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The hidden costs of raising children

Although Taiwan continues to encourage people to have children by increasing maternity subsidies, its fertility rate is still among the lowest in the world. This contradiction shows that the real cost of raising children is much more than money. For many young couples, childbirth is not only an economic challenge, but also a heavy burden on society and careers.

According to our group’ s bachelor’ s thesis on fertility difficulties in Taiwan, economic considerations are the main reason most often mentioned by interviewees for delaying or abandoning childbirth.

Although the government’ s subsidy policy is well-meaning, it is difficult to cope with long-term and practical childcare expenses. From expensive private childcare and cram schools to rising housing prices in metropolitan areas, the overall cost of parenting often goes far beyond the affordability of middle-class families.

One of the interviewees in our study said: “Government subsidies can buy diapers and milk powder, but this is just the beginning. The real expenditure is calculated from the time the child goes to school.”

In addition to economic pressure, Taiwan ‘s public childcare resources are quite scarce. Many parents face the problem of insufficient places in affordable childcare centers, so they can only rely on private institutions or elders for assistance. Due to the lack of childcare resources, dual-income families are hesitant about whether to have a second child or even a first child.

At the same time, the imbalance of caring responsibilities is still deeply rooted. Women are more often expected than men to sacrifice their careers and return to their families after having children.

This also extends to another implicit cost: the so-called “maternal punishment.” Even though society’ s awareness of gender equality is gradually increasing, many women in the workplace still face discrimination when planning childbirth. Rigid working hours and the lack of a perfect maternity leave system for small and medium-sized enterprises make it difficult for both parents to balance family and career.

A female respondent in our study mentioned that she was asked during a job interview whether she intended to get married or have children, which itself reflected the employer ‘s expectations and prejudices against women.

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In addition, the prevailing culture of long working hours in Taiwan aggravates the problem. Late marriage and the pursuit of economic stability have made many young people postpone or even give up their fertility plans. For them, not having children is not a change of values, but a rational response to the limitations of reality.

The fertility crisis Taiwan faces does not simply come from “young people do not want to have children,” but reflects a structural problem: Under the current system, “raising a child well” is almost an impossible task.

Even if short-term subsidies can slightly reduce the burden, they cannot fundamentally solve deeper concerns about work-life balance, housing, education and gender equality.

If Taiwan really wants to improve its fertility rate, it must get out of the idea of looking to financial subsidies to solve the problem. It needs to create a society that truly supports childcare: providing flexible working hours, expanding public trust resources and promoting the cultural transformation of child-rearing responsibility sharing. Only in this way can it not only encourage fertility, but also build a society that makes people willing and able to have children.

Huang Ya-chun is a student at Wenzao Ursuline University of Languages’ Department of International Affairs.