

ECONOMICS BLOG

How Much Does It Cost to Raise a Child?

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Figuring out how much Americans spend on their children — the diapers and baby food, the sports teams and braces, not to mention housing and education — is a daunting task. The U.S. Department of Agriculture has attempted just that since 1960. Its most recent data is from 2013.

In general, the cost of child care alone, when adjusted for inflation, has climbed nearly twice as fast as overall prices since the recession ended in 2009. The figures below are based on what a middle-income family spends per child. (To determine these income groups, the USDA divided the sample of two-parent households into equal thirds.)

Calculate your costs here, based on the child's birth year:

How much we spend raising our children has changed a fair amount over the past few years. The share of income spent on shelter—about a third—has remained pretty steady. But our spending on pretty much everything else has changed.

We spend much less on basic items. Food, clothes, personal care items such as toothbrushes and shampoo, and even toys and sports gear have all decreased in price due to technological strides in manufacturing and agriculture, and because so much of these goods' production has been sent overseas.

What we do spend more on is services for our children. Fixed costs like health care have increased. We also spend significantly more on child care and education. The average middle-income, two-parent household spent 18% of its budget on education and child care in 2013, up from 2% in 1960. (From 1960 until 2007, this category included families with and without the expense, which brought down the overall average cost. Since 2008, this category has only included families with child care-related expenses.)