$14.99 U.S.

Have you ever seen a mom with kids hanging all over her heaped-up grocery cart and marveled at how she juggles it all? Have you ever wondered if you could do it? *A Sane Woman's Guide to Raising a Large Family* is written from the practical, experienced perspective of a mother of ten. It has thoughtful, helpful answers to important questions, such as:

- *Can a parent meet the needs of multiple children without drowning in sheer neediness?*
- *How can a moderate income stretch to include more children?*
- *How can you make space in your home work for you?*
- *What are some ideas for handling mountains of laundry?*
- *How can you preserve time for yourself and your marriage?*
- *How can you manage multiple children and their activities?*

Whether your idea of a big family is three kids or ten, this fresh, commonsense approach to parenting will help you find peace of mind and joy in a big bustling household, and, most importantly, learn how a child can feel deeply cherished as an individual.

Mary Ostyn is founder of Owlhaven (http://owlhaven.net), a hugely popular place to share parenting tips and funny mothering moments. She has been published in *Chicken Soup for the Expectant Mother's Soul* and in several magazines, including *Christian Parenting Today*, *Adoption Today*, and *Adoptive Families*. As mom to ten children—six of whom are adopted—she is a writer for Workitmom.com (http://workitmom.com). She lives with her family in Nampa, Idaho.
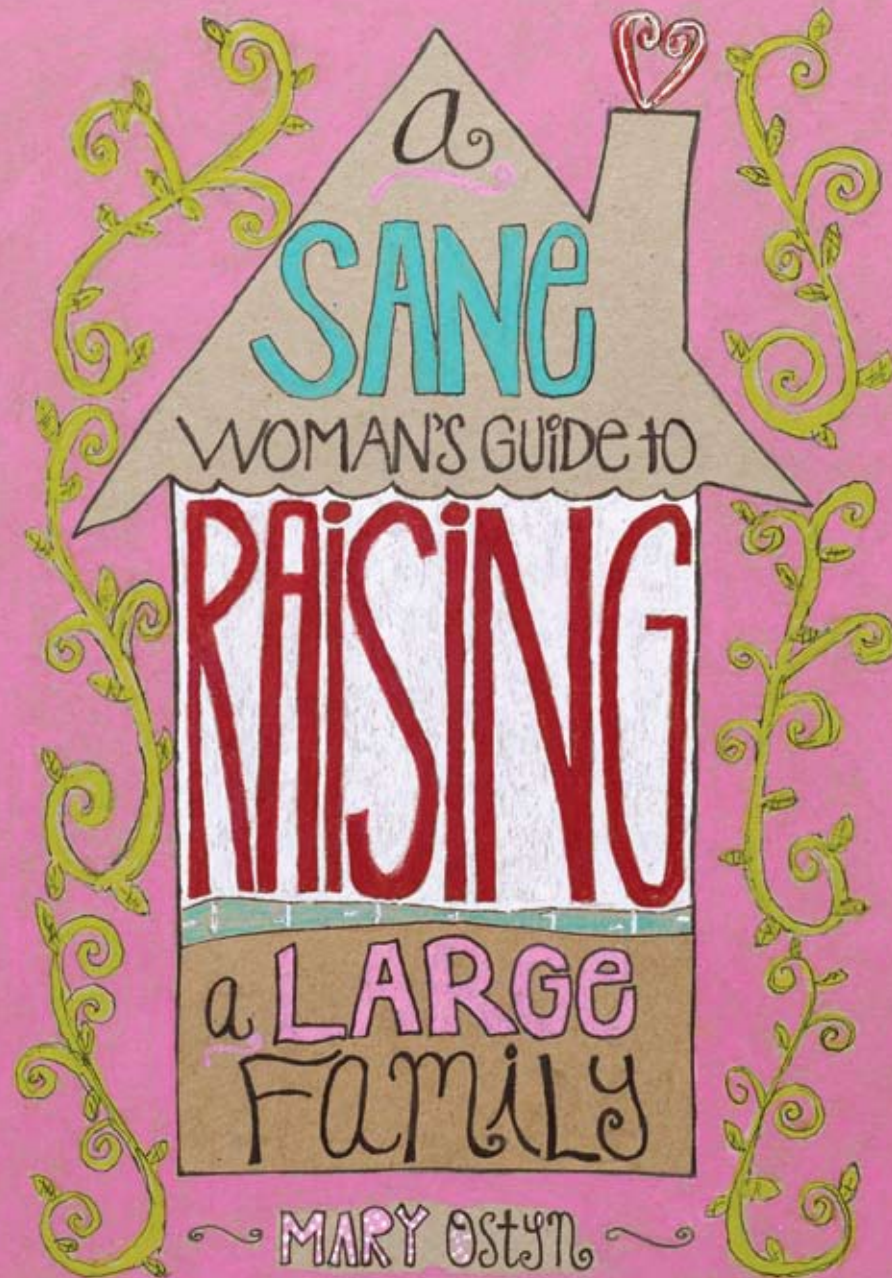
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MARY Ostyn

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MONEY

Just How Broke Are We Going To Be?

The $190,000 Myth

Heidi and her husband are not alone in their concern. Money is one of the first topics raised when people discuss having more children, and for good reason: according to a calculation at Bankrate.com, it will cost you $190,000 to raise a child born in 2006 to age eighteen. Multiply that number by the ten children that my husband and I have and you get the intimidating figure of nearly $2 million to raise our children to adulthood. No wonder people assume my husband must be King Midas.

I've seen estimates like that tossed around for years and wondered if they could possibly be true. Recently I decided to compare those averages to the costs at my house. The chart below shows the Bankrate numbers next to ours, broken down into categories. Remember, these are numbers per child. Later in the chapter, I'll talk about each category and how we keep things affordable at our house.

Large-Family Economies

This almost $52,000 total per child is much less intimidating than the "expert" estimate of $190,000. And this doesn't even fully factor in the diminishing cost of each subsequent child in a large family. Baby strollers, cribs, high chairs, and bunk beds can all be used again. Bikes

EXPENSE	BANKRATE.COM (Per Child)	MY FAMILY (Per Child)
Groceries	$1,525 per year	$840 per year
Clothing	$606 per year	$200 per year
Gift giving	$330 per year	$200 per year
Bigger home	$2,900 per year	$900 per year
Bigger car	$1,250 per year (ages 5 to 18)	$139 per year
Education	$600 per year (ages 5 to 18)	$100 per year (ages 5 to 18)
Recreation	$330 per year	$150 per year
Childcare	$4,300 per year (ages 0 to 11)	$20 per year (ages 0 to 11)
Additional insurance	$300 per year	$75 per year
Health care	$300 per year	$200 per year
Miscellaneous	$330 per year	$100 per year
TOTALS **1 child for 1 year** **1 child for 18 years**	$10,565 $190,528	$2,888 $51,984

and skates usually hold up for at least a couple of kids. Tonka trucks and Legos last forever.

Most families have two cars these days, no matter the size of the family. A minivan that works for two kids will also fit five. Yes, you'll eventually need a bigger house and a bigger vehicle if you want a really big family. But there's no need to call the real estate agent or start cruising car lots every single time you give birth.

If your 2,000-square-foot house is costing you $1,500 per month, you're paying $9 a year for every single square foot in your house.

De-Clutter

Start by hunting around your home for the things you rarely use. You may feel less sentimental about those ancient *National Geographic* magazines or the dusty stuffed animals if you take a few moments to calculate how many dollars you pay each year for each square foot of space in your home. If your 2,000-square-foot house is costing you $1,500 per month, you're paying $9 a year for every single square foot in your house. Giving away what you don't use will allow you to better use your space and benefit the people to whom you give your unused items.

Last year, after our ninth and tenth children came home, we realized that we could really use a sixth bedroom in our home. My first thought was an expensive bumpout. After I priced a single-bedroom addition at $20,000 for materials alone, I was inspired to take a more creative look at our house.

Our large upstairs family room looked full at first glance, but it was full of things we rarely used. We got rid of a treadmill, an ancient couch, a couple of shelves, and a gargantuan desk. We pared down our book collection, tossed out old magazines, and organized toys.

A couple of days working freed one whole corner of the family room, which we walled off and turned into a small but beautifully functional sixth bedroom. Total cost: $1,000, including a new window and bunk beds. The family room still fits a piano, a foosball table, a library, and a computer corner, but it now houses a new bedroom as well.