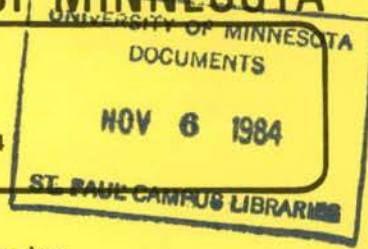


# young families

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## Long-term Planning

For long-term planning, remember that costs increase rapidly as children enter school, move from elementary to high school, and then go on to higher education. Make a chart for each of your children, showing when they will make these types of transitions. Then compare how your children's transitions relate to each other and to other family needs and goals.

Think about how much income you can expect at these times of transition. You will probably pay most of the expenses out of current income. But you may find it necessary to plan now to save money for future high-cost periods, such as college. These savings may be your own or your child's savings.

Help your child understand the role his or her wants, needs, and earnings might play in relation to higher expense times. Some wants may be obtained only if the child can generate the income — through saving some allowance money or earning money by doing chores or after-school jobs.

As your child grows older, you may want to discuss the amount of support you will be able to provide in the future — in high school and college. The kind of expectations you build can affect your child's attitude in the future about the amount and kind of support received. For instance, many parents do not provide clothing beyond the basic wardrobe or do not send their children to college with full support. If children know they will be responsible for some of their future expenses, it may encourage them to start thinking about financial planning.

*Dottie A. Goss  
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## Costs of Raising Children

How much will it cost you next year to raise your child? What about five years from now — or 10 years? Will you be able to pay for items when they are needed?

Estimates on the costs of raising children are issued regularly by the U.S. Department of Agriculture. These figures are useful because they can help you plan for future expenses.

Using June, 1984, prices, the estimates for raising a child born in 1984, from birth to 18 years, living at a moderate level in this part of the country are: \$86,295 for an urban child, \$80,437 for a rural nonfarm child, \$103,008 for a farm boy, and \$100,295 for a farm girl. These estimates are based on a two-parent family with no more than five children, and include out-of-pocket costs for food, both at home and away, clothing, housing, transportation, education, medical, and all other expenses.

These figures may seem overwhelming, but fortunately they are spread over many years. For the first year, costs are about \$4,200. They then decrease as the child reaches age two. After age two, they increase to about \$5,500 to \$7,000 a year, depending on whether you reside in an urban, rural nonfarm, or farm location.

Costs of higher education for tuition, fees, room, and board could add from \$3,000 to \$9,500 a year to child costs after age 18.

Medical costs associated with the birth of a child may be about \$2,000 to \$2,500, with additional costs for maternity clothing and layette of about \$1,500. If you are an employed mother-to-be, your clothing costs may be higher.

How can you use these figures to help you meet expenses as they occur? By anticipating some of these costs you can plan better for the amount of income you may need and how you might handle the times of high expenditure.

### Short-term Planning

In planning for the year ahead, keep in mind that child-related costs do not fall into neat monthly categories. Clothing costs occur mostly in the fall and in the spring as the seasons change. Education costs may occur largely in the fall, when school starts. Transportation costs may be higher during the school year than during vacation. Holiday time may bring more purchases focused on toys, entertainment, and gifts for others.

Take a calendar and consider what your children's special needs will be in each of the coming months of the year. This will help you plan how these expenses will fit into the family budget. You may need to plan a short-term savings fund to deal with some of the larger of these expenditures.

## Dressing for Winter

Your child does not have to wear bulky, heavy clothing to keep warm and dry in winter. Several lightweight, loosely fitted layers are warmer than one heavy layer and more comfortable as well.

Winter clothing should be loose but not too large. Tight clothes makes a child feel colder because it slows down the flow of blood. Clothing that is too large is awkward to wear and can be a safety hazard. Avoid long, dangling scarves.

Choose outer garments that fit close to the neck, wrists, waist, and ankles. To keep cold air and moisture out, look for rib knit cuffs inside sleeves and pant legs, a wind flap over or under jacket zippers, drawstrings or belts at the waist, and a hood with drawstrings.

Since much body heat is lost through the head, keep a child's head covered. Cover the lower part of the face with a scarf or face mask for extra warmth. Hands will stay warmer with mittens than with gloves.

For innerwear, choose fuzzy fabrics such as corduroy, flannel, fleece, or thermal wear — they create air pockets which hold in heat. Wool is the warmest fabric, but acrylic is also a good choice. A tightly woven fabric keeps in more body heat than a loosely woven one.

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## Buying Toys

When you buy toys for children, take time to give the matter some thought. The selection of toys for a child is as important as the choice of household, work, or hobby tools for an adult.

Of course, you want your child to have toys that are fun to play with, but keep in mind that toys play an important role in a child's growth and development. Toys can satisfy a child's need to investigate, explore, experiment, discover, manipulate, and create.

Consider the following points when you shop for children's toys:

- **Interest** — Choose a toy that matches the child's interest. Parents sometimes buy toys that *they* like, without really considering whether the child will enjoy playing with it.
- **Age** — Match the toy to the child's age and level of development. It's unfair and unwise to give a toy to a child that requires an adult's participation or supervision.
- **Safety** — Avoid toys that are fragile, flammable, or toxic. For small children, make sure that toys do not have sharp edges or detachable parts that can be swallowed.
- **Construction** — A well-built, sturdy toy is a worthwhile investment. It will last through many hours of play and can often be passed down to the next child.
- **Flexibility** — Look for toys that can be used in more than one way. A good basic toy will lend itself to different kinds of play and be useful for several years. Blocks are a good example: the 2-year-old piles them, the 4-year-old builds with them, and the 7-year-old makes villages with them.
- **Variety** — Select toys that contribute to a child's balanced development: physical growth (push-pull toys, sports and playground equipment); creative opportunities (blocks, construction toys, art materials, hobby kits); imaginative play (dolls, trains, housekeeping equipment, costumes); and social growth and understanding (games and books).
- **Cost** — The price of a toy does not really indicate its worth. Not all expensive toys are good, and cheap toys may be a waste of money if they are poorly made. Check the quality of the toy and compare prices before making a purchase.

Try to avoid the hard sell of TV. If your child clamors for a toy that's heavily promoted on television, check the toy yourself to see if it meets the above tests. If it doesn't, sit down with your child and explain why the toy is not really as good as TV makes it seem.

Catalogs can be helpful because they are filled with ideas. They also give you a chance to make a list so that you can avoid buying on impulse when you arrive at the stores with their gaily packaged toys and attractive displays. Before ordering from a catalog, check the toy in a store to make sure it matches the description.

*Ronald L. Pitzer*  
Extension Family Life Specialist

## Family Rituals

Traditions and rituals, at holiday times and on other occasions, can help keep your family strong. They often create rich and lasting memories that keep family members close throughout the years.

Rituals can be little, humorous habits developed over the years, or more serious activities with great meaning for the whole family. Sometimes they are handed down from generation to generation, becoming family traditions. But often families start their own traditions, sometimes without even realizing it.

A family ritual is any activity that a family enjoys and repeats on certain regular occasions. The repetition itself brings a sense of satisfaction and rightness. Any act, especially one dressed up with a little ceremony, can become a ritual — whether it's carving the Thanksgiving turkey, saying prayers at bedtime, making waffle breakfasts on Sunday morning, reading aloud at a regular time, or distributing allowances on Friday nights.

Rituals and traditions are a wonderful way to teach children your values. They can give a sense of ethnic roots or stress religious beliefs. They can give a child a feeling of family continuity. When members of different generations share in the same experiences, the ties that link them become closer and more enduring.

At holiday time, developing new rituals and carrying on with old traditions can be a rewarding experience. Include the whole family in activities such as:

- sending greeting cards
- baking cookies
- making decorations
- attending religious services
- shopping for and wrapping gifts
- attending community programs
- having a special program at home with storytelling and singing

Just remember that activities don't have to be big or fancy to become traditions. The key is to find things that your family enjoys enough to repeat year after year.

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## This Issue

This newsletter is published for Minnesota young families by the Agricultural Extension Service, University of Minnesota, and distributed through your local county extension service office. Please call your county extension agent, Home Economics, with your suggestions for its content.

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