

# Dollars and Sense

## Can you afford a baby – even for ONE YEAR?

	Budget Items	Nicer Items
Diapering (diapers, wipes) <sup>1</sup>	\$1,200	\$2,600
Feeding (formula & breast feeding, solid food) <sup>3</sup>	\$1,400	\$4,200
Feeding supplies (bottles, bibs, utensils, bottle brush, highchair, sippy cups burp cloths) <sup>2</sup>	\$174	\$534
Gear (car seat, stroller, diaper bag, sling, bathing) <sup>2</sup>	\$202	\$2,224
Nursery (crib, dresser, changing table, baby monitor, mobile, bassinet) <sup>2</sup>	\$370	\$2,718
Baby clothes and shoes <sup>3</sup>	\$240	\$600
Child Care (full time) <sup>4</sup>	\$9,216	\$14,652
Medical Expenses (prenatal care, delivery, hospital) <sup>5</sup>	\$6,012	\$11,032
Your own apartment <sup>6,7</sup>	\$14,592	\$20,052
Utilities (gas, heating fuel, electricity, and water) <sup>7</sup>	\$1,200	\$1,452
Your other expenses (food, transport, etc.) <sup>7</sup>	\$2,051	\$6,153
<b>Total Cost for Baby's First Year</b>	<b>\$36,557</b>	<b>\$66,217</b>

*Costs do not include any "extras" like toys, baby pictures, babysitters, movies, medications, birthday*

### How much money are you making in a year?<sup>8</sup>

	Full time (40 hrs/week)	Part time (20 hrs/week)
<b>Minimum wage job</b> (\$10.33/ hour)	\$19,833.60	\$9,916.80
<b>Livable wage job*</b> (\$32.68/ hour)	\$62,745.60	\$31,372.80

*\*minimum to cover the basic needs of single person with one dependent*

### If you don't want to have a baby this year...<sup>9</sup>

<b>Abstinence:</b>	Free!
<b>Box of 12 condoms:</b>	\$12
<b>One year of birth control pills:</b>	\$0-\$800
<b>One year of birth control shots:</b>	\$0-\$300
<b>One year of birth control patch:</b>	\$0-\$420
<b>Vaginal Ring:</b>	\$0-\$420
<b>IUD (lasts 5-12 years):</b>	\$0-\$1,300

For confidential information about birth control and affordable clinic referrals, call the MN Family Planning and STD hotline

**1-800-78-FACTS**

# REFERENCES

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7. Bureau of Labor Statistics. (2014). *Combined Expenditure, Share, and Standard Error Tables*. Retrieved from Bureau of Labor Statistics website: <http://www.bls.gov/cex/2013/combined/age.pdf>. Accessed 01/15. (“Nicer Stuff” utilities are the average household spending for utilities for reference persons under 25 years in 2013, “Nicer Stuff” other expenses includes average household spending for food at home, food away from home, gas for car, personal care items, and apparel and services for reference persons under 25 years in 2013, “Basic Stuff” other expenses include average household spending for food at home, public transportation, and 75% of the average household spending for personal care items and apparel and services for reference persons under 25 years in 2013).
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