**The Cost Of Raising A Child**

Money Magazine releases an annual report of how much it will cost to raise a newborn to the age of 18. Their new figures calculate the average cost to be a staggering $245,340. That does NOT include the cost of a college education!

[](http://money.cnn.com/interactive/pf/cost-of-children/)

Another article I just read from the U. S. Department of Agriculture said the following:

“… the average family will spend approximately $12,980 annually per child in a middle-income (i.e., with an income of $59,200-$107,400), two-child, married-couple family.”

Additionally, middle-income, married-couple parents of a child born in 2020 will spend, on average, $233,610 ($284,570 if projected inflation costs are factored in) for food, shelter, and other necessities to raise a child through age 17 and this does not include the cost of a college education.”

The USDA has also reported that parents can count on spending at least $12,000 in the baby’s first year alone. Federal government data generally breaks down household parenting costs as follows:

* Housing = 29% of all child parenting costs.
* Food = 18% of all child costs.
* Childcare and education = 16% of all costs.
* Transportation = 15% of costs.
* Healthcare = 9% of costs.
* Clothing = 6% of costs.
* All other costs = 7%.

Talk about sticker shock. But before couples suddenly think twice about whether to have a baby (or, hopefully, babies), hear me out. Yes, on average, over an 18-year history of cradle to high school diploma it will cost about $13,630 a year, or $1,135 a month, or $262.11 a week, or $37.34 a day, or $1.56 an hour. Does this make you sad? Depressed? Angry? Anxious? Surprised?

But before you decide not to have a baby, or not have any more, depending on your circumstances, inhale and exhale a few times and think with me on what you get for your $1.56 an hour. I just read from a mother of a young infant who said this is what she gets as “bang for your buck.”

*“I get naming rights. Giggles. Deep belly laughs. More love than your heart can hold. Butterfly kisses. Velcro hugs. Endless wonders and pleasures over such simple things as rocks, ants, clouds, worms, flowers, playdough, bubbles and a zillion other things we adults just take for granted. A tiny warm and soft little hand to hold. A partner to blow bubbles with, or fly kites on a windy day, or build sandcastles at the beach, or jump through the puddles with after a rain shower*.”

Yes, for mere pennies a day you can relive your childhood with finger painting, carved pumpkins, hide-n-seek games, catching lightening bugs on a summer night, or believe in fairy tales all over again. Dreams, indeed, do come true.

But more important than that, as a Christian, for just $1.56 an hour you can help him or her learn the alphabet or to behave so that one day they will be reading and leading a lost soul to salvation. Beyond the Adventures of Winnie the Pooh will be the Adventures of God as He works alongside you to mold and make a precious soul into the very image of His own Son – Jesus Christ.

Together, in just a fleeting 18 years, you can work in partnership with the God of heaven to make a huge difference in this old sin-cursed world. For $1.56 an hour you can train a child in the nurture of the Lord (Eph. 6:4). You can fill heaven with more souls!

In my accounting book, that’s the deal of a lifetime!

Let me encourage you with what Solomon wrote in Psalm 127:3-5,  
3 Behold, children are a heritage from the LORD, The fruit of the womb is a reward.  
4 Like arrows in the hand of a warrior, So are the children of one’s youth.  
5 Happy is the man who has his quiver full of them; They shall not be ashamed, But shall speak with their   
 enemies in the gate.

I love you Ryan, Jesse and Meredith – you were worth every penny!  
And now I reap the benefits of that investment: Claire, Walker, Cora, Corinne, Madeleine.  
Proverbs 17:6 Children’s children are the crown of old men, And the glory of children is their father.

Rick (aka Dad, Papa)