



TO WORK OR NOT TO WORK (outside the home) THAT IS THE QUESTION

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"But a family just can't make it on one income anymore!" This is a complaint that I hear more and more from both engaged couples and families with young children as they consider whether both parents will continue to work outside the home after the birth of their child.

This issue is not one to be tackled by the fainthearted. Certainly there are strong emotions connected with both positions on whether both parents of young children should work outside the home. Before I share my personal viewpoint let me clarify a few points.

- Some families genuinely do not have a choice. Certainly most single parent families and any family below the poverty level truly cannot make ends meet even with a modest lifestyle.
- Please note that I always qualify work outside the home. I am well aware of the strenuous, draining, and demanding work that a parent of young children does at home. Not only is this truly WORK, it generally is very low gratitude and low self-esteem work. On the other hand, some parents' employment is based in their home. For the purpose of this article, this counts as work "outside the home".
- Although older children (ages 6 and up) still require a degree of physical care and certainly emotional care and presence, I focus here on the decision to work when there are younger children (under six). This is the time when psychologists tell us that the personality and values are especially formed. Besides, after the age of six a major portion of the child's day is usually spent outside the home, in school.
- By work I mean full time employment. Even part-time employment can be a strain on a parent with home responsibilities, but at least there is some flexibility.

The advantages of both parents working outside the home are clear: increased income, standard of living, and general self-worth. The primary disadvantage is lack of time which includes not only time to do shopping, laundry, and cleaning, but more importantly, time to be with children and spouse – Relationship Time.

The advantages to having one parent at home are obvious too – more relationship time. The cost? Less income.

What distresses me most is how quickly most new parents assume they don't really have a choice because "You can't really make it on one income anymore". Given the above disclaimers I'd like to challenge that myth.

It costs to work outside the home. Not only are there the costs of child care, clothes, lunches, transportation and higher taxes, but also the hidden costs of not having time to shop for bargains, cook inexpensively, and make items one would otherwise buy.

Does it really cost more to support a family today or have we raised our expectations of how high our lifestyle should be? Yes and No. Indeed, our tax structure is regressive and inflation has decreased the value of real wages, but sometimes families are not working for the basics of food, clothing, shelter, and health care. Instead, it's the extras of fashionable clothing, owning a larger home, and electronic "toys". Some young families assume their lifestyle should match what it took their parents 20 years to reach.

For example, in 1967 the average car cost 21 weeks wages of a median family. Today the average car costs 27 weeks' wages. The catch is that today's average car has a lot more features like air conditioning, a CD player, electric windows, instant locks etc. Actually, a current equivalent car would only cost 17 weeks' wages. Of course car makers don't make what we would consider a stripped down model today because what used to be considered luxury is now considered necessary. (OK, I'll admit airbags are a valuable safety improvement.) But perhaps we aren't willing to tame our hunger for more stuff, for the sake of family relationships. The same pattern is true for families buying their first home.

By now you probably catch my drift that although there are circumstances that warrant both parents of young children working outside the home, too often it's a self-deluding trap. It takes sacrifice, creativity, and independent thinking to have a parent at home but it's not as impossible as the conventional wisdom leads us to believe. At least it's no more impossible than the heroic effort needed to sustain the hectic pace of a dual income family trying to do it all.