

## Middle-income family spends \$235,000 to raise baby

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WASHINGTON (AP) — For \$235,000, you could indulge in a shiny new Ferrari — or raise a child for 17 years.

A government report released Thursday found that a middle-income family with a child born last year will spend about that much in child-related expenses from birth through age 17. That's a 3.5 percent increase from 2010.

The report from the Agriculture Department's Center for Nutrition Policy and Promotion said housing is the single largest expense, averaging about \$70,500, or 30 percent of the total cost.

Families living in the urban Northeast tend to have the highest child-rearing expenses, followed by those in the urban West and the urban Midwest. Those living in the urban South and rural areas face the lowest costs.

The estimate also includes the cost of transportation, child care, education, food, clothing, health care and miscellaneous expenses.

The USDA has issued the report every year since 1960, when it estimated the cost of raising a child was just over \$25,000 for middle-income families. That would be \$191,720 today when adjusted for inflation.

Housing was also the largest expense in raising a child back in 1960. But the cost of child care for young children — negligible 50 years ago — is now the second largest expense as more moms work outside the home.

The report considers middle-income parents to be those with an income between \$59,400 and \$102,870. It says families that earn more can expect to spend more on their children.

The cost per child decreases as a family has more children. The report found that families with three or more children spend 22 percent less per child than those with two children. The savings result from hand-me-down clothes and toys, shared bedrooms and buying food in larger quantities.