

Effects of Stay-at-Home Mothers on the Economy

The big factor in the male [marriage-wage premium](#) is having a dependent wife at home. As George Steven Swan noted in *The Family in America*, the married homemaker who focuses her attention on the children, hearth, and home has rarely been acknowledged for the economic force that she is.¹⁾ Paraphrasing Teddy Roosevelt who rebutted those who claimed she is a parasite, the married mother at home *is* the economy.²⁾ Her impact on the economy is three-fold:

1. She raises the [future labor force](#);
2. Her at-home labor saves the family money;
3. By tending to details on the home front, she both allows and motivates her husband to be fully committed to his occupation, job, or profession.

George Gilder even suggests that civilization would not be possible without the role of married women in motivating their husbands to be economically productive.³⁾ So extensive is her contribution that Becker has suggested that the married mother at home exerts a more far-reaching impact on the economy than the married father in the workplace (whose earnings would be [less without the support of a wife at home](#)). While the husband contributes to the present economy, the mother contributes to both [present and future economy](#), but especially the future economy through the more highly productive children she raises.

1. Homeschooling

The economic impact of married mothers who [homeschool their children](#) is even greater. For example, the average cost of attending a private elementary or secondary school in major metropolitan areas in the United States is \$10,000 to \$20,000 per child per year. If a married mother has five children, and she chooses to homeschool them, she would save the family as much as \$100,000 per year. This is a direct, after-tax income contribution to the family. She also saves the state (and the taxpayer) at least half of that amount for not enrolling her children in the public schools. Furthermore, she will likely provide a better education on average since homeschooled children perform at slightly higher levels than privately and publicly schooled children.⁴⁾

2. Savings

The at-home married mother contributes to the home economy in ways that exceed that of her married peers who work outside the home. Sophia Aguirre of the Catholic University in Washington, D.C., has measured the economic contribution of married mothers who work outside the home to the two-parent household. She found that the married mother who is employed outside the home, on average, contributes relatively little to net family income. Except in cases where the mother is a professional with an income more than \$120,000 per year, Aguirre found little or no economic benefit for the family due to the additional costs of transportation, clothes, taxes, and services for the children that are incurred because she is working outside the home. The cost of services for children such as daycare, preschool, before- and after-school programs, out-sourced meals, as well as summer camp programs, can run extremely high. [Single mothers](#), who have little choice but to work outside

the home, incur daycare expenses that can equal up to 50 percent of their earnings.⁵⁾

¹⁾ George Steven Swan, "The Deconstruction of Marriage, Part 2: Is the Political Economy of Gender-Based Affirmative Action Good for the Home Economy," *The Family in America: A Journal of Public Policy* 24, (Winter 2010): 1-33.

²⁾ Paraphrased from Roosevelt's observation, "She is society." Teddy Roosevelt, *The Foes of Our Own Household* (New York: George H. Doran, 1917), 231-32. Cited in Allan Carlson, *The "American Way": Family and Community in the Shaping of the American Identity* (Wilmington, Del.: ISI Books, 2003), 13.

³⁾ George Gilder, *Men and Marriage* (Gretna, La.: Pelican, 1986).

⁴⁾ Lawrence M. Rudner, *Home Schooling Works: Pass It On! The Scholastic Achievement and Demographic Characteristics of Home-Schooled Students in 1998*, (Purcellville, Va.: Home School Legal Defense Association

⁵⁾ Maria Sophia Aguirre, "Contributions to Family Income: Proportions and Effects," *Notre Dame Journal of Law, Ethics & Public Policy* 20, (2006): 719-48.

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