



Can You Afford a Baby?

What will you need to accommodate a new baby? a crib? a car seat? diapers? formula? baby food? It adds up quickly. Below, you'll find practical suggestions of what you'll need before and after your baby arrives and the approximate costs. You can help keep costs down with hand-me-downs and sale items and by cutting back on luxuries. Doctor visits and medicine costs should also be taken into consideration but will vary based on the health of your baby and your medical insurance plan.

Feeding

Even breast-feeding isn't free, because you'll need supplies such as nursing bras, breast shields a breast pump and bottles. Babies usually begin eating solid food after the first six months. You can lower the cost of baby food by making your own. Here are estimated costs, including equipment and supplies, for the first year.

breast-feeding	\$175-\$400
formula feeding	\$1,000-\$2,000
baby food	\$275-\$550

Diapers

Whether you choose to use disposable or cloth diapers, both have costs attached. And no matter which you choose, you'll need supplies to keep your baby's bottom clean. The costs listed are for one year.

cloth diapers	\$150-\$300
diaper service with diapers	\$650-\$850
disposable diapers	\$550-\$800

Child Care

The costs of child care vary. A child care center is a regulated facility with a larger number of children. A nanny or au pair is a person who comes into your home to care for your child and maybe do light housework. Family child care homes are usually run by a mother in her own home. These cost estimates are per year.

child care center	up to \$8,000
nanny/au pair	up to \$25,000
family child care	\$4,000-\$6,000
staying home with your child	loss of income <i>(minus the cost of working: transportation, dry cleaning, etc.)</i>

One-Time Purchases

Some of this baby equipment can be obtained through hand-me-downs, secondhand or consignment shops or gifts from baby showers.

crib with mattress	\$100-\$900
bedding	\$100-\$200
stroller	\$100-\$200
chest of drawers	\$100-\$200
changing table	\$100-\$200
car seat	\$75-\$150

Making Room for Baby

Here are approximate costs for decorating your baby's room. The cost will depend on how much you decorate or renovate and how large the room is. Even something as simple as a new coat of paint can make a room look new and inviting.

painting	\$20 per gallon
wallpaper/border	\$25 per roll
wall hangings/decorations	up to \$500

Clothing, Toiletries and Supplies

T-shirts, sleepers, socks, soap, shampoo, ointment: These types of purchases are ongoing and can cost about \$200 to \$800 for the first year.

