

A REPORT ON FAMILY TRENDS & FINANCES

Parenting Report 2026

How Australian families with kids under 13 are spending, saving and planning — five years on from our 2021 report.

Sarah Megginson

Lead editor & personal finance expert, Finder

June 2026

— INSIDE THIS REPORT

What's *inside*

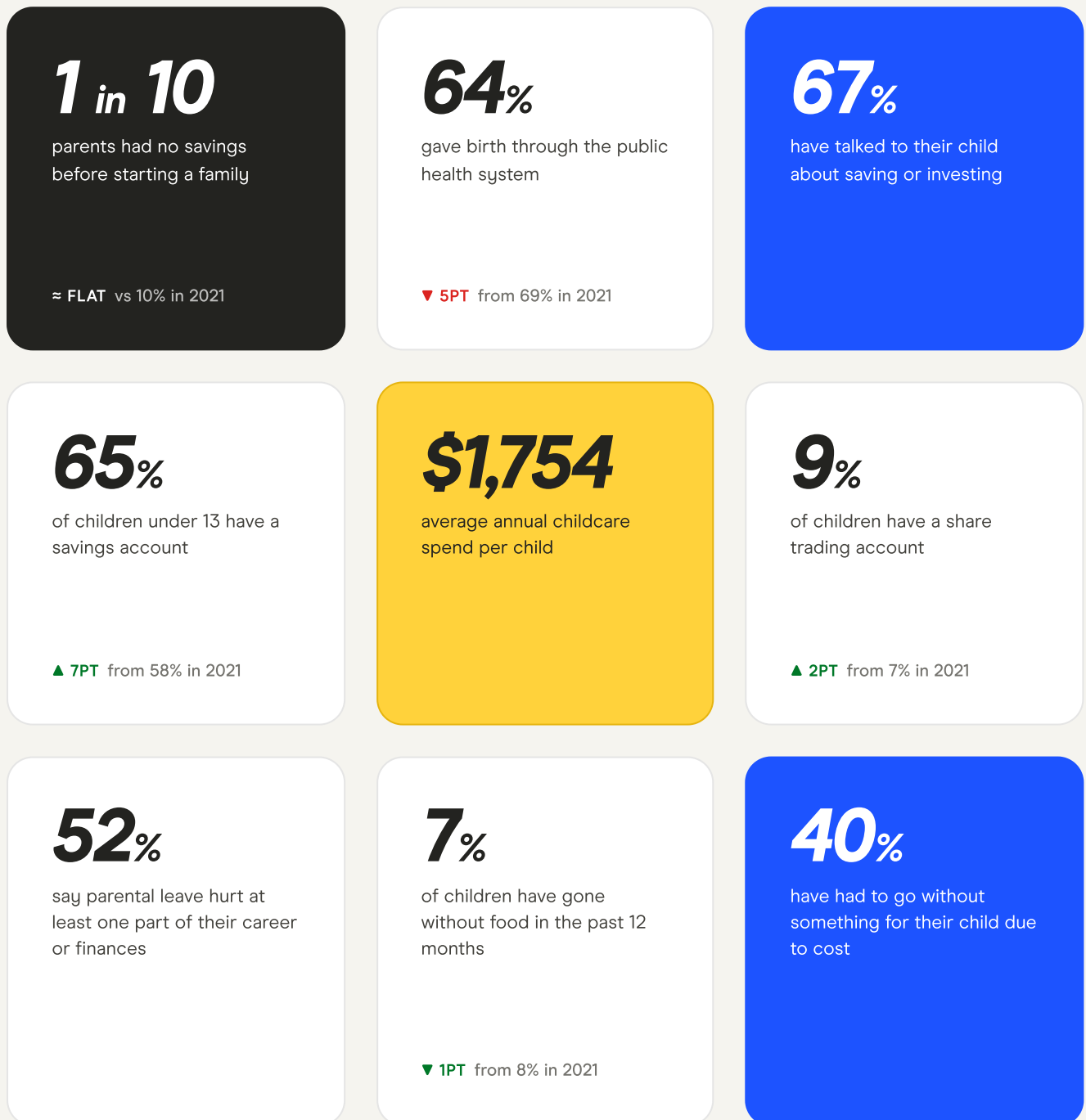
A five-year look at how Australian families are preparing financially, giving birth, taking leave, teaching kids about money and managing the cost of children.

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— KEY STATISTICS

The *snapshot*

How Australian families with children under 13 are spending, saving and managing their money in 2026 — the headline numbers at a glance.



Source: Finder survey of 1,008 Australian parents of children under the age of 13, 2026. Year-on-year movement compares against Finder's 2021 Parenting Report.

— INTRODUCTION

Money is now shaping *every* parenting decision

Five years after Finder's 2021 Parenting Report, Australian family life looks quite different. Some changes were predictable, though longer than expected — hello, cost-of-living crisis — and some were a little more surprising. Money pressure is now shaping everything from when people decide to have kids, to how many they have and how long parents take off work.

We surveyed 1,008 Australian parents with kids under 13 to get a real-world snapshot of modern parenting and money: how families prepared financially before having children, whether they went public or private for healthcare, how much parental leave they actually took, and what impact it had on their careers.

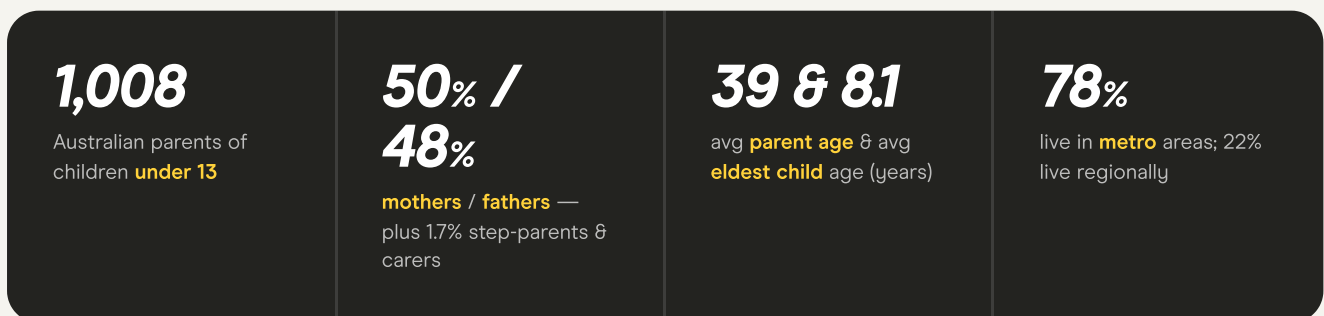
Once the baby is born, the next chapter begins — so we also explored how kids are learning to budget and save, and what families cut back on when budgets get squeezed. One thing is clear: parents are talking to their kids about money far more than they used to.

But the report also highlights an uncomfortable reality: money stress doesn't hit everyone equally. Families earning under \$50,000 are more than twice as likely to be making serious sacrifices as households earning over \$200,000 — and unpaid parenting still lands far more heavily on mums. Let's dive in.

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— WHO WE SURVEYED



— 01 PLANNING FOR CHILDREN

Starting a family in roughly the *same shape* as 2021

A widening gap is emerging between parents who delay having kids until they're financially established, and those who don't have the option to wait.

9.8%

had **no money saved** before having their first child — roughly the same as the 10% recorded in 2021.

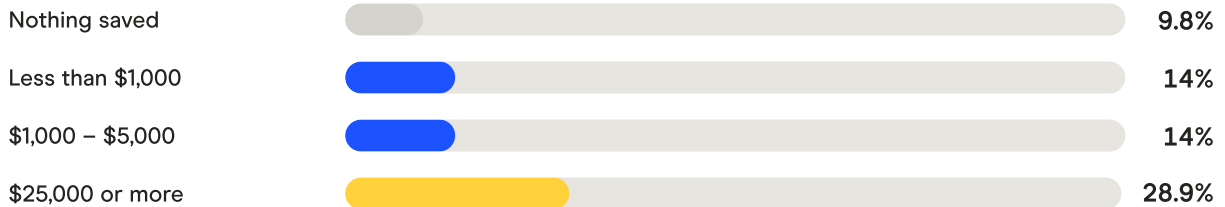
≈ FLAT vs 2021

28.9%

started a family with **\$25,000 or more** in the bank — nearly 3 in 10 parents in 2026.

Savings before the first child

2026



For comparison, around **1 in 5 (19%)** parents had between \$20,000 and \$50,000 set aside before starting a family in 2021. Selected bands shown.



FINDER TIP

Build the runway, not the dream nursery

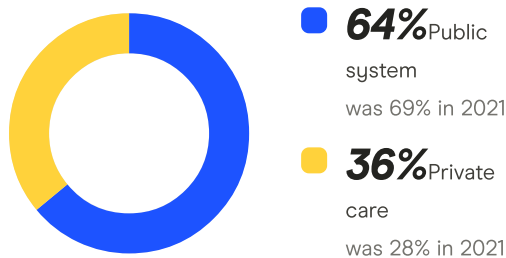
The timing for a baby will never feel perfect, but the budget can be planned. Map out the first 12 months as if it's already happened — pregnancy and birth costs, reduced income, baby gear (most can be borrowed or bought second-hand), and at least three months of bills as a buffer. And pay down high-interest debt before the baby arrives.

02 CHILDBIRTH

Public is still the norm — but *private is rising*

Most Australian parents still use the public system to give birth, yet the drift toward private care is steady — and the entry cost of pregnancy is climbing.

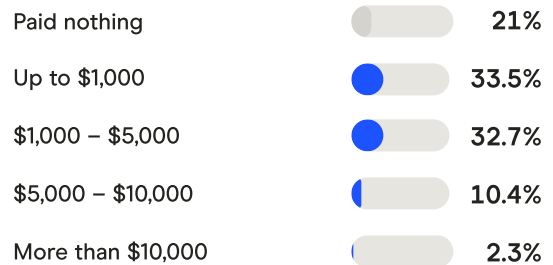
Where parents gave birth 2026



Asked if they'd do it again, **39% would choose private next time** — up from 32% in 2021. **57%** held pregnancy-eligible private cover for their most recent child.

Out-of-pocket pregnancy costs

WHOLE PREGNANCY



Only **21% paid nothing** for their entire pregnancy in 2026 — a sharp fall from the **36%** who reported zero out-of-pocket costs five years ago.



FINDER TIP

Get on the right policy before you conceive

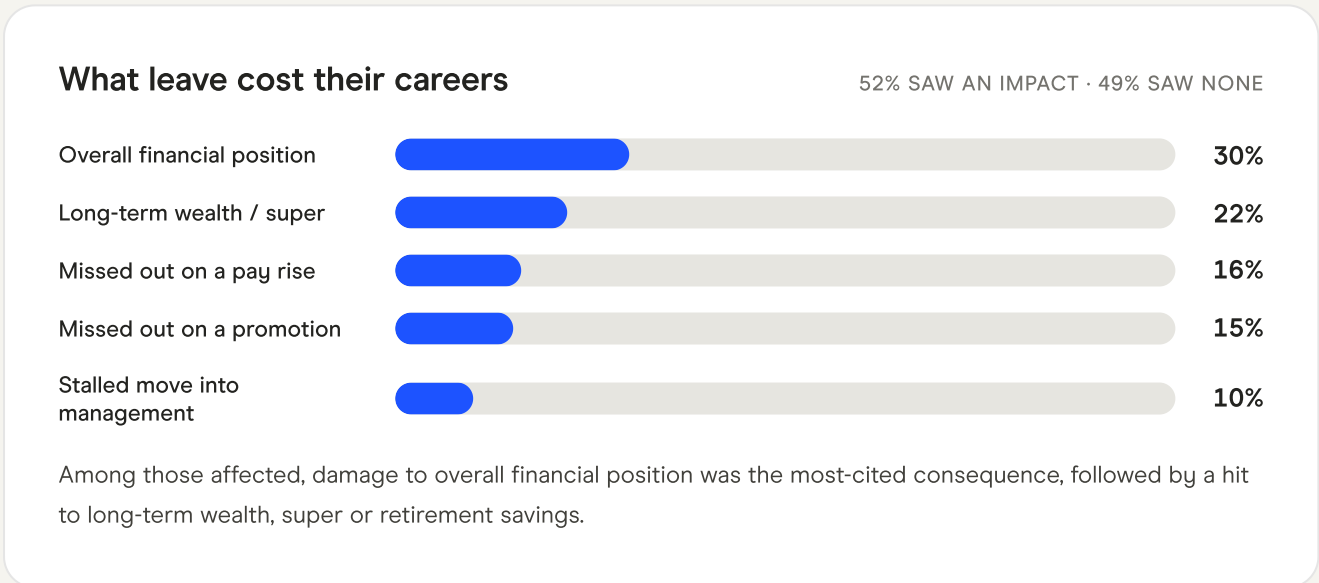
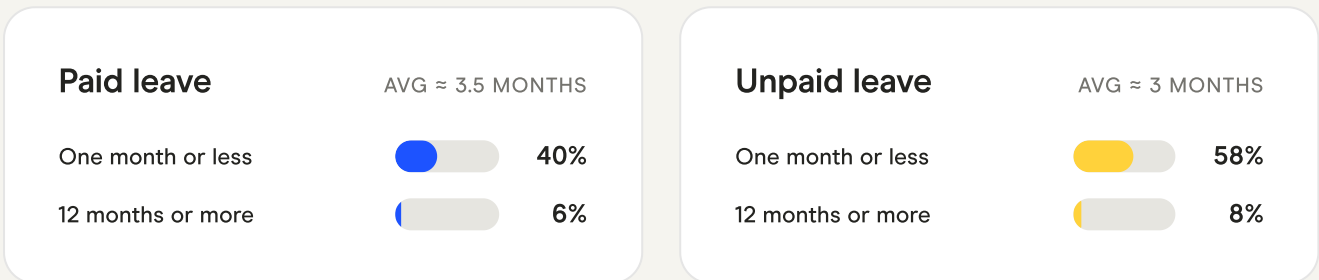
Private pregnancy cover carries a 12-month waiting period for obstetrics — if you're already pregnant, you can't switch in time. Get on a hospital policy that covers obstetrics well before you start trying, and budget for several thousand in gap fees even with cover. There's no shame in going public: most parents do, and outcomes are excellent.

Source: Finder survey of 1,008 Australian parents of children under the age of 13, 2026. 2026 figures cover the entire pregnancy; 2021 covered the most recent birth — comparable bands preserved where possible.

— 03 PARENTAL LEAVE & CAREERS

Most parents cobble together *paid and unpaid* leave

The reality for most families is a combination of both — and for just over half, taking leave left a measurable mark on their career or finances.



FINDER TIP

Make super contributions part of your leave plan

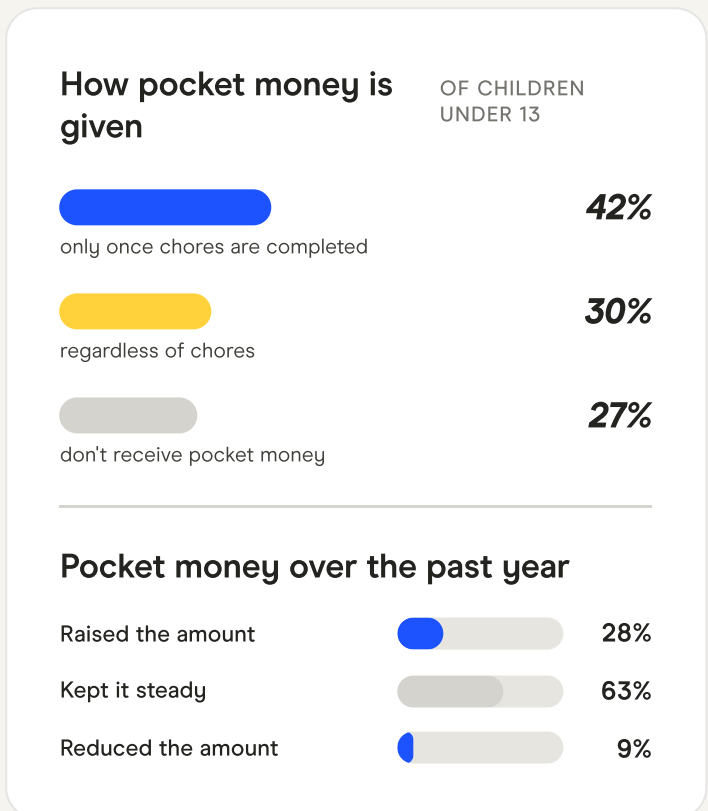
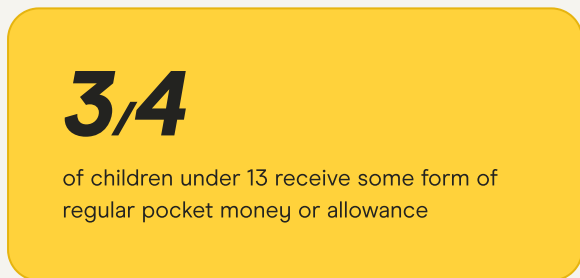
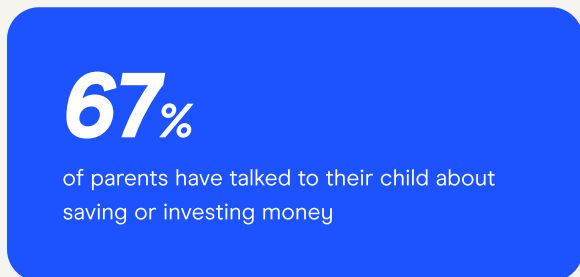
Employer super usually pauses or shrinks during unpaid leave — and that’s where the long-term wealth gap opens. If you can, salary-sacrifice or make a small after-tax contribution; even \$150 a month compounds over 30 years. Before you go, agree with your manager — in writing — on what re-entry looks like: workload, hours and the projects you’ll pick back up.

Source: Finder survey of 1,008 Australian parents of children under the age of 13, 2026. Percentages may not sum to 100% due to rounding and multi-select questions.

04 FINANCIAL EDUCATION

Parents are talking about money *more than ever*

A clear majority of parents have had a conversation with their child about saving or investing — a marker of how seriously today's parents take financial literacy.



FINDER TIP

Tie one chore to a savings goal, not a wallet

When kids earn money for age-appropriate jobs, they learn a simple principle: money doesn't magically appear — it's exchanged for time, effort or skills. Whether it's washing the car or helping in the garden, earning pocket money gives kids hands-on experience with work, responsibility and the satisfaction of being rewarded for a job well done.

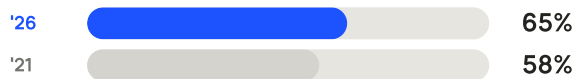
Source: Finder survey of 1,008 Australian parents of children under the age of 13, 2026. Percentages may not sum to 100% due to rounding.

— 04 FINANCIAL EDUCATION · continued

Kids are entering the system *younger*

Australian children are holding a wider range of accounts than five years ago — and parents are doing most of the heavy lifting on the balances.

Financial products children hold 2026 VS 2021



Savings account



Debit card



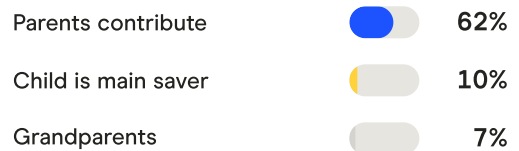
Share trading account



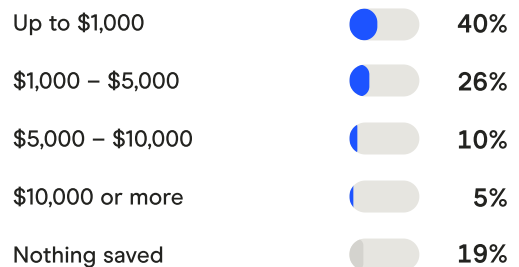
Cryptocurrency account

Transaction accounts sit at **15%**, and around **1 in 4 children (26%)** hold none of the products listed.

Who funds the savings



How much kids have saved



FINDER TIP

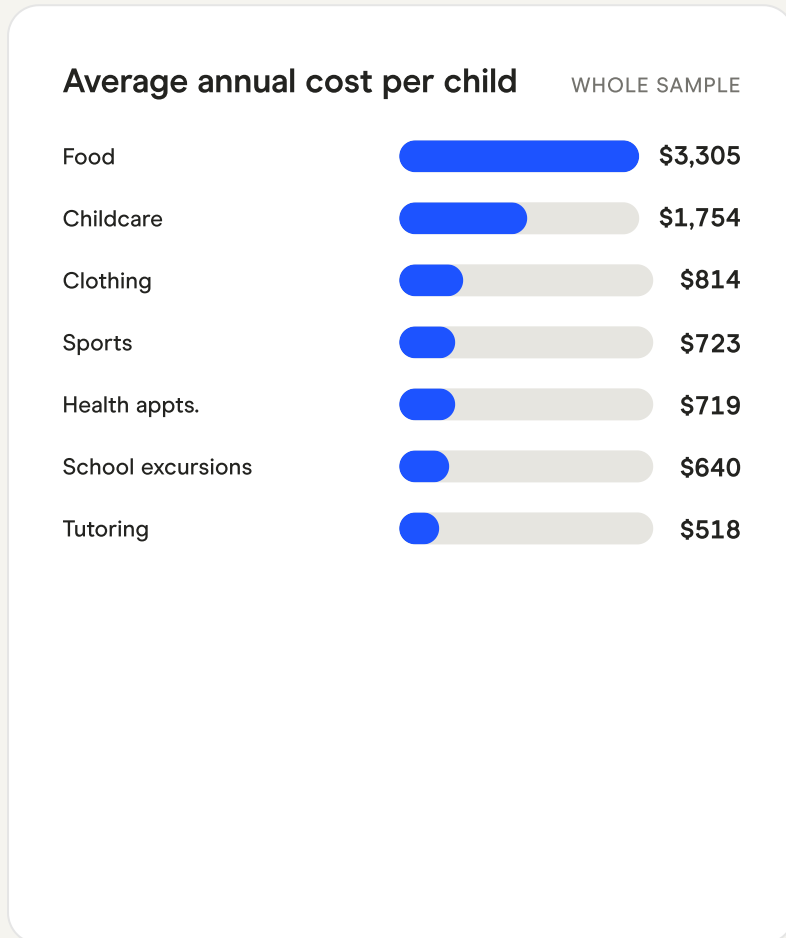
Get free money for your money

Many of the highest-paying kids' savings accounts in Australia require a small monthly deposit and no withdrawals to qualify for bonus rates. Set up an automatic transfer of \$20–\$50 a month into your child's account, so you always qualify for the bonus interest and the balance compounds without any active effort.

05 THE COST OF CHILDREN

Where the money goes each *year*

Across the whole sample, the average annual spend per child on seven surveyed categories. Food is the single biggest line item, followed by childcare.



\$8,472
total average annual spend per child across these seven categories

These averages include parents who reported **\$0** for a category, so the true cost for families who actually use a service can be much higher. In 2021, among parents using childcare, the average was **more than double** the whole-sample figure.

The 2021 all-categories total (\$18,255) isn't directly comparable — the 2026 survey dropped several line items such as private school fees and holidays.

FINDER TIP

Plan ahead for irregular but predictable spending

School excursions and camps hit hardest when they arrive unexpectedly — but as a parent, you know extracurricular costs are coming. Set up a high-interest savings account with a \$10/week direct debit for school costs, so when an invoice lands the money is already set aside.

Source: Finder survey of 1,008 Australian parents of children under the age of 13, 2026. Categories shown are not exhaustive; figures are whole-sample averages including \$0 responses.

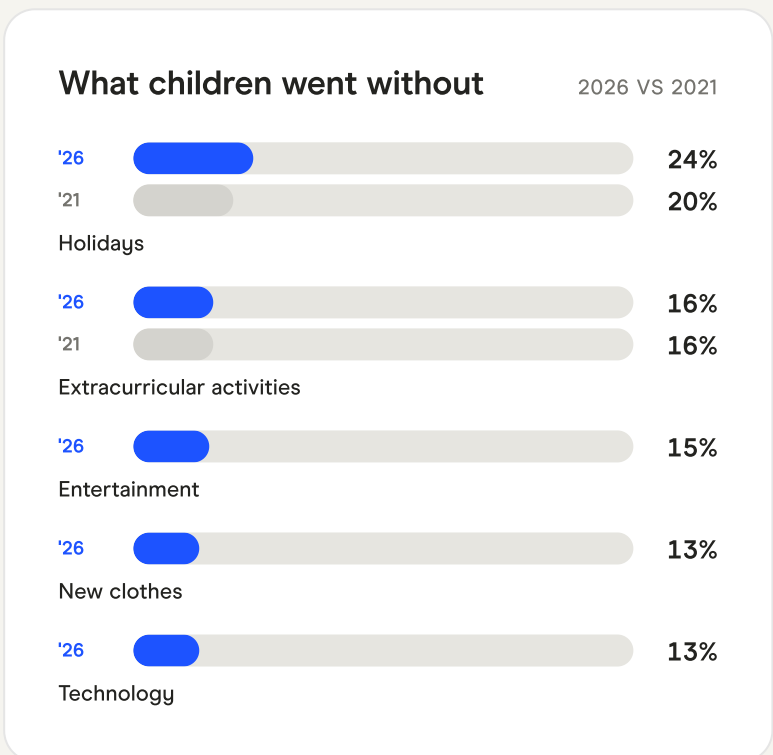
— 06 FAMILIES GOING WITHOUT

When budgets get squeezed, *kids feel it*

More than 4 in 10 parents say their child has gone without at least one common good or experience because of cost in the past year — and money stress doesn't hit everyone equally.

40%
 have had their child go without at least one good or experience due to cost
 ▲ 1PT from 39% in 2021

7%
 say their child has had to go without food in the past 12 months
 ▼ 1PT from 8% in 2021



The gap that should worry us most

Families earning **under \$50,000** are more than **twice as likely** to be making serious sacrifices for their children as households earning over \$200,000. Holidays remain the most common cut, but food insecurity for children persists in a meaningful share of households.

FINDER TIP
Asking for help is a sign of strength
 If your family is going without basics, you may be eligible for hardship support from your bank, energy retailer and federal programs like the Family Tax Benefit. School-fee assistance is available in every state — speak to your school's wellbeing officer, or contact the National Debt Helpline for broader budgeting support.

Sources: Finder Parenting Report 2021; Finder survey of 1,008 Australian parents of children under the age of 13, 2026. The "gone without" question covers the past 12 months in both years — directly comparable.

— THE FINE PRINT

References & *methodology*

References

This report draws on Finder's 2026 Parenting Survey for all primary statistics. Year-on-year comparisons are drawn from Finder's 2021 Parenting Report (October 2021), which surveyed 1,033 Australian parents of children under the age of 12.

Methodology

Finder surveyed 1,008 Australian parents of children under the age of 13 in early 2026. Respondents answered each question with regard to their eldest child under 13 unless otherwise instructed. Where percentages do not sum to 100%, this is due to rounding or because the question allowed multiple selections.

Where the same question was asked in 2021, year-on-year movement is reported alongside the 2026 figure. Some 2021 questions were not repeated, and where question wording or banding differs the comparison is flagged in-text. Some open-ended numeric responses are not aggregated in the survey export used here, and have been omitted rather than estimated.

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