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I'm 32 and want kids. My husband and I can't afford them.

Lizzie Lawson

9–12 minutes



The author and her husband can't afford to have a child. Courtesy of the author

- My husband works as a physical therapist and has $100,000 in student loans.
- I teach college courses through part-time jobs without maternity

leave or benefits.

- Our monthly expenses leave little room for the costs of having a child.

I always assumed I would have a big family, whether I wanted to or not. My mother was one of 12, my father was one of seven, and I was the oldest of six.

I grew up stepping between bodies at crowded holiday gatherings and playing gigantic games of capture the flag with my aunts, uncles, and cousins. It was fun growing up with a lot of playmates, but more importantly, childbearing was framed as an essential part of our conservative Catholic identity.

Motherhood was a sacrificial duty that would ensure my place in Heaven. I never considered whether this was what I wanted because I was supposed to live according to God's plan rather than my own.

When I left the church, I thought I had gained the freedom to choose

As I got older, that rhetoric made me feel trapped. I married at 22 but put off childbearing in favor of graduate school and chasing my dream career, though it felt like I was on borrowed time. When I finally left the Catholic Church in my late 20s, I suddenly had the freedom to ask myself what I wanted life to look like. For the first time, I pictured my life childfree, imagining international vacations, friendships, and hobbies. I also pictured life as a parent, with bedtime stories, birthdays, and soccer games.

The author and her husband bought a home with an extra room.

Courtesy of the author

For years, my husband and I weighed the merits of these two life paths. I finished grad school, and we bought a house in Minneapolis with an extra bedroom just in case. Now, at 32, it theoretically feels like the ideal time to get serious about the question of children. But with our mortgage, home repairs, and other bills, it feels like another outside force has made the decision for us.

We have student loans

My husband is a physical therapist, which pays a living wage, but he also has about $100,000 in student loans. I'm a college instructor, and the academic job market has forced me to work multiple part-time jobs that don't provide benefits or maternity leave.

We're on a strict monthly budget. Our income goes to our mortgage, loans, health insurance, gas, groceries, and Roth IRAs. We set a little aside to rebuild our emergency savings. While we could have made different choices, like renting instead of buying or pursuing corporate jobs, the reality is we have little left for much of anything, let alone international vacations or a baby.

We can't afford 1 child

When I was a kid in the early 2000s, my dad was an electrician and sole provider for our growing family of eight. We got by on baloney sandwiches, coupon-cutting, and hand-me-downs. Money was tight, but we also owned a house in a safe suburb, and my parents sent six kids to Catholic school from K-8. We could

sacrifice the small things to afford the large.

The author was the oldest of six kids. Courtesy of the author

Now, the economy is different. We can't afford to have one of us stay at home, and there aren't enough coupons in the world to cover the rising cost of day care, around $15,000 a year in Minnesota. The starter home my parents bought in 1997 cost $120,000, while my husband and I paid $330k for the same-sized house. The cost of gas and groceries has continued to rise. Add hospital bills and diapers to that list, and the numbers don't add up.

My situation is far too common

I'm not alone in this frustration. A report from MassMutual found that 23% of millennials and Gen Z adults don't plan to become parents because of financial constraints. In addition, an estimated 30% of millennials with at least one child say they won't have more because of the cost.

My partner would be an amazing dad. I would love to see him teach our kid to read or how to ride a bike. Part of me longs to nurture a child through all the phases of life, not for moral reasons but for the joy of meeting the person they become.

Unfortunately, this isn't a reality worth thinking about when we're struggling to afford our day-to-day.

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