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We want children, but can't afford daycare

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No one seems to have noticed, but 2013 marks an important anniversary for Canada: It has been exactly 40 years since the national birth rate was above the rate of replacement of two children per woman. Forty is important because it means that the last of the women who were born into the era of bigger families are now saying goodbye to their child-bearing years and leaving that task to women who were born into the era of smaller families.

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I was born into a family with four children, just before the break in fertility, and was taught in school that the average Canadian family had 2.7 children. These two experiences shaped my expectations, and when I was in my early 20s, thinking about having children of my own, I planned to have at least three.

I wasn't alone. In 1990, when the [General Social Survey](http://www5.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89Fo115X&CHROPG=1&lang=eng) [http://www5.statcan.gc.ca/bsolc/olc-cel/olc-cel?catno=89Fo115X&CHROPG=1&lang=eng] asked young Canadian women how many children they intended to have, the numbers were high: 47 per cent of women between 20 and 24 indicated that they planned to have three or more children, with just 6 per cent indicating that they would rather remain childless and 6 per cent indicating that they planned to have one child. On average, these young women planned to have 2.5 children.

According to an OECD [report](http://www.oecd.org/els/soc/35304751.pdf) [http://www.oecd.org/els/soc/35304751.pdf], Canada's low fertility rate is not the result of women wanting to have fewer children, but rather the result of families having fewer children than they would ideally choose.

The fact that Canadians haven't scaled down their expectations of family size even while family size is shrinking makes us almost unique among OECD countries – the only other country that's shown a similar pattern is the United States.

One significant element of parenthood that Canadian and U.S. families share is that we both pay prohibitively high prices for child care. And, in Canada at least, this is resulting in women having fewer children than planned.

Like many women of my generation, I had fewer children than planned. When I sat down to calculate my total expenditure on childcare for my second child – \$35,000 – I knew it would be impossible for me to afford a third.

Twenty-one years after asking women how many children they hoped to have, the GSS asked women of this same cohort how many children they had actually raised (including both stepchildren and adopted children) and, not surprisingly, reality was very different from expectations.

Excluding women who have been diagnosed with fertility problems, 16 per cent of women between 41 and 45 had raised no children, 15 per cent had raised one child, 43.5 per cent had raised two and just 25.5 per cent had raised three. On average, the women had raised just 1.9 children.

The relationship between family size and the cost of child care is now starting to show up in the data in another, surprising way.

In recent history, family size was negatively correlated with income. The lowest-earning households had the most children and the highest-earning household had the fewest.

But today, specifically among women in the cohort now in their early 40s, those living in households with income above \$150,000 had an average of 2.1 children. That's more children than women in any other income group, and significantly more than women in middle-income households, who raised an average of 1.8 children.

To me, this is the long-run implication of not having access to affordable daycare. In this economic environment, having large families is a luxury to be afforded only by high-income households, which either can afford childcare or don't require two parents in the workforce, and low-income households, which

are more likely to include family members who aren't working.

This distribution of children by income is only going to become more pronounced. The current generation of middle-income grandmothers are much more likely than previous generations to be employed full time, and are resultingly much less likely to provide an inexpensive alternative to institutionalized daycare.

My own daughter, now in her early 20s, was born into a family with two children and was taught in school that the average Canadian family has 1.6 children. She tells me she would like to have two children; 45 per cent of women her age say they want to have two children and another 35 per cent say they want more. We will have to see how that works out for them, but my guess is that unless they have access to affordable childcare, the majority of Canadian women will continue to have fewer children than they hope.

Marina Adshade is the author of Dollars and Sex: How Economics Influences Sex and Love. She teaches at the University of British Columbia's Vancouver School of Economics.

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