



- [Browse Categories](#)
- [Advanced Search](#)
- [How to Contribute](#)


-
-


Search unanswered questions...

- Browse: [Unanswered questions](#) | [Most-recent questions](#)

Ask about anything...

- Browse: [Unanswered questions](#) | [Most-recent questions](#)

 Sign in:
 Username
 Password
[Lost password?](#)
 Remember me

[Join now!](#)
 Join Now 



Username
 Password
 Retype password
 Email address 

- Send me the monthly WikiAnswers newsletter.
- I accept the [community guidelines](#), [terms of use](#) and [privacy policy](#). I ascertain that I am at least 13 years of age.

Already a member? [Sign in](#)

user-generated content: [disclaimer](#)

Q: How much does it cost to care for a baby?

[\[Edit\]](#)

In: [Parenting and Children](#)

A:

[\[Edit\]](#)

I couldn't make a good estimate. Babies have different needs other than the obvious ones. Food, clothing, blankets, diapers, crib, high chair, an on and on. Then there is pediatric care, maybe daycare expenses, etc. I believe an insurance company estimated the average cost for raising a child to the age of seventeen, was approx. \$200,000+, I don't recall what was included in that figure.

Answer

A LOT! All the above mentioned and more - considering housing expenses (there are different needs for a single person and a person with a child), and many other things that come up. If you're wondering, child support doesn't even begin to cover it (considering it's based on a standard of living).

Here is an article on that just answers that question.

Nine Financial Shocks for New Parents

Lynne Ticknor Bankrate.com According to a recent study by the U.S. Department of Agriculture, it costs a middle-income family \$250,000 to raise a child from birth to age 17. And that doesn't include the cost of a college education. In the first year alone, the costs of a baby can reach between \$9,000 and \$11,000, and most new and expectant parents don't realize the size of the financial burden they are taking on. "Most people are more focused on the schedule disruptions and the exhaustion they will be facing," says Brette McWhorter Sember, a retired lawyer and author of "Your Practical Pregnancy Planner: Everything You Need to Know About the Financial and Legal Aspects of Preparing for Your New Baby" (McGraw-Hill, 2005). So where does the money go? Here are the top nine financial shocks that parents face when they add a child to their family. 1. Medical expenses: Medical care for mother and child is a potentially significant expense facing new parents. The cost of delivering a new baby can range from \$5,000 to \$8,000 for a vaginal delivery to more than \$12,000 for a cesarean delivery. If there are complications, those costs can increase dramatically. Even if your child is in perfect health, new babies require numerous well-visit checkups and immunizations. "If you don't have insurance or have a rather pricey co-pay, you'll be shocked at how much it costs every time you take your baby to the doctor for shots, well-care and sick visits," says Jeannette Moninger, the mother of twin boys in Greenwood, Ind. Be sure to check the terms of your health insurance coverage carefully so that there are no surprises when it comes to who is responsible for paying for what portions of your and your baby's medical care. Because many health plans penalize you for using doctors that aren't on the health plan's approved list, confirm that your obstetrician (including the hospital at which you plan to deliver) and pediatrician are "in network." An often overlooked expense is the additional cost to add a child to your health insurance. After reviewing your health insurance coverage, check to see if your employer offers a health care flexible

spending account. These accounts can significantly reduce the burden of out-of-pocket medical expenses by allowing you to pay for qualifying expenses with pretax dollars. 2. Maternity leave: Although most short-term disability insurance policies cover the time Mom is out of work due to recovery from child birth (or complications during pregnancy), the average policy only pays a portion of your gross income for a set number of weeks (usually four to eight) after birth. If your maternity leave extends beyond the stipulated time, or if Dad decides to take advantage of the Family and Medical Leave Act (FMLA), it will be at no pay unless you use vacation or sick leave. To cover the cost of that lost income, Deborah A. Wilburn, author of "For Richer, Not Poorer: The Newlyweds' Financial Survival Guide" (Perigee, 2005), suggests some advance planning. "Couples should try saving one of their salaries for several months leading up to the delivery date," says Wilburn. 3. Child care: If both parents work outside of the home, they need to be prepared for probably the biggest financial shock facing new parents -- the cost of child care. Depending upon where you live, child care expenses can range from \$5,000 per year for family day care to more than \$20,000 per year for a live-out nanny. Check out day care options during the pregnancy and choose one that you are comfortable with and that you can afford. Check with your employer to see if they offer a dependent care spending account. Similar to health care flexible spending accounts, these accounts enable you to pay for qualifying child care expenses with pretax dollars. You may also be able to claim a child care credit on your federal income tax return, although, if available, a dependent-care spending account is often more advantageous financially. 4. Diapers and wipes: The average baby goes through 10 diapers a day. If you use disposable diapers, that'll cost you about \$2,000 by the time your little one is potty-trained! The cost of cleaning their little bottom with a wet wipe or two at each diaper change will add about \$100 to your monthly grocery bill. Even cloth diapers can be expensive if you use a diaper service. To save money in this area, you can use cloth diapers and launder them yourself. Jennifer Herrin of Tulsa, Okla., found it easy to use cloth diapers with her children. "These days you can buy them with Velcro or snaps and elasticized leg openings so they fit just as snugly as the expensive disposable diapers," Herrin says. She washed them at home and saved a bundle. 5. Formula and/or breast-feeding expenses: The cost of formula shocks just about every new parent. The general rule of thumb is that a baby needs about 2.5 ounces of formula per pound of body weight per day. Breast-feeding can certainly minimize that expense, but there are some hidden costs associated with breastfed babies. For example, you may need to purchase or rent a breast pump, an essential for moms who work outside the home. Nursing bras, breast pads, nursing tops, lanolin ointment and a breast-feeding pillow are also common expenditures. 6. Baby gear: Many new parents don't realize just how much "baby gear" is required to care for and entertain an infant. Crib? Changing table? Rocker or glider? Car seat? Stroller? Baby swing? Monitor? Bouncer seat? Doorway jumper? Most of these items, with the exception of a car seat, can be purchased used. "Baby furniture, such as a changing table, gets very little wear and tear and can be purchased second-hand," advises Wilburn. 7. Clothing and shoes: Lisa Collier Cool of Pelham, N.Y., was surprised by how much she spent just dressing her children. "Babies outgrow clothing at an amazing rate, so they need a new wardrobe every few months," Collier Cool says. "Plus, they never get to wear some of the gifts you get because by the time they get to be the right size, it's the wrong season for the clothes!" Shopping at consignment stores and yard sales or swapping baby clothes with friends can save a lot of money. Buying clothes on sale at the end of the season (in a larger size so your child can wear the clothes next year) also helps cut expenses. 8. Baby food: Once babies reach 4 to 6 months of age, they start eating baby food in addition to drinking breast milk or formula. Although it can be time consuming, preparing your own food rather than buying baby food in jars can be a money-saver. 9. Life insurance premiums and attorney fees: Wilburn advises couples to review their life insurance policies and increase them so that each spouse has adequate funds to raise each child to age 21, should something happen to one of them. "In addition, they should have wills written, naming a guardian for the baby," Wilburn says. "If there is no will and the two of you perish together, do you want a judge to decide who will raise your child without the benefit of your opinion?" There's no way to get around the attorney's fees for setting up a will and taking care of your insurance and estate planning, but doing some comparison shopping may help. Ask friends and family members who they used and find legal and financial representation that is reasonably priced. There's no doubt about it, having a baby is expensive. McWhorter Sember advises parents to put together a family budget that includes these expenses. "A lot of families don't start thinking seriously about money until after they are parents, so you are not alone if you haven't considered these types of expenditures," she says.

The above answers are great for middle-class parents, but reading them you'd get the impression that it's pretty irresponsible then, for poor folks to have kids. Actually, baby-related expenses can be very low, if you are willing to seek out the cheaper options and not buy into the baby-product propaganda machine. For example, breastfeeding saves tons of money, if you can arrange your life so that breastmilk and the occasional rice cereal or oatmeal are all baby eats for a while (avoid expensive pump/bottle systems if you can!). Likewise, if you can pay for adjustable cloth diapers up front and handle the washing, a new mom can avoid about \$2000 in diaper costs down the line. Formula and diapers are the big financial hits from my experience. Day care is another one, so self or family care of baby will cut down on costs. Baby furniture is also extraneous. No one needs a changing table, because any flat surface will do - couch, bed, carpet, and you actually don't need a crib if you don't mind sleeping with you're new snugglybug - and who minds that? It actually reduces (at first) the famous new mom sleeplessness because when baby needs to feed you just stick her on your boob and go back to sleep. Easy! Car seats can often be had for free from various state public health agencies, and strollers do not need to be the monstrous kind with cupholders and storage and all that you see nowadays. Medical costs are expensive - if you don't have insurance with a decently low co-pay. But some states, like Oregon and Massachusetts, have good health care for low-income people. Further, get a book like the Sears book that has a section on diagnosing problems so you won't be panicked by every sniffle but will know when to take baby in.


[Improve Answer](#)
[View Discussion](#)
[Watch Question](#)
[SHARE](#)

First answer by yvonne garcia garcia. Last edit by [Mbadwarrior](#). Contributor [rust](#): 40 [[recommend contributor](#)]. Question [popularity](#): 219 [[recommend question](#)]

Research your answer:

Can you answer other [questions about children and parenting?](#) 

[Answers.com](#) > [Wiki Answers](#) > [Categories](#) > [Relationships](#) > [Parenting and Children](#) > How much does it cost to care for a baby?

Our contributors said this page should be displayed for the questions below. (*Where do these come from* )
 If any of these are *not* a genuine rephrasing of the question, please help out and [edit these alternates](#).

How much does a baby cost? Cost of a baby medical care? How much do baby whipes cost? How much does baby care cost? How much do baby vitamins cost? How much cost Baby Medical care? How much does a baby cost at six months? How much does it cost to care for a baby? How much you waste to take care to a baby? How much to take care of a baby for a month? How much does a baby cost in the first year? How much does it cost to take care of a baby? How much does it usually cost to have a baby? How much does it cost to take care for a baby? What is the cost to care for a baby per month? How much money does it cost to care for a baby? How much does it cost to care a 3 month-old baby? How much does a newborn baby cost to take care of? How much does it cost to care for a baby for 6 months? What is the cost newborn baby medical care for one year?

[About](#) [Help](#) [Center](#) [Blog](#) [WikiAnswers](#) [Anywhere](#) [Webmaster](#) [Tools](#) [What's](#) [New](#)

[Terms of Use](#) [Privacy Policy](#) [IP Issues](#) [Disclaimer](#)

