

The Cost of Raising Children

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Introduction

How much of a family's yearly income is spent on the children? As they move through life, many families want to know this so they can:

- plan for future costs
- prepare for family emergencies
- determine support needs at the time of a divorce
- purchase adequate life insurance to provide support if a parent should die

Families with accurate spending records can easily estimate out-of-pocket child-raising costs. Many families do not keep records, however, yet they still have financial and/or legal need to know how much it costs to raise children.

This publication walks through a national set of figures that estimate the cost of raising children of several ages in both two-parent and one-parent families. These national figures were first prepared in 1960 and have been updated over the years.

The dollar amounts in the tables are guidelines based on estimates from the U.S. Department of Agriculture (USDA) of what families spend in each age range to raise a child from birth to age 18. The yearly amounts have been updated to the latest year (2007) using the Consumer Price Index (CPI). The monthly amounts have been determined by dividing the yearly amount by 12 and rounding to the nearest dollar. These are considered guidelines based on USDA data and not exact amounts.

The guidelines are organized into seven areas: housing, food, transportation, clothing, health care, child care and education, and miscellaneous good and services. Information below each table will tell you what is included in the guidelines. These tables have been put into monthly amounts because that is the way most families think about costs. Also, if divorce is a consideration, parents can better compare these monthly costs to the amounts recommended for child support.

The costs for children in a household depend on many factors. The number of children in the family will influence the total cost. Some things can be shared, such as housing and transportation. Other items are exclusive to each child and have independent costs, such as health care. The income of the parents influences the choices made about the spending for children. Higher-income families spend more money on their children than do lower-income families. Families in urban areas spend about the same amount on their children as do families in rural areas. However, transportation and health care cost more in rural than in urban areas.

This publication uses the data available for comparing two-parent costs with one-parent costs for families in urban areas. There is no information available on one-parent families living in rural areas or in the Midwest. Therefore, the tables in the appendix for yearly and monthly costs for rural families and families in the Midwest are calculated only for two-parent families.

Summary Tables 8 and 9 let you compare the costs for your family. If you are using the publication to determine two-parent family costs and want to see what adding a child to the

family would cost, work only with the two-parent side of Tables 1-7. Then use Table 8 to figure the cost of adding a child to your family.

If you are a parent contemplating divorce, then you will need to use both the two-parent Table 8 and the one-parent Table 9. If you have more than one child and will also have a change in income, some adjustments are needed. These adjustments are called *economies of scale*. An adjustment factor table is found in the appendix (Table A).

Use the adjustment factor table if you are actually involved in a divorce or like to work with numbers. Otherwise, the unadjusted tables (Tables 1-7) will give you sufficient information to assist in your decisions.

How To Use Monthly Cost Tables 1-7

Two-parent Families

You will need to know your gross income level to work on Tables 1-7.

- If your combined gross income is less than \$45,800, you are in the **lower** income level.
- If your combined gross income is between \$45,800 and \$77,100, you are in the **middle** income level.
- If your combined gross income is more than \$77,100, you are in the **upper** income level.

In Table 1, find the line for the age of the youngest child living in your house. Now find the point where your child's age and your gross income level meet. For example, if you are in the middle income level and your child is 7 years old, the cost is \$323 per month. Circle that amount. If you have two or more children, do the same for each child.

Follow this same process for the other expense categories in Tables 2-7.

One-parent Families

You will need to know your gross income level to work on Tables 1-7.

- If your gross income is less than \$45,800, you are in the **lower** income level.
- If your gross income is more than \$45,800 you are in the **upper** income level.

In Table 1, find the line for the age of the youngest child living in your house. Now find the point where your child's age and your gross income level meet. For example, if you are in the lower income level and your child is 7 years old, the cost is \$268 per month. Circle that amount. If you have two or more children, do the same for each child.

Follow this same process for the other expense categories in Tables 2-7.

Table 1. Monthly Housing Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$248	\$334	\$532	\$222	\$478
3-5	244	332	528	253	508
6-8	236	323	520	268	523
9-11	213	300	498	258	513
12-14	238	325	522	258	513
15-17	192	279	476	273	529

Housing costs include shelter (mortgage interest, property taxes, or rent; maintenance and repairs; and insurance), utilities (gas, electricity, fuel, telephone, and water), and house furnishings and equipment (furniture, floor coverings, major appliances, and small appliances).

It should be noted that for homeowners, housing costs do not include mortgage principal payments; such payments are considered in the Consumer Expenditure Survey to be a part of savings. So total dollars allocated to housing by homeowners are underestimated in this report.

Remember, the cost in the tables is for a child's portion and not the total housing cost for a family. Total housing costs are divided by the number of children in the family to get the cost for one child. Use the Adjustment Factors Table (Table A) in the appendix if you need more precise estimates.

Table 2. Monthly Food Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$89	\$107	\$141	\$98	\$152
3-5	99	123	159	103	161
6-8	128	157	193	131	193
9-11	153	184	223	152	233
12-14	161	186	235	152	228
15-17	173	207	248	165	241

Food costs include food and nonalcoholic beverages purchased at grocery, convenience, and specialty stores, including purchases with food stamps; dining at restaurants; and household expenditures on school meals.

Your costs may be more if you have a child with special health needs or a baby requiring formula.

Table 3. Monthly Transportation Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$78	\$116	\$163	\$73	\$222
3-5	75	113	159	63	213
6-8	88	126	172	74	223
9-11	95	133	179	53	203
12-14	108	145	192	62	211
15-17	144	183	232	97	228

Transportation costs include the net outlay on purchase of new and used vehicles, vehicle finance charges, gasoline and motor oil, maintenance and repairs, insurance, and public transportation.

Those costs will vary depending on the number of children in the family; the number of schools the children attend; whether parents drive the children to school; and the number of activities the children are involved in that require transportation. Remember, this is only the child's portion of the transportation cost and not the total family cost.

Table 4. Monthly Clothing Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$28	\$34	\$44	\$26	\$37
3-5	28	33	43	28	38
6-8	31	37	48	33	44
9-11	35	40	52	33	45
12-14	58	68	86	55	74
15-17	52	61	78	64	85

Clothing costs include children's apparel such as diapers, shirts, pants, dresses, and suits; footwear; and clothing services such as dry cleaning, alterations and repair, and storage.

Costs and other garments are not part of the cost every year. Look at these costs carefully. The authors think the clothing costs are too low for cold climate. Additional dollars may be needed for extra heavy clothing during severe seasons or in a cold climate.

Table 5. Monthly Health Care Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$50	\$65	\$75	\$24	\$55
3-5	48	63	72	35	73
6-8	54	71	83	42	84
9-11	59	77	88	53	102
12-14	60	78	89	56	107
15-17	64	82	93	55	106

Health care costs include medical and dental services not covered by insurance, prescription drugs and medical supplies not covered by insurance, and health insurance premiums not paid by employer or other organization.

Special health needs or equipment are NOT in the average cost amounts.

Table 6. Monthly Child Care and Education Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$102	\$167	\$252	\$63	\$156
3-5	114	184	274	87	195
6-8	68	118	188	78	183
9-11	41	78	132	38	107
12-14	28	57	101	48	152
15-17	48	98	177	37	123

Child care and education costs include day care tuition and supplies; baby-sitting; and elementary and high school tuition, books, and supplies.

(See note on page 18 if your family uses family day care or center-based child care.)

Table 7. Monthly Miscellaneous Costs by Family Type and Income Level

Age of children	Two-parent			One-parent	
	<i>Lower</i>	<i>Middle</i>	<i>Upper</i>	<i>Lower</i>	<i>Upper</i>
0-2	\$58	\$91	\$152	\$35	\$147
3-5	60	93	153	47	158
6-8	63	96	157	63	174
9-11	67	99	160	50	162
12-14	83	116	177	48	159
15-17	61	93	155	56	168

Miscellaneous costs include personal care items, entertainment, and reading materials.

Note: The original tables updated to 2007 are in Appendix Two of this publication. They list these types as husband-wife families and single-parent families. In this publication, the focus is on children, so these titles were changed to two-parent families and one-parent families. The original tables updated to 2007 are in appendix 2 of this publication.

Summarizing Your Costs

Refer back to the numbers you circled in Tables 1-7 to fill in the estimated cost for all your children in the summary table for your current family type. If you want a comparison for a two-parent and a one-parent family, complete the two-parent part first. If you are contemplating divorce, look at the income changes in the box. Be realistic about the projected income for the one-parent family and fill in the one-parent summary for your family.

The majority of the changes will be:

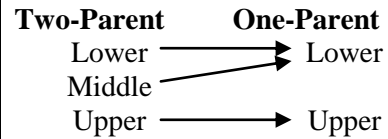


Table 8. Summary for Monthly Costs, Two-parent Family

Expense Category	Age of Oldest Child <input type="text"/>	Age of Child 2 <input type="text"/>	Age of Child 3 <input type="text"/>
Housing			
Food			
Transportation			
Clothing			
Health Care			
Child Care & Education			
Miscellaneous			
MONTHLY TOTAL			

Table 9. Summary for Monthly Costs, One-parent Family

Expense Category	Age of Oldest Child <input type="text"/>	Age of Child 2 <input type="text"/>	Age of Child 3 <input type="text"/>
Housing			
Food			
Transportation			
Clothing			
Health Care			
Child Care & Education			
Miscellaneous			
MONTHLY TOTAL			

APPENDICES

Appendix 1: Case Study

Bob and Judy have two children (ages 5 and 9). This is how their family would use Tables 1-9 to estimate the cost of raising their children, both prior to divorce and after divorce. The two-parent family has a gross income that falls between \$45,800 and \$77,1000 (middle range); the one-parent family will have a gross income of less than \$45,800.

Two-parent Summary Table of Monthly Costs (Table 8 example)

Expense Category	Age of Oldest Child <u>2</u>	Age of Child 2 <u>5</u>	Age of Child 3 –
Housing	300	332	
Food	184	123	
Transportation	133	113	
Clothing	40	33	
Health Care	77	63	
Child Care & Education	78	184	
Miscellaneous	99	93	
MONTHLY TOTAL	911	940	

One-parent Summary Table of Monthly Costs (Table 9 example)

Expense Category	Age of Oldest Child <u>2</u>	Age of Child 2 <u>5</u>	Age of Child 3 –
Housing	258	253	
Food	152	103	
Transportation	53	63	
Clothing	33	28	
Health Care	53	35	
Child Care & Education	38	87	
Miscellaneous	50	47	
MONTHLY TOTAL	635	615	

Adjustment Factors for Number of Children in Family Unit (Economies of Scale Table)

When Bob and Judy's two children live in a two-parent household, approximately \$1,851 is the estimated monthly cost. When these two children live in a one-parent household, approximately \$1,206 is the estimated cost. The children's needs have not changed, but their living arrangements have. There is less money being spent on them for several reasons. Housing, transportation, and the money available for extras have changed.

Table A. Adjustment Factors for Number of Children in Family Unit (Economies of Scale Table)

Two-parent Family ¹			One-parent Family ²	
<i>Number of Children in Family</i>	<i>Oldest</i>	<i>Youngest</i>	<i>Oldest</i>	<i>Youngest</i>
One	No adjustment	1.24	No adjustment	1.35
Two	No adjustment	No adjustment	.93	No adjustment
Three (middle same as oldest & youngest)	.77	.77	.72 After adjusting downward .93 for 1st child and adjusting downward .93 for 2nd child.	.72

¹ See footnote for Table F.

² See footnote for Table G.

Table A applies to Bob and Judy's situation this way.

Two-parent Family

Total \$911 Oldest Child NOTE:
 \$940 Youngest Child No adjustments
 \$1851

Two-parent family expenditures = \$1,851

One-parent Family

635 x .93=\$591 Oldest Child Adjustment
 \$615 Youngest Child needed for
 \$1206 oldest child only

One-parent family expenditures = \$1206

Other Cost Factors to Consider in Divorce

1. Two houses are needed for the families after divorce. Children need space in both houses. These figures do not include this. The figures for the one-parent family do not take into account the duplicated cost of housing in the second household. The total for housing of children in the one-parent family is \$511 per month. Each one-parent household must also have housing that includes space for the children.
2. The transportation cost estimates for these two children in a two-parent family is \$246 per month. In a one-parent family, the cost is \$116 per month. If, for example, a single car has been used by two parents and will now be used by one, the cost of gasoline and car repairs will be less. The cost of car insurance may be higher.
3. How are the children going to have the opportunities for education that children in two-parent families have? Since every category except food is less in the one-parent than the two-parent household, there is little flexibility for a one-parent household to spend on what many people call “extras.” These could be educational opportunities for camp, music lessons, club memberships, or whatever is important to a family.
4. How will the type of food change to reduce the cost for the children from \$307 in a two-parent family to \$255 per month in a one-parent family?
5. The health care costs go from \$140 per month in a two-parent family to \$88 per month in a one-parent family. How will these costs be covered? Will the insurance plan of the parent who has better coverage be able to cover the children? How will these costs be covered if neither parent’s health insurance covers the needs of the children?
6. Overall, the expense categories in this study and in your family will not match perfectly. It is important for both parents to keep records. Only then, better decisions can be made for the children in the family.
7. The USDA website (<http://www.cnpp.usda.gov/calculatorintro.htm>) provides a visual tool for yearly costs of raising a child. You will need to remember the age of child(ren), family category, and income when using this tool. And the information provided is annual amounts only.

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.

References

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