

Appendix 2: USDA Tables

Table B. Estimated Monthly Costs, Two-parent Family

Estimated monthly expenditures* on a child by husband-wife families, overall United States, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous [†]
Gross Income: Less than \$45,800 (Average = \$28,600)								
0-2	\$653	\$248	\$89	\$78	\$28	\$50	\$102	\$58
3-5	668	244	99	75	28	48	114	60
6-8	667	236	128	88	31	54	68	63
9-11	663	213	153	95	35	59	41	67
12-14	736	238	161	108	58	60	28	83
15-17	734	192	173	144	52	64	48	61
Gross Income: \$45,800 to \$77,100 (Average = \$61,000)								
0-2	\$913	\$334	\$107	\$116	\$34	\$65	\$167	\$91
3-5	940	332	123	113	33	63	184	93
6-8	928	323	157	126	37	71	118	96
9-11	911	300	184	133	40	77	78	99
12-14	974	325	186	145	68	78	57	116
15-17	1003	279	207	183	61	82	98	93
Gross Income: More than \$77,100 (Average = \$115,400)								
0-2	\$1358	\$532	\$141	\$163	\$44	\$75	\$252	\$152
3-5	1389	528	159	159	43	72	274	153
6-8	1359	520	193	172	48	83	188	157
9-11	1332	498	223	179	52	88	132	160
12-14	1401	522	235	192	86	89	101	177
15-17	1458	476	248	232	78	93	177	155

*Monthly amounts calculated by dividing the yearly amounts by 12 and rounding to the nearest dollar.

[†]Miscellaneous expenses include personal care items, entertainment, and reading materials.

NOTE: Totals may not add due to rounding.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 18.**Table C. Estimated Monthly Costs, One-parent Family**

Estimated monthly expenditures* on a child by single-parent families, overall United States, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous [†]
Gross Income: Less than \$45,800 (Average = \$19,200)								
0-2	\$541	\$222	\$98	\$73	\$26	\$24	\$63	\$35
3-5	615	253	103	63	28	35	87	47
6-8	688	268	131	74	33	42	78	63
9-11	635	258	152	53	33	53	38	50
12-14	678	258	152	62	55	56	48	48
15-17	747	273	165	97	64	55	37	56
Gross Income: \$45,800 or more (Average = \$69,600)								
0-2	\$1245	\$478	\$152	\$222	\$37	\$55	\$156	\$147
3-5	1345	508	161	213	38	73	195	158
6-8	1425	523	193	223	44	84	183	174
9-11	1363	513	233	203	45	102	107	162
12-14	1443	513	228	211	74	107	152	159
15-17	1480	529	241	228	85	106	123	168

*Monthly amounts calculated by dividing the yearly amounts by 12 and rounding to the nearest dollar.

[†]Miscellaneous expenses include personal care items, entertainment, and reading materials.

NOTE: Totals may not add due to rounding.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 24.

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Table D. Estimated Monthly Costs, Midwestern Two-parent Family

Estimated monthly expenditures* on a child by husband-wife families, urban Midwest†, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous‡
Gross Income: Less than \$45,100 (Average = \$28,200)								
0-2	\$582	\$208	\$80	\$70	\$25	\$47	\$99	\$53
3-5	599	206	90	68	24	44	113	55
6-8	601	203	117	79	28	51	66	58
9-11	603	187	143	87	31	55	40	62
12-14	668	206	148	100	51	57	28	78
15-17	673	166	163	138	45	59	47	57
Gross Income: \$45,100 to \$75,900 (Average = \$60,000)								
0-2	\$841	\$289	\$98	\$111	\$30	\$63	\$165	\$86
3-5	869	288	113	108	29	60	183	88
6-8	858	283	146	120	33	68	118	91
9-11	848	268	173	128	36	73	76	95
12-14	906	288	174	141	60	75	57	112
15-17	939	248	195	180	53	78	96	89
Gross Income: More than \$75,900 (Average = \$113,700)								
0-2	\$1,263	\$465	\$130	\$159	\$39	\$73	\$251	\$146
3-5	1,298	463	148	157	38	71	273	148
6-8	1,267	459	179	168	42	80	188	151
9-11	1,246	443	210	176	46	86	130	155
12-14	1,307	463	219	189	76	88	101	172
15-17	1,371	423	233	230	68	91	177	150

*Monthly amounts calculated by dividing the yearly amounts by 12 and rounding to the nearest dollar.

†The Midwest region consists of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

‡Miscellaneous expenses include personal care items, entertainment, and reading materials.

NOTE: Totals may not add due to rounding.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 22

Table E. Estimated Monthly Costs, Rural Two-parent Family
Estimated monthly expenditures* on a child by husband-wife families, rural areas, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous [‡]
Gross Income: Less than \$45,700 (Average = \$28,500)								
0-2	\$586	\$172	\$84	\$91	\$28	\$55	\$101	\$56
3-5	605	170	95	88	27	53	114	58
6-8	608	166	123	100	30	60	68	62
9-11	610	150	149	108	33	64	41	65
12-14	679	169	156	121	57	66	28	83
15-17	685	130	170	158	49	69	48	60
Gross Income: \$45,700 to \$76,900 (Average = \$60,800)								
0-2	\$848	\$253	\$103	\$131	\$33	\$73	\$168	\$89
3-5	876	251	119	129	32	69	185	91
6-8	866	247	153	140	35	78	119	94
9-11	858	231	181	148	39	84	78	98
12-14	918	250	182	162	66	86	58	115
15-17	954	211	203	201	58	89	98	93
Gross Income: More than \$76,900 (Average = \$115,100)								
0-2	\$1,270	\$427	\$136	\$179	\$43	\$83	\$253	\$149
3-5	1,305	425	154	177	42	80	276	152
6-8	1,278	422	187	188	45	91	190	155
9-11	1,256	406	218	196	49	97	132	158
12-14	1,323	425	229	209	83	98	103	175
15-17	1,388	385	243	251	75	102	179	153

*Monthly amounts calculated by dividing the yearly amounts by 12 and rounding to the nearest dollar.

[†]Rural areas are places of fewer than 2,500 people outside a Metropolitan Statistical Area.

[‡]Miscellaneous expenses include personal care items, entertainment, and reading materials.

NOTE: Totals may not add due to rounding.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 23.

Table F. Estimated Annual Expenditures* on a child by husband-wife families, overall United States, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous [†]
Before-tax income: Less than \$45,800 (Average = \$28,600)								
0-2	\$7,830	\$2,970	\$1,070	\$930	\$340	\$600	\$1,220	\$700
3-5	8,020	2,930	1,190	900	340	570	1,370	720
6-8	8,000	2,830	1,530	1,050	370	650	810	760
9-11	7,950	2,560	1,830	1,140	420	710	490	800
12-14	8,830	2,850	1,930	1,290	700	720	340	1,000
15-17	8,810	2,300	2,080	1,730	620	770	580	730
Total	\$148,320	\$49,320	\$28,890	\$21,120	\$8,370	\$12,060	\$14,430	\$14,130
Before-tax income: \$45,800 to \$77,100 (Average = \$61,000)								
0-2	\$10,960	\$4,010	\$1,280	\$1,390	\$410	\$780	\$2,000	\$1,090
3-5	11,280	3,980	1,470	1,360	400	750	2,210	1,110
6-8	11,130	3,880	1,880	1,510	440	850	1,420	1,150
9-11	10,930	3,600	2,210	1,600	480	920	930	1,190
12-14	11,690	3,900	2,230	1,740	820	930	680	1,390
15-17	12,030	3,350	2,480	2,200	730	980	1,170	1,120
Total	\$204,060	\$68,160	\$34,650	\$29,400	\$9,840	\$15,630	\$25,230	\$21,150
Before-tax income: More than \$77,100 (Average = \$115,400)								
0-2	\$16,290	\$6,380	\$1,690	\$1,950	\$530	\$900	\$3,020	\$1,820
3-5	16,670	6,340	1,910	1,910	520	860	3,290	1,840
6-8	16,310	6,240	2,310	2,060	570	990	2,260	1,880
9-11	15,980	5,970	2,680	2,150	620	1,060	1,580	1,920
12-14	16,810	6,260	2,820	2,300	1,030	1,070	1,210	2,120
15-17	17,500	5,710	2,970	2,780	940	1,120	2,120	1,860
Total	\$298,680	\$110,700	\$43,140	\$39,450	\$12,630	\$18,000	\$40,440	\$34,320

*Estimates are based on 1990-92 Consumer Expenditure Survey data updated to 2007 dollars using the Consumer Price Index. For each age category, the expense estimates represent average child-rearing expenditures for each age (e.g., the expense for the 3-5 age category, on average, applies to the 3-year-old, the 4-year-old, or the 5-year-old). The figures represent estimated expenses on the younger child in a two-child family. Estimates are about the same for the older child, so to calculate expenses for two children, figures should be summed for the appropriate age categories. To estimate expenses for an only child, multiply the total expense for the appropriate age category by 1.24. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.77. For expenses on all children in a family, these totals should be summed.

[†]Miscellaneous expenses include personal care items, entertainment, and reading materials.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 18.

**Table G. Estimated Annual Expenditures* on a child by single-parent families, overall
United States, 2007**

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous [†]
Before-tax income: Less than \$45,800 (Average = \$19,200)								
0-2	\$6,490	\$2,660	\$1,180	\$870	\$310	\$290	\$760	\$420
3-5	7,380	3,030	1,240	760	330	420	1,040	560
6-8	8,260	3,220	1,570	890	390	500	940	750
9-11	7,620	3,090	1,820	640	390	630	450	600
12-14	8,130	3,090	1,820	740	660	670	570	580
15-17	8,960	3,280	1,980	1,160	770	660	440	670
Total	\$140,520	\$55,110	\$28,830	\$15,180	\$8,550	\$9,510	\$12,600	\$10,740
Before-tax income: \$45,800 or more (Average = \$69,600)								
0-2	\$14,940	\$5,730	\$1,820	\$2,660	\$440	\$660	\$1,870	\$1,760
3-5	16,140	6,090	1,930	2,550	460	880	2,340	1,890
6-8	17,100	6,280	2,320	2,680	530	1,010	2,190	2,090
9-11	16,360	6,160	2,790	2,430	540	1,220	1,280	1,940
12-14	17,320	6,160	2,730	2,530	890	1,280	1,820	1,910
15-17	17,760	6,350	2,890	2,740	1,020	1,270	1,480	2,010
Total	\$298,860	\$110,310	\$43,440	\$46,770	\$11,640	\$18,960	\$32,940	\$34,800

*Estimates are based on 1990-92 Consumer Expenditure Survey data updated to 2007 dollars using the Consumer Price Index. For each age category, the expense estimates represent average child-rearing expenditures for each age (e.g., the expense for the 3-5 age category, on average, applies to the 3-year-old, the 4-year-old, or the 5-year-old). The figures represent estimated expenses on the younger child in a single-parent, two-child family. For estimated expenses on the older child, multiply the total expense for the appropriate age category by 0.93. To estimate expenses for two children, the expenses on the younger child and older child after adjusting the expense on the older child downward should be summed for the appropriate age categories. To estimate expenses for an only child, multiply the total expense for the appropriate age category by 1.35. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.72 after adjusting the expenses on the older children downward. For expenses on all children in a family, these totals should be summed.

[†]Miscellaneous expenses include personal care items, entertainment, and reading materials.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 24.

Table H. Estimated Annual Expenditures* on a child by husband-wife families, urban Midwest†, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous ‡
Before-tax income: Less than \$45,100 (Average = \$28,200)								
0-2	\$6,980	\$2,500	\$960	\$840	\$300	\$560	\$1,190	\$630
3-5	7,190	2,470	1,080	810	290	530	1,350	660
6-8	7,210	2,430	1,400	950	330	610	790	700
9-11	7,240	2,240	1,710	1,040	370	660	480	740
12-14	8,020	2,470	1,780	1,200	610	680	340	940
15-17	8,080	1,990	1,950	1,650	540	710	560	680
Total	\$134,160	\$42,300	\$26,640	\$19,470	\$7,320	\$11,250	\$14,130	\$13,050
Before-tax income: \$45,100 to \$75,900 (Average = \$60,000)								
0-2	\$10,090	\$3,470	\$1,170	\$1,330	\$360	\$750	\$1,980	\$1,030
3-5	10,430	3,450	1,360	1,300	350	720	2,200	1,050
6-8	10,300	3,400	1,750	1,440	390	820	1,410	1,090
9-11	10,180	3,210	2,080	1,530	430	880	910	1,140
12-14	10,870	3,450	2,090	1,690	720	900	680	1,340
15-17	11,270	2,970	2,340	2,160	640	940	1,150	1,070
Total	\$189,420	\$59,850	\$32,370	\$28,350	\$8,670	\$15,030	\$24,990	\$20,160
Before-tax income: More than \$75,900 (Average = \$113,700)								
0-2	\$15,160	\$5,580	\$1,560	\$1,910	\$470	\$880	\$3,010	\$1,750
3-5	15,570	5,560	1,770	1,880	460	850	3,280	1,770
6-8	15,200	5,510	2,150	2,020	500	960	2,250	1,810
9-11	14,950	5,320	2,520	2,110	550	1,030	1,560	1,860
12-14	15,680	5,550	2,630	2,270	910	1,050	1,210	2,060
15-17	16,450	5,070	2,790	2,760	820	1,090	2,120	1,800
Total	\$279,030	\$97,770	\$40,260	\$38,850	\$11,130	\$17,580	\$40,290	\$33,150

*Estimates are based on 1990-92 Consumer Expenditure Survey data updated to 2007 dollars using the Consumer Price Index. For each age category, the expense estimates represent average child-rearing expenditures for each age (e.g., the expense for the 3-5 age category, on average, applies to the 3-year-old, the 4-year-old, or the 5-year-old). The figures represent estimated expenses on the younger child in a two-child family. Estimates are about the same for the older child, so to calculate expenses for two children, figures should be summed for the appropriate age categories. To estimate expenses for an only child, multiply the total expense for the appropriate age category by 1.24. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.77. For expenses on all children in a family, these totals should be summed.

†The Midwest region consists of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

‡Miscellaneous expenses include personal care items, entertainment, and reading materials.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 22.

Table I. Estimated Annual Expenditures* on a child by husband-wife families, rural areas†, 2007

Age of child	Total	Housing	Food	Transportation	Clothing	Health care	Child care and education	Miscellaneous‡
Before-tax income: Less than \$45,700 (Average = \$28,500)								
0-2	\$7,030	\$2,060	\$1,010	\$1,090	\$330	\$660	\$1,210	\$670
3-5	7,260	2,040	1,140	1,060	320	630	1,370	700
6-8	7,290	1,990	1,470	1,200	360	720	810	740
9-11	7,320	1,800	1,790	1,290	400	770	490	780
12-14	8,150	2,030	1,870	1,450	680	790	340	990
15-17	8,220	1,560	2,040	1,900	590	830	580	720
Total	\$135,810	\$34,440	\$27,960	\$23,970	\$8,040	\$13,200	\$14,400	\$13,800
Before-tax income: \$45,700 to \$76,900 (Average = \$60,800)								
0-2	\$10,170	\$3,030	\$1,230	\$1,570	\$390	\$870	\$2,010	\$1,070
3-5	10,510	3,010	1,430	1,550	380	830	2,220	1,090
6-8	10,390	2,960	1,830	1,680	420	940	1,430	1,130
9-11	10,300	2,770	2,170	1,770	470	1,010	930	1,180
12-14	11,010	3,000	2,180	1,940	790	1,030	690	1,380
15-17	11,450	2,530	2,440	2,410	700	1,070	1,180	1,120
Total	\$191,490	\$51,900	\$33,840	\$32,760	\$9,450	\$17,250	\$25,380	\$20,910
Before-tax income: More than \$76,900 (Average = \$115,100)								
0-2	\$15,240	\$5,120	\$1,630	\$2,150	\$510	\$1,000	\$3,040	\$1,790
3-5	15,660	5,100	1,850	2,120	500	960	3,310	1,820
6-8	15,330	5,060	2,240	2,260	540	1,090	2,280	1,860
9-11	15,070	4,870	2,620	2,350	590	1,160	1,580	1,900
12-14	15,870	5,100	2,750	2,510	1,000	1,180	1,230	2,100
15-17	16,650	4,620	2,910	3,010	900	1,220	2,150	1,840
Total	\$281,460	\$89,610	\$42,000	\$43,200	\$12,120	\$19,830	\$40,770	\$33,930

*Estimates are based on 1990-92 Consumer Expenditure Survey data updated to 2007 dollars using the Consumer Price Index. For each age category, the expense estimates represent average child-rearing expenditures for each age (e.g., the expense for the 3-5 age category, on average, applies to the 3-year-old, the 4-year-old, or the 5-year-old). The figures represent estimated expenses on the younger child in a two-child family. Estimates are about the same for the older child, so to calculate expenses for two children, figures should be summed for the appropriate age categories. To estimate expenses for an only child, multiply the total expense for the appropriate age category by 1.24. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.77. For expenses on all children in a family, these totals should be summed.

†Rural areas are places of fewer than 2,500 people outside a Metropolitan Statistical Area.

‡Miscellaneous expenses include personal care items, entertainment, and reading materials.

SOURCE: Lino, Mark (2008). *Expenditures on Children by Families, 2007 Annual Report*, 1528-2007, USDA, p. 23.

Child care costs for this publication are an average of the costs associated with all types of care for children. Parents who use family child care or center-based care will find these figures to be considerably less than what they will experience in Minnesota.

In a 2004 child care study in Minnesota, the Wilder Research Center reports that nearly half (48.7%) of children age 12 or younger are receiving child care more than 20 hours per week by someone other than the parents. Of this group of children, 28% were in full-time care. These families all have out-of-pocket child care expenses.

The average weekly cost of child care for families under \$20,000 was \$95. For families with incomes of \$20,000 to \$44,999, the weekly cost was \$93. For families with incomes of \$45,000 to \$74,000, the child care costs were \$89 per week. Finally for families with incomes of \$75,000 or more, the weekly child care costs were \$139. Note low-income households have the biggest cost burden relative to their income (p. 6 of report).

In a like manner to all other costs associated with children in the family, the personal records of the family are better measures than a standard. To understand the costs associated with child care, which is considerable for about half of the families with children in Minnesota, find the costs for local providers. The current marketplace influences the costs associated with child care out-of-pocket costs.