

Worksheet Key, Page 4

The most common characteristic of women who live below the poverty line is that they are single mothers.

FINANCIAL: It costs about \$150,000 to raise a child. That is raising a child with the bare minimum and no college fund. Looking at a baby, you might wonder what would cost so much. But let's look a little closer.

A newborn goes through about 70 to 100 diapers a week, which cost around \$25 a week, or \$100 a month. Wipes cost around \$20 a month. If you are not breastfeeding, formula (which can vary widely, depending on type) can average \$100 a month. If you need special formula, it can go as high as \$600 a month! (Source of these statistics are from www.babycenter.com.)

These are just the basic needs. You may be fortunate enough to be given clothing and furniture. But, there are always things that you will need to buy. A good car seat costs \$65 to \$150.

As baby grows, the number of diapers lessens. But you have to buy new clothes, shoes, and other things she needs. It doesn't take much to see how quickly the costs can add up.

Another area that costs a great deal is child care. A daycare can charge anywhere from \$20 to \$50 a day. Many charge you whether your child is there or not. Now let's do the math for monthly expenses just based on what we have talked about. This is not everything, but it will give you an idea.

Rent: \$ _____

Utilities: \$ _____

Diapers: \$ _____

Wipes: \$ _____

Car Seat: \$ _____

Formula: \$ _____

Child Care: \$ _____

Food: \$ _____

_____ : \$ _____

_____ : \$ _____

Minimum it will cost me to survive: \$ _____

