Financial Problems Teenage Parents Face

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**Abstract**

One of the most significant national issues in Commonwealth of the Northern Mariana Islands (CNMI) is that of teenage pregnancies and births. According to the CDC, the rate of teenage births inside these islands is almost double what is being experienced in the American mainland. This has its shortcomings mainly financial problems to the individual and the country. Thanks to underage births, students have to drop from school to fend for their children. They never go back and this reduces their chances of becoming skillful and positively influencing the world. All these can be changed if the people can be educated enough so that they can stop the cycle in the country which is costly and continues to drown the country in poverty.

Teenage Pregnancies in the CNMI and their Financial Impact

# **Introduction**

Teenagers are people between 13 to 19 years of age. Being a parent as a teenager proves to be a challenging experience as majority of teenage mothers lack financial ability to support their children and often seek help from their parents. Majority of modern societies are not conducive for adolescent parents to thrive, a majority of their pregnancies are unplanned and cannot find financial independence like an adult.

 Young parents are not capable of raising enough money to cater for the basic needs of a baby, as they have no jobs and depend on their parents for support. Main expenses such as food housing, childcare, and health require a substantial financial muscle to provide. Majority of teenage mothers drop out of high school as they lack resources to support their education and children needs simultaneously.

Parents are to spend an average of $8,760 to $24,510 per child in a year. The young parents do not have a professional establishment resulting to low-level income that does not support the children’s needs especially those who have not graduated from high school. Graduates earn $10,000 more than high school drop in a year according to the U.S Census Bureau (saipantribune.com, 2000). This is a significant amount that not many of the teenagers can be able to make.

Young parents without an education background cannot obtain a high annual salary resulting to lack of adequate funds to support a family (Perez, 2004). Becoming a teen parent limits the level of education as the national conference of state legislators, makes a shocking realization that only 50% of all teenage moms make it through high school compared to the top graduation number of girls without babies.

 Young parents drop out of school because of scarcity in financial resource to see them through college and support their young families at home. These young families do not enroll in institutes for higher education, and this limited their level of income, wallowing them in abject poverty, as they are not professionally competitive.

**Background information**

 Teenage parents refer to young parents or adolescent parents below 18 years in the US. Studies show that most of these pregnancies are unplanned, especially for teenagers under the age of 15 years (Perez, 2004). Therefore, most of the deliveries and child care fall on programs that are funded by the public, like the Medicaid policy. Ronen et al note that Medicaid pays for almost all of adolescent mother bills, a majority of 70%, which is around $670 million (saipantribune.com, 2000). The taxpayers’ money takes care of these children until a certain age, putting the high burden on the public, and costs the US billions of dollars. These care covers costs prenatal care, childbirth and labor, and goes into late childhood. Children born to teenagers are taken care of by the government with their mothers inclusive, which estimates to around $13 million. To reduce this increasing burden, there has to be available and accessible family planning resources to the public to curb unintended pregnancies.

 According to the research by LaMontagne, most couples plan for childbirth and save towards it; from conception, doctor visits and reviews to deliveries and child growth. However, about 80% of pregnancies in female adolescents below 19 years are not planned for, as surveyed. Truven Health identified that the total cost of childbirth varies by $10,000 from state to state, in their 2013 study (LaMontagne C. 2015). This explains how expensive it is, especially for the teenage parents who cannot afford even their own lives. There are health insurance plans and policies to ensure safe delivery for both mother and child. In the article, “How Much Does it Cost to Have a Baby?” Glover explains the health insurance policy where teenage mothers are allowed to be covered by their parents’ insurance plan until they turn 26 years. However, this plan is limited to pregnancy and maternity cost. It does not cover labor, delivery or the newborn.

 In their survey, Ronen et al observed that teenage parents do not associate themselves with medical practitioners unless, after their prenatal visits, these services are therefore brought to them at locations that they are comfortable with, like clinics. Most of these clinics give services to individuals that are young, female and lack insurance. Provision of sexual education and pregnancy prevention to the teenagers helps reduce costs and expenditures from the public. As researched, teenagers who visited these cares were more interested in methods that only prevented pregnancy, and gave less or no attention to reproductive care. Ronen et al describe an increase in pregnancy rates in adolescents when there was less access to contraceptives, which translates to high costs of childbirth care by the public funding. Moreover, teaching adolescents on sexuality has increased contraceptive use.

 More research into teenage pregnancy to save on the use of public funds for childbirth programes need to be factored. Better planning and implementing of contraception and sexuality or reproductive education will reduce unplanned pregnancies (radionz.co.nz, 2012). Focusing on preventing teenagers from unplanned parenthood eases the burden on the States’ finances. Parenthood is not, therefore, a cheap process, from pregnancy, child care, buying baby accessories, medical care and or even foster care should pose minimum expense on the government, especially in cases of adolescent pregnancy (radionz.co.nz, 2012). Besides, teenage mothers require support and care from families and the government through the process, due to lack of mental and emotional preparation for such responsibilities, and to handle the challenges positively

# **How the researcher collected data**

The research’s topic investigates whether teenage parents can support their own child, throughout researching online Salas found that most teenage parents who have financial problems are supported by family member or a support group (Olsen, 2011). Developing knowledge of this topic is important because, if teenage pregnancy remains high, Saipan as a whole will become poor in the future. The researcher collected data through, emailing experts asking them detailed questions. She also collected data through making a survey and distributing to NMC students (Olsen, 2011). The researcher also collected data by interviewing friends and family who experienced being teen parents and who are currently teen parents. Finally, interviews with teen parents support groups and companies such as WIC, asked questions to help better understand their struggles and how WIC can help.

For the researcher’s interview, she first came up with four major questions to ask her interviewees who were or are a teen parent. The first question asked If teen parent lived on their own, the second question asked if the teen parent are supported by family members or support groups, the third question asked if they face any other challenges financially, and finally, the fourth question asked what was it like being a teen parent (see Appendix A). After Salas came up with questions, she then made appointments with who she was going to interview and set up a date that was convenient for the interviewer and interviewee. Salas interviewed three people, one was a single mother who is a teen parent currently and a couple that was a teen parent (Mallinson, Childs, & Herk, 2013). After interviewing them Salas found that most teenage parents are having some kind of financial support, but mostly from a family member.

For the researcher’s survey distributed to NMC students, she used Google forum, On the survey she asked five questions. The questions were multiple choice, yes or no, and short answer. Fist question asked if students support teen pregnancy, the second question asked of student’s opinion on teen pregnancy, Third question asked if the students know anyone who is a teen parent, fourth question asked if yes are they able to support their own child, and the final question asked if teen parents should have more financial benefit that what they already have.

Finally, for the experts email Salas came up with three questions, depending on who she was sending an email to she changed the questions. Salas wrote out a rough draft email and had her peers and instructor edit it so that there is no error. On the final draft of the email Salas introduced herself and the topic, explaining what the information given would be used for (Mallinson, Childs, & Herk, 2013). Salas wrote to a support group in the United Sates and asked if teen parent struggle financially and if they are any different from a regular mom. Salas also emailed therapists asking about other financial struggle do teens parents face.

# **Analysis**

For over two decades, Saipan is a country that has had a very high birthrate when it comes to teenage births. In the country, despite there being a significant underage birthrate many parents do not do anything to stop it (radionz.co.nz, 2012). On the contrary, once the child is pregnant then it is her issue. The family does not come together to communicate with their kids over what is happening in their lives. This could have been a little assurance that these rates would be present in the future. However, that is not the case and this ignorance amongst the parents could mean future financial crisis in CNMI.

The parents and kids do not sit down together and spend time together and this fails to guide these teenagers into being the kind of patients that are focused on doing what is best for the student (Perez, 2004). At the moment, the children are not trained on the importance of having virtues, respect and care for significant family values. Although having a baby is not the worst thing in the world, it might be disruptive to the life of this individual. This means that for most part of their lives, they will not be fully committed to their potential and will thus not do the best they can for their community.

It is the indigenous people of the country who get so many kids while young that leaves them significantly unprepared for the future. Without the education, they cannot deliver on the jobs that require significant skill to navigate (saipantribune.com, 2000). This means they will have to import such labor which could be very costly or even impossible to achieve in the country. The underage child-bearing has also been a significant contributor of suicide in the CNMI which is negatively impacting the future of the country.

Since the child receives no guidance at all from his parent, she could be too overwhelmed by the entire situation and opt for suicide. It is tough for a child to give birth to another and especially without the guidance of the parents, the outcome is usually disastrous (Fox, 2005). This is bad because it means that the individual cannot be able to contribute to the productivity of the country and instead, leaves a burden that will further impact the resources that are present in the situation.

# **Discussion**

Indeed, in CNMI it is tough for a teenager to raise a child and still have successful financial abilities to live and be productive in the country. According to the CDC, the rate of teenagers giving birth inside the United States stood at 24.2 out of every 1000 births (Perez, 2004). However, in the NMI this rate stood at 41.3 for every 1000 births. This is almost double the national average and is, thus, significant. Teen mothers in the country have been present for a significant amount of time and have, as a result, created the cycle that now is.

For instance, research has shown that teen mothers are very likely to give birth to daughters that will be mothers while they are still teenagers. The difficulties present with being a teen mother are mostly financial and they start from the individual going to get care in the early stages of the pregnancy (Perez, 2004). Because of this, the children are born unhealthy or immature and with high mortality rates. This means that the pregnancy could end up being more expensive by the day and for a very long time the mother and child will suffer significantly before they get redemption.

The family structure in the country is also weak which means that the parents of many children are not involved in their lives. Sexual activity is also high in the country which shows just why the teenage pregnancy rate is that high in the country (saipantribune.com, 2000). According to research around 51% of high-school children admit to engaging in sexual activity. If this goes on without any sort of advice and direction from the parents, the children will not take the appropriate measures but will risk and learn from experience.

# **Conclusion**

The NMI is one of the places with the highest teenage birth rates inside America and its territories. The situation has been this way for decades and it has been disastrous to those who are involved. Sexual activity is high amongst the teenagers in the country and combined with the lack of involvement of the parents, many of them find themselves being parents. The outcome of this is financial difficulties which make life for these individuals and the country in general to be very tough. When a teenage girl gets pregnant, the first thing she will do is drop out of school.

Dropping out of school is necessary in order to fend for the upcoming baby yet it is disastrous because it begs the individual a more comfortable future. While pregnant, the teenager also cannot be able to finance proper pre-natal care for the unborn baby and this makes it a riskier pregnancy and baby. After the baby is born, there is also finances that are required to feed, clothe and provide him with shelter. Although some people do this effectively, others do not and commit suicide or abandon their babies. With proper guidance and support it is possible to ensure that the child will not become pregnant and even if she will, there will be amplcare for her. This way, she can still study and provide a proper future for herself, her baby and the country.

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**Appendix A**

 Teen Parent Interview Questions

Q#1, Does you and your husband live on your own?

A, “ We live with family”

Q#2, Does family member or support group help you financially?

 A, “No, we both work to support out child, but we do get food stamps”

Q#3, Any other struggles you face financially being a former teen parent?

A, “bills in general and even though we want to buy the kids what they want, it can sometimes be hard to”

Q#4, How was it like being a teen parent?

 A,”don’t get me wrong we love our kids, but being a teen parent was a struggle. We couldn’t focus in school so we ended up dropping out of school.”

**Appendix B**

 Single Teen Mom Interview

Q#1, Do you live with family?

 A: “Yes, I stay with my family”

Q#2, Does family member or support group help you financially?

A: “Yes, I do sometimes get financial help from family, but not so much now because I started working.”

Q#3, How is it like being a teen mom? What are some struggles?

 A: “being a teen mom is hard, especially before I graduated because I had to do homework while watching my daughter. Finance is the biggest struggle, but also taking care of my child, I sometimes have my family member babysit.”

**Appendix C**

Survey Questions

Q#1: Do you support teen pregnancy?

Q#2: Opinion on teen pregnancy?

Q#3: Do you know anyone that’s a teen parent?

Q#4: If yes, do they have any financial help? Or are they able to support their own child?

Q#5: In your opinion should teen parents have more financial benefits than what they already have?

**Appendix D**

 Letters to experts

Questions asked to Teen support groups

1. In your opinion, do you think that most teenage parents struggle with supporting their own child financially? Explain.
2. What are some ways to help teenage parents financially?
3. In your experience, what are some common struggles they face?

Teenage therapist/counselor

1. In your experience, would you say that most teen parents struggle financially? Explain.
2. What type of different financial support do they receive?
3. What other types of problems does teen parents face due to financial problems?