

HELPING YOUR BABY TO THRIVE



**All the Baby Care Basics,
Plus Where to Get Great Free Help!**

Helping Your Baby to Thrive

Marianne Takas



A publication of
Strengthening Young Families

www.strengtheningyoungfamilies.org

About the Author:

Marianne Takas is the Director of Strengthening Young Families. She has worked for over 25 years as a lawyer, writer, and advocate focusing on child welfare issues, and is the author of:

From Surviving to Thriving

Becoming a Family

(Co-author with Edward Warner)

Relatives Raising Children

The Ties that Bind Handbook

(Co-author with Naomi Weinstein)

To Love a Child

(Co-author with Edward Warner)

Child Custody

Child Support

About the Publisher:

Strengthening Young Families is a non-profit organization dedicated to providing families with the support, information and resources to help them thrive.

www.strengtheningyoungfamilies.org

Copyright 2009 by Marianne Takas.

All rights reserved. To request reprint permissions, contact Marianne Takas

at 240-320-2666, or

mariannetakas@verizon.net.

CONTENTS

1. Caring for your baby 4-23
2. Health & safety 24-37
3. If money is tight 38-57
4. Your baby's family 58-72

Note to Readers: This book lists some websites for more information, but you don't need a computer at home to use them. Most libraries offer free internet use, and library staff can help you get started.



**CHAPTER ONE:
CARING FOR
YOUR BABY**

Parenting can be an amazing joy.
But it's also a tough job.
It can feel like there's so much to learn,
and so much to do.

This chapter can help you get started
with a few basics of baby care.
It can also put you in touch with some
great places to get help. That can help
get you and your baby off to a great start!

Getting your energy back

Caring for a baby takes work and energy. Babies need food and sleep and caring — but so do you! To stay in shape to care for your baby, you need to take care of yourself.

The health needs of new moms. If you've just had a baby, you'll need some time to get back your strength. For the first couple weeks, enjoy snuggling and feeding your baby, but let other people -- the dad, other relatives, or anyone else who can help -- do as much of the other work as possible. Try to eat well, get enough sleep, and take a daily walk. Also be sure to see your doctor at least once in the week after you give birth.

Healthy habits for all the family. Any new parent — mom or dad — is facing lots of new stresses. A baby can wake you up at night and keep you busy all day. You may be so busy taking care of your baby that you forget to take care of yourself. But it's good stay on track with basic healthy habits of diet, exercise, and regular health care. That can help keep you healthy, so you'll be there when your baby needs you.



Love after parenting. If you're a couple, raising your baby together, you may worry about how the baby will affect your love life. Lots of parents have a great love life — but most have to be a little patient at first. Most doctors insist that new moms not have sex the month after giving birth, to give the mom's insides time to heal. Even after that, many moms are just too tired to feel very sexual for the next few months. This is a time to be patient, finding new ways to cuddle and be close. Soon, as the baby becomes easier to care for and everyone begins getting a little more sleep, things will get better. In fact, parents who get through this time and stay committed often go on to have a better love life than ever before.

Loving your baby

The love you give your baby is just what a baby needs. Babies need to be held, stroked, smiled at, and cuddled. It makes them happy, and helps them to grow and thrive.

Showing your love. It's great to cuddle with your baby, smile, sing or play. If you're tired, you can let the baby sleep in your lap while you read or watch TV. As you show your love, your baby grows and learns to love back.

Talking with your baby. Talking gently to a baby, about anything and everything, is one of the best ways you can show your love. Your talking makes your baby feel good, and also helps him or her to learn.

Sharing the love. If both parents can be active, involved, and sharing in the baby's care, that will be terrific for the baby. If other relatives can help, that's great, too. All that love helps your baby to feel happy and secure.



Feeding your baby

The best food for baby. For the first few months, babies take in all their nutrition through the milk they drink. The simplest and best milk for a baby is the mom's. Breast milk:

- Is good for your baby;
- Is a great way to cuddle;
- Cost less than formula; and
- Can even be given without getting out of bed!

A healthier baby. Studies show that babies who are breastfed (or nursed) tend to be healthier, and are less likely to become overweight. They even tend to become better able to learn, into the school years and beyond.

Getting started. Don't worry if it takes a few times before you feel confident. If you want help, you can try:

- **Help from a nurse.** There are nurses trained to help moms start breastfeeding, and Medicaid and many insurance plans cover the cost. You can ask your hospital or doctor about this great service.
- **Videos.** Good videos, available at libraries and rental stores, include *Nature's Way: Guide to Breastfeeding* and *Laugh and Learn about Breastfeeding*.



- **La Leche League**, a group that helps women to breastfeed, can be reached toll-free at **800-LA-LECHE**.

Anything new takes time, but you'll get the hang of it. Most moms can breastfeed, and most find it a special and happy time.

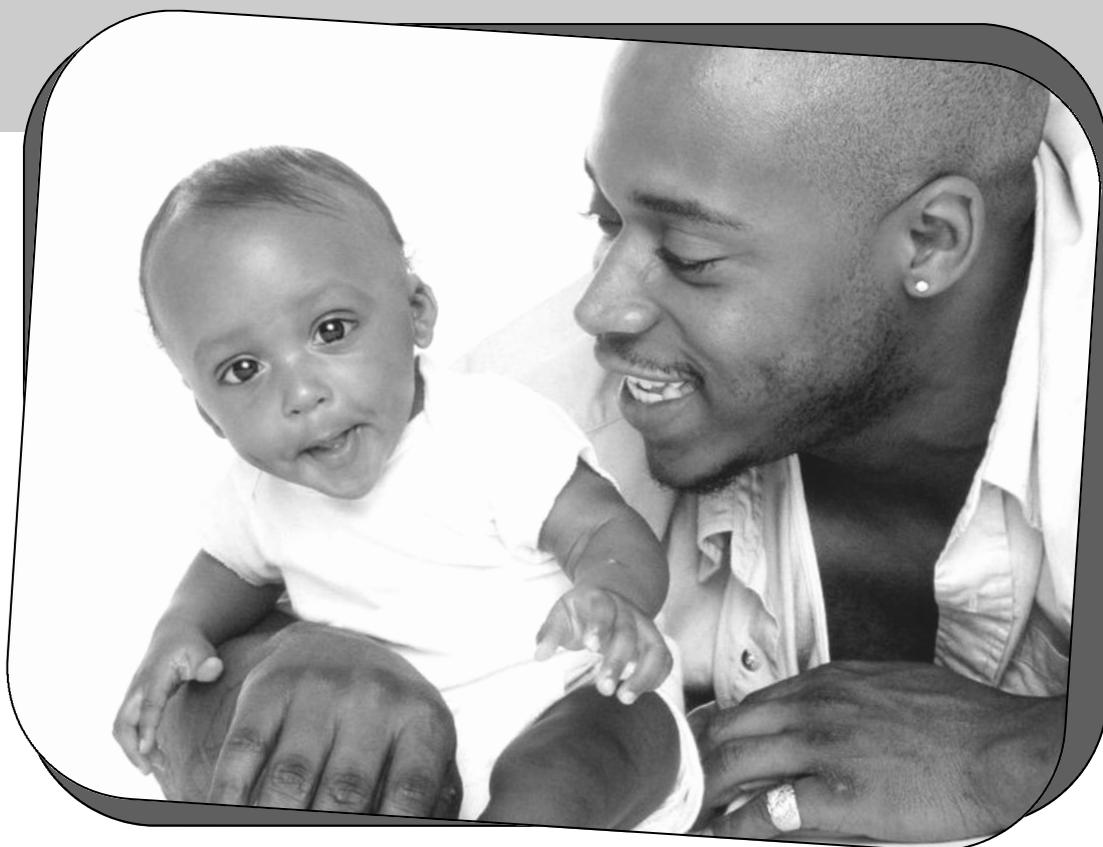
Becoming a great dad

If you're the dad-to-be, here's your chance to be a hero. The more you can do, both before and after your baby is born, the better start your baby will have. Keep in mind, the mom is as new to parenting as you are, and she's got some pretty big stresses on her body -- pregnancy, then childbirth, and then breastfeeding. That leaves you a little freer to help turn this tough time into a great time.

You can help by holding and soothing the baby, changing diapers, or most anything else that's needed. You can even cook healthy meals and offer to join the mom in some healthy exercise. So, when the going gets tough, be a hero!

Why dads matter. It's not just the mom you're helping when you care for your baby. Childraising is a big job, and your child will benefit from having two active parents. As a man, and as a person, you'll have your own special gifts. The more active you are in raising your shared child, the more you'll be able to share those gifts.

Some men feel nervous around small babies, but here's a big secret. So do a lot of women. If your partner can learn to care for a baby, so can you. The more you jump in and just do it, the more you'll see how good a parent you can be.



A great group for dads

If you want to be the best dad you can be, join the club! To help dads like you, **The National Fatherhood Initiative** offers books and videos on fathering, classes and support groups in communities nationwide, and a national Dads' Club. You can learn all about them online at **www.fatherhood.org**, or by calling **301-948-0599**.

Safe and sound sleeping

Babies need lots of sleep for their bodies and brains to rest and grow. You may feel better, too, as your sleeping baby lets you sleep and rest more.

Safe sleeping habits. Good sleep starts with good safety habits. Safe sleeping habits help keep your baby from smothering or choking while sleeping. You can help keep your baby safe by following a few simple safety rules:

- **A crib or bassinet.** To keep your baby safe and comfy, a crib or bassinet placed near to your bed is best. If you need a crib and can't afford one, tell staff at the hospital, or see pages 20, 21, or 49 to find folks who can help.
- **No puffy stuff.** The crib should have a firm mattress, fitting sheet, and no spaces that can trap the baby's head. A baby blanket is fine, but don't put pillows, soft toys or big puffy quilts in the crib.
- **No smoking zone.** Don't smoke or let others smoke near your baby or where your baby sleeps. Leftover smoke can make it hard for your baby to breathe.
- **BACK to sleep.** Place your baby on his or her back to sleep. This protects against smothering, and is comfortable and safe.



A good night's sleep. Newborns sleep a lot, but most can't sleep through the night. Their stomachs are so little they get hungry every few hours. Still, there are ways to help even a young baby to sleep more at night. You can start by keeping the baby awake for the four hours before bedtime. The last hour, try a gentle bedtime routine, with nursing, a story or song, and cuddle time. Then, if your baby wakes up at night, do what's needed — breastfeeding and maybe a diaper change — but keep lights low and don't talk or play. With time, your baby will learn that this is the time to sleep, and will begin to sleep longer.

When your baby cries

A crying baby can be very stressful. As parents, we may feel worried, stressed, or even angry. Still, crying is just the baby's way of saying "I need something." Here are some things that may help:

- **Company.** Babies often cry out just looking for a parent. A gentle greeting or stroking may keep a small cry small.
- **Diaper.** Next step, check the baby's diaper.
- **Food.** If the baby hasn't eaten recently, nursing may help.
- **Distraction.** A crying baby who isn't wet or hungry may be bored. It may help to talk, read, play, or offer a toy.
- **Sleep.** If your baby is too cranky to play, it may be nap time. You can put the baby in his or her crib, or try holding or rocking the baby.
- **Health.** If your baby keeps crying for over an hour, there may be a health reason. It's a good idea to call your doctor.

Some babies cry more and are harder to soothe than other babies — and all babies cry pretty often. Still, as your baby grows, you'll be better able to help turn crying into calm.



Keeping your cool. Much as you love your baby, it can be hard to stay calm when your baby is screaming. If you're about to start screaming yourself, or you fear you could shake or hit your baby, it's time to step back. Shaking or hitting a baby is very dangerous, and could even cause death. Instead, gently place the baby in a crib or other safe place, and then leave the room. (Don't worry, your baby will be okay just crying in a safe place for a short time.) Then, if possible, ask your partner, a relative, or a friend to come and be with the baby. That way, you can get a break, but keep your baby safe.

If you need help calming down, you can call toll-free to:

- **Childhelp Parent Help Line** at 1-800-422-4453 or
- **Boys Town Parent Help Line** at 1-800-448-3000.

Your baby's learning

Babies are born with an amazing ability to learn. In just a few years, babies learn to talk, walk, run, sing, and play. And, just as baby ducks swim after their mom and dad, your baby learns from you. You can help best if you:

- Talk to your baby, about anything and everything.
- Play music, sing songs, and play games with your baby.
- Let your baby explore and touch things, while keeping the baby safe.
- Take your child to fun places like the park, library, playground, or zoo.
- Read to your child, borrowing books and "chubby books" from the library.
- Eat dinner as a family, so your baby will hear how adults talk to each other.
- Avoid television and videogames, especially at this young age.

Bit by bit, you are helping your baby to learn and grow.



Free help for newer parents

Some of the best help for parents is free of charge to eligible families. A parenting program can help you to feel confident, meet other parents, and get any help you need. And it can even be fun! To find a program near you, you can ask your doctor, hospital, local community center, or other parents you know. You may also want to check out one of these great national programs, which offer groups in communities nationwide:

- **Healthy Families America.** This great program offers parent support groups, home visits for learning about baby care, and help connecting parents with any needed services or benefits. Offered free to eligible families, HFA mostly serves parents who are younger, unmarried, and/or currently lower income. You can learn more about the program, and find out if it's offered near you, by contacting **1-312-663-3520** or **www.healthyfamiliesamerica.org**.
- **Nurse-Family Partnerships.** Here's another terrific program, offering regular home visits by a nurse, from before the baby is born and for two years after. Free to eligible families, NFP serves first-time, lower income moms, their babies, and their partners. You can learn more, and find out if there's a program near you by calling toll-free **1-866-864-5226** or go to **www.nursefamilypartnership.org**.



- **Parents as Teachers.** You are your child's first teacher, and this program can help you to do a great job at it. Like the other programs, Parents as Teachers programs may offer free or very low cost home visits from caring mentors, parent support groups, and child health screenings. In this program, though, families usually can be of any income level. You can look for a program near you by calling toll-free to **1-866-728-4968** or go to **www.parentsasteachers.org**.

All three of these programs — and the ones on the next 2 pages — have a lot in common. In fact, in many places two or more of the programs may work together.

A head start on learning

School and learning is your child's path to a great future. There are some great programs, offered free of charge to eligible families, that can help your child to learn well from the start.

Studies have shown that these programs really do give children's learning a boost, and can later help children to do well in school. Programs can start as early as newborn and may include the parents in teaching the child.

A "Head Start" on learning. Found in many schools and community centers, these programs can help kids to learn well from the start:

- **Early Head Start**, for children from birth to age three, offers a care program for the children, along with help to parents in teaching their children. These programs can launch a child into learning and be a good support to you.
- **Head Start**, for children ages 3 to 5, uses lots of fun hands-on activities to help kids learn. Most programs offer daily care and learning for the children, plus some services to help parents help the child's learning. Head Start is a great way to help your child get ready for school.



Signing up. To enroll a child in Head Start or Early Head Start, families usually must be lower income. To find a local Head Start program, and see if your child is eligible, contact **1-866-763-6481** or go to **<http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices>**



**CHAPTER TWO:
YOUR BABY'S
HEALTH & SAFETY**

As a parent, there's a lot you can do to help keep your baby as healthy and safe as possible. This chapter shows basic health and safety practices that will help you help your child. You may even find that, as you do your best for your baby, you move your whole family toward a healthier and happier life.

Your baby's health care

Babies need regular health care to help them stay healthy. It's important, within 3 weeks of your baby's birth, to take your baby for a health care checkup. You can get this care from a **pediatrician** (doctor trained to care for babies and children) or a **pediatric nurse practitioner** (a nurse trained to care for babies and children). To find one, you can ask your doctor or hospital, or ask other parents who they use.

Keeping your baby healthy. Health care visits aren't just for children who are sick. Every baby needs regular "well baby" visits to help stay healthy. Reasons include:

- **Check ups.** At every visit, the health care provider examines your child's head, heart, lungs, strength, and growth. If there is a problem, your baby can get help.
- **Vaccinations.** Babies need shots to keep them from getting lots of very serious illnesses. Staying on track with these vaccinations can save your baby's life.
- **Questions.** Whatever you want to know about your baby's health and needs, you can ask the doctor or nurse. This helps you to care for your baby's health.



Health care can be expensive, so it's good to know there's help. If you need help paying for medical care, see page 44.

When your baby is sick

A baby who is sick may need medical care. Be sure to call your doctor or nurse if your baby:

- Is crying without stopping, or seems to be in pain
- Is so stuffed up that it affects breathing
- Has redness, swelling, or fluid leaking from the eyes
- Is tugging at one or both ears, can't seem to hear well, or has fluid leaking from the ear
- Has a rash or a change in skin color
- Is vomiting (not just ordinary spitting up after feedings)
- Has bad diarrhea (watery stools for 6 or more diapers)
- May be constipated (lack of soiled diapers, or blood in stools, or pain when trying to poop)
- Is dehydrated (no wet diapers for 6 hours, crying without tears, or a change in the soft spot on top of the head)
- Has a fever (of 100.4° if your baby is under two months, or 102° if older)



- Won't eat, or eats very little, at several feedings
- Is hard to wake, even after having plenty of sleep

Your care provider will probably have you bring your baby in to be seen, to try to help your baby get better.

Helping your baby get better. You can help your baby get better by following your doctor's advice, staying on track with any medicines, and making sure the baby gets plenty of fluids. Feel free to call the office again if you have any questions or concerns.

Keeping your baby safe

Safe habits can stop accidents before they happen. These simple habits can help.

Childproofing your home. A good start is to put out of reach:

- Things that could **choke** a baby (such as coins or small toys);
- Things that could **poison** a baby (such as pills and cleaners);
- **Stairs**, which should be blocked with baby gates;
- **Kitchen**, which should be blocked with a baby gate due to hot or sharp items; and
- **Toilets**, which should have the lids down and the bathroom door closed.

A big danger. Guns and other weapons are a big danger, because a gun in the home is 43 times more likely to kill a family member than an intruder. That's why the nation's leading child health organization advises families to NOT keep a gun in the home. If you must keep a gun for work, be sure to keep it out of sight, locked, and unloaded.



Childproofing your car. Cars can be a big danger. To help keep your child safe, you can:

- Use a car seat that faces backward until your baby is at least a year old and weighs at least 20 pounds. Then, as your child grows, use the type of car seat, booster seat, or seat belt designed for your child's age and size.
- Keep your car maintained, insured, and with needed safety inspections.
- Only drive when alert, wearing your seatbelt, and never after any drinking or other drug use.

Safe and sober parenting

Being a parent is an important job — so important it deserves to be done with a clear head. Reasons to NOT drink heavily or use illegal drugs while parenting include:

- **Safety.** Drunk or high parenting is a lot like drunk or high driving. There are too many chances to drop, injure, or hurt a baby or other child if your judgment, balance, and reflexes are impaired.
- **Relationships.** Alcohol and other drugs can hurt family relationships by reducing patience, feeding anger, and causing loss of control.
- **Stability.** People who drink heavily or use illegal drugs are more likely to be arrested, lose a job, lose their apartments, and/or to separate or divorce.

Alcohol and many other drugs are also dangerous because they can become addictive. Some drugs, such as methamphetamines and crack cocaine, often cause violence and severe neglect of children.

Help if you need it. Many new parents decide, for the baby's sake, to avoid heavy drinking or any use of illegal drugs. If that means a change for you -- and if it's harder to stop than you expected -- there are lots of places to find help. Some great options include:



- **Alcoholics Anonymous** offers free self-help support groups for people who want to quit drinking. You can call **1-212-870-3400** or **www.alcoholics-anonymous.org**.
- **Narcotics Anonymous** offers free self-help support groups for people who want to quit using drugs other than, or in addition to, alcohol. To find a local group, contact **1-818-773-9999** or **www.na.org**.

There are also programs that offer medical help and a more structured treatment program. To find a program near you, you can look on the **Drug Treatment Locator** website at **<http://findtreatment.samhsa.gov/>**.

A home free of violence

Every family has arguments, and even times when tempers flare. It's important, though, to keep family members safe. Violence in the home — hitting, kicking, trapping or even threats — is very dangerous. If not stopped, it can get worse and worse, until one or more members of the family ends badly injured, in jail, or even dead.

Help if you need it. Violence in a family can be a learned habit, an argument out of control, or a way for one person to control another. Sadly, violence in families — even families that otherwise love each other — is all too common.

The good news is that there are ways to get help, both for people who are getting hurt or threatened, and for people who want help controlling violent urges. Getting and using that help, if needed, can be life changing.

Getting help if you feel unsafe. If you or your baby are ever in danger, it's smart to call the police right away. You can also get help at any time with making decisions and finding safe solutions. Local programs may offer safe places to stay, legal help, counseling and support groups, and other practical help. The **National Domestic Violence Hotline** at **1-800-799-7233 (SAFE)** or **www.ndvh.org** can help you find free services in your community.



Controlling violent urges. If you're having trouble controlling anger, you can start by committing to a family policy of "no violence -- not now, not ever." If you're ever arguing and feel too angry to talk calmly, walk away from the conflict until you've calmed down. Remind yourself that violence is a crime, and that giving in to a violent urge could land you in jail, having lost your family and your self-respect. If you need help changing violent habits, you can find out about free or low-cost services in your community from the **National Domestic Violence Hotline** at **1-800-799-7233 (SAFE)** or **www.ndvh.org**.

In case of emergency

Each year, thousands of lives are saved as people in emergencies call 9-1-1 for police, fire and ambulance help. But other lives are lost when people wait too long. That's why it's smart to think ahead about when to call.

Health emergencies. Phone 9-1-1 if any family member —but especially your baby — is having:

- Bleeding that can't be stopped
- Seizures
- Choking or can't breathe
- Head injuries or other serious injuries
- Seems unconscious or can't be wakened
- Very high fever (102° for babies under two months, or 104° for older children and adults)
- Possible poisoning, such as by cleaning fluids or someone else's medicine

A call to 9-1-1 is the quickest way to get help in a health crisis, and can even save your baby's life.



Safety emergencies. Also phone 9-1-1 if:

- You think there may be an intruder in your home.
- You think there may be fire or a gas leak in the home.
- Any other emergency where you, your baby, or another person is in danger and needs help right away.

You'll probably never need to phone 9-1-1, but it's good to know that it's there. It's one more way that you and your community work to keep your family safe and healthy.



**CHAPTER THREE:
IF MONEY IS TIGHT**

It's always been tough making ends meet with a baby in the family. Now, with the economy adding even more strain, it's tougher than ever. Still, there's a lot that families can do to get ahead.

This chapter is about ways to get ahead — and get help doing it. Your family may have a right to cash and other benefits, plus programs to help you find work if you need it. There are also ways to make the money you have go farther. Bit by bit, you'll find ways to build the security your family wants and needs.

Cash help for families

If you don't have a job now, or have a very low paying job, you may need help just to buy the basics. You've probably heard of the **Temporary Assistance for Needy Families (TANF)** program, which some people call "welfare". Each month, over 2 million families receive TANF services.

- **TANF provides eligible families with a temporary monthly check.** If you qualify, TANF can pay your family a monthly check for up to two years at a time.
- **TANF can help single parent or two parent families.** If your income (what you earn) and assets (what you own) are within program limits, then your family has a right to benefits.
- **TANF can help either or both parents to find a job.** TANF works with companies that need workers, with job training programs, and with places that can provide childcare while you work.
- **TANF lets you be there when your baby needs you.** TANF is temporary, and you have to make a work plan. But there are rules that let a parent first stay home with a young baby.



Applying for benefits. The best way to find out if you qualify is to apply at the TANF office in your community. To find it, you can look under "Temporary Assistance to Needy Families" in your local phone book government pages. You can also find your state TANF program at www.acf.hhs.gov/programs/ofa/states/tanf-num.htm.

Food and nutrition

Everyone has a right to good healthy food, and there are public programs to make sure we all get it. Here are two great programs that help millions of families nationwide.

Supplemental Nutrition Assistance Program (SNAP).

SNAP, which used to be known as Food Stamps, has the important goal of making sure that no one in our country goes hungry. If your family qualifies, you'll get a monthly debit card, which you use like a bank debit card to buy food at any major grocery store. To learn more, including where to apply, look in the government pages of your local phone book, or go to www.fns.usda.gov/snap.

Nutrition for Women, Infants, and Children (WIC).

WIC helps women who are pregnant, breastfeeding or have recently given birth, and children up to their 5th birthday. It has higher income limits than SNAP, so you might be able to get WIC even if you earn too much for SNAP. WIC programs give out vouchers for free milk, cheese, and other healthy foods. To learn more, including where to apply, look in the government pages of your local phone book, or go to www.fns.usda.gov/wic.



Health care coverage

Good health is important for your family, and health care can cost a lot. That's why it's good to know about the free health coverage that your family may be able to get.

Medicaid. Medicaid helps many lower income families with children by paying all or most of their medical bills. If you qualify, Medicaid may even pay hospital and other medical bills from the 3 months before you applied. For more info, including where to apply, look in the government pages of your local phone book, or go to www.govbenefits.gov.

State Children's Health Insurance Program (SCHIP). If your family earns too much to get Medicaid, you may at least be able to get health coverage for your child (but not any adults) from SCHIP. If your family qualifies, SCHIP will then pay all or most of your child's medical bills. You can get more info on SCHIP, including where to apply, by a free call to **1-877-KIDS-NOW** or at www.insurekidsnow.gov.



Your family's home

With housing so expensive today, lots of young parents struggle to find and afford a nice place to live. It's not easy, but there are ways to get help. Options include:

Living with relatives. Many young parents and their babies live with the baby's grandparents or other relatives. It's a plan that can help you save money and mean more people to love and help with the baby. That can really help, especially while you're working, looking for work, or going to school.

Renting. If you want to rent your own place, there are programs that may help you to rent at rates way below market. You might get a "voucher" to rent from a private owner at reduced cost, or might rent in a building owned or managed by a government group. These programs take time and patience to apply, but help many families to find a home at a great price.

Buying. It may seem like a dream now, but many families with limited income buy homes with government or community group help. To buy and keep a home, you'll need a basic income and good budgeting habits (see pages 56-57), but you don't need to be rich. Even if you're not ready to buy now, it's smart to learn the options and start planning ahead.



Your one-stop-shop for housing bargains

Community housing offices are the places set up to help lower income families find and afford housing. They help families to rent or to buy at reduced prices. In case of emergency needs, they can also help families find safe, free, short-term shelter. To find your local community housing office, you can call **1-800-569-4287** or go to **www.hud.gov/local/index.cfm**.

Tough times and big bills

Some programs are there to help in extra tough times, or with extra big bills. Some options include:

After a job loss. If you were laid off from a job, you might have a right to unemployment insurance. To contact your local office, check your local phone book government pages under “unemployment insurance”, or find your state office at www.servicelocator.org/WSLinks.asp.

After a job injury. If you were injured on a job, you may have a right to more cash help, for a longer period of time. To find your local office, check your local phone book government pages under “workers compensation”, or go to www.dol.gov/esa/owcp/dfec/regs/compliance/wc.htm.

Help with utility bills. If your gas and electric bills are high, you may be able to get help from the Low Income Home Energy Assistance Program. You can find your local office listed at www.acf.hhs.gov/programs/liheap/grantees/states.html.

Help with phone bills. The Lifeline and Linkup programs offer basic phone service at very low prices to qualifying families. You can learn more and find your local office at www.lifelinesupport.org.



Community and religious groups. Groups in your community may be able to provide you with food, clothing, baby supplies, children's school supplies, holiday food and gifts, and other needed items. You can call local community centers, churches, temples, or mosques. You could also try local chapters of national groups like **Toys for Tots** (www.toysfortots.org), **Junior League** (www.ajli.org), or **Kiwanis** (www.kiwanis.org).

Keep in mind, you may get help now -- but in a year or two, you may be the friendly one bringing help to a newer family!

Good news at tax time

Believe it or not, tax time doesn't always mean that you pay the government. There are lots of rules in the tax code to help families with children, and even more for families with limited income. In fact, you might be able to pay no taxes -- and get money sent to you!

Best "money back" bets. These two tax credits help many families. They can reduce your tax bill, or, if you don't have a tax bill, be paid to you by check:

- **The Child Tax Credit** pays up to \$1,000 for each child up to age 16 who lives with you.
- **The Earned Income Credit**, offers an extra tax credit for children up to age 18 if your family has low or moderate income from earnings.

To find out if you qualify. Even if you don't earn enough to pay taxes, it's still smart to fill out tax forms to see if your family can get money sent to you. If you have low or moderate income, you can get the forms, and free help filling them out, from the **Volunteer Income Tax Assistance Program (VITA)**. Just call **1-800-829-1040** to find VITA volunteers near you. (Or, if you'd rather do the forms yourself, you can get tax form booklets free in March or April at most libraries.)



Help with a job search

If you're looking for work, you're not alone. There are free services in your community that may be able to help you find the job for you. You may also be able to get free help with putting together resumes and job applications, making a childcare plan, and getting any needed job training.

Your state employment office. Every state has an office to help its residents find jobs, with offices in most counties and larger cities. Most offices offer listings of job openings, information about what type of work is in demand, and referrals to job training programs. Some also can help you to make a resume, set up job interviews, and find childcare. You can find your local employment office by looking in your phone book government pages, or in the listing at www.acinet.org/acinet.

Job services through TANF. The TANF program (pages 42-43) also offers job training and placement. In fact, TANF job services may offer more than the state employment office. For example, the TANF program may help you to find and pay for job training, childcare, and/or transportation to and from work. So, if you haven't already looked into the TANF program, it might be worth it for the job services alone. You can find your local TANF office in your phone book government pages, or use the nationwide listing at www.acf.hhs.gov/programs/ofa/states/tanf-num.htm.



If your schooling was cut short

Parenting can disrupt schooling, making it hard later to get a job. If you don't now have your high school degree, you can catch up by getting a GED, or General Equivalency Diploma. The GED is for people who've been away from school, and want to show employers they have basic high school skills — but don't have the time to finish four years of classes. Instead, you study, practice, and then take the GED test. If you're interested, most TANF or state employment offices can help you find GED services.

Planning about childcare

For a parent, exploring job options also means planning for childcare. Good childcare can be a great place for children to grow, learn, be safe, and have fun.

Finding childcare options. The same places that help with job searches can and should help you with a childcare plan. (See pages 52-53.) Also, **Head Start** and **Early Head Start** (pages 22-23) may be a good place to check out. Head Start hours may cover some of your work hours, and Head Start staff may be able to help you get care for other needed times. You could also call **Child Care Aware**, a national organization that lists local child care programs, including both free programs like Head Start and programs that charge fees. To reach Child Care Aware, you can call **1-800-424-2246** or go to **www.childcareaware.org**.

Choosing the best program. Even if a program is free or low cost, you'll still need to decide if it's right for your child. To help you decide, you can visit any program where your child may get care. If the children seem happy, safe, and active, that's a good sign. You can ask about how care, discipline, naptimes, and playtimes are handled. If you can, talk to parents of children now in the program, and see if they're happy with their children's care. This will help you decide which program is right for your child.



Smart money practices

Smart money practices can be a big key to getting ahead, whether your family's income is a little or a lot. These basic practices can help:

- **A checking account.** Many stores cash checks, but charge high fees. A checking account saves you money and keeps your money safe.
- **A budget.** To make sure you'll have money for what you need most, it helps to write down your monthly income and all your expenses. After you've budgeted for what you need most (like rent and food), you'll see how much you can spend on extras.
- **Avoiding credit purchases.** Buying on credit can be tempting, as sellers urge you to "buy now, pay later". But it can dig your family into a hole, forced to pay fees up to 2 to 3 times the actual cost of your purchases. You can help your family by buying only what you have money to pay for now.
- **Paying off debt.** If you owe money on a charge card or credit purchase now, you'll need to include the minimum payment *or more* in your monthly budget. If you need help working out a payment plan, you can contact the **National Foundation for Credit Counseling** at
- **1-800-388-2227** or online at **www.nfcc.org**.



- **Saving a little each month.** The best way to get ahead is to begin to save, even just a little at a time. Savings can help you get through hard times, or help you someday to buy a house, start a business, or send your child to college. The best way to save is to include a small savings amount in every monthly budget — and then do your best to stick to it!

Making ends meet can be tough, and most families fall short sometimes. Still, it helps to make a good plan and stick to it whenever you can.



**CHAPTER FOUR:
YOUR BABY'S
FAMILY**

A baby's family is the center of his or her world. Single-parent or two-parent, you are your child's most powerful support system. As you plan for your baby's future, it helps to build the strength of your family.

This chapter looks at ways that couples can best work as a team, building their family life. It also explores ways for single or separated parents to stay involved, committed and cooperating. By working today to build your family life, you help build your child's future.

Thriving as a couple

If you are a couple raising your baby together, that's a great thing. But it isn't always easy. With your baby needing so much, it can be hard to stay close as a couple.

A deeper type of romance. Even happy, loving couples may find the first months of parenting tough on romance. But, over time, parenting can bring couples closer. After all, making and sharing a new young life is an amazing thing. You can find ways to share that new joy, while also finding ways to be a couple. It may help to:

- **Be patient.** You're both going to have times when you are tired, grumpy, or make mistakes. You can help each other by making a habit of each being patient when the other falls short.
- **Cheer each other on.** The baby won't thank you (now at least) for your hard work feeding, diapering, or going to work to pay for it all. That's why it's great to be extra sweet, and to praise and thank each other.
- **Share the work.** The more you find ways to share the work, the more you'll have time and energy for each other. It helps to both pitch in, and also to get help, if you can, from family and friends.



- **Make time for each other.** Your baby is important, but so is your love. Make time to cherish your partner and keep your love strong. Taking time together, when the baby is sleeping or with a family member, is a great way to stay close.
- **Agree how to disagree.** Every couple argues, and that's okay. You can disagree and still stay close if you follow basic rules of fairness: talking not shouting, listening not interrupting, and really considering the other person's view.

Keep in mind that the first few months after the baby is born are the toughest. Soon you'll both be getting more sleep, feeling less stress, and will have more left to give each other.

Teaming up for the future

If you're a two-parent family, not yet married, it's good to know how marriage can help most families. Studies show that families headed by married couples, compared to single parent families:

- Are four times more likely to avoid being in poverty;
- Are nearly twice as likely to own their own home; and
- Are at least twice as likely to report that both the adults and the kids in the family are happy, healthy, and doing well in work or school.

How marriage helps families. Marriage is, of course, a personal decision. If there are very serious problems in the family, such as violence or substance abuse, marriage could even add to the dangers. (See pages 32-35.) But for most couples who want to raise a family together, marriage can offer:

- **A boost to family finances.** When you know you're together for the long haul, goals like education, career planning, and buying a home can be more reachable.
- **Legal and practical benefits.** Marriage can offer more security for your child, lower tax rates, health and other benefits from employers, and reduced rates on some big purchases.
- **Staying together.** Although many unmarried parents hope to stay together, studies show that couples who marry are much more likely to succeed in staying together.



Help for couples

Whether or not you marry, it's good to be able to work together as parents, solve problems, and stay close as a couple. There are lots of good programs that can help, including many that are free or very low cost. You can find programs for married and unmarried couples, listed state by state at

www.healthymarriageinfo.org.

Protecting the father-child bond

If you weren't married when your baby was born, there's a special legal paper you'll need. Called a "paternity establishment", this paper says who the father is. This gives the child all the legal rights of any other child. It's important to have even if you are happily together as a family.

Why a legal paper matters. That legal paper shows the world who is the baby's father. It protects:

- **The child's right** to care and support from the father, to benefits like health insurance in the father's name, and to survivor benefits if the father dies;
- **The father's right** to see, care for, and share in decisions about the child; and
- **The mother's right** to have the father share in supporting the child.

If parents agree. If both parents agree to have paternity established, it's very quick and easy. Paternity forms, designed by each state, are signed by the parents in front of an official called a notary. You can ask at the hospital where your baby is born, at your local courthouse, or your local social service office. If you later marry, you can ask to have the paternity paper made a part of your marriage record.



If parents don't agree. If one parent doesn't agree, paternity can still be established. In fact, it may be even more important to protect the baby's rights. For example, you'd need that paternity paper if the mom wants to seek child support, or the dad is concerned about custody or visiting rights. If a parent isn't sure that the dad is the dad, blood tests can quickly show the truth.

You can get free help in getting paternity established, and in setting up a child support plan from your state **Child Support Enforcement Agency**. You can find them listed in the government pages of your phone book, or online at <http://ocse.acf.hhs.gov/int/directories/index.cfm?fuseaction=main.extivdlist>.

Successful single parenting

If you're a single parent, raising your baby without the other parent there, you have an extra big job. With so much on your shoulders, it's smart to look for ways to get help. The other parent, other family members, and your community can all help make a good support system.

Working with your baby's other parent. If you and your baby's other parent have parted ways romantically, it can be hard to work together as parents. You may feel hurt and angry. While these feelings are natural, it's still worth it, for your baby's sake, to try to get past them.

Unless your baby's other parent is violent or dangerous (see pages 34-35), it's likely that your baby will benefit from having two involved parents. It can also help you to not have all the work on your own shoulders. Finally, studies show that parents who live apart are much more likely to reliably pay child support if they see the child regularly.

While it's not easy, many separated parents do manage to work as a team in raising their child. A good start is to be friendly and upbeat, focusing on what the child needs. When you need help, ask for it, letting the other parent know you value working as a team. Try also to understand and work with the other parent's ideas.



A good support system. Every parent needs a support system, and that's extra true of single parents. If you have parents or other relatives who can help — including relatives of the baby's other parent — that can be a great start. It's also smart to make good use of services and networks for parents. The programs on pages 20-23 could be a real life-saver, giving a big boost to you and your baby.

Forever parenting

If you're a parent living apart from your baby (often known as the "non-custodial parent"), you can still be a big part of your child's life. Studies show that children do better if they have two involved parents, even if the parents live apart. You'll also have the joy of being a key part of your child's life.

Staying connected. If you're serious about staying involved, you need to spend some real time with your child, on a regular basis. You can start by setting a plan with the other parent, and then living up to your part of it. It may take time and patience to get a good plan going, because one or both of you may be feeling hurt or angry. It's worth it to keep trying, though, so you can be there for your child.

If your child is involved with a program like Healthy Families America or Early Head Start (pages 20-23), you can ask to be involved, too. If you'd rather meet with teachers by yourself, rather than with the other parent, just let them know.

It can also help to get to know other caring parents who live apart from their kids. If you're a dad, the **National Fatherhood Initiative** (www.fatherhood.org or 301-948-0599) can help you find a local group for non-custodial dads. If you're a mom, you can find support, resources and local contacts at the **National Association of Non-Custodial Moms** at www.nancm.com.



Supporting your child. Every child has the right to financial support from both parents. Parents who live with their child (known as “custodial parents”) provide that support by paying the household bills. Parents who live apart provide it through child support, which helps the custodial parent to pay the bills.

Child support is often a sore point between parents, as the custodial parent may think the amount is too little, while the non-custodial parent thinks it’s too much. That’s natural, because each parent is feeling the pinch of his or her own expenses. It may help to know that child support amounts are set by standard formulas designed to be fair. So even when it’s hard, it’s good to know that you’re doing what’s right.

Planning your family

One of the best ways to care for your baby is to not have a new baby before you're ready. By waiting or limiting your family size, you can avoid stress, save money, and do your best with the baby who's here now. But if you have sex regularly but don't use birth control, there's an 85% chance that you'll get pregnant again in the coming year. If you want to avoid that, birth control now makes sense.

Getting the facts. Some new mothers become pregnant again because they think they are protected, but are not. You should know:

- **It can happen quickly.** Some people think you can't become pregnant soon after giving birth. This is not true. You can become pregnant any time you have sex.
- **Breastfeeding isn't birth control.** Some people think you can't become pregnant if you breastfeed, but that's not true either. You can become pregnant even though you breastfeed -- especially if your baby ever has formula, solid food, or even water.
- **Methods that don't work well.** Some methods used by some young couples, such as avoiding sex for a few days of the month, or having the man "pull out" of the woman's body just before climaxing, don't work very well.

Your baby's future

There's no way to know exactly what challenges your family — and your child — will face over time. One thing is clear, though. Your love and hard work caring for your baby will make a difference. By learning more, getting help, and doing your best for your baby, you show your love each day. That love and care helps your baby to grow, to learn, and to thrive.



“This amazing book is packed with all that parents need to know, simply explained, plus where to get help when we need it. This is the book we wish we’d had back when our first child was born.”

Dwayne and Diane Parris
National Honorees, National Fatherhood Initiative’s
“What’s Your Legacy?” Campaign

This is the one-stop-shop book for new parents with a young baby. It meets you where you are — ready or not, married or unmarried, and a single parent or two parent family — and helps you to be your very best. The love you bring your baby can help your baby to grow and thrive. And there are lots of good ways to learn more, have fun, and get help when you need it.

***Your loving care can help your baby to thrive.
This book can help you in that important job.***

Marianne Takas is the Director of the non-profit organization Strengthening Young Families and has worked for over 25 years as a lawyer, writer, and advocate focusing on child and family welfare. She is the mother of two girls, and is the author of eight other books for families.



A publication of

Strengthening Young Families

www.strengtheningyoungfamilies.org

To order more copies, go to www.syfbooks.org