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THE GREAT AUSTRALIAN DELAY: TWO-THIRDS OF ASPIRING PARENTS POSTPONE PARENTHOOD AMID SOARING COSTS, NEW CHOOSI REPORT REVEALS

Record-low fertility rates, rising parent burnout, and a $34,000 savings barrier signal a critical shift in how Aussies view the affordability of starting a family.

SYDNEY, JULY 2026 – The dream of starting a family is becoming increasingly difficult for many Aussies, with new research revealing that nearly two-thirds (64%) of couples planning to have children have been forced to delay their plans due to economic pressures.

Many respondents believe raising children is becoming increasingly unaffordable. The Choosi Cost of Kids Report 2026 reveals that 7 in 10 (70%) of parents or couples expecting children find parenting unaffordable, with hopeful parents aiming for AUD 35,739 in savings before conceiving, and existing parents spending an average of $12,151 annually on their children.

These findings coincide with Australia's declining fertility rate. According to the ABS, the Total Fertility Rate (TFR) has plummeted to a record low of 1.481 babies per woman, a steady decline from 1.499 in 2023 and 1.5 in 2022.

Big family dreams clashing with reality

While economic realities are shrinking Australian families, aspirations remain high. The Choosi Cost of Kids Report shows that while Aussies with children under 19 currently have an average of 1.8 children, those still planning to have children expect to have an average of 2.7 children. On average, both current and aspiring parents agree that 27 is the ideal age to start a family.

However, bridging the gap between dreams and reality requires lifestyle compromises that many are hesitant to make. Only 45% of aspiring parents are willing to give up their current lifestyle to have children.

High expectations driving parent pressure to an all-time high

Beyond the financial toll, modern parenting is taking a heavy psychological and social toll. A significant portion of parents and couples expecting children feel intense pressure to be highly hands-on parents, with a third (33%) reporting high or extreme pressure, and another 32% feeling moderate pressure.

This burden is disproportionately carried by women, with nearly 2 in 5 (39%) of mothers experiencing high or extreme pressure, compared to just 1 in 4 (24%) of fathers. For those feeling the squeeze, family expectations are the leading culprit, cited by over half (55%) of respondents.

Nearly 3 in 5 (57%) of parents and couples expecting children believe parenting expectations are higher today than in previous generations, while over 7 in 10 (71%) agree modern parenting demands far more time, energy, and resources than ever before.

Mothers bear the brunt of constant judgement

Three-quarters (75%) of parents with children under 19 report feeling judged for their parenting choices at least sometimes, with 30% experiencing this often or always.

Once again, mothers bear the brunt of this social policing. Close to 2 in 5 women (38%) report feeling judged often or always, compared to around one in five men (19%).

The harsh cost of keeping Aussie households afloat

The report reveals a dramatic behavioural shift as families tighten their belts. In response to rising pressures, parents have significantly cut back on discretionary spending compared to 2023, with real-term annual spending on festive gifts decreasing from $643 to $413, spending on sports and extracurricular activities falling from $966 to $734, while extracurricular learning has also fallen from $860 to $582.

The financial strain is forcing many to turn to the 'Bank of Nan and Pop' for survival. Over 3 in 5 (61%) parents received financial support from grandparents in the past year, and for nearly 1 in 5 (18%) of those, this support is not just helpful – they rely on it to get by.

Phil Slade, Behavioural Economist and founder of Switch4Schools, says the financial pressure is forcing a quiet restructure of the Australian family unit.

"What this report reveals is a deeply human tension between what we want for the future and what our brains are wired to do today. From a behavioural economics perspective, the 'Great Australian Delay' is not surprising.

"When the financial bar for the future is set so impossibly high, the brain defaults to inaction, creating a deep tension between the life families want and the sacrifices they can afford today," Slade says.

For Slade, the report's most alarming finding is the unprecedented financial reliance on grandparents.

"When 61% of parents are receiving financial support from grandparents and nearly one in five say they rely on it just to get by, we have quietly redesigned the structure of the Australian family without really talking about it," Slade explains.

"The three-generation household is becoming an economic necessity, not a lifestyle choice. That shifts everything: expectations, boundaries, decision-making, and the emotional dynamics that play out daily between parents, grandparents, and children.

"We are watching financial anxiety reshape what family actually looks like in Australia, and the data on mental load, career penalties, and relationship strain tells us the cost is far more than economic."

How hidden costs threaten Aussie family budgets

While major expenses like childcare and groceries are widely anticipated, it is Australia's unexpected, daily costs of raising children that are placing additional pressure on household budgets. The research shows that over 2 in 5 (44%) of parents find themselves caught off guard by how quickly children grow out of clothes and footwear, making this the leading unexpected cost of parenthood.

This is in addition to surprise medical bills (31%), spiking utility costs (30%), and the rising price of extracurricular lessons and school trips (29%). Beyond these day-to-day bills is the long-term career penalty, with nearly 1 in 3 (29%) of parents confessing that lost income, derailed career momentum, and forfeited professional potential ended up being one of the most significant, unforeseen financial hits of starting a family.

How caring for kids shrinks careers and tests relationships

Beyond the financials, the report highlights the personal and professional toll of modern parenthood, which continues to fall disproportionately on women. The parenthood penalty has intensified since 2023, with over 7 in 10 (72%) working parents, and over 8 in 10 (82%) women, purposefully putting their career on the back burner after having children. The invisible mental load is also heavier on women, who are three times more likely than men to feel entirely responsible for the day-to-day planning of their children's lives (44% vs 13%).

Parenting's non-financial demands have mixed effects on relationships. Over 2 in 5 (42%) parents in a couple say these demands have had both positive and negative impacts on their relationship, while around 1 in 5 (21%) report a negative impact overall.

Negative impacts are most often reduced quality time (51%), fatigue leading to irritability or conflict (44%), and feeling overwhelmed or burnt out (43%). Positive impacts centre on increased appreciation and respect (39%), emotional connection (38%), and growth in empathy and compassion (37%).

The report's key findings paint a clear picture of the pressures on modern families. The trend of delaying parenthood is now firmly established, with nearly two-thirds (64%) of aspiring parents postponing their plans. This financial strain has made the grandparent lifeline essential for many, as close to 1 in 5 (18%) parents who receive support say they rely on it to get by, all while over 4 in 5 (82%) parents report feeling financial stress. The professional toll is also stark, with the parenthood penalty seeing over 8 in 10 (82%) working women deprioritising their career, compared to just over 6 in 10 (61%) of men.

The full Choosi Cost of Kids Report 2026 is available here.

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About the research

The Choosi Cost of Kids 2.0 Report was commissioned by Choosi in partnership with MYMAVINS. The study was conducted in May 2026 and surveyed a nationally representative sample of 1,210 Australians, including 963 parents with children under 19 and 247 couples planning to have children.

Further report findings

Aspiration vs. reality gap:

- Couples planning to have kids soon expect to spend an average of $2,811 setting up their infant's or toddler's room. In reality, parents of young children spent an average of $2,231, highlighting a gap where aspiring parents may be overestimating upfront setup costs.
- Over 2 in 5 (42%) couples planning to have kids soon plan to go on a babymoon, with expected spending averaging $4,723. In comparison, close to 1 in 5 (19%) parents say they went on a babymoon before having any of their children, with uptake higher among high net worth parents (29%) than mass market parents (11%). Among those who went on a babymoon, average spend was $1,794, lower than $1,986 ($2,193 in real terms) in 2023.
- Close to 1 in 2 (49%) parents planning more children or couples planning to have kids soon plan to throw a baby shower, with expected spend averaging $1,346. Among parents with kids under 19, over 1 in 2 (53%) say they had a baby shower when they had children, with uptake higher among Gen Y parents (58%) than Gen X parents (43%).

Travelling with children:

- Nearly 7 in 10 parents (69%) say they pay more for holidays now that they have children, with close to 2 in 5 (38%) admitting they did not anticipate or were surprised by just how much more expensive traveling with children would be.
- Parents spend an average of $3,357 a year on holidays and travel with their children.

Real estate & living:

- Over 4 in 5 renting parents (84%) say finding a suitable rental property is harder with children, citing landlord preferences against families (19%) and perceived risks of child-related property damage (14%) as key roadblocks.
- Over 3 in 4 renting parents (77%) say they have had to spend more money finding a suitable rental property after having children.

Education:

- Over 3 in 5 private school parents (63%) feel pressure to continue affording private school with rising school fees and cost of living.
- Around 1 in 4 parents (26%) have recently changed, or are considering changing, their preference or decision to send their child to private school due to affordability.

Mental load & wellbeing:

- Mothers are significantly more likely than fathers to feel they "always" feel mentally on-call for their children, constantly thinking ahead or anticipating needs (50% vs 18%).
- More than half of mothers (52%) say their overall mental wellbeing has declined since becoming a parent, compared to around a third of fathers (32%).