



## JERRY CAMMARATA FATHERS DIARY

### Priceless kids are expensive

In today's society, the phrase "for love or money" is truly relevant to having a child. There are women who will carry someone else's baby and get paid for that service. The reasons for such an arrangement are numerous. However, one consideration may be the inability of certain couples to have children themselves. There are alternate ways, of course, such as adoption, in order to gain a child. I would hope that a prevailing attitude about the entry of a child into this truly magnificent world would not be because of the almighty dollar! The "love" factor must be present and reinforced as a vehicle of procreation.

Recently, my wife and I have found ourselves faced with monetary matters as the result of love-making. Our attention has been placed upon the expenses we are incurring since our baby boy came into this world several weeks ago. Already we have paid a \$1,000 hospital doctor bill and a \$100 formula and medicine bill. In fact, our eyes are wide open to the reality that having this baby means that our cost of parenting very well may be over the quarter-of-a-million dollar mark before he reaches his 18th birthday. All that money—but he's priceless.

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It seems our government has been in the business of statistically analyzing everything and anything for more years than any of us would like to admit. It stands to reason, then, the United States Department of Agriculture should provide us with an eye opening array of dollar values about our kids. For example:

- It takes \$3,400 to \$3,800 per year to raise a child until he or she is 18 years old.
- A child of six will consume \$716 of food per year.
- A child of 14 will require \$1,186 for housing.
- Two-year-olds need \$472 for transportation expenses.
- A nine-year-old baby can be clothed for \$115.
- Six-year-olds incur \$179 in medical expenses.

Thomas Tilling, in the November issue of Parents Magazine, views the government's totals with much apprehension and, frankly, amazement: "Only a government agency could be so apparently oblivious to inflation in this day and age. The figures don't include those last four years of education, known as college, which most of us look forward to paying."

If you follow Tilling's logic of an inflation variable with an annual 5 percent inflation rate, the government's statistic would increase to a more realistic \$105,286 figure. Considering a 10 percent inflation rate (one which Tilling supports), parents can expect to spend \$175,511. Tilling also reflects upon poor mom who stays at home and guides her precious child through his or her formative years; that decision can cost mom and dad about another \$61,000 in her lost wages.

As my wife and I continued reading Tilling's article, we were encouraged to add another 10 percent on top of the inflated cost of raising a kid as a "catch basin" for hidden and unexpected costs.

Hats off to Mr. Tilling for coming up with the final assessment of \$254,113 for raising a child that was born in 1980. Now it's 1981 and, yes, it will cost even more to raise the new babies. I certainly hope Parents Magazine paid him well for his in-depth research and enlightening report. I guess I should be asking for a raise for this column so I can afford to raise my new son!

I believe the art of love must be coupled with a deep sense of commitment on the part of both parents and an intelligent understanding of the realities of life—including its costs.

If you are curious about all the numbers presented by Thomas Tilling, call Parents Magazine and order the November, 1980 issue. For what you will learn, the price is worth it.