

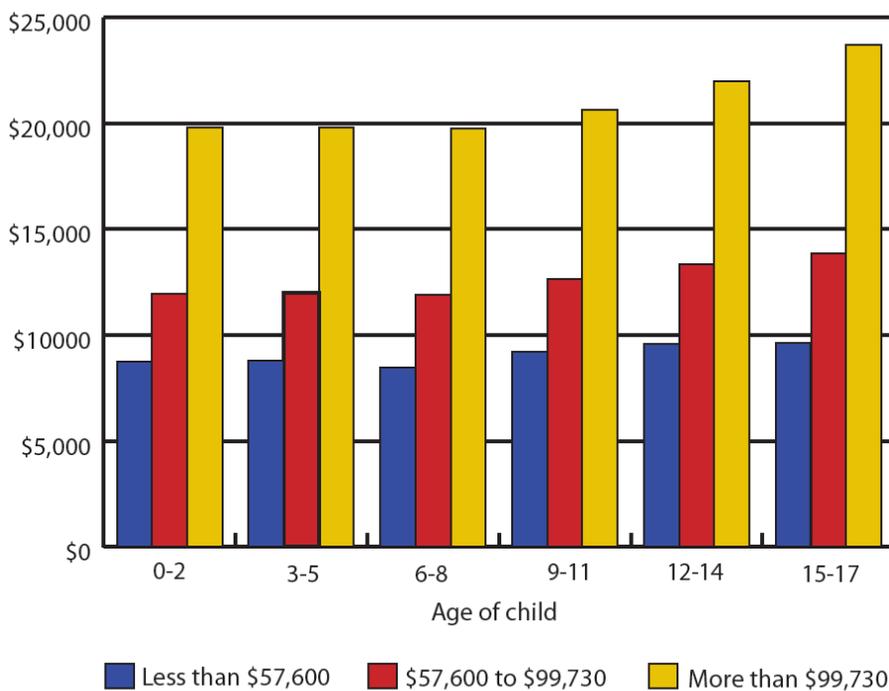
# Cost of Raising a Child

Each year, for the past 50 years, the U.S. Department of Agriculture (USDA) has provided estimates of annual expenditures on children from birth to age 17. Expenditures are provided by age of children, household income level, major budgetary components and region. The data used to compile the report is gathered from the Consumer Expenditure Survey administered by the U.S. Census Bureau.

The figure below illustrates the annual expenditures on a child at three different income levels for husband-wife families. So if your household income is \$50,000 and the younger of your two children is 5 years old, you are probably spending around \$8,800 on him/her annually. A breakdown of the expenditures, by category and age, can be seen in Table 1.



**Figure 1. Family expenditures on a child, by income level and age of child,<sup>1</sup> 2010**



<sup>1</sup>U.S. average for the younger child in husband-wife families with two children.

**Table 1. Estimated annual expenditures on a child by husband-wife families, overall United States, 2010**

Age of child	Total expense	Housing	Food	Transportation	Clothing	Health care	Child care and education <sup>a</sup>	Miscellaneous <sup>b</sup>
<b>Before-tax income: Less than \$57,600 (Average = \$36,840)</b>								
0 - 2	\$8,760	\$2,950	\$1,120	\$1,070	\$630	\$610	\$1,960	\$420
3 - 5	8,810	2,950	1,220	1,120	490	580	1,840	610
6 - 8	8,480	2,950	1,650	1,230	560	640	820	630
9 - 11	9,200	2,950	1,900	1,230	570	690	1,240	620
12 - 14	9,600	2,950	2,060	1,340	670	1,050	840	690
15 - 17	9,630	2,950	2,050	1,490	710	980	870	580
<b>Total</b>	<b>\$163,440</b>	<b>\$53,100</b>	<b>\$30,000</b>	<b>\$22,440</b>	<b>\$10,890</b>	<b>\$13,650</b>	<b>\$22,710</b>	<b>\$10,650</b>
<b>Before-tax income: \$57,600 to \$99,730 (Average = \$77,500)</b>								
0 - 2	\$11,950	\$3,870	\$1,350	\$1,540	\$740	\$820	\$2,740	\$890
3 - 5	11,980	3,870	1,440	1,590	600	780	2,620	1,080
6 - 8	11,880	3,870	2,020	1,700	670	910	1,610	1,100
9 - 11	12,660	3,870	2,310	1,700	690	970	2,030	1,090
12 - 14	13,340	3,870	2,480	1,810	820	1,370	1,830	1,160
15 - 17	13,830	3,870	2,470	1,960	880	1,290	2,310	1,050
<b>Total</b>	<b>\$226,920</b>	<b>\$69,660</b>	<b>\$36,210</b>	<b>\$30,900</b>	<b>\$13,200</b>	<b>\$18,420</b>	<b>\$39,420</b>	<b>\$19,110</b>
<b>Before-tax income: More than \$99,730 (Average = \$174,530)</b>								
0 - 2	\$19,820	\$7,010	\$1,830	\$2,330	\$1,030	\$950	\$4,890	\$1,780
3 - 5	19,810	7,010	1,930	2,370	860	900	4,770	1,970
6 - 8	19,770	7,010	2,540	2,490	950	1,040	3,750	1,990
9 - 11	20,630	7,010	2,880	2,490	990	1,110	4,170	1,980
12 - 14	21,960	7,010	3,070	2,600	1,150	1,570	4,510	2,050
15 - 17	23,690	7,010	3,060	2,750	1,250	1,480	6,200	1,940
<b>Total</b>	<b>\$377,040</b>	<b>\$126,180</b>	<b>\$45,930</b>	<b>\$45,090</b>	<b>\$18,690</b>	<b>\$21,150</b>	<b>\$84,870</b>	<b>\$35,130</b>

Estimates are based on 2005-06 Consumer Expenditure Survey data updated to 2010 dollars by 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 Total (0 - 17) row represents the expenditure sum of all ages (0, 1, 2, 3, ...17) in 2010 dollars. 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 1.25. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.78. For expenses on all children in a family, these totals should be summed.

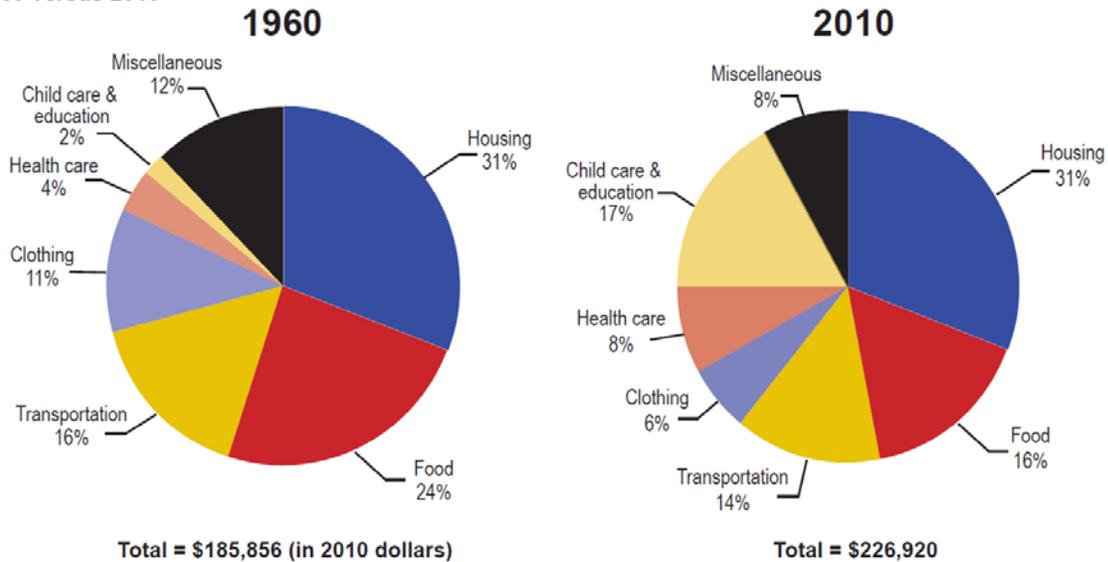
<sup>a</sup> Includes only families with child care and education expenses.

<sup>b</sup> Includes personal care items, entertainment, and reading materials.

Since 2010 was the 50<sup>th</sup> anniversary of the production of this report, the USDA Center for Nutrition Policy and Promotion (CNPP) prepared pie charts to illustrate the changes in expenditures on children from 1960 to 2010. While the estimates are not precisely comparable due to changes in the way the data is figured, they do provide an interesting view of changing spending patterns. You can see by looking at the figure below that housing has remained the largest expense category. Interestingly there has been a decrease in the percent of income spent on a child in several categories, and an increase in two important areas: health care and child care and education. The increased amount spent on health care requires little explanation, as health care costs overall have increased over time. However, the jump in child care and education

expenditures from 2% in 1960 to 17% in 2010 is worth looking at. The authors note that in 1960, child care/education expenses included families with and without the expense and in 2010 it includes only families with the expense. However, they speculate that much of the growth is due to the need for child care as women have entered the labor force in greater numbers.

**Figure. Expenditures on a child from birth through age 17, total expenses and budgetary component shares, 1960 versus 2010<sup>1</sup>**



<sup>1</sup>U.S. average for a child in middle-income, husband-wife families.

Table 3 shows the annual expenditures on a child by an urban husband-wife family in 2010 in the western United States. In the West we spend less on our children than those in the Northeast, but more than those in the Midwest or South.

For more details on the Expenditures on Children by Families, 2010 report go to <http://www.cnpp.usda.gov/expendituresonchildrenbyfamilies.htm>

**Table 3. Estimated annual expenditures on a child by husband-wife families, urban West, 2010**

Age of child	Total expense	Housing	Food	Transportation	Clothing	Health care	Child care and education <sup>a</sup>	Miscellaneous <sup>b</sup>
<b>Before-tax income: Less than \$57,260 (Average = \$36,630)</b>								
0 - 2	\$9,580	\$3,520	\$1,170	\$1,170	\$660	\$560	\$1,950	\$550
3 - 5	9,590	3,520	1,260	1,220	530	530	1,780	750
6 - 8	9,280	3,520	1,710	1,330	590	590	770	770
9 - 11	10,010	3,520	1,970	1,340	610	640	1,170	760
12 - 14	10,430	3,520	2,130	1,450	720	970	810	830
15 - 17	10,500	3,520	2,120	1,590	770	910	880	710
<b>Total</b>	<b>\$178,170</b>	<b>\$63,360</b>	<b>\$31,080</b>	<b>\$24,300</b>	<b>\$11,640</b>	<b>\$12,600</b>	<b>\$22,080</b>	<b>\$13,110</b>
<b>Before-tax income: \$57,260 to \$99,150 (Average = \$77,050)</b>								
0 - 2	\$12,860	\$4,620	\$1,380	\$1,650	\$790	\$770	\$2,640	\$1,010
3 - 5	12,850	4,620	1,480	1,700	630	730	2,480	1,210
6 - 8	12,760	4,620	2,070	1,820	710	850	1,460	1,230
9 - 11	13,550	4,620	2,370	1,820	740	910	1,870	1,220
12 - 14	14,210	4,620	2,540	1,930	880	1,280	1,670	1,290
15 - 17	14,690	4,620	2,540	2,070	950	1,200	2,140	1,170
<b>Total</b>	<b>\$242,760</b>	<b>\$83,160</b>	<b>\$37,140</b>	<b>\$32,970</b>	<b>\$14,100</b>	<b>\$17,220</b>	<b>\$36,780</b>	<b>\$21,390</b>
<b>Before-tax income: More than \$99,150 (Average = \$173,520)</b>								
0 - 2	\$21,260	\$8,360	\$1,860	\$2,440	\$1,080	\$890	\$4,740	\$1,890
3 - 5	21,220	8,360	1,950	2,500	900	850	4,580	2,080
6 - 8	21,170	8,360	2,560	2,610	990	990	3,560	2,100
9 - 11	22,030	8,360	2,910	2,610	1,030	1,050	3,970	2,100
12 - 14	23,360	8,360	3,110	2,730	1,210	1,480	4,300	2,170
15 - 17	25,050	8,360	3,100	2,870	1,320	1,390	5,960	2,050
<b>Total</b>	<b>\$402,270</b>	<b>\$150,480</b>	<b>\$46,470</b>	<b>\$47,280</b>	<b>\$19,590</b>	<b>\$19,950</b>	<b>\$81,330</b>	<b>\$37,170</b>

Estimates are based on 2005-06 Consumer Expenditure Survey data updated to 2010 dollars by using the regional 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 Total (0 - 17) row represents the expenditure sum of all ages (0, 1, 2, 3, ...17) in 2010 dollars. 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 1.25. To estimate expenses for each child in a family with three or more children, multiply the total expense for each appropriate age category by 0.78. For expenses on all children in a family, these totals should be summed.

The Western region consists of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

<sup>a</sup> Includes only families with child care and education expenses.

<sup>b</sup> Includes personal care items, entertainment, and reading materials.