



# Dollars and Sense



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

	Basic Stuff (hand-me-downs, sale items, cutting back on luxuries)	Nicer Stuff (new clothes, regular price items, luxury purchases)
Diapers <sup>1</sup>	\$750	\$1000
Baby formula <sup>1</sup>	\$1400	\$2,200
Baby food <sup>1</sup>	\$275	\$550
Health/Safety Items (wipes, lotion, washcloths, bath items) <sup>1</sup>	\$350	\$700
Baby clothes and shoes <sup>2</sup>	\$400	\$600
Furniture (crib, high chair, car seat, and stroller) <sup>1</sup>	\$325	\$1400
Child care (full time) <sup>3</sup>	\$4,000	\$10,000
Medical Expenses (prenatal care, delivery, hospital) <sup>1</sup>	\$6,680	\$9,000
Your own apartment <sup>4</sup>	\$7,680	\$9,200
Utilities (basic is gas, heating fuel, electricity, and water) <sup>5</sup>	\$3,560	\$5,720
Your other expenses (food, clothes, transport, etc.) <sup>6</sup>	\$1,590	\$3,180
<b>Total cost for baby's first year</b>	<b>\$26,965</b>	<b>\$43,550</b>

Costs do not include any “extras” like toys, baby pictures, babysitters, movies, medications, birthday parties, or holiday gifts.



## Now if you don't want to have a baby this year ...

Abstinence	Free!
Box of 12 condoms	\$6
Box of 36 condoms	\$12
One year of birth control pills <sup>8</sup>	\$180-420
One year of Ortho Evra (the patch) <sup>9</sup>	\$360-420
One year of Depo-Provera (the shot) <sup>10</sup>	\$215-545

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

**1-800-78-FACTS**

Costs may be lower than those listed; depends on your income at family planning clinics. Teens do NOT need parental consent to get birth control in Minnesota.

## How much money are YOU making in a year?



(Note, these figures are about 20% less after taxes!)	Full time (40 hours/wk)	Part time (20 hours/wk)
Minimum wage job - \$6.15/hour (McDonald's, Target) <sup>10</sup>	\$12,792	\$6,396
“Livable wage” job - \$10.22/hour (food preparation & serving occupations) <sup>11</sup>	\$21,258	\$10,629



Minnesota Organization on Adolescent Pregnancy, Prevention and Parenting

For additional information, contact MOAPPP today: 1.800.657.3697 or 651.644.1447 or moapp@moapp.org

1. Life in the Fast Lane Baby Budget, <http://www.teenageparent.org/english/costofbaby2B.html>.
2. The Cost of Raising Children, Monthly Clothing Costs by Family Type and Income Level, <http://www.extension.umn.edu/distribution/businessmanagement/DF5899.html>, updated 2002.
3. Schulman, K. and Adams, G. 1998. *Issue Brief: The High Cost of Child Care Puts Quality Care Out of Reach for Many Families*. Washington, DC: Children's Defense Fund.
4. Average Rental Rates, City of St Paul, <http://www.ci.stpaul.gov/housing/information/yeartoyear.html>, updated 7/02.
5. Yahoo! Real Estate, Minneapolis Neighborhood Profile, <http://realestate.yahoo.com/re/neighborhood/search.html?sa=&csz=55455&submit=Submit>, "nicer stuff" price includes cost of telephone, television, internet, and cell phone).
6. Bankrate.com Calculator—What is the Cost of Raising a Child?, <http://www.bankrate.com/brm/calc/raiseChild.asp>, updated 2004.
7. Planned Parenthood Federation of America (PPFA), You and the Pill, [http://www.plannedparenthood.org/bc/YOU\\_AND\\_PILL.HTM](http://www.plannedparenthood.org/bc/YOU_AND_PILL.HTM), updated 11/03.
8. PPFA, Is the Patch Right for You?, [http://www.plannedparenthood.org/bc/030109\\_OrthoEvra.html](http://www.plannedparenthood.org/bc/030109_OrthoEvra.html), updated 6/04.
9. PPFA, Is Depo-Provera for You?, <http://www.plannedparenthood.org/bc/depoforyou.htm>, updated 7/02.
10. U.S. Department of Labor, Minimum Wage Laws in Minnesota, <http://www.dol.gov/esa/minwage/america.htm#Minnesota>, updated 11/05.
11. Office for Social Justice, <http://www.osjspm.org/jobgap.htm>.