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# The Average Cost of a New Born Baby

BY [DS\\_11604](#)

As many as 41 percent of all new parents say they weren't prepared for the cost of having a new baby, found Redbook magazine in a study it co-commissioned with VISA. Though knowing the average cost of a newborn baby may help you figure out where you can save a little money, it can also prepare you for the sticker-shock of new parenthood so that you're educated about the costs ahead.

## Identification

New parents should expect the costs for the first year of their child's life to run somewhere between \$9,000 and \$11,000, reports MSN Money in 2010. By the time your baby has grown to be 17 years old, you'll have spent around \$250,000 to raise her, if you're a typical middle-class family.

## Types

Newborn babies can incur costs in a few different areas. New parents have to pay for hospital expenses not covered by insurance, which can cost anywhere from \$5,000 to more than \$12,000, depending on how much medical intervention you need, explains Brette McWhorter Sember, author of "Your Practical Pregnancy Planner: Everything You Need to Know About the Financial and Legal Aspects of Preparing for Your New Baby," on MSN Money. Parents also have to spend money to prepare for their new baby by purchasing clothes, diapers, car seats and other essentials, all of which vary greatly in cost.

## Time Frame

The biggest bills for a new baby are likely to come as soon as he arrives — in the form of hospital bills. But parents-to-be also spend significant amounts of money preparing for their new baby before she arrives. In the Redbook survey, as many as half of new parents say they spent too much money before their baby was born, on everything from car seats to clothes. And, parents have to spend money after their baby arrives on essentials, like diapers and feeding supplies, though these costs tend to be lower than many parents think, says Alan Fields, co-author of the shopping guide, "Baby Bargains" in Redbook magazine.

## Expert Insight

Though babies aren't cheap, there are a number of ways you can reduce your newborn spending. Score discounts on used baby essentials at thrift stores, on auction sites or at neighborhood garage sales. Shop at discount stores and buy store-brand products. You can save an estimated amount in excess of \$200 a year by switching to store-brand diapers.

## Misconceptions

New parents allocate an average of \$776 for hospital expenses, according to the Redbook poll, but one in four sets of new parents ends up paying more than \$2,000 because of expenses that aren't covered by insurance. To protect yourself from an unexpected bill when it's time to check out of the hospital or birthing center, talk to your insurance provider well before your baby's due date to make sure you understand what's covered and what you'll need to pay for out-of-pocket.

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### About ds\_11604

Holly Roberts is an award-winning health and fitness writer whose work has appeared in health, lifestyle and fitness magazines. Roberts has also worked as an editor for health association publications and medical journals. She has been a professional writer for more than 10 years and holds a B.A. in English and an M.A. in literature.