## How to Make Sure Your Life and Home are Ready for You to Become a Parent with a Disability – Ashley Taylor <ashley@disabledparents.org>

Nobody is truly prepared to become a parent. You read all the parenting books and talk to other parents, but until you bring home your own child, you don't know what it's like to be so in love and feel so out of your league simultaneously. Fortunately, there are some things that you can do to put your finances, home, and life in order to better manage life as a parent with a disability.

## 1. Start Saving

Having a child is expensive. Some parents with disabilities start saving because they know that their path to parenthood will require expensive in vitro fertilization



(IVF) treatments. In fact, according to Qunomedical, "the success and availability of in vitro fertilization have given hope to many infertile couples who have not been able to conceive. Since 1978, 5.4 million babies have been born worldwide with the help of IVF."

Cost does play a role in deciding to pursue IVF. Onestudy found that the average

couple pays \$19,000 in out-of-pocket expenses for IVF, with each additional cycle adding \$7,000 to those expenses.

One of the best ways to save for IVF is to determine whether your insurance pays for some of the treatments. Even if your doctor or clinic won't accept your insurance, you may be eligible for reimbursement. And, many insurance plans cover related aspects of the treatment even if it won't cover IVF itself.

If you don't need IVF treatments but are concerned about other costs associated with having a baby, meet with a financial advisor. A reputable advisor will know how to help you assess your budget and assets to determine how to best go about saving for parenthood, maternity or paternity leave, or your child's college fund.

## 2. Make Your Home Ready for Baby

As a person with a disability, you're likely familiar with home modifications to enhance safety and accessibility. Consider other modifications that will make your home even safer for your future child. For example, make sure the railings on your stairways are safe for young children.

Specifically, the <u>spindles</u> in your rails should be spaced no more than two and three-eighths inches apart so your child's head can't become trapped between them, according to the National Resource Center for Health and Safety in Child Care and Early Education.

You also should declutter. Not only will you need extra space for baby gear, but you need to declutter to reduce the <u>risk of falls</u>. New parents are exhausted, and you don't want to trip and fall while carrying your baby because you were tired and forgot to watch where you were going. Also, make sure your hallways and stairways are free of clutter. Then, examine each room for loose carpets or throw rugs and repair or replace them.

Another way to make your home safer once you become a parent is to ensure you have adequate lighting in each room. Install brighter bulbs wherever possible and make sure stairways, narrow hallways, and other dark areas of your home are well lit. Put night lights in your baby's room and in areas you pass through to get to his room in the middle of the night. Also, make sure you have a nightlight in the bathroom and kitchen because you likely will visit these rooms nightly while you care for your child.

## 3. Rely on Medical Professionals

If you're concerned about caring for your baby, talk to a medical professional. Some doctors recommend expectant parents with disabilities work with occupational therapists to learn how to bathe a baby, put him in a car seat, carry him safely, etc. You also can reach out to a medical professional for help finding a support group for parents with disabilities. Bonding with people who

understand your challenges will help you transition to your new role as a parent and navigate parenthood.

If you plan to become a parent, start saving early. Modify your home to make it safe by decluttering and lighting it adequately. Finally, work with a medical professional or support group if you are anxious about becoming a new parent with a disability.

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