

# \$160,140 per child a great bargain

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The government recently calculated the cost of raising a child from birth to 18 and came up with \$160,140 for a middle-income family.

Talk about sticker shock. That doesn't even touch college tuition.

For those with kids, that figure leads to wild fantasies about all the things we could have bought, all the places we could have traveled, all the money we could have banked if not for (insert child's name here).

For others, that number might confirm the decision to remain childless.

But \$160,140 isn't so bad if you break it down. It translates into \$8,896.66 a year, \$741.38 a month or \$171.08 a week.

That's a mere \$24.44 a day. Just over a dollar an hour.

Still, you might think the best financial advice says don't have children if you want to be rich. It's just the opposite.

There's no way to put a price tag on:

Feeling a new life move for the first time and seeing the bump of a knee rippling across your skin.

Having someone cry, "It's a boy!" or shout, "It's a girl!" then hearing the baby wail and knowing all that matters is it's healthy.

Counting all 10 fingers and toes for the first time.

Feeling the warmth of fat cheeks against your breast.

Cupping an entire head in the palm of your hand.

Making out da da or ma ma from all the cooing and gurgling.

What do you get for your \$160,140?

Naming rights. First, middle and last.

Glimpses of God every day.

Giggles under the covers every night.

More love than your heart can hold.

Butterfly kisses and Velcro hugs.

Endless wonder over rocks, ants, clouds and warm cookies.

A hand to hold, usually covered with jam.

A partner for blowing bubbles, flying kites, building sand castles and skipping down the sidewalk in the pouring rain. Someone to laugh yourself silly with no matter what the boss said or how your stocks performed that day.

For \$160,140, you never have to grow up.

You get to finger-paint, carve pumpkins, play hide-and-seek, catch lightning bugs and never stop believing in Santa Claus.

You have an excuse to keep reading the adventures of Piglet and Pooh, watching Saturday morning cartoons, going to Disney movies and wishing on stars.

You get to frame rainbows, hearts and flowers under refrigerator magnets and collect spray-painted noodle wreaths for Christmas, handprints set in clay for Mother's Day and cards with backward letters for Father's Day.

For \$160,140, there's no greater bang for your buck.

You get to be a hero just for retrieving a Frisbee off the garage roof, taking the training wheels off the bike, removing a splinter, filling the wading pool, coaxing a wad of gum out of bangs and coaching a baseball team that never wins but always gets treated to ice cream regardless.

You get a front-row seat to history to witness the first step, first word, first bra, first date, first time behind the wheel.

You get to be immortal. You get another branch added to your family tree, and if you're lucky, a long list of limbs in your obituary called grandchildren.

You get an education in psychology, nursing, criminal justice, communications and human sexuality no college can match.

In the eyes of a child, you rank right up there with God. You have the power to heal a boo-boo, scare away monsters under the bed, patch a broken heart, police a slumber

party, ground them forever and love them without limits, so one day they will, like you, love without counting the cost.