

The Cost of Raising a Baby (Parent/Caregiver)

Instructions: The boxed parent/caregiver sections are to be read out loud to the youth. Other parent/caregiver instructions are in italics.

PARENT/CAREGIVER: The United States has the highest teen pregnancy rate of any other industrialized nation. Teen pregnancy is associated with poverty and low graduation rates. In fact, babies born to teen parents are at a higher risk for going to jail, not graduating and becoming teen parents themselves. While some teen parents are able to beat the odds, it's a lot more difficult for them.

On top of all of that, it is very expensive to raise a baby. We're going to go through a list of things a parent would need to get in the baby's first year of life, and some things that aren't necessary, but nice to have.

You will write down your best guess on how much these items cost. We will go through each section together. When you're finished, add up all the sections on the last page to find out how much money you'd need for one year. If you have questions – don't be afraid to ask.

Assume that you do not have hand-me-downs and no baby shower, so you're starting from scratch.

Parent/caregiver Instructions: *Pass out the worksheets and go through each section. Read the boxed parent/caregiver notes before they begin the section. Give them a few minutes to complete each section.*

The youth are given guidelines for what needs to be purchased in each section, but they will have to guess the total for each section and then add up each of the totals for the grand total. At the completion of the worksheet reveal the cost ranges for each section and the grand total range.

Remember that the cost of baby items is different depending on where the item is purchased and whether it is a bargain brand or name brand.

Before the Baby Arrives

PARENT/CAREGIVER: Depending on insurance coverage, hospital birthing out-of-pocket costs can range anywhere from \$1,000 to over \$6,000. With no insurance they can be upwards of \$30,000. These costs include the hospital room, doctors/obstetrician, nurses, anesthesiologist, drugs and more. Costs can go up with longer hospital stays, complications during pregnancy and having a caesarean section rather than vaginal birth. In addition to the hospital costs on the day of the baby's birth, there are costs throughout the entire 9 months of pregnancy including monthly prenatal care check-ups, prenatal vitamins and a car seat to take the baby home in.

When someone finds out they are pregnant they have to pay for monthly prenatal care check-ups, prenatal vitamins, a visit to the hospital to deliver the baby and a car seat to take the baby home in. Some of these expenses will be paid for if you have insurance, but it depends on the insurance and how much they will cover. Assume for this exercise that you have insurance.

Prenatal & Birth Total: **\$2,500-\$8,500**

Nursery Items

PARENT/CAREGIVER: Babies need a safe place to sleep. Babies are prone to suffocation, strangulation, or Sudden Infant Death Syndrome (SIDS) when sleeping environments are not safe.

Some parents sleep with babies in their bed and it is very common in some countries and cultures. Safe sleeping with a baby is possible, but it takes a lot of education to understand what precautions must be in place for this practice to be safe, including types of mattresses, bedding and sleep patterns. Babies should never be placed in the same bed as parents who have been drinking, parents who smoke or placed in bed with other children. In Milwaukee, unsafe sleep practices are a reason for babies dying within their first year of life.

In this scenario, you have decided that your baby will sleep in a crib, whether that is in your bedroom or in their own.

You will need a crib, changing table, etc in the nursery along with the materials that go with them. Remember for some items, you may need to buy more than one.

- Crib
- Crib mattress
- Crib sheets (3)
- Crib mattress pads (2)
- Receiving blankets (5)
- Changing table
- Changing table pads (2)
- Changing table pad cover (3)

Optional Items:

- Crib mobile
- Crib activity center
- Cradle or Bassinet

Nursery Total: **\$575-\$2,000**

Health/Safety Items

PARENT/CAREGIVER: Babies need special bathtubs, soft washcloths, towels, no-tear shampoo, gentle soap, lotion to keep their skin from getting dry, powder to keep them from getting bacterial infections and diaper rash and special gentle detergent for their clothes. On top of that the baby will start moving around and they are prone to accidents if their home isn't safe for them.

Babies need a lot of things to keep them clean, healthy and safe. Below is a list of those things.

- Soft hairbrushes
- Combs
- Thermometer
- Toothbrushes
- Baby monitors
- Baby bathtub
- Baby washcloths
- Baby towels
- Soap
- Lotion
- Powder
- Baby oil
- Bathtub rings & faucet protectors
- Laundry detergent for washing baby's clothes
- Baby gates
- Drawer latches & outlet covers

If baby gets sick you will need:

- Humidifier
- Nasal aspirator
- Medicine droppers

Health/Safety Total: \$450 - \$750

Diapers

PARENT/CAREGIVER: Babies will use 10-14 diapers per day. Some people use cloth diapers to cut costs and reduce the impact on the environment, but they have to figure in extra time and money for laundry and extra diaper covers. Most people use disposable diapers simply because the baby will go through so many in the first few years. In addition to diapers, the baby needs to be cleaned and dried every time the diaper is changed.

You will need a ton of diapers for your baby. Calculate the cost of diapers and supplies for one year.

- Diaper pail
- Diaper bag (2)
- Diapers (remember to calculate for one year)
Hint: You will use about 75 diapers a week (52 weeks in a year).
- Baby wipes (remember to calculate for one year)
Hint: You will use about 2 packages of wipes a month.

Diaper Total: \$1,200-\$1,500

Feeding Baby

PARENT/CAREGIVER: Breastfeeding has many benefits for the child as well as the mother. Babies who are breastfed are protected from a variety of illnesses and disorders, have less risk for becoming overweight (even as adults), have been shown to have higher IQ's and are less likely to develop allergies. Breast milk is easier to digest and protects babies from ear infections and may reduce their risk for childhood cancers. Breastfeeding is also a protective factor against babies dying before their first birthdays.

Mothers who breastfeed also see the benefits. Their uterus shrinks to its pre-pregnancy size faster and it reduces the amount of blood lost after delivery. Mothers who breastfeed lose weight faster – they burn up to 500 additional calories a day! Breastfeeding reduces a mother's risk for breast cancer, ovarian cancer and osteoporosis.

Some women are not able to breastfeed for a variety of reasons. Formula can never replace the benefits of breast milk, but is designed to meet the needs of any baby, from those that have sensitive stomachs to those that are lactose intolerant and anything in between.

For the purposes of this activity choose either to breastfeed or formula feed, but not both.

Eventually the baby will be able to start eating baby food in addition to breast milk or formula. There are many varieties and flavors of baby food, and sometimes it takes trial and error to know what your baby likes and doesn't like. In addition to breast feeding/formula feeding, calculate 6 months of baby food.

You will need to decide if the baby will drink breast milk OR formula for the first six months.

Breastfeeding

If you plan on breastfeeding the baby (most women breastfeed for 6-12 months):

- Breast milk
- Breast pump
- Nursing pads (21 per week)
- Nursing bras (3)
- Breast milk storage bags/ bottles (10)
- Burp cloths (12)
- 4 oz feeding bottles for pumped breast milk (10)
- 8 oz feeding bottles for pumped breast milk (10)
- Bottle brushes (4)
- Additional bottle nipples (10)

Breastfeeding Total: \$300-\$500

OR Formula Feeding

If you plan on using formula (hint: baby will be on formula exclusively for 6 months)

- 38 oz cans of formula (60)
- Pacifiers (10)
- 4 oz feeding bottles (20)
- 8 oz feeding bottles (20)
- Bottle brushes (4)
- Additional bottle nipples (20)
- Bottle liners (48)
- Burp cloths (12)

Formula Feeding Total: \$2,000 - \$3,000

Baby Food

Baby is 6 months old and is starting to eat baby food:

- High chair
- Bibs (5)
- Infant spoons (10)
- No spill cups (5)
- Childproof plates & bowls (15)
- Baby food (500)

Baby Food Total: \$1,000-\$2,000

Clothing

PARENT/CAREGIVER: Babies go through a lot of clothing within their first year (and every day) because of accidents during feeding, changing diapers and because they grow quickly. It is also important to have plenty of different types of clothes within the first year because of changing seasons. Most young babies also like to be swaddled - it helps calm them down and they feel protected.

- Sleepers/Swaddlers
- Gowns
- Hats
- Booties
- Jackets
- Outfits
- Socks
- Shoes
- Shirts
- Pants
- Onesies

Clothing Total: \$1,000-\$1,500

Child Care

PARENT/CAREGIVER: Child care is an expensive part of raising a baby. While there are subsidies available if someone qualifies, we are assuming in this exercise that child care subsidies are not available and relatives are not able to care for the baby while the teen is at school or work. The total is calculated based on 28 weeks of needing child care at an average of \$270 a week for one child.

Child Care Total: \$7,560

Extras

PARENT/CAREGIVER: The following items aren't necessities, but they make life with a baby much easier so you decide to buy them!

- Carrier/Sling
- Stroller
- Baby swing
- Baby jumper/Bouncer
- Toys/Stuffed animals
- Teething rings
- Books
- Professional pictures
- Rocking chair

Extras Total: \$500-\$1,000

PARENT/CAREGIVER: Now that you've made your best guess in each section, add it all together.

Parent/caregiver Instructions: Go through each section and tell them the actual costs.

Prenatal & Birth Total \$2,500-\$8,500

Nursery Total \$575.00-\$2,000

Health/Safety Total \$450-\$750

Diaper Total \$1,200-\$1,500

Breastfeeding Total \$300-\$500

**OR
Formula Feeding Total \$2,000-\$3,000**

Baby Food Total \$1,000-\$2,000

Clothing Total \$1,000-\$1,500

Child Care Total \$7,560

Extras Total \$500-\$1,000

PARENT/CAREGIVER: Now that you've made some good guesses as to how much it costs to raise a baby, and I have given you the price range for each section - I'm going to tell you the approximate cost for one year. The cost of baby items is different depending on where it's purchased, the brand and if it is a basic model or something more.

Grand Total Breastfeeding \$15,085-\$25,310

Grand Total Formula Feeding \$16,785-\$27,810

PARENT/CAREGIVER: These are approximate costs for only ONE year of raising a baby. How did you compare?

Parent/caregiver Instructions: Let the youth respond, acknowledge their reactions.

PARENT/CAREGIVER: Now let's talk about the costs involved in not becoming a teen parent.

Cost of Abstinence \$0.00
Abstinence is the best way to prevent pregnancy. If/when you choose not to remain abstinent, there are other ways to prevent pregnancy.

Cost of Condoms Free - \$15.00 (36)
BabyCanWait.com and 414all.com have listings of free condom locations and some Milwaukee Public Schools nurses have free condoms available.

Cost Birth Control (hormonal) \$5-\$50 per month
It is safer for a teen girl to be on birth control than for her to be pregnant. Hormonal birth control methods come in all shapes, sizes, and costs. Have youth talk with a doctor about the best option for them. Some birth control has to be taken every day; some have to be remembered once a week, once a month, once every three months or once every 5 years. (Appendix C)

As you can see, it is much more cost effective to practice abstinence; or if you are sexually active, protect yourself and your partner from pregnancy. Having a baby is expensive, not to mention, teen parents are less likely to complete high school. Without a high school education it is more difficult to find a job that pays enough to support a family.

All of these things are why it is important to think twice before you have unprotected sex.

For more information: BabyCanWait.com