

That “Child Thing” Cost vs. “Me Thing” Is Just Stupid – Having A Child Is More Than Just Costs

Description

You’ve probably seen this on social media or received this in one of your chat groups recently. I wanted to comment because not only are the numbers inaccurate for Singapore’s context, it also points towards a bigger problem: why on earth are you comparing a “child thing” against a “me thing” in the first place?

Child Thing	Cost	Me Thing
Child Birth Costs	\$10,000	Jaguar Down
Housing Costs	\$800/month	Jaguar Paym
Daycare	\$600/month	Meal at a 5-s every week
Nursery Furnishings	\$1,200	All-expense London
Stroller/Carseat/Etc	\$800	2 Tickets to
Diapers	\$80/month	Disneyland A (highest tier)
Baby Formula	\$150/month	3 new Triple- (every month)
Food (Toddler and Up)	\$200/month	An Xbox (ev
Clothes	\$350/month	Off-Season f in the world
College Fund	\$30,000	Parcel of lan island
Total Cost of Raising a Child	\$337,160	Downpayme \$1,600,000 h

The numbers are inaccurate

First of all, I'm not sure how much research or interviews the creator of this piece did, but when a friend of mine (unmarried, no kids) sent this in our group chat and asked if this was true, my alarm bells rang

immediately because NO.

To be honest, I'm not even sure how this went viral *in Singapore* because it isn't even contextualized, and the numbers are totally off:

- Child birth costs – do not cost \$10,000 in Singapore. It can cost either lesser (via public hospitals, with longer waiting time and you don't get the same gynae throughout) or a lot more ([see my article on actual hospital delivery bills here](#))
- Housing costs – please tell me how many Singaporeans have a mortgage of just \$800 a month. Even my HDB flat isn't that cheap.
- Daycare – ranges from \$400 – \$3,000 a month depending on your choice of preschool and the amount of government subsidies you qualify for. If you choose more *atas* brands like Maplebear or Mindchamps, then prepare to pay around \$1,500 – \$2,000 a month on average. [Here's a better fee estimate based on several schools I visited](#), or you can [use the LifeSG app to find out how much it costs](#) at each level.
- Nursery furnishings / baby stuff – I can teach you [how to do this for a lot less than \\$1,200 here](#). It involves [getting freebies](#), buying from Taobao or secondhand from Carousell / Facebook, and getting hand-me-downs from your friends and relatives. And no, there's absolutely no shame in doing that because you're in fact helping to reduce environmental waste! (*Shame on YOU if you're judging your friends for doing so.*)
- Baby formula and diapers – I'm sick of insensitive comments from males online (*or even high-supply mummies who mean well, but whose words actually hurt and stress low-supply mummies even more*) who keep touting “breastmilk is free!” as a way to save money on formula milk. IGNORE THEM, because these people have never personally experienced what it is like to be a low-supply mother, and also conveniently miss out the fact that you actually spend quite a sum on milk-boosting foods and supplements just to get more breastmilk. The truth is, baby formula milk doesn't have to be that expensive if you go for brands like [NatureOne Dairy](#) ([see my comparison table here on both costs vs. nutrition vs. ingredients](#)). And as for diapers, you can always go for washable diapers instead which are definitely cheaper in the long-run...but at the cost of your time, energy (washing) and convenience.

You get my point on why the numbers are inaccurate. Next up:

It is incredibly selfish

I don't know about you, but when I first saw this piece, my first thought was that whoever created it is a selfish and self-centred person.

When you choose to have a child, why the heck are you comparing to a “me thing”?

Any parent will tell you that once you have kids, your life will never look the same again. You won't be able to sleep as much as you used to, and much of your time will be spent looking after your child and having to ferry them to and fro.

But if you cared so much about having your “me things”, then you shouldn't even have a child in the first place. Which then makes this whole comparison redundant and *irrelevant*.

No money will buy you the love and joy that comes from having a child.

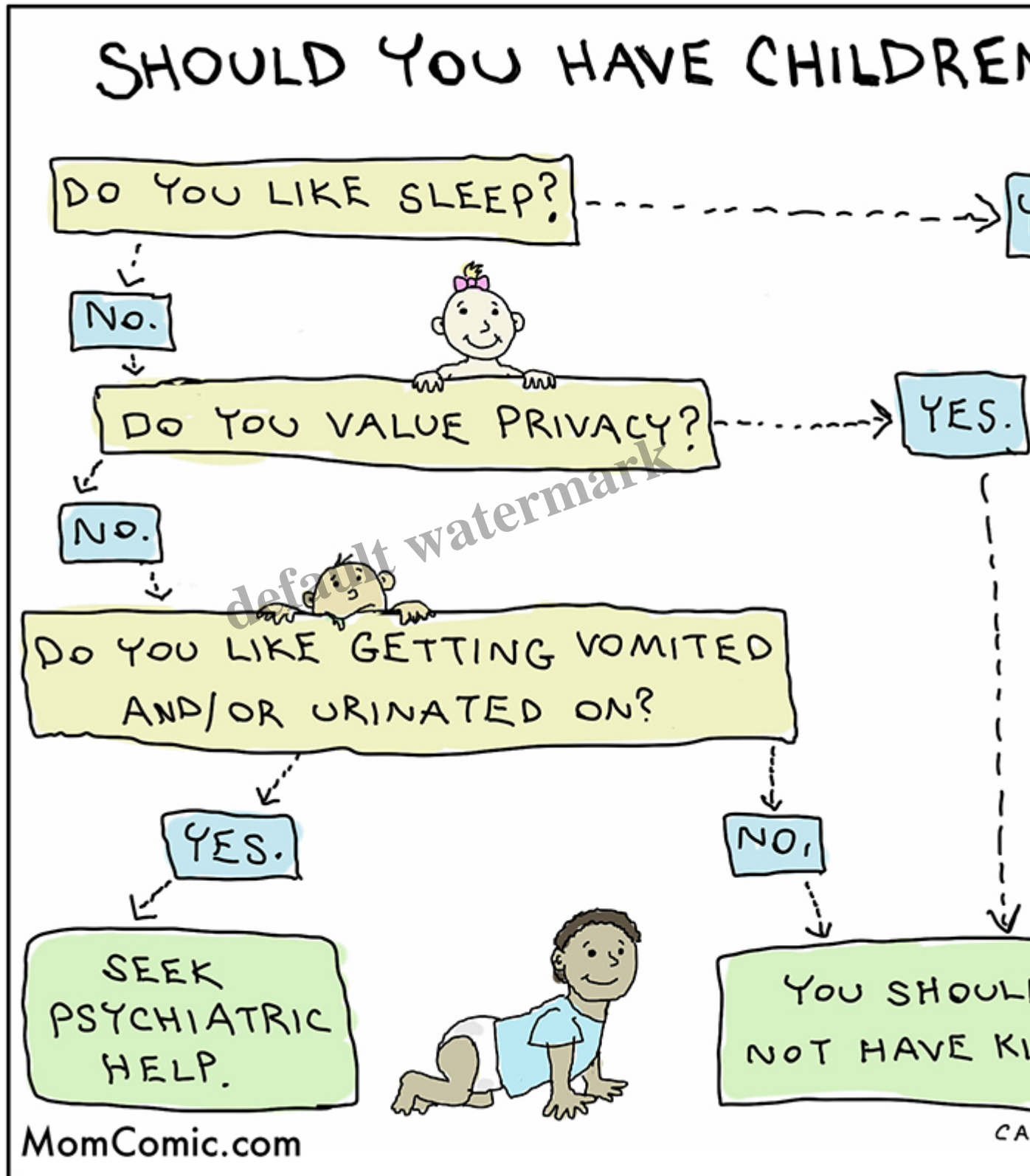
Or that sense of pride and satisfaction you feel when your child graduates from college.

Naturally, parenthood comes with a *lot* of sacrifices. But in trying to distil child costs into what you're missing out ("me thing"), the creator of this piece is completely missing the point of having kids.

Here's a more realistic piece instead:

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Mom Comic



I kid. (*The sleep deprivation and being peed on will pass, lol*)

Having a child certainly costs money – and there's a lot I could have done with that money for myself.

But my life has changed *so much* ever since I became a mom, and all of that costs doesn't really matter as long as my child is happy, healthy and well.

And I wouldn't have it any other way.

With love,
Budget Babe

Category

1. Family
2. Pregnancy

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