Go to: <http://www.cnpp.usda.gov/tools/CRC_Calculator/default.aspx>.

Input the necessary data and then click “Calculate.”

The categories used to calculate these expenses are as follows:

**Housing expenses**consist of shelter (mortgage payments, property taxes, or rent; maintenance and repairs; and insurance), utilities (gas, electricity, fuel, cell/telephone, and water), and house furnishings and equipment (furniture, floor coverings, major appliances, and small appliances).

**Food expenses**consist of food and nonalcoholic beverages purchased at grocery, convenience, and specialty stores; dining at restaurants; and household expenditures on school meals.

**Transportation expenses**consist of the monthly payments on vehicle loans, down payments, gasoline and motor oil, maintenance and repairs, insurance, and public transportation (including airline fares).

**Clothing expenses**consist of children's apparel such as diapers, shirts, pants, dresses, and suits; footwear; and clothing services such as dry cleaning, alterations, and repair.

**Health care expenses**consist of medical and dental services not covered by insurance, prescription drugs and medical supplies not covered by insurance, and health insurance premiums not paid by an employer or other organization. Medical services include those related to physical and mental health.

**Child care and education expenses**consist of day care tuition and supplies; baby-sitting; and elementary and high school tuition, books, fees, and supplies. Books, fees, and supplies may be for private or public schools. The average child care and education expenses used in the Calculator are based on families who have these expenses. If you do not have these expenses, expenditures on a child should be adjusted to account for this.

**Miscellaneous expenses**consist of personal care items (haircuts, toothbrushes, etc.), entertainment (portable media players, sports equipment, televisions, computers, etc.), and reading materials (nonschool books, magazines, etc.).

Write the figures from your family’s calculation in the correct spaces below:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Overall Annual Estimated Costs**  **(Household Type = Two Parents, Income = Less Than $59,200, and Region = Northeast)** | | | | | | | | |  |
|  | **Housing** | **Food** | **Transportation** | **Clothing** | **Health Care** | **Child Care and Education** | **Other** | **Total** |  |
| **Your Costs:** |  |  |  |  |  |  |  |  |  |
| **National Costs:** | $4,013 | $1,664 | $1,524 | $851 | $1,041 | $2,642 | $572 | $12,306 |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **First Child's Estimated Annual Costs** | **Age of Child: < 1** | | | | | | | | |
| **Housing** | **Food** | **Transportation** | **Clothing** | **Health Care** | **Child Care and Education** | **Other** | **Total** |
|  |  |  |  |  |  |  |  |

From “The Cost of Raising a Child,” Mark Lino, Economist at the Center for Nutrition Policy and Promotion in Food and Nutrition, Jan 13, 2017; <https://www.usda.gov/media/blog/2017/01/13/cost-raising-child>