

I used to think that charging \$3000 for a birth was an awfully lot of money for someone to make for essentially a week's work. And I've heard people say that midwives must make a lot of money because they multiply the midwife's fee by 52 weeks, assuming she does one birth every week of the year., but as I got to know my midwife more, I started to get a sense of the costs of running a business:

First of all, she probably isn't attending 52 births each year. She may have to turn down births some months if she's already got 4 clients signed on that month, and there may be other months where she doesn't have a full schedule. I know my midwife doesn't use that extra time to go to the beach - she reads journals and books to keep up with her profession, she re-works her practice protocols and handouts, etc.

Also, I guess even midwives deserve a vacation now and then. Well, I guess I'd really have to say that \*especially\* midwives deserve a vacation now and then. Some of the women in my women's group talk about labors that went on for days and days, which must be really draining on the midwives, and that doesn't even take into account the additional stresses of transporting into the hospital.

In addition to the 40 hours or so of her personal time that goes into direct contact with the client, she also spends probably a couple of hours on the phone with each client, and she must spend additional time maintaining charts and reviewing lab results, etc. She also has to maintain a business - I figure the cost of maintaining a home office is probably about 1/5 the cost of renting a house in your neighborhood. My midwife seems to have more ways to communicate than a Vulcan - she's got her business line, her personal "hot line", her pager and her cell phone. Mine happens also to have Internet access so she can show me lots of research online when I've got questions. I figure her "communications" costs alone must be over a hundred dollars each month.

Then she's got her professional fees. In our state, renewing a license costs \$200 every other year, but in order to get her license renewed, she must get about a week's worth of continuing education credits. For a midwife who's always on call, the best way to do this is often to do it all in one shot by going to a big midwife conference. Between the conference fees and the travel expenses, this must cost about a thousand dollars. And I know those professional journal subscriptions can be pretty expensive. A midwife's business is basically a consulting business, and the rule of thumb is that the cost of running the business (paying for their own health insurance, paying self-employment taxes and social security, providing office space and the basic operation of the business, having some vacation and sick time) is basically half the consulting fee. So, if a midwife charges \$3000, she probably only gets to use about half of that as income, and that's still before taxes. Plus, being a consultant myself, I know that 15% of her income off the top goes to self-employment taxes.

Then, when I think about her expenses for each birth, well, obviously, there's transportation expenses. Whether you live in New York City and she takes a cab to your birth or you're out in a nice, rural spot, I suspect midwives must incur expenses between \$50-\$100 for transportation for the four home visits for each birth.

Then there's the equipment and equipment maintenance and sterilization. I used to think midwives just went home from births and went straight to bed for twelve hours. It turns out that one of the first things they have to do when they get back home, however exhausted, is to sterilize their instruments and repack their bags, because you never know who's going to call next or when. That whole process seems to take about three hours, from what my midwife says.

I've also noticed that a lot of the equipment she uses is disposable, obviously, for health reasons. This is stuff in addition to the birth kit we ordered. For example, the special suction device she used even for the light meconium costs about \$15 in the Cascade catalog, and the ambu-bag that she had to open "just in case", even though it wasn't used, costs more like \$30. My midwife also uses lots of incidental herbs and homeopathics that she doesn't charge for. It turns out that the vitamin K is also kind of expensive, and I don't know about the eye ointment she used.

My midwife doesn't carry liability insurance, but I suspect that's a big ticket item if yours does.

Oh, I forgot, the biggest expense for the birth itself is the fee paid to the second midwife. I don't know how much you'd charge to be on call to come out in the middle of the night to offer your highly skilled services and possibly provide life-saving procedures, but I assume it's several thousand dollars. In actuality, I think they charge each other a ridiculously low fee, sort of as a reciprocal professional courtesy.

Oh, duh, another thing I forgot is that when you compare a homebirth midwife's fee to the fee of a hospital birth attendant, you're comparing apples and oranges. When you have a hospital birth, the bulk of the care is provided by hospital staff, which all shows up in the hospital bill, rather than in the obstetrician's fee. I started to think about the numerous hospital staff I saw during my time there, and I know their salaries must come out of the money my insurance company pays the hospital. First, there were the administrative people who handled the insurance. Then there were the nurses, who provided about 18 hours of care before the OB showed up. Then there was the cast of thousands that showed up for the birth itself. I know some of those people were there in case my baby needed resuscitation, and I guess this is what the second midwife usually does? So it's not fair to count those people twice. But then there were the postpartum nurses, plus the nurses in the maternity unit, plus the lactation consultants, plus the nursery staff. Oh, and, of course, there was the janitorial crew that came in to clean up the birth room as I was being wheeled out. Most midwives seem to wear lots of hats - they handle the administration stuff, labor management, the birth itself, take care of both the mom and baby immediately after the birth and then continue to provide check ups and are available for care during the next six weeks.

Anyway, by the time I got done thinking about all this, I figured my midwife really doesn't charge much for offering the incredible services she provides, all the while having to fight "the establishment" that is trying to take away her license or put her in jail.

Written by an unknown homebirth mama, courtesy of Gentlebirth Archives ([www.gentlebirth.com](http://www.gentlebirth.com))