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Cost of Raising a Child

This publication was made possible by Grant Number **TP1AH000081-01-01** from the Department of Health and Human Services, Office of Adolescent Health; its contents are solely the responsibility of the authors and do not necessarily represent the official views of the Department of Health and Human Services.

Teen Pregnancy

- An unintended pregnancy can be a consequence when teenagers decide to have sex.
- According to the CDC, in 2015, a total of 229,715 babies were born to women aged 15–19 years, for a birth rate of 22.3 per 1,000 women in this age group.



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Potential Consequences

When teenagers become parents, there are many potential consequences including:

- Loss of educational/employment opportunities
- Complicates relationships: family, friends, and dating
- Increased responsibilities
- Lack of time, money and resources



When it comes to education . . .

- Becoming a teen parent is the leading cause of high school dropout for young women.
- About 30% of young women site “parenthood” or “pregnancy” as the reason for dropping out. About 9% of young men state these reasons for dropping out.
- Only about half (51%) of teen mothers ever obtain a high school diploma compared to 89% of young women who are not teen parents.
- Less than 2% of young women who have a child before age 18 obtain a college degree before age 30.
- Only 61% of working teen dads obtain a high school diploma by the age of 26 compared to the 97% of young men who are not teen parents.



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Source: <http://thenationalcampaign.org/sites/default/files/resource-primary-download/childbearing-education-economicwellbeing.pdf>,
<http://newsroom.cci.edu/releasedetail.cfm?ReleaseID=721323>,
<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3167874/>

As for employment . . .

Annual income
of individuals
WITHOUT a high
school diploma:

- Earn about \$7000 LESS than those WITH a diploma.
- Earn about \$26,500 LESS than those with a bachelor's degree.

Lifetime income
of individuals
WITHOUT a high
school diploma:

- Earn about \$200,000 LESS than those WITH a diploma.
- Earn about \$1.1 million LESS than those with a bachelor's degree.



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Source:

http://usgovinfo.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=usgovinfo&cdn=newsissues&tm=5&f=10&su=p284.13.342.ip_&tt=2&bt=0&bts=0&zu=http%3A/www.census.gov/prod/2002pubs/p23-210.pdf

What does \$7,000 look like?



- 500 albums from iTunes (retail: \$13.99 per album)



- 538 movie tickets (retail: \$12.99 ticket)



- 1,573 grande Caramel Frappuccinos (retail: \$4.45 per drink)



- 2,702 gallons of gas (retail: \$2.59 per gallon)



- 876 months of Netflix (retail: \$7.99 per month)



- 8 iPhone devices (retail: \$799 per phone)



What cost goes into actually raising a baby?



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The grand total of raising a child from
Birth to age 17 is about:

\$233,610

Food

Housing

EDUCATION

Transportation

Healthcare

CHILD CARE

Clothing

Just to name a few....



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Source: <http://money.cnn.com/2017/01/09/pf/cost-of-raising-a-child-2015/index.html>

The average annual cost of raising a child is between \$12,350 - \$14,000

- Daily needs include clothes, food/formula, diapers, bottles, etc.
- New babies also need things like cribs, car seats, nursery furniture, etc.
- Babies also require routine trips to a doctor for things such as checkups, vaccines, etc.

**These costs can really ADD
UP!**



For a teen who lives at home, already has a car and receives free child-care:

- Diapers (1 month): \$79.00 (2 big packs of size 1 Pampers)
- Formula (1 month): \$160.00 (8 cans of store-brand formula)
- Baby Clothes: \$63.00 (2 footed onesies, 3 nighties, 5 onesies, 4 pairs of pants, 4 pairs of mittens, 3 pairs of socks and 3 hats)
- Crib: \$90.00
- Bedding: \$40.00
- Mattress: \$30.00
- Car Seat: \$60.00
- High Chair: \$20.00
- Changing Table: \$70.00 (changing table, pad, and pad cover)

\$612



And that list does not include:

- Bottles
- Baby food/cereal
- Wipes
- Baby soap/lotion
- Baby powder
- Bottle cleaner
- Baby monitors
- Baby gates
- Thermometer
- Pacifiers
- Blankets
- Toys
- Walkers
- Strollers
- Bouncers
- Baby bath tub
- Medicine
- Teethers
- Other baby furniture (dresser, rocking chair, etc)
- And much more!



In addition to all these costs, non-custodial parents pay child support.

- In the state of Tennessee child support amounts are set by a judge.
- It is usually an amount based on the income of the non-custodial parent and can be quite costly.
- If someone cannot make their payments the state can revoke their driver's license, hunting/fishing license, etc.
- If someone continues to not pay child support, the penalty could be 90 days in jail.



These do not include the costs associated
with pregnancy



pre-natal care
pre-natal vitamins/medications
screening for gestational diabetes,
Hepatitis, ultrasounds,
stress tests and much more!



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Source: <http://www.womenshealth.gov/publications/our-publications/fact-sheet/prenatal-care.html>

These costs, along with the actual delivery and post delivery care can quickly add up.



Many private insurance companies will not cover the pre-natal costs of teen pregnancy.



This means the costs are passed on to the teens and their families.

To review

Estimated Cost of Raising a Child from BIRTH-AGE 2

\$24,700



Estimated Cost of Pre-Natal Care and Delivery

\$50,000



Grand Total:

\$74,700

What does \$74,700 look like?



- 5,339 albums from iTunes (retail: \$13.99 per album)



- 5,750 movie tickets (retail: \$12.99 ticket)



- 16,786 grande Caramel Frappuccinos (retail: \$4.45 per drink)



- 28,841 gallons of gas (retail: \$2.59 per gallon)



- 9,349 months of Netflix (retail: \$7.99 per month)



- 93 iPhone devices (retail: \$799 per phone)



\$74,700 could also buy you...



- 3 brand new Toyota Corollas



- 2 brand new Ford F150 trucks



- Over 4 and a half years of rent on a 2 bedroom apartment



- 4 years of college at a state school in Tennessee



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In addition to the monetary costs, becoming a teen parent can:

- limit social life. (It's hard to go to the ball-game, prom or even out for pizza when it requires finding childcare.)
- create friction between a person and their dating partner. (High school relationships are tough enough without the added pressure of a baby.)
- cause problems with family. (While you may have some family support your family cannot always be responsible for you and your baby.)
- take up free time. (Being a parent, in school, with a job leaves little time for anything else.)

