## My income barely pays for daycare, but I wont stop working

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## **EXCERPTS**

It was right there in black and white, as I tallied my income and deductions for my 2014 taxes. My son started half-day daycare last year, and when I added up the costs of his school, as well as summer camp for him and his big sister, and compared it to the meager income I toiled to earn as a freelance editor and writer, the two columns were - quite sadly - even. To put it mildly, I was concerned.

In all fairness, I spent part of last year on unpaid goals like writing a book and launching my blog. But when I looked at the numbers, I couldn't deny the facts: after paying others to watch my kids, I pretty much had nothing left. Which made me wonder: Why was I bothering? Wouldn't it make more sense to give up working altogether, and be a full-time stay-at-home mom to my son - at least until kindergarten?

That thought terrifies me. I was raised by a stay-at-home mom, and I think it's a wonderful choice for those who can and want to do it. But for some reason, I just can't seem to pull the plug.

Part of my hesitation is that I'd like to go back to full-time work in a couple of years. I loved my career in book publishing - encouraging authors, shaping text, poring through book proposals, trying to envision a fledgling concept as a hardcover on the shelves. It's a world I'd like to return to one day. And the thought of sitting in a job interview, trying to explain a gap in my resume to a 25-year-old HR rep whose shirt has never seen a spit-up stain, or a male editorial director who never entertained staying home to raise a family, is more than a little intimidating.

I've read about the challenges faced by "opt-out" moms trying to return to the workforce. And so I tell myself that if I keep working - if I keep padding that resume with new projects - I'll be able to ease back in when I'm ready. While I'm sure nothing about re-entry will be "easy," the thought that I'm being proactive does help me sleep better at night.

But if I'm being honest, my need to work goes deeper than a long-term re-entry plan. The truth is that much of my identity is tied to my career. When I think about who I am, I think mother. But I also think writer, editor, professional. Giving up my non-maternal identity would be like giving up part of myself. I worry about feeling lost, restless, resentful. I worry about the dynamic with my husband, who's never known me without my laptop nearby, a manuscript waiting to be edited or written. And I worry about losing the security of knowing I can make money when I need to - that if something were to happen to my husband - or if he were to find a 25-year-old whose shirt has never seen a spit-up stain - that I'd eventually be able to find a job. Growing up, my father was the breadwinner of the family, and that worked for my parents. But it's not an arrangement that I'm able to come to terms with.

Are my needs to keep up my resume and my identity worth the high expense of childcare? Am I robbing my children of the benefits of a stay-at-home mom for no real reason, other than my personal anxieties and ego? I don't know. I like to think that, when I hopefully return to work in a couple of years, I'll be able to give them those things we don't have now on one income - a house, more significant college savings, employer-provided health insurance we don't have to worry about losing with the shifting political winds.

When I'm feeling guilty, I remind myself that working freelance has allowed me to play hide-and-seek with my son every afternoon, to be there each time my daughter gets off the school bus, to care for my kids whenever they're sick. I've never missed a preschool pajama party or a kindergarten sing-a-long. Yes, it sometimes seems like we'll all be sharing one bathroom in our little apartment until the kids go off to college, and I worry all the time about the retirement account I'm not funding - but at least right now we're together, and Mommy and Daddy are both doing what we love.

And so I tell myself I've achieved some semblance of work/life balance. I have a career I enjoy, and I spend meaningful time with my children every day.

But what I don't have, according to my tax return, is any money to show for it. Hopefully this will improve as my freelance business grows. In the meantime, however, I continue toiling away to keep a foot in the door of the profession I'm clinging to for dear life. Everything in life has a price, I suppose - and I'm paying dearly to hold on to my identity and my prospects. I just hope my family isn't, too.

Region: Canada [3]

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