When Is the Right Time to Start Your Family?

How do you know if you're ready have a childs

Here are some questions to ask yourself when making the decision.

Marriage & Relationship

- Are you in a strong, committed relationship with a long-term partner?
- Do you communicate easily?
 Do you work well as a team?
- Do you both want kids equally?
 Do you share a child-rearing outlook?
- Do you want to settle into your new home or job before having a child?





Personal & Career

- out to before you have children?

 Are you willing to put some plans
- such as traveling, on hold?

 Are you on a good career path?

Are you planning a return to school?

& Do you really want kids, or is it your friends' or family's decision?

Health TssuesSolution Do you smoke or drink? Women: are you

- ready to abstain during pregnancy?

 Do certain diseases run in your families?
- Would you undergo genetic testing?

 Are you prepared to consider options such

as IVF if you can't conceive naturally?

- Is your overall health good?
 Are you at your optimal weight?





Do you have the financial ability to have and support a child?

Financial Readiness

Would having a child mean you need to move to a larger house?

Are you able to stop working and

live on one income, if necessary?

Can you afford child care, life

insurance, temporary work leave?

Do you have friends in the area who can help occasionally?

Are your families living nearby and able to offer support?

- Do you have friends with kids? Would you take their advice?
- Are you willing to attend a parental support group, if needed?





Do you live on a high-traffic street? Are there sidewalks?

you checked the crime rates?

to a more family-friendly area?

Would you consider moving

Is the neighborhood safe? Have

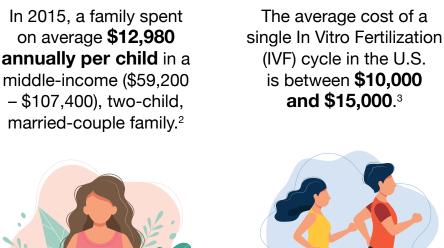


American parents spend

on average **\$233,610**

on child costs from birth
until the age of 17, not
including college.

- \$107
marrie



Labor force participation today stands at 70%

among all mothers of

children vounger than 18,

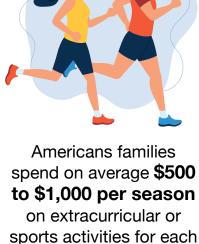
and 64% of moms with

preschool-aged children.4

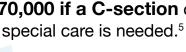


Expenses for a delivery range from \$3,000 to upward of \$37,000 per child for a normal vaginal delivery, and from \$8,000 to \$70,000 if a C-section or

SOURCES



of their children.1



1 - www.smartasset.com • retirement the average cost of raising a child
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3 - www.pennmedicine.org • updates • blogs • fertility-blog • 2018 • march • ivf by the numbers
4 - www.pewsocialtrends.org • 2015 • 12/17/1 the american family today
5/6 - www.marketwatch.com • story • these 5 charts show how expensive it is to raise children today • 2018-03-29