

THE COSTS OF RAISING CHILDREN

- Based on estimates from the economics section of Manitoba Agriculture, the cost of raising a daughter to age 18 in 2004 was an average of \$166,549. For boys, the figure was slightly higher – at \$166,972 – due to extra costs for food.
- Raising a child can be an expensive undertaking, with the first year being the most expensive. In 2004, over \$10,000 was needed to raise a child to age 1. Parents spent the least amount of money – close to \$7,000 – when their children reached age 12. Expenses for both boys and girls then began to rise again as they entered their teenaged years.



The Cost of Raising a Girl to Age 18, 2004

Age	Food	Clothing	Health Care	Personal Care	Recreation, reading, gifts, school needs	Transportation	Child care (employed lone-parent)	Shelter, furnishings, household operations	TOTAL
Infant	\$1,507	\$1,720	\$141	\$0	\$0	\$0	\$4,568	\$2,157	\$10,093
1	\$804	\$488	\$141	\$112	\$571	\$0	\$6,200	\$2,294	\$10,610
2	\$866	\$537	\$141	\$112	\$571	\$0	\$5,200	\$2,256	\$9,683
3	\$866	\$537	\$224	\$112	\$571	\$0	\$5,200	\$2,218	\$9,728
4	\$1,156	\$558	\$224	\$112	\$571	\$0	\$5,200	\$2,218	\$10,039
5	\$1,156	\$558	\$224	\$112	\$648	\$75	\$5,200	\$2,218	\$10,191
6	\$1,156	\$558	\$224	\$109	\$729	\$75	\$3,805	\$2,218	\$8,837
7	\$1,351	\$521	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,282
8	\$1,351	\$521	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,282
9	\$1,351	\$540	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,301
10	\$1,578	\$540	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,528
11	\$1,578	\$540	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,528
12	\$1,578	\$1,060	\$260	\$339	\$950	\$509	\$0	\$2,218	\$6,914
13	\$1,711	\$1,060	\$260	\$339	\$950	\$509	\$0	\$2,218	\$7,047
14	\$1,711	\$1,060	\$260	\$339	\$962	\$509	\$0	\$2,218	\$7,059
15	\$1,711	\$1,099	\$260	\$426	\$1,132	\$509	\$0	\$2,218	\$7,355

16	\$1,639	\$1,099	\$260	\$426	\$1,132	\$509	\$0	\$2,218	\$7,283
17	\$1,639	\$1,099	\$260	\$426	\$1,132	\$509	\$0	\$2,218	\$7,283
18	\$1,639	\$1,099	\$260	\$426	\$1,348	\$509	\$0	\$2,218	\$7,499
TOTAL	\$26,349	\$15,159	\$4,265	\$3,935	\$16,161	\$4,094	\$54,397	\$42,189	\$166,549

Source: Manitoba Agriculture, Food and Rural Initiatives

The Cost of Raising a Boy to Age 18, 2004									
Age	Food	Clothing	Health Care	Personal Care	Recreation, reading, gifts, school needs	Transportation	Child care (employed lone-parent)	Shelter, furnishings, household operations	TOTAL
Infant	\$1,507	\$1,720	\$141	\$0	\$0	\$0	\$4,568	\$2,157	\$10,093
1	\$804	\$399	\$141	\$112	\$571	\$0	\$6,200	\$2,294	\$10,521
2	\$866	\$386	\$141	\$112	\$571	\$0	\$5,200	\$2,256	\$9,532
3	\$866	\$386	\$224	\$112	\$571	\$0	\$5,200	\$2,218	\$9,577
4	\$1,156	\$386	\$224	\$112	\$571	\$0	\$5,200	\$2,218	\$9,867
5	\$1,156	\$386	\$224	\$112	\$648	\$75	\$5,200	\$2,218	\$10,019
6	\$1,156	\$465	\$224	\$112	\$729	\$75	\$3,805	\$2,218	\$8,784
7	\$1,423	\$465	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,298
8	\$1,423	\$465	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,298
9	\$1,423	\$493	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,326
10	\$1,732	\$493	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,635
11	\$1,732	\$493	\$224	\$109	\$979	\$75	\$3,805	\$2,218	\$9,635
12	\$1,732	\$915	\$260	\$202	\$950	\$509	\$0	\$2,218	\$6,786
13	\$2,025	\$915	\$260	\$202	\$950	\$509	\$0	\$2,218	\$7,079
14	\$2,025	\$915	\$260	\$202	\$962	\$509	\$0	\$2,218	\$7,091
15	\$2,025	\$866	\$260	\$295	\$1,132	\$509	\$0	\$2,218	\$7,305

16	\$2,357	\$866	\$260	\$295	\$1,132	\$509	\$0	\$2,218	\$7,637
17	\$2,357	\$866	\$260	\$295	\$1,132	\$509	\$0	\$2,218	\$7,637
18	\$2,357	\$866	\$260	\$295	\$1,348	\$509	\$0	\$2,218	\$7,853
TOTAL	\$30,120	\$12,745	\$4,265	\$3,001	\$16,161	\$4,094	\$54,397	\$42,189	\$166,972

Source: Manitoba Agriculture, Food and Rural Initiatives

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The Cost of Raising a Child

Children may be priceless, but they're also pricey. One estimate is that the first nineteen years (newborn through age 18) cost almost \$160,000--a price tag that does not take into account the income that parents forego if they leave the labour force to stay at home with their children.

Estimated Costs of Raising a Child from Birth through Age 18

	Girl	Boy
Child care (unsubsidized, licensed day care, age 0-11)	\$52,029	\$52,029
Shelter, furnishings, household operation	36,998	36,998
Food	28,648	31,913
Clothing (includes cloth diapers for 2½ years)	16,666	15,209
Recreation, reading, gifts to others, school needs	13,433	13,433
Health care	5,144	5,144
Personal care	3,020	2,303
Transportation	2,897	2,897
TOTAL COSTS	\$158,826	\$159,927

Prepared by The Vanier Institute of the Family. Source: "The Cost of Raising a Child: 1998," Manitoba Agriculture. Note: These costs should not be used verbatim in any legal proceedings.

Naturally, any estimate of the amount of money needed to give a child a good start in life must involve very imprecise accounting. How much it costs to raise a child in Canada depends on many factors to do with the child's individual needs, the family's circumstances and values, and the community in which they live. Something as seemingly trivial as choosing disposable diapers instead of cloth diapers can raise parents' costs by more than \$1,400 over a baby's first two-and-a-half years.

The figures here, calculated by the Home Economics Section of Manitoba Agriculture, are based on the needs of an only child. Having a second child does not automatically double all of the costs. Normally, many clothes, toys and baby equipment can be handed down from one child to the next. And a big brother or sister who babysits a younger sibling can help reduce child care costs. On the other hand, a larger family may need a larger home and vehicle.

Child care is by far the single largest expenditure, estimated at just over \$52,000 for twelve years of licensed day care. However, the amount parents actually pay for child care varies widely from family to family. One family, with a parent at home or an available grandparent, might spend next to nothing on child care. Another family may pay a private nanny much more than \$52,000 over their child's early years. For families who fall between these two extremes, child care costs vary according to the type of facility, the amount of time the child spends in care, and whether or not the family qualifies for a subsidy. Supporting a child with health problems can add to a family's expenses. For example, prescriptions are not included in the health care estimate. A significant disability would affect many, if not all, of the other expenditure categories as well.

Manitoba Agriculture's allowance for "recreation, reading, gifts (to others) and school needs" provides only "the basic needs for the well-being of a child." Recreation costs can easily double or triple for a child involved in "expensive interests, such as private music lessons, dancing or gymnastics, competitive hockey or ringette."

The average middle-income family with one child, two parents in the labour force, and their own house, spends about 15% of everything the parents earn to feed, clothe, house, educate and care for their son or daughter. ***If the family has two children, they spend almost a quarter of their gross family income on the children. And families with three or more children invest almost a third of before-tax income on the children.***

Still, there are a few financial benefits to being a parent-particularly Revenue Canada's Child Tax Benefit and Child Care Deduction. Also, as children grow older, they may begin to work outside of the home and contribute to the family income.

Ultimately though, neither the costs nor the benefits of parenting can be

measured in dollars. Few of life's endeavours are as demanding, and very few can match the joy and fulfilment of nurturing a young life into adulthood.