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What Is The Cost Of Raising A Child Today? Part 1

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A weekly question/answer column

What Is The Cost Of Raising A Child Today?

Liz Gorham answers:*

Part 1

Any parent will say, “It takes a lot more than you think!” According to estimates from the U.S. Department of Agriculture, based on expenditures for housing, food, transportation, clothing, health care, child care and education, and miscellaneous expenses:

- A middle-income family living in an urban setting in the West might spend an estimated \$165,630 to raise a child from birth to age 18.
- A higher income (more than \$59,300) family in the urban West could spend as much as \$233,190 by the time the child is 18.
- Depending on the age of the child and the family income, husband-wife families in the urban West spend from \$6,420 to \$13,800 per year on their child.

The figures are based on the latest research available (i.e. the 1990-92 Consumer Expenditure Survey updated to 1997 dollars using the Consumer Price Index). The USDA estimates do not predict exactly what a particular family will spend, but do indicate trends.

Excluded from these estimates are college costs and other parental expenses on children after age 17; also, any expenditures made by non-household members. Indirect costs involved in child rearing by parents such as time costs, foregone earnings and career opportunities, are also not included.

Access the 1997 report of “Expenditures on Children by Families” on the web at: <http://www.fns.usda.gov/fncs/>. To use the charts (found at the end of the report) specify your geographical area, single or two-parent household, income level, and age of child/children. For more information, contact your local USU Extension county agent.

Next week, tips on meeting the costs of raising a child.

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