Goleno, a certified public accountant and financial planner with Lakeland-based Cheatham, Goleno, & Ferguson, P.A., said there is a significant dollar value in that volunteer time.

Through their involvement with their communities, in such activities as fundraising for organizations or feeding needy families, she said, stay-at-home mothers witness the changes in the economy and see firsthand how it affects families.

If you were to take away all of the volunteer time that stay-at-home moms put into the communities, Goleno said, the communities would lack more and would need more government assistance.

Unlike stay-at-home mothers, Goleno said, stay-at-home fathers tend not to be as involved with the community. They also tend to be more laid-back and less likely to sweat the details, she said. Mom may still have to return from her outside job and tidy the house up or do the laundry. Still, she said, these fathers tend to be even more discounted, and deserve just as much recognition as their female counterparts.

By staying at home, mothers save the family between \$3,582 and \$18,773 per child each year, based on the average annual cost of day care in the United States, according to the National

Association of Child Care Resource and Referral Agencies. The average child care cost for a 4-year-old child in Florida is \$6,050.

Mothers who choose to home school save the public education system between \$12,000 and \$27,000 per year, based on what average public schools spend per child nationally, according to the Cato Institute, a public policy research organization. Polk County public schools spend \$8,416 annually per child.

### **OFTEN MORE IN TUNE**

But even with all this, is it enough to qualify as being knowledgeable about current affairs? Are stay-at-home mothers ignorant of the economy and financial issues?

"Heck, no," Garvin said. "If anything, often, they're more cognizant of what's going on in the economy because they are going out shopping, budgeting."

From helping the children with homework and term papers, she said, stay-at-home mothers are often more in tune with what's going on than someone occupied with a full-time job.

"Nobody knows everything, but to say that someone who's not working outside the home is not aware of economic issues is an ignorant statement," Garvin, who's also a certified public accountant and a lawyer, said.

Shawn Arnold, a stay-at-home mother who runs PolkMoms.com, said the ability to educate oneself on current affairs is an individual issue.

"I don't think that's a stay-at-home-mom topic. It's a personality topic," she said. "I like to stay very educated and maybe being a stay-at-home mom affords me the opportunity."

And those working outside home are not necessarily more in touch with what's going on, Goleno said. In fact, she said, the person working a regular job may even know less because most jobs don't require knowledge of the economy or they are too wrapped up in their work to read the newspapers.

"I think it's your involvement in the community and processes that makes you aware of what's going on," she said.

Raising the children and preparing them to learn, she said, is better for the economy in the long run because these children will be running the country in the future.

"Stay-at-home moms aren't given enough credit for their knowledge and hard work," Goleno said. "Bottom line, women, whether working outside the home or inside the home, are working."