



Why only one child? RM1.1 million to raise a child in Malaysia

Updated (Aug 18, 2013): This article was used as a source of reference by New Sunday Times for their cover story, "Too expensive to have children", pg. 12-13. I was also interviewed by the NST journalist, Tan Choe Choe.

Updated (May 7, 2011): Local radio station, [BFM 89.9](#), carried a podcast story about this blog entry on Aug. 7, 2010. You can also [download/listen the recording here](#) (MP3, 2.76 Mb)

It started in 1896 with a study entitled "Of Peculiar and Exceptional Children" by [Granville Stanley Hall](#) who claimed that children who have no siblings (only-child) as oddballs or permanent misfits. Hall went as far as to claim that "being an only child is a disease in itself."



Time magazine, July 19, 2010 (photo from www.time.com)

Describing an only-child as a “disease” is appalling and irresponsible. But is it true that only children are “overprivileged, asocial, royally autonomous ... self-centered, aloof and overly intellectual,” as written by sociologist [Judith Blake](#) in her 1989 book, [Family Size and Achievement?](#)

This is the question tackled by Time magazine in their [July 19, 2010 issue](#) (vol. 176, No. 3). I read this issue with great interest because my wife (Jennifer) and I have one child too. Before we got married, I told my wife that I would like to have two children, and wife three. However, after our first child, Zachary, was born a year after our marriage, there appears an unspoken agreement between us that no more children are “in the pipeline”. In other words, we decided to shut up shop.



Our only child, Zachary Teh, aged 3

Why? Firstly, I am forty this year, and by the time Zachary goes to university, I would be sixty, probably retired and doing god-knows-what at home. Secondly, Jennifer and I are busy with our respective work and have just enough quality time with Zachary as it now stands.

The third reason has to do with how Jennifer and I see the purpose or point of our marriage. Before we got married, we agreed that our marriage should be a partnership for mutual happiness, fulfillment, security, and support, rather than treating our marriage as an opportunity to maximize our child production rate within our fertile years. In other words, the success of our marriage isn't tied to the number of children we have, but how well my wife and I fulfill and support one another throughout our lives together. Having children (be it one or more) is a part of our lives together in marriage, rather than the point of our marriage. I think this perspective to one's marriage is important.

At work, I have several colleagues (who are either hardwired or culturally wired to breed like rabbits) who expressed shock that I should have only one child. One has even told me that my son would feel lonely without siblings. This is a common misconception. There are many cases where siblings (even after they have grown up to be adults) who do not feel close to one another, or end up hating or fighting one another over some issues, petty or otherwise.

I can speak from experience that I never felt close to my sister even when we were growing up as kids. Today, as forty-something adults, my relationship with her is, at best, limited to a single one-minute and awkward phone call a year.

So, back to the question: Are only children misfits? In the Time magazine issue, it reports several studies done in the US that showed that there were no measurable differences in personality between only children and those who have siblings. There was, however, one important difference found between these two groups of children. Only children tend to do better in intelligence tests and achievement than non only children! In other words, there is no truth that only children are lonely, selfish, and maladjusted. Instead, only children tend to be *smarter*.

But why do they tend to be smarter? As Time magazine points out, there is no “dilution of resources” for only children, meaning that parents get to concentrate more attention and resources on their single child, rather than “diluting” or sharing the attention, time, money, and energy among two or more children. Time magazine ends the article by listing several famous personalities who are only children. These personalities are such as [Franklin Roosevelt](#) (former US President), [Cary Grant](#) (actor), [John Updike](#) (book author), [Condoleezza Rice](#) (former US Secretary), [Frank Sinatra](#) (singer and actor), and [Lance Armstrong](#) (seven-time Tour de France champion).

There is a fourth reason why my wife and I have only one child. It has to do with cost of raising a child from birth right until completing the tertiary education. We have all heard how expensive it is do raise a child today, but surprisingly, finding exactly how much that is in Malaysia is difficult. A search over the Internet revealed no figures for Malaysia, so I had to do some detective work myself, using figures from other countries. In Singapore, for example, the cost of raising a child is between [RM400,000 to RM1.6 million](#), with two-thirds of the cost covering tertiary education. It is amazing to learn that two-thirds of the child’s expense

(from birth until university graduation) is concentrated only on the last four years during which the child is at the university.

In US and Australia, the cost of raising a child (excluding tertiary education) were estimated at [RM890,000](#) and [RM1.1 million](#), respectively.



Think again... (photo from www.momlogic.com)

So, what about the cost of raising a child in Malaysia? Rather than working out the nitty gritty details involved in child expense, I chose a shortcut. A child's tertiary education often bears the bulk of the total cost. In Singapore, for instance, tertiary education is, as mentioned earlier, two-thirds of the total cost of raising a child there.

Using the website, Meshio.com, I determined the cost of a four-year tertiary education in several countries (including Malaysia), then assumed that figure (education and living cost) is two-thirds of the total cost of raising a child here in Malaysia. Note that Meshio.com calculates the tuition fees as well as the living cost of doing a tertiary education, and their calculations include the mean annual increase in tuition fees per year.

The following are the cost of raising a child I calculated for a child born in 2007 (like my son who was born in April 2007):

If you want your child to study at a university in	Total cost of raising a child (from birth to university)
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Malaysia	RM 472,491
Australia	RM 1,079,215
Canada	RM 900,594
Japan	RM 2,054,061
New Zealand	RM 993,861
USA	RM 1,075,606
UK	RM 1,249,091

Hence, if you are planning to send your child for an overseas education, you have to be a millionaire, as it takes an average total of RM 1.1 million to raise a child, born in 2007, in Malaysia. This average of RM 1.1 million excludes Japan, the most expensive country for overseas education. Any plans to study there would set you back a whopping RM 2.1 million, double that for other overseas countries.

Alternatively, you get a huge discount by nearly 60% if you send your child for a local education. The cost of raising a child in Malaysia for a local university education is the cheapest at about RM 473,000. But you pay a “hidden” price for a local education route: lower quality of education. As a lecturer at a local university here, I wish I could tell you that our local university education system is on par with those in US, Europe, or Japan. But the truth is it isn't. I studied in the UK for my Ph.D., and the difference between their education system and ours is as different as night and day.

RM1.1 million to raise a child in Malaysia. This figure is certainly a sobering pause to those who are contemplating many children. But as for my wife and I, our only child, Zachary, is all we need. In him, lies all our hopes and fears.



Mom, look! Ice cream van!