


# I Can't Afford A Second Kid

---

 thebillfold.com/2015/10/i-cant-afford-a-second-kid

October 20, 2015

When people ask whether my husband and I are going to have another child, I point to my head. “Look at my roots,” I say, gesturing at the white hairs that seem to sprout up the second I leave the salon. “I’m too old for a newborn. Winter is coming—to my scalp.”

Behind my joke is a truth, and it doesn’t concern my age. It concerns my hairstylist, and my rent, and my income. Lord, does it concern my income. My husband and I won’t be having another kid because we can’t afford to.

I’m grateful and proud to be making more money than I’ve ever made in my life. But it feels like I haven’t stopped living paycheck to paycheck. As the paychecks have gotten larger, so have the expenses. And, after rent, childcare is our biggest expense by far.

We live in Manhattan. This fact both matters and doesn’t matter. On the one hand, we’d rather live in the city that never sleeps than have a second baby who sometimes sleeps. We’d rather have Central Park be our backyard than have an actual backyard. We’d rather haunt museums than have multiple bedrooms. We own these choices, which aren’t right for everyone, and we are paying for them.

Here is as good a place as any to mention that my son sleeps in a closet. If you’re wondering, the answer is yes, we are indeed putting aside money for his future therapy. Yet another reason a second child doesn’t fit into our budget.

On the other hand, according to [a recent report by the Economic Policy Institute \(EPI\)](#), pretty much no one anywhere can afford child care. The authors measured the costs of child care around the country against median family income, the average costs of public college, and other expenses. The news isn’t good.

The price of paying someone to watch a kid while his or her parents work have skyrocketed in recent years. According to the authors, “child care costs for an infant and a 4-year-old constitute between approximately 20 percent and 31 percent of median family income—far above the . . . [10 percent affordability standard](#) [recommended by the Department of Health and Human Services (DHHS)].”

Right now I spend 14 percent of my after-tax take-home pay on my share of daycare costs, more than what the DHHS defines as “affordable child care.” Add another kid, and, even with the sibling discount offered by my daycare center, I’ll be smack in the middle of the EPI’s average. Taken together, rent and childcare will consume over 50 percent of my wages.

I was minded for chunks of my small-town New England childhood by a neighbor while my parents worked. I remember eating a lot of ice cream and watching a lot of TV. Neighbors also watched my husband and his brothers in rural Indiana, until a pet monkey bit one of them. It's hard to imagine that situation happening in our apartment building nowadays, and not just because of stricter laws on exotic animals. One of our neighbors is a part-time television host. One runs a dog shelter out of his studio. One has lived in the building since FDR was in office. None has offered to watch our kid.

When I was pregnant, we looked at daycare centers that were far pricier than the one we selected. We looked at a few that were slightly cheaper, but would have necessitated a crazy subway commute, akin to flying from Boston to Atlanta by way of San Francisco. We settled on one that seemed a good compromise: sure, our son isn't being spoonfed organic yogurt from a crystal-cut goblet by caregivers with multiple PhDs from the Sorbonne teaching him to do quadratic equations. He is, however, growing and learning and socializing and playing. He can say "ball" and "dog." Occasionally his art projects resemble whatever they're supposed to be.

Taking care of kids is expensive, especially when those kids are tiny. The New York State-mandated ratio is 4 babies to 1 teacher, which means the centers are paying several teachers to make sure infants don't disappear under cribs or get tangled up in one another's onesies. At that age, they don't do, or require, much. Nevertheless, as the EPI report points out, the average cost of infant care in 33 states and the District of Columbia is more than the average annual cost of in-state college tuition.

So, in many places around the US, it costs more to pay someone to watch an 18-month-old than to educate an 18-year-old.

It's a difficult, complicated situation with no easy solution. Things are even harder for those making minimum wage or in single-parent / single-income families. My husband and I aren't in the 1 percent, but, compared to the rest of the world, we're close. Just not close enough to be able to go for baby #2.

Every decision about money is a selfish one. Every decision is a choice between the now you and the future you. In this case, though, the decision is also between the now kid and the future kid. We would rather invest in the single child we have than bring another into the mix. He'll get all of our attention and resources, financial or otherwise. Bonus: he won't have anyone to fight with when we kick the bucket. He'll inherit whatever is left, assuming, that is, there is anything after childcare and rent and hair dye.

Making this decision has meant getting rid of oodles of baby clothes. One recent Saturday, we packed them up and dropped them off at Goodwill. Come tax time, we'll be able to deduct \$167. It's going straight to the therapy fund.

*Jessica Allen writes about food, culture, travel, and New York City, where she lives.*

---