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# Estimating Expenditures on Children by Families in Canada, 2014 to 2017

by Karen A. Duncan, Kristyn Frank and Anne Guèvremont

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# Estimating Expenditures on Children by Families in Canada, 2014 to 2017

by

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## Executive summary

There are almost 5 million families in Canada living with a child aged younger than 25 years (Statistics Canada, 2022), with 37% living with one child, 43% living with two children, and 20% living with three or more children. Caring for children is among the key functions of families and the larger society. In Canada, the question of affordability issues for families with children has become an increasingly important area of public policy. Also, information on the monetary cost of meeting children's needs for food, shelter, clothing, health care, and education is important for family planning and budgeting decisions made by people raising children. This applies whether the person raising the child is a birth, adoptive, step, or foster parent or whether the child is living with someone who is not their parent. However, generating estimates of the cost of raising a child is complex, and spending on children is highly variable across different types of families. An additional challenge is the growing importance of the costs incurred for adult children who live with their parents, which few studies estimating expenditures on children have examined.

This study uses Survey of Household Spending (SHS) data to produce modelled estimates of Canadian household expenditures on a child in different family types (with different numbers of parents and children) and with different income levels, for families living in the provinces. For this study, pooled data from four cycles of the SHS (2014 to 2017) were used to obtain a large enough sample for analysis. Following the methodology employed by Lino et al. (2017) to examine U.S. data, this study presents estimates for total spending of Canadian families on children (per child), as well as estimates for each of seven categories of spending: child care and education (CCE), clothing, food, health care, housing, transportation, and miscellaneous. Because a single estimate of the amount that families spend on a child would not accurately account for the different situations of families across Canada, estimates were generated separately for one- and two-parent families (including birth, adoptive, step, and foster parents) and by household income level. Estimates were also generated by region for two-parent families.

Among two-parent families with two children (the most common family type), the estimated total predicted expenditures for a child from birth to age 17 were \$238,190, \$293,000, and \$403,910 (in 2017 dollars) for households in the lower-income (before-tax household income less than \$83,013 in 2016), medium-income (before-tax household income from \$83,013 to \$135,790 in 2016), and higher-income (before-tax household income above \$135,790 in 2016) groups, respectively. When the estimated total expenditures for children from birth to age 22 still living at home were considered, they were \$308,710, \$378,900, and \$521,270 for the respective income groups.

For one-parent families with two children, the estimated total predicted expenditures for a child from birth to age 17, in 2017 dollars, were \$231,260 and \$372,110 for households in the lower-income (before-tax household income below \$83,013 in 2016) and medium-high-income (before-tax household income of \$83,013 or above in 2016) groups, respectively. When the total predicted expenditures for a child from birth to age 22 still living at home were considered, they were \$299,180 and \$479,830 for the respective income groups.

For two-parent and one-parent households, including children aged 18 to 22 years increased the total expenditures by 29% compared with those for children aged 0 to 17 years. This increase is attributable to more years of expenses and to higher education costs (likely for postsecondary education tuition).

Across expenditure categories, housing accounted for the largest share (27% to 32%) of expenditures on a child from birth to age 22 across all household types. Transportation was the next largest expense for a child in a two-parent family. Transportation accounted for a higher share of expenditures for two-parent families (18% to 20%) compared with one-parent families (11% to 15%), likely because two-parent families often have two cars. Food was the second-

largest expense for one-parent families (18% to 20%) and the third-largest expense for two-parent families (16% to 18%). CCE was also a relatively large expense for families, accounting for 13% to 17% of the estimated total expenditures for a child. Clothing and health care each accounted for less than 10% of expenditures for both two-parent and one-parent families.

Some regional differences were also observed. Two-parent families with children in the Prairies and western provinces (Manitoba, Saskatchewan, Alberta, and British Columbia) had the highest expenditures for children, about 8% to 15% higher than those in the Atlantic provinces (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, and New Brunswick). The expenditures on children among two-parent families with children in the central provinces (Quebec and Ontario) were about 5% to 9% higher than those in the Atlantic provinces, suggesting that the cost of living in the Atlantic provinces is lower than in the other provinces.

Some data limitations are important to note for this study. First, several years of SHS data (2014 to 2017) were pooled to obtain a sufficient sample size to produce reliable estimates; therefore, the expenditures may represent a mix of spending patterns over the years pooled. Additionally, because expenditures were largely reported at the household level, decisions were made regarding the proportion of expenditures to assign to children, which may have resulted in an over- or underestimation of expenditures associated with children. Lastly, decisions were also made regarding which expenditure items were included or excluded in the estimates. These decisions were primarily made to reflect costs that are generally applicable to most families in Canada; however, these decisions may have resulted in more conservative estimates. Also, it is important to note that the territories were not included in this analysis, primarily because territorial data were unavailable for each of the four years studied.

This study contributes to the literature by providing the first nationally representative (excluding the territories) estimates of expenditures on children (per child) by families in Canada in over a decade. It also extends the estimates to account for adult children aged 18 to 22 years living in the household. The findings provide insight into family expenditures on children by household composition and income level and show the variability in both total spending and spending by expenditure category.

# 1. Introduction

There are almost 5 million families in Canada living with at least one child younger than 25, with 37% living with one child, 43% living with two children, and 20% living with three or more children (Statistics Canada, 2022). Caring for children is among the key functions of families and the larger society. Although the decision to become a parent is personal, it has individual and social consequences. Notably, choices regarding whether to have children and when to have them influence labour force participation, in particular among women. In Canada, the question of affordability issues for families with children has become an increasingly important area of public policy; recent developments include increases to the Canada Child Benefit (CCB) as a result of the COVID-19 pandemic and funding for a national early learning and child care system (ESDC, 2021). Further, society has an interest in the development and education of children; both the rights and the particular vulnerability of children are recognized in the United Nations Convention on the Rights of the Child (UNCRC), which Canada ratified in 1991 (Government of Canada, 2017).

Meeting their children's needs for food, shelter, clothing, health care, education, and inclusion in society is one of the important ways families care for children, and children have rights under the UNCRC to have these needs met. Information on the monetary cost of meeting these needs is important for parents, who are usually the primary providers, as well as for others who may be raising children (such as extended family) and may use this information for family planning and budgeting decisions. The majority of non-parenting men and women (75% of whom reported wanting to have children) cited financial security as a factor in the timing of childbearing (Tough et al., 2007). This information may also be useful for informing public policies related to child support, funding for foster parents, or addressing child poverty or family supports.

Yet generating estimates of the cost of raising a child is a surprisingly complex endeavour. Practically, spending on children is highly variable and influenced by the tastes and preferences of parents and whether children have specific needs (e.g., because of a disability) (Burton & Phipps, 2009; Duncan et al., 2017). Spending is also constrained by family income and circumstances such as geographic location (Coley et al., 2016; Lino et al., 2017). For example, it was estimated that the cost of living in Canada's northern territories was about 1.46 times higher than elsewhere in Canada during the period from 1997 to 2009 (Daley et al., 2015). Conceptually, there is also lack of agreement as to what is meant by the question, "How much does it cost to raise a child?" (Browning, 1992). These different meanings make it important to distinguish between methods that estimate how much families **are spending** on children and those that estimate how much families **must spend** on children at a particular standard of living.

An additional challenge is the growing importance of considering the costs incurred for adult children who live with their parents. Over the past 40 years, Canada has seen an increase in the proportion of young adults living with at least one parent; results from the 2017 General Social Survey showed that 90% of young adults aged 18 to 19 years and 68% of those aged 20 to 24 years were living with a parent (Statistics Canada, 2019). Few studies on the cost of raising children have included estimates for the costs of adult children living in the household.

The purpose of this study is to use Survey of Household Spending (SHS) data to provide the first nationally representative (excluding the territories) estimates of expenditures on a child for a number of different family types in over a decade. The study also extends the estimates provided in previous studies by accounting for adult children aged 18 to 22 years living in the household.

Estimates are generated separately for one- and two-parent families by household income level and by region for two-parent families. The method used is modelled after that employed by the United States Department of Agriculture (USDA) (Lino et al., 2017), which has produced estimates of expenditures on children for several decades. The study follows the 2017 USDA report by using household expenditure data to provide estimates for the amount Canadian families

spend on children in total (per child). It also examines expenditures across seven categories: CCE, clothing, food, health care, housing, transportation, and miscellaneous.

## 2. Previous literature

Estimates of the cost of raising children have been generated in a number of countries. Across academic studies and reports from private and public organizations, a variety of methods have been used. The most commonly used methods can be categorized as the **budget standard approach**, the **expenditure survey approach**, and the use of **equivalence scales**. Each method relies on different assumptions and has different advantages and disadvantages. In budget standard approaches, detailed baskets of goods and services needed to raise a child at a particular living standard in a particular location are designed and priced to arrive at the cost of raising a child (e.g., Manitoba Agriculture, 2004; Saunders & Bedford, 2018). By contrast, both expenditure survey and equivalence scale approaches generate estimates of the spending on children from household expenditure data (e.g., Lino et al., 2017; Selim & Kaya 2018). Expenditure survey and equivalence scale approaches are appropriate for determining how much families are spending on children, whereas budget standard approaches are appropriate for determining how much families must spend at a particular living standard (Duncan et al., 2017).

It is important to note that most studies examining the cost of raising children focus on direct or out-of-pocket costs. Families will also incur indirect costs, such as income forgone by parents when time is spent caring for children instead of participating in paid labour, and intangible costs, which are the physical and emotional costs of raising children. Although these costs are relevant, studies that estimate indirect costs rely on data other than those collected on direct costs; it is difficult to link data that allow the estimation of indirect costs with data that allow the estimation of direct costs. Intangible costs such as time strain and financial stress (Buddelmeyer et al., 2018) have no market price at which “values” are determined. Intangible costs are personal and affect individuals differently. Therefore, intangible costs are rarely estimated in research studies. Regardless of the approach used to estimate the direct costs of raising children, there is general agreement in this literature that the relevant categories of spending on children include food, clothing, shelter, child care, education, health care, personal care, and transportation (Duncan et al., 2017).

### 2.1 Spending on children in Canada

Early Canadian research used complete demand systems—an equivalence scale approach that estimates the amount of additional income a household needs to be as well off as a similar household without children—to estimate household spending on children with data from the Survey of Family Expenditures (the precursor to the SHS). Douthitt and Fedyk (1990) generated detailed estimates by income level, age and number of children, and region of the country. Phipps (1998) focused on the social welfare aspect of the cost of raising a child, asking how much income a family with children needs to have the same standard of living compared with a family without children. This research found that, for example, couples with one child needed about 1.16 times the income of couples without children to be as well off and demonstrated economies of scale in having children. MoneySense used a variety of data sources, including household expenditure data, to generate its estimates of the cost of raising children, concluding that the average cost to raise a child from birth to age 18 was \$243,660 in 2011 (Cornell, 2011).

The budget standard approach—which estimates how much a family needs to achieve a particular standard of living—was used by the Home Economics Section at Manitoba Agriculture to estimate the cost of raising a child at what would be considered a modest level of living in Manitoba (Manitoba Agriculture, 2004). The cost of raising a child from birth to age 18 was last estimated at just under \$167,000 in 2004. The Fraser Institute (Sarlo, 2013) also generated cost estimates



by using the Manitoba Agriculture data. However, these estimates excluded the costs of shelter and child care and minimized transportation costs, resulting in estimates that were very low compared with similar studies. Over the past decade, academic studies have focused on the costs incurred when children have specific long-term health conditions or disabilities (e.g., Castro et al., 2022; Genereaux et al., 2016; Tsimicalis et al., 2013).

## 2.2 International studies

Internationally, estimates of the cost of raising children are often published in Australia, the United Kingdom, and the United States. In both Australia and the United Kingdom, the budget standard approach is used to estimate the cost of raising a child. When a minimum standard to meet basic needs was used, the cost of raising a child from birth to age 18 was estimated at £160,692 (or CAN\$277,097) for two-parent families and £193,801 (or CAN\$334,190) for one-parent families in 2021, 3.6% and 3.3% increases, respectively, in total costs over the previous year (Hirsch & Lee, 2021). In Australia, the standard is set at “a minimal level of outlays,” and the cost was estimated at AU\$140 to AU\$170 (CAN\$131 to CAN\$160) per week in 2018 (Saunders & Bedford, 2018). In Europe, there has been increasing interest in using the budget standard approach as a policy tool for estimating family living costs and developing comparability across countries (Deeming, 2020; Goedemé et al., 2015).

There is a long history in the United States of generating estimates of the expenditures of families on children. The USDA has published estimates since 1960 using the expenditure survey approach (Lino et al., 2017). The most recent USDA study employs household expenditure data from the 2011 to 2015 Consumer Expenditure Survey, examining expenses for one child in two-child, married-couple families and one-parent families, and presents results by family income level, age of child, and region of residence. Although this dataset provides detailed information on household spending, in many expenditure categories it is not possible to directly identify spending on children. In these cases, assumptions are made regarding how much spending to allocate to children. The cost of raising a child from birth to age 17 in the United States was estimated at US\$212,300 (CAN\$286,298) for married-couple families in 2015 (Lino et al., 2017). Generally, Lino et al. (2017) found that housing was the largest expenditure, accounting for 26% (for the highest income group) to 33% (for the lowest income group) of child-rearing expenses, with food, transportation, and health care also accounting for large shares of expenditures on children by families in the United States.

### 3. Information gaps addressed by this study

This study contributes to the literature by providing the first nationally representative estimates of the expenditures on children by families<sup>1</sup> in Canada's provinces in over a decade and by extending the estimates to account for adult children aged 18 to 22 years living in the household. Families in this study include two-parent families (either married or common law, of any gender) and one-parent families living with birth, adopted, step, or foster children. Using pooled SHS data from 2014 to 2017, this study answers the following questions:

1. How much did Canadian one- and two-parent families spend on children, on average, from 2014 to 2017?
2. How much did Canadian one- and two-parent families spend on children from 2014 to 2017 in each of the following categories of expenditures: CCE, clothing, food, health care, housing, transportation, and miscellaneous?
3. How did child expenditures vary by household income level, age of the child, and region of the country, from 2014 to 2017?

In the next sections, the methodology of the study is described and the estimates for Canada are presented. In the concluding section, the findings are summarized, the limitations of the study are discussed, and directions for future research are suggested.

## 4. Methods

### 4.1 Data source

The SHS was used to model parental expenditures on children by families. It is a cross-sectional survey that collects detailed spending information, primarily at the household level, as well as selected information on dwelling characteristics and household equipment. The SHS combines a questionnaire administered through an in-person interview and a daily expenditure diary. The questionnaire collects information on expenses using recall periods based on the type of expenditure (last month or last 4 weeks, last 3 months, last 12 months, or last payment). A subsample of households (approximately 50%) is selected to complete the daily expenditure diary for a two-week period following the interview. Collection is carried out on a continuous monthly basis from January to December of the survey year. Expenditure data collected through the interview with a recall period of less than 12 months, as well as amounts reported in the two-week diary, are annualized so that they cover 12 months.<sup>2</sup>

For this study, pooled data from four cycles of the SHS (2014 to 2017) were used to obtain a large enough sample for analysis, as these years were the most recent files available with a large enough sample size to support the modelling used in this study.<sup>3</sup> Survey weights were calibrated so that the records in all four years combined were representative of the Canadian population in the 10 provinces in 2017. The three Canadian territories were not included, because the sample for the northern region was not available for every year from 2014 to 2017 and differences in the sampling and estimation methodology made the estimates for the territories not comparable to those for the 10 provinces. Expenditure values have been converted to 2017 constant dollars using the Consumer Price Index (CPI) with category-specific inflation adjustments for 2014 to 2016 spending (the specific inflation adjustments used are available upon request).

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1. The terms "families" and "households" are used interchangeably in the context of this paper. However, estimates are representative of only the subset of families and households that is specified in the study.

2. This information is representative of the SHS from 2014 to 2017 and does not necessarily reflect the current SHS.

3. Additionally, after 2017, the SHS has been conducted every two years rather than annually.

## Sample

Households were included in the study if they consisted of one or two parents (of any gender and including common-law couples) living with children aged 0 to 22 years (including birth, adopted, step, and foster children). Students who were away at school but regarded the parental household as their “main” or “usual” place of residence were included as part of the household. Families were excluded if other related or unrelated individuals lived in the household and if children older than 22 years lived in the household. Thus, multi-generational families were not included. Households with more than six children were also excluded (representing an extremely small proportion of the sample).

There were 9,989 two-parent and 2,303 one-parent households included, with approximately one-third (3,647 two-parent and 760 one-parent households) completing the two-week expenditure diary. Refer to Appendix Table A.1 for detailed information on the expenditure items that were included in and excluded from the analysis.

## Definitions

**Income:** Data on income were obtained mainly from the Individual Income Tax Return (T1) administrative data files from the Canada Revenue Agency and correspond to the income associated with the calendar year preceding the survey year. For example, for households who responded to the survey in 2014, the income reported is from the 2013 calendar year. For all years, income was converted for all households to constant 2016 dollars to reflect income associated with the last survey year studied (2017) using the CPI for all items.

Income was defined as the total household income before taxes, which includes the income of any household members aged 16 or older. It includes employment and investment income, as well as government transfers such as the CCB and the goods and services tax credit. Income was divided into low, medium, and high categories using the distribution of income of two-parent families with one to four children to determine the cut-off points. Two-parent households with income lower than the 33.33<sup>rd</sup> percentile (\$83,013) were categorized as “lower income.” Two-parent households with income from the 33.33<sup>rd</sup> to the 66.66<sup>th</sup> percentiles (\$135,790) were categorized as “medium income.” Two-parent households with income higher than the 66.66<sup>th</sup> percentile were categorized as “higher income.” Mean incomes for two-parent families were \$54,630 for the lower-income, \$107,770 for the medium-income, and \$218,540 for the higher-income groups. For data quality reasons, the medium- and high-income groups were collapsed for the one-parent households to form the medium-high-income group. The average incomes for one-parent families were \$42,240 for the lower-income and \$126,190 for the medium-high-income groups.

**Region:** Geographic regions were defined according to the province of residence of the household: Atlantic provinces (Newfoundland and Labrador, Prince Edward Island, Nova Scotia, and New Brunswick), central provinces (Quebec and Ontario), and the Prairies and western provinces (Manitoba, Saskatchewan, Alberta and British Columbia). The territories were not included in the study because of territorial data being unavailable in each of the four years studied and the small sample size when territorial data were available. Weights were adjusted to be representative of the Canadian population in the 10 provinces in 2017.

**Age groups:** The definitions of age groups were based on the age of the child in years at the time of the interview (0 to 5, 6 to 12, 13 to 18, and 19 to 22). The ages of the youngest and oldest children in the household were considered, separately, to allow for comparisons and the derivation of adjustment factors to account for families with older children or different numbers of children.

## Types of expenditures

Expenditures were included if they were for items or expenses for things used by all family members or the children of the family. Expenditures for items solely for the parents<sup>4</sup> (e.g., alcohol, tobacco, and games of chance) were excluded. The inclusions and exclusions in each category are closely aligned with those used by Lino et al. (2017) given their established methodology and the similarities between the SHS data and the household expenditure data used in the U.S. study. The main objective of the study is to produce estimates that are generally applicable to most families in Canada. Additionally, household items not directly associated with expenditures on children (e.g., pet expenses, garden supplies and services) were excluded. Refer to Appendix Table A.1 for detailed information on the items that were included and excluded in the analyses.

**Child care and education:** Includes child care in the home and outside the home, as well as tuition fees, textbooks, and school supplies. While younger children contribute more to child care expenditures and older children to education expenditures (e.g., postsecondary tuition), both expenses may be applicable to children in the middle years (ages 6 to 17). Therefore, CCE expenditures were combined into one category.

**Clothing:** Includes clothing, footwear, and accessories. Clothing services (laundry, dry cleaning and alteration services) were excluded because they could not be assigned to individual household members, whereas the other clothing expenditures could be assigned solely to the children in the family.

**Food:** Includes all food purchased from stores and restaurants.

**Health care:** Includes prescribed and non-prescribed medicines and pharmaceutical products, health care practitioners, eyewear, dental services, private health insurance plan premiums, and provincial health insurance premiums. Health care expenses include only direct (out-of-pocket) costs paid by the household net of the expenditures reimbursed.

**Housing:** Includes shelter costs (rent or mortgage, repairs, taxes, insurance, and expenses associated with buying or selling a home), utilities, communication expenditures (landline, cell phone, and Internet), household operations (e.g., cleaning supplies), and household furnishings and equipment. Down payments on all property purchases (as they are a large one-time expense) were excluded, as were expenditures on other accommodations (including owned secondary residences and accommodations away from home), pets, lawn and garden supplies, and snow removal tools. As in Lino et al. (2017), expenses for yard maintenance (lawn and garden supplies and snow removal) were excluded as the analytical approach is not meant to account for the purchase of a home with a yard (or a larger yard).

**Transportation:** Includes expenses to purchase and operate (registration, gas, insurance, repair, and parking) private-use automobiles, vans, and trucks, as well as expenses for public transportation (local bus and train; taxi; and intercity airplane, bus, and train). Household moving, storage and delivery services were excluded as they are not expenses that occur frequently or regularly.

**Miscellaneous:** Includes expenses on personal care goods (e.g., soap, hair care products, feminine hygiene products, and disposable diapers), personal care services, recreation equipment, and related services (sports equipment, children's toys, computers, and video game systems), home entertainment equipment and services (audio and video equipment), and reading material. Expenses on outdoor play equipment and accessories<sup>5</sup> were excluded, as were those

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4. However, with the inclusion of households with children aged 18 to 22 years in this study, it is possible that in some cases less than 100% of these expenditures were only for the parents.

5. This exclusion is attributable to the analytical approach not assuming that households have a yard (see explanation in the Housing section above).

on wearable electronic devices, musical instruments, camping supplies, package trips, children's camps, recreational vehicles and associated services, tobacco and alcoholic beverages, and games of chance; income taxes; personal insurance payments and pension contributions; gifts of money; support payments; and charitable contributions.

## 4.2 Analysis

The analytical approach for this study follows the methodology used by Lino et al. (2017), who studied household expenditure data from the United States. A series of general linear models were analyzed, with the outcomes being household expenditures for each of the seven categories examined: CCE, clothing, food, health care, housing, transportation, and miscellaneous. The predictors for the models included the income group, number of children in the household, and age of the youngest child or oldest child (depending on the model). These models were run at the national level. The region variable was added to the two-parent models to assess expenditures in different regions; however, regional analysis was not possible for the one-parent group because of small sample sizes.

For housing, a different method was used, which estimated the cost of having an additional bedroom in the dwelling. This was based on the rationale that the presence of a child would affect the number of bedrooms in a home, but not necessarily the number of rooms in the rest of the dwelling. This method is similar to the method used by Lino et al. (2017) and assumed that the cost of an additional bedroom was half of the difference (increase) in the cost of housing for a four-bedroom dwelling versus a dwelling with two or fewer bedrooms. However, when the exact approach of Lino et al. (2017) was used with the Canadian data, the cost of an additional bedroom appeared to be either zero, negative, or decreased with increasing income. These results were not intuitive, and further examination showed that the average number of bedrooms was only slightly higher for families with two children versus those with one child. As well, spending on housing seemed to be more associated with the level of income than the number of bedrooms. Given the strong influence of income groups on housing expenditures, it was decided to model the housing expenditures as a function of the number of bedrooms and the income group, resulting in more intuitive estimates. One-quarter (25%) of the income parameter was added to the predicted expenditure to estimate the increase in housing spending for different income levels, as shown in the following equation:

$$prediction_{child} = \frac{4bdrm - 2bdrm}{2} + 0.25 * inc\_level$$

where  $4bdrm$  and  $2bdrm$  are the model parameters associated with four bedrooms and two or fewer bedrooms, respectively, and  $inc\_level$  is the parameter associated with the medium- or higher-income groups for two-parent households with children and the medium-high-income group for one-parent households with children. One-quarter was selected, because for a family of four (the most common family size), 25% would be the increased expenditure for one member (the child) of a four-person family.

More information about the models is available upon request.

### Share of household expenses allocated to children

Since expenses on the SHS are reported at the household level, decisions were made to determine what proportion of expenses in each category to assign to the children in the household. These decisions were informed by the methodology used by Lino et al. (2017), whose data source also reported most expenditures at the household level. To address this issue, Lino et al. (2017) assigned child-specific expenses in the data to children according to each expenditure category and allocated a proportion of household-level expenditures based on

findings from previous research or on a per capita basis. These proportions determined by Lino et al. (2017) were used as a starting point, with adjustments made for the Canadian context. When expenditures were divided among the children in the family, the families with four to six children—a very small proportion—were included in the group with three children for modelling purposes. More information about how the shares assigned to children were decided is available upon request.

**Child care and education:** For this category, only households who had CCE expenditures were included (78% of households). Since a portion of postsecondary tuition and expenses for “other courses or lessons” (e.g., music or dance lessons, courses related to arts and crafts or hobbies) is spent on the parents, 90% of the CCE expenditures were assigned to children in the household.<sup>6</sup> Among children, these expenditures were equally allocated to each child. It is known that this is not necessarily true, as expenditures for child care are higher for younger children than for older children, but it was assumed to hold true on average. It should also be noted that expenses for postsecondary education are higher for older children.

**Clothing:** Spending on clothing for children is available directly at the person level in the SHS, and no assumption about the percentage of household spending associated with children is required. However, because the analysis estimates household expenditures, a decision still had to be made about the percentage of expenditures to assign to each child. The total clothing expenditures on children were equally allocated to each child in the family. Since most families have children who are relatively close in age (e.g., few families have very young children and adult children), it is assumed that clothing costs are relatively equal. No adjustments were made for the gender or age of the child.

**Food:** Lino et al. (2017) used the 2015 USDA food plans to determine the proportion of household food expenditures to attribute to children. In Canada, Health Canada’s national nutritious food basket (Health Canada, 2020), which represents a nutritious diet consistent with the food purchases of Canadian households, can be used to estimate the cost of food for adults and children of different ages. The cost of food varies by city and region, so no one cost can be used nationally. Therefore, the guide is intended to be used and adapted by municipalities and provinces to prepare food cost plans for their residents. Estimates for Alberta were used for comparison, as a table of costs by age and gender was provided (Alberta Health Services, 2015). The food items used for the Alberta food costs and the data table obtained from Health Canada were very similar; therefore, custom tabulations from Health Canada were not required.

The proportions of food spending on children of different ages based on the Alberta estimates were then compared with the proportions used by Lino et al. (2017). Because the numbers were very similar, the proportions used by Lino et al. (2017) were used for the current study. The percentages assigned per child ranged from 15% of household food spending for a 0- to 5-year-old child in a two-parent family with three children to 52% of household food spending for a 13- to 22-year-old child in a one-child, one-parent family. The complete table of proportions and details of the comparative analysis are available upon request.

**Health care:** Canada has a universal health care system, but there are still health care costs that are covered by the household, including prescribed and non-prescribed medicines and pharmaceutical products, health care practitioners, eyewear, dental services, private health insurance plan premiums, and provincial health insurance premiums. Lino et al. (2017) determined the proportions of household health care expenditures spent on children using the U.S. 2012 Medical Expenditure Panel Survey. An equivalent source for Canada does not exist to establish similar proportions; however, the proportions used by Lino et al. (2017) were compared with the provincial and territorial average spending on different age groups (CIHI, 2021), and

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6. Authors’ calculations using 2016 Census of Population data also indicated that about 8% of parents with children aged 0 to 24 years were enrolled in postsecondary education; this percentage was higher among those with children aged 0 to 5 years, at 11%.

these proportions aligned. Therefore, in the absence of directly applicable Canadian data, the proportions used by Lino et al. (2017) were applied. The percentage of health care spending assigned per child ranged from 13% of household health care spending in a two-parent family with three children to 35% of household health care spending in a one-child, one-parent family. The complete table of proportions is available upon request.

**Housing:** As described above, rather than assign a percentage of housing costs to each child in the family, the cost of having an additional bedroom in a house was estimated. The housing models result in five different values of housing costs, one for each of the family type and income groups (i.e., two-parent families in the lower-, medium- and higher-income groups, and one-parent families in the lower- and medium-high-income groups). The cost of an additional bedroom was the same regardless of the age of the child.

**Transportation:** As in Lino et al. (2017), 75% of all transportation expenditures were considered to be family-related. This proportion was determined based on results from the U.S. 2009 National Household Travel Survey (Santos et al., 2011) and verified with data from the 2009 Canadian Vehicle Survey (Statistics Canada, 2010). Among these family-related transportation expenses, half was assigned to the parents and the remaining half was divided equally among the children in the family.

**Miscellaneous:** As in Lino et al. (2017), it was assumed that miscellaneous expenditures are shared equally among family members. Many of the expenditures in this category are for items such as personal care items and recreational equipment, which are assumed to be shared by all family members.

## 5. Results

### 5.1 Overall expenditures

The total predicted expenditures per child aged 0 to 17 years, in 2017 dollars, were \$238,190, \$293,000, and \$403,910 for two-parent households with two children in the lower-, medium- and higher-income groups, respectively (Table 1). The predicted expenditure figures represented a 23.0% increase in spending when going from the lower- to the medium-income group, and a 37.9% increase when going from the medium- to the higher-income group. There was an overall increase of about 69.6% when comparing the lower-income group with the higher-income group. When expenditures on children up to age 22 (who are still living at home) are considered, predicted expenditures were \$308,710, \$378,900 and \$521,270 for the respective income groups. In each case, there was an increase of about 29% in spending when including the expenditures for young adult children aged 18 to 22 years compared with including only the expenditures for children aged 0 to 17 years. This increase is attributable to more years of expenses and higher education costs (likely for postsecondary education tuition).

**Table 1**

**Predicted annual expenditures for one child in two-child families, based on the age of the youngest child, Canada**

Family characteristics and age of the youngest child (years)	Child care and education <sup>1</sup>							Transportation	Grand total
	Child care and education <sup>1</sup>	Clothing	Food	Health care	Housing	Miscellaneous <sup>2</sup>			
2017 constant dollars									
<b>Two-parent families</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	2,210	720	1,730	330	4,120	920	2,300	12,330	
6 to 12	1,270	1,090	2,610	410	4,120	1,290	2,440	13,230	
13 to 18	1,590	1,270	2,900	470	4,120	1,180	2,790	14,320	
19 to 22	2,370	1,070	2,710	370	4,120	870	2,540	14,050	
Total from ages 0 to 17	30,100	18,300	43,150	7,200	74,160	20,450	44,830	238,190	
Total from ages 0 to 22	41,170	23,850	56,890	9,150	94,760	25,110	57,780	308,710	
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>									
0 to 5	2,730	760	1,980	570	4,730	1,410	3,120	15,300	
6 to 12	1,790	1,130	2,950	660	4,730	1,780	3,260	16,300	
13 to 18	2,110	1,310	3,270	740	4,730	1,660	3,600	17,420	
19 to 22	2,890	1,110	3,080	610	4,730	1,350	3,350	17,120	
Total from ages 0 to 17	39,460	19,020	48,880	11,740	85,140	29,220	59,540	293,000	
Total from ages 0 to 22	53,130	24,770	64,470	14,920	108,790	36,280	76,540	378,900	
<b>Higher-income group (before-tax household income above \$135,790)</b>									
0 to 5	4,250	1,060	2,570	810	6,200	2,430	3,970	21,290	
6 to 12	3,310	1,430	3,750	910	6,200	2,800	4,110	22,510	
13 to 18	3,630	1,600	4,140	1,000	6,200	2,690	4,460	23,720	
19 to 22	4,410	1,410	3,950	850	6,200	2,380	4,210	23,410	
Total from ages 0 to 17	66,820	24,370	62,370	16,230	111,600	47,630	74,890	403,910	
Total from ages 0 to 22	88,090	31,610	82,310	20,630	142,600	59,840	96,190	521,270	
<b>One-parent families</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	2,230	980	1,880	340	4,190	1,150	1,390	12,160	
6 to 12	1,900	1,100	2,510	440	4,190	1,270	1,290	12,700	
13 to 18	1,990	1,100	3,130	620	4,190	1,350	1,500	13,880	
19 to 22	2,220	1,030	2,890	590	4,190	950	1,640	13,510	
Total from ages 0 to 17	36,630	19,080	44,500	8,220	75,420	22,540	24,870	231,260	
Total from ages 0 to 22	47,500	24,300	59,190	11,200	96,370	27,690	32,930	299,180	
<b>Medium-high-income group (before-tax household income of \$83,013 or above)</b>									
0 to 5	2,820	1,380	2,790	820	6,710	2,160	3,140	19,820	
6 to 12	2,490	1,500	3,620	940	6,710	2,270	3,040	20,570	
13 to 18	2,580	1,500	4,310	1,140	6,710	2,360	3,240	21,840	
19 to 22	2,810	1,420	4,070	1,110	6,710	1,960	3,390	21,470	
Total from ages 0 to 17	47,250	26,280	63,630	17,200	120,780	40,650	56,320	372,110	
Total from ages 0 to 22	61,070	33,460	84,220	22,780	154,330	50,850	73,120	479,830	

1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

**Note:** Totals from ages 0 to 17 are calculated for comparison purposes with other studies (e.g., Lino et al., 2017).

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.



For one-parent families with two children, the total predicted expenditure for one child from birth to age 17, in 2017 dollars, was \$231,260 and \$372,110 in the lower- and medium-high-income groups, respectively. The predicted expenditure figures represented a 61% increase in spending when comparing the lower- with the medium-high-income group. When children from birth to age 22 (who are still living at home) are considered, predicted expenditures for one child were \$299,180 and \$479,830 for the respective income groups. Similar to two-parent households, there was an increase of about 29% in spending when including the expenditures for young adult children aged 18 to 22 compared with including only the expenditures for children aged 0 to 17 years.

## 5.2 Annual expenditures

The estimated average annual expenditures on the younger child<sup>7</sup> in two-parent, two-child households increased as the income level rose (Table 1). Annual expenditures ranged from \$12,330 to \$14,320 for the lower-income group (households with before-tax incomes less than \$83,013), from \$15,300 to \$17,420 for the medium-income group (households with before-tax incomes from \$83,013 to \$135,790) and from \$21,290 to \$23,720 for the higher-income group (households with before-tax incomes over \$135,790), depending on the age group of the child.

For one-parent families, estimated annual expenditures also increased as the income level rose (Table 1). Depending on the age group of the child, annual expenditures ranged from \$12,160 to \$13,880 for the lower-income group (households with before-tax incomes less than \$83,013) and from \$19,820 to \$21,840 for the medium-high-income group (households with before-tax incomes of \$83,013 or above).

On average, two-parent households in the lower-income group spent more of their annual before-tax income on a child (25%) than those in the middle-income group (15% of annual before-tax income) and those in the higher-income group (10% of annual before-tax income). By comparison, one-parent households in the lower-income group spent, on average, 31% of their annual before-tax income on a child, and those in the medium-high group spent 17%.

## 5.3 Expenditures by category

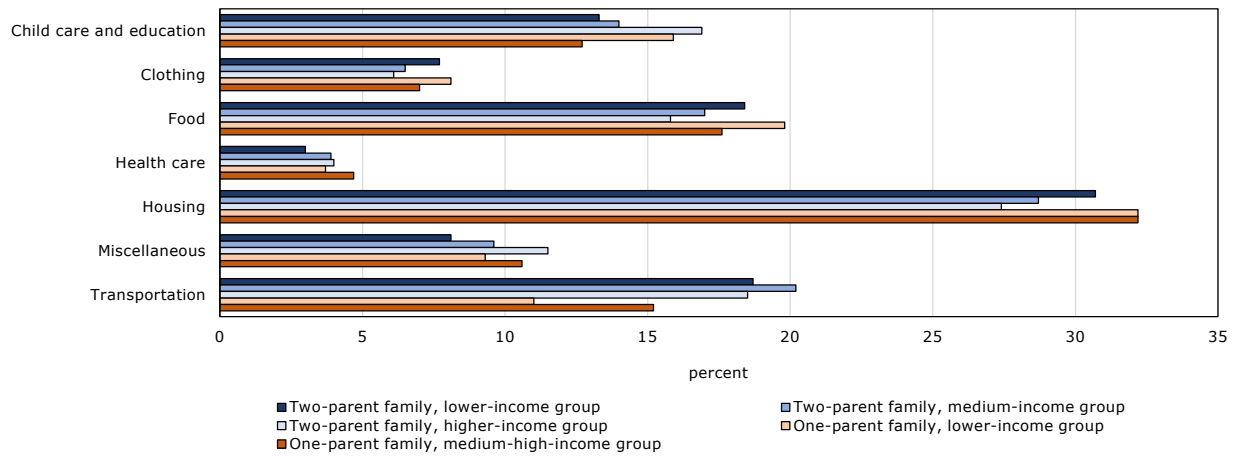
Table 1 showed the predicted annual expenditures for each category of expenditures for families with two children in Canada. Chart 1 illustrates the shares of each expenditure category for the youngest child in the five different types of families included (i.e., two-parent families in the lower-, medium- and higher-income groups, and one-parent families in the lower- and medium-high-income groups). Shares were calculated using the total expenditures for each category from birth to age 22, as a percentage of the grand total of expenditures from birth to age 22.<sup>8</sup> All expenditures reported in this section represent expenditures for one child for families with two children. Expenditures for families with one child or three children are provided in tables 2 and 3.

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7. Estimates are primarily reported based on the youngest child to follow the methodology used by Lino et al. (2017). However, model estimates were produced based on both the youngest and oldest child, and there were no large differences between the estimates. Therefore, to simplify the presentation of results, estimates based on the youngest child are the primary focus. Estimates based on the oldest child are presented in Appendix Table A.2 and are discussed below.

8. Expenditure shares for each category from birth to age 17 were similar and can be found in Appendix Chart A.1.

**Chart 1**  
**Expenditure shares for one child in two-child families, based on the youngest child from birth to age 22,**



**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Table 2**  
**Predicted annual expenditures for one child in one-child families, by child age, Canada**

Family characteristics and age of the child (years)	Child care and education <sup>1</sup>							Clothing	Food	Health care	Housing	Miscellaneous <sup>2</sup>	Transportation	Grand total
	2017 constant dollars													
<b>Two-parent families</b>														
<b>Lower-income group (before-tax household income less than \$83,013)</b>														
0 to 5	3,430	660	1,700	350	4,120	830	3,870	14,960						
6 to 12	1,560	1,410	2,900	440	4,120	1,320	4,160	15,910						
13 to 18	2,200	1,750	3,280	520	4,120	1,170	4,850	17,890						
19 to 22	3,760	1,360	3,030	390	4,120	750	4,350	17,760						
Total from ages 0 to 17	42,500	22,580	46,900	7,780	74,160	20,070	76,590	290,580						
Total from ages 0 to 22	59,740	29,770	62,300	9,860	94,760	24,240	98,840	379,510						
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>														
0 to 5	4,470	750	2,000	640	4,730	1,470	5,500	19,560						
6 to 12	2,590	1,490	3,350	750	4,730	1,970	5,790	20,670						
13 to 18	3,230	1,830	3,770	840	4,730	1,810	6,480	22,690						
19 to 22	4,790	1,440	3,520	690	4,730	1,400	5,980	22,550						
Total from ages 0 to 17	61,100	24,080	54,300	13,290	85,140	31,660	105,930	375,500						
Total from ages 0 to 22	83,490	31,670	72,150	16,890	108,790	39,070	136,330	488,390						
<b>Higher-income group (before-tax household income above \$135,790)</b>														
0 to 5	7,500	1,330	2,700	950	6,200	2,840	7,210	28,730						
6 to 12	5,630	2,070	4,400	1,070	6,200	3,330	7,500	30,200						
13 to 18	6,270	2,420	4,920	1,180	6,200	3,180	8,190	32,360						
19 to 22	7,830	2,030	4,670	1,000	6,200	2,760	7,690	32,180						
Total from ages 0 to 17	115,760	34,570	71,600	19,090	111,600	56,250	136,710	545,580						
Total from ages 0 to 22	153,350	45,110	95,200	24,270	142,600	70,470	175,660	706,660						
<b>One-parent families</b>														
<b>Lower-income group (before-tax household income less than \$83,013)</b>														
0 to 5	3,540	1,080	2,010	270	4,190	1,500	2,810	15,400						
6 to 12	2,870	1,320	2,980	410	4,190	1,670	2,590	16,030						
13 to 18	3,060	1,320	4,000	640	4,190	1,810	3,010	18,030						
19 to 22	3,510	1,180	3,630	600	4,190	1,200	3,300	17,610						
Total from ages 0 to 17	56,630	22,320	52,920	7,690	75,420	29,740	50,040	294,760						
Total from ages 0 to 22	73,730	28,360	71,440	10,730	96,370	36,350	66,250	383,230						
<b>Medium-high-income group (before-tax household income of \$83,013 or above)</b>														
0 to 5	4,710	1,870	3,220	900	6,710	3,020	6,310	26,740						
6 to 12	4,040	2,120	4,610	1,070	6,710	3,190	6,090	27,830						
13 to 18	4,230	2,110	5,810	1,340	6,710	3,320	6,510	30,030						
19 to 22	4,680	1,970	5,440	1,290	6,710	2,720	6,800	29,610						
Total from ages 0 to 17	77,690	36,610	80,640	19,590	120,780	57,050	113,040	505,400						
Total from ages 0 to 22	100,640	46,600	108,210	26,090	154,330	71,250	146,750	653,870						

1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

**Note:** Totals from ages 0 to 17 are calculated for comparison purposes with other studies (e.g., Lino et al., 2017).

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

Table 3

## Predicted annual expenditures for one child in three-child families, based on the age of the youngest child, Canada

Family characteristics and age of the youngest child (years)	Child care and education <sup>1</sup>							Transportation	Grand total
	Child care and education <sup>1</sup>	Clothing	Food	Health care	Housing	Miscellaneous <sup>2</sup>			
2017 constant dollars									
<b>Two-parent families</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	1,890	860	1,810	290	4,120	780	1,570	11,320	
6 to 12	1,260	1,110	2,520	360	4,120	1,070	1,670	12,110	
13 to 18	1,480	1,220	2,700	420	4,120	980	1,900	12,820	
19 to 22	2,000	1,090	2,550	320	4,120	730	1,730	12,540	
Total from ages 0 to 17	27,560	19,030	42,000	6,360	74,160	17,070	30,610	216,790	
Total from ages 0 to 22	37,040	24,610	54,900	8,060	94,760	20,970	39,430	279,770	
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>									
0 to 5	2,230	890	2,040	480	4,730	1,170	2,120	13,660	
6 to 12	1,610	1,140	2,800	550	4,730	1,460	2,210	14,500	
13 to 18	1,820	1,250	3,000	620	4,730	1,370	2,440	15,230	
19 to 22	2,340	1,120	2,850	510	4,730	1,120	2,280	14,950	
Total from ages 0 to 17	33,750	19,570	46,840	9,830	85,140	24,090	40,390	259,610	
Total from ages 0 to 22	44,930	25,300	61,240	12,490	108,790	29,940	51,950	334,640	
<b>Higher-income group (before-tax household income above \$135,790)</b>									
0 to 5	3,240	1,080	2,560	700	6,200	1,990	2,690	18,460	
6 to 12	2,620	1,330	3,460	780	6,200	2,280	2,780	19,450	
13 to 18	2,830	1,450	3,700	850	6,200	2,190	3,010	20,230	
19 to 22	3,350	1,320	3,550	730	6,200	1,940	2,840	19,930	
Total from ages 0 to 17	51,930	23,040	58,080	13,910	111,600	38,850	50,650	348,060	
Total from ages 0 to 22	68,160	29,770	75,980	17,680	142,600	48,800	65,020	448,010	
<b>One-parent families</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	1,470	870	1,860	230	4,190	900	820	10,340	
6 to 12	1,240	950	2,270	320	4,190	990	750	10,710	
13 to 18	1,310	950	2,700	470	4,190	1,050	890	11,560	
19 to 22	1,460	900	2,530	450	4,190	750	990	11,270	
Total from ages 0 to 17	24,050	16,620	40,550	5,970	75,420	17,580	14,620	194,810	
Total from ages 0 to 22	31,200	21,170	53,370	8,240	96,370	21,630	19,470	251,450	
<b>Medium-high-income group (before-tax household income of \$83,013 or above)</b>									
0 to 5	1,860	1,140	2,590	610	6,710	1,660	1,990	16,560	
6 to 12	1,640	1,220	3,110	710	6,710	1,740	1,920	17,050	
13 to 18	1,700	1,220	3,570	870	6,710	1,810	2,060	17,940	
19 to 22	1,850	1,170	3,400	850	6,710	1,510	2,160	17,650	
Total from ages 0 to 17	31,140	21,480	55,160	12,980	120,780	31,190	35,680	308,410	
Total from ages 0 to 22	40,240	27,380	72,330	17,250	154,330	39,040	46,380	396,950	

1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

**Note:** Totals from ages 0 to 17 are calculated for comparison purposes with other studies (e.g., Lino et al., 2017).

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

## Child care and education

For the CCE category, annual expenditures were highest among two-parent families for a child aged 19 to 22 years (likely because of postsecondary tuition fees), next highest for a child aged 0 to 5 years (likely because of child care fees), and lowest for a child aged 6 to 12 years and a child aged 13 to 18 years.<sup>9</sup> For one-parent families, CCE expenditures were highest for a child aged 0 to 5 years, although average annual expenditures were very similar for children aged 19 to 22 years.

CCE annual expenditures ranged from \$1,270 for a child aged 6 to 12 years in two-parent, lower-income families to \$4,410 for a child aged 19 to 22 years in two-parent, higher-income families (Table 1). For two-parent families, the share of total expenditures for a child aged 0 to 22 years ranged from 13% (lower income) to 17% (higher income). In one-parent households, CCE expenditures accounted for about 16% in the lower-income group and 13% in the medium-high-income group. As noted previously, CCE expenditures are solely based on households with such expenditures (78% of households); therefore, the shares are only applicable to such households.<sup>10</sup>

## Clothing

Clothing expenditures generally increased with the age of the youngest child and with income. The highest expenditures for clothing were for teenagers (aged 13 to 18 years), with slightly lower expenditures for children aged 19 to 22 years and those aged 6 to 12 years, and the lowest expenditures for those aged 0 to 5 years. Expenditures ranged from \$720 annually for a child aged 0 to 5 years in two-parent, lower-income families to \$1,600 for a child aged 13 to 18 years in two-parent, higher-income families (Table 1). Clothing represented the second-smallest share of total expenditures for all types of households and income groups considered in this study. For two-parent families, as a share of total expenditures for a child aged 0 to 22 years, clothing shares ranged from 6% (two-parent households in the higher-income group) to about 8% (two-parent households in the lower-income group). Among one-parent households, clothing expenditures accounted for 8% of total expenditures for households in the lower-income group and 7% of total expenditures for those in the medium-high-income group. For one- and two-parent households, the share of total expenditures spent on clothing tended to decrease as income increased.

## Food

Food expenditures generally increased as income and the age of the child increased. The highest expenditures for food were for teenagers (aged 13 to 18 years), with slightly lower expenditures for children aged 19 to 22 years and aged 6 to 12 years, and the lowest expenditures for children aged 0 to 5 years. Annual expenditures on food ranged from \$1,730 for a child aged 0 to 5 years in two-parent, lower-income families to \$4,310 for a child aged 13 to 18 years in one-parent, medium-high-income families (Table 1). As a share of total expenditures for a child aged 0 to 22 years, food expenses were the third-largest expenditures for two-parent families in the lowest- and medium-income groups and the fourth-largest expenditures for two-parent families in the highest-income group. Among one-parent families, food expenses were the second-largest

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9. For CCE expenditures, the per capita method was used. This method splits household-level expenses in this category evenly among children in the household. It may result in lower CCE expenses on average for children aged 0 to 5 years or those aged 19 to 22 years and higher-than-average expenses for children aged 6 to 18 years. For example, families that have a child aged 0 to 5 years may have child care expenses specific to that child; however, if the household also includes an older child with lower or no child care costs, the division of expenses between the two children would make the CCE expenditure value lower than the actual amount for the youngest child and higher than the actual amount for the oldest child.

10. The shares for other categories are based on households that have CCE expenses. These shares could also be estimated by removing CCE expenses to obtain the share for families that do not have these expenses (which make up 22% of all in-scope families).

expenditure. Food represented a share varying from 16% (two-parent households in the higher-income group) to 20% (one-parent households in the lower-income group) of total expenditures.

### **Health care**

Health care represented the smallest annual expenditure and the smallest share of total spending for all types of households and income groups. Annual health care expenditures ranged from \$330 (for a child aged 0 to 5 years in the two-parent, lower-income group) to \$1,140 (for a child aged 13 to 18 years in the one-parent, medium-high-income group, Table 1). For two-parent families, as a share of total expenditures for a child aged 0 to 22 years, health care shares varied from 3% (lower-income group) to 4% (higher-income group). One-parent households spent 4% (lower-income group) to 5% (medium-high-income group) of total expenditures on health care.

### **Housing**

The category with the highest expenditures for every age group and family type was housing. As described previously, housing expenditures were not modelled on age and are therefore the same for all children within a family type. For two-parent families with two children, housing expenditures ranged from \$4,120 annually for a child in a lower-income family to \$6,200 annually for a child in a higher-income family (Table 1). Housing also accounted for the largest share of total child-rearing expenditures for one- and two-parent households and all income groups. As a share of total expenditures for a child aged 0 to 22 years, expenditures on housing represented 27% (for two-parent, higher-income households) to 32% (for one-parent, lower- and medium-high-income households) of total child-rearing expenditures.

### **Transportation**

Transportation was associated with a larger share of expenditures in two-parent households than one-parent households, because, on average, more of these households made use of two cars (in the SHS, 67% of two-parent families had two or more cars, compared with 20% of one-parent families). For two-parent families, annual expenditures ranged from \$2,300 (for a child aged 0 to 5 years in lower-income families) to \$4,460 (for a child aged 13 to 18 years old in higher-income families, Table 1). For one-parent families, annual expenditures ranged from \$1,290 (for a child aged 6 to 12 years in lower-income families) to \$3,390 (for a child aged 19 to 22 years in medium-high-income families, Table 1). For two-parent families, as a share of total expenses for a child aged 0 to 22 years, transportation represented about 19% (higher-income group) to 20% (medium-income group) of total expenditures. For one-parent families, shares were 11% (lower-income group) and 15% (medium-high-income group).

### **Miscellaneous**

Miscellaneous expenditures also tended to rise as income increased. Annual expenditures in the miscellaneous category ranged from \$870 (for a child aged 19 to 22 years in the two-parent, lower-income group) to \$2,800 (for a child aged 6 to 12 years in the two-parent, higher-income group, Table 1). For two-parent families, as a share of total expenditures for a child aged 0 to 22 years, the miscellaneous expenditure share varied from 8% (lower-income group) to about 12% (higher-income group).

## **5.4 Regional-level results**

The regional comparisons include only two-parent families, because the sample size associated with one-parent households did not allow for regional breakdowns. Tables 4, 5 and 6 give the equivalent of tables 1, 2 and 3 for families with two children, one child and three children for the three regions examined in this study: Atlantic provinces, central provinces, and Prairies and western provinces.

Table 4

## Predicted annual expenditures for one child in two-child, two-parent families, based on the age of the youngest child, by region

Region, income group, and age of the youngest child (years)	Child care and education <sup>1</sup>						Transportation	Grand total
	Clothing	Food	Health care	Housing	Miscellaneous <sup>2</sup>			
2017 constant dollars								
<b>Atlantic provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	2,070	730	1,610	240	4,170	820	2,470	12,110
6 to 12	1,130	1,100	2,460	320	4,170	1,190	2,620	12,990
13 to 18	1,450	1,270	2,730	380	4,170	1,080	2,970	14,050
19 to 22	2,220	1,080	2,550	270	4,170	770	2,750	13,810
Total from ages 0 to 17	27,580	18,430	40,530	5,580	75,060	18,650	48,010	233,840
Total from ages 0 to 22	37,910	24,020	53,460	7,040	95,910	22,810	61,980	303,130
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	2,590	770	1,860	450	4,740	1,300	3,250	14,960
6 to 12	1,650	1,140	2,790	540	4,740	1,670	3,400	15,930
13 to 18	1,970	1,310	3,100	620	4,740	1,560	3,750	17,050
19 to 22	2,750	1,120	2,910	500	4,740	1,250	3,530	16,800
Total from ages 0 to 17	36,940	19,150	46,190	9,580	85,320	27,290	62,050	286,520
Total from ages 0 to 22	49,910	24,940	60,930	12,200	109,020	33,850	79,920	370,770
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	4,130	1,060	2,450	680	6,220	2,320	4,100	20,960
6 to 12	3,190	1,430	3,590	780	6,220	2,690	4,260	22,160
13 to 18	3,510	1,610	3,970	870	6,220	2,580	4,610	23,370
19 to 22	4,280	1,410	3,780	720	6,220	2,270	4,380	23,060
Total from ages 0 to 17	64,660	24,420	59,680	13,890	111,960	45,650	77,470	397,730
Total from ages 0 to 22	85,290	31,670	78,770	17,640	143,060	57,310	99,600	513,340
<b>Central provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	2,310	730	1,710	330	5,060	900	2,130	13,170
6 to 12	1,370	1,100	2,590	400	5,060	1,270	2,290	14,080
13 to 18	1,690	1,270	2,880	470	5,060	1,160	2,640	15,170
19 to 22	2,460	1,080	2,690	360	5,060	850	2,420	14,920
Total from ages 0 to 17	31,900	18,430	42,790	7,130	91,080	20,090	42,010	253,430
Total from ages 0 to 22	43,430	24,020	56,430	9,040	116,380	24,650	54,330	328,280
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	2,830	770	1,960	560	5,640	1,380	2,910	16,050
6 to 12	1,890	1,140	2,920	650	5,640	1,750	3,070	17,060
13 to 18	2,210	1,310	3,240	730	5,640	1,640	3,420	18,190
19 to 22	2,980	1,120	3,060	600	5,640	1,330	3,190	17,920
Total from ages 0 to 17	41,260	19,150	48,400	11,560	101,520	28,730	56,050	306,670
Total from ages 0 to 22	55,390	24,940	63,880	14,690	129,720	35,690	72,230	396,540
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	4,370	1,060	2,550	800	7,110	2,400	3,760	22,050
6 to 12	3,430	1,430	3,720	900	7,110	2,770	3,920	23,280
13 to 18	3,740	1,610	4,110	990	7,110	2,660	4,270	24,490
19 to 22	4,520	1,410	3,930	840	7,110	2,350	4,050	24,210
Total from ages 0 to 17	68,930	24,420	61,890	16,050	127,980	47,090	71,350	417,710
Total from ages 0 to 22	90,750	31,670	81,720	20,400	163,530	59,150	91,820	539,040
<b>Prairies and western provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	2,010	710	1,790	370	5,470	1,010	2,660	14,020
6 to 12	1,070	1,080	2,700	440	5,470	1,380	2,810	14,950
13 to 18	1,390	1,250	3,000	510	5,470	1,270	3,160	16,050
19 to 22	2,170	1,060	2,810	400	5,470	960	2,940	15,810
Total from ages 0 to 17	26,500	18,070	44,640	7,850	98,460	22,070	51,430	269,020
Total from ages 0 to 22	36,570	23,560	58,880	9,960	125,810	27,180	66,350	348,310
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	2,540	750	2,040	610	6,040	1,480	3,440	16,900
6 to 12	1,600	1,120	3,030	700	6,040	1,860	3,590	17,940
13 to 18	1,920	1,290	3,360	780	6,040	1,750	3,940	19,080
19 to 22	2,690	1,100	3,180	650	6,040	1,440	3,720	18,820
Total from ages 0 to 17	36,040	18,790	50,250	12,460	108,720	30,650	65,470	322,380
Total from ages 0 to 22	48,720	24,480	66,330	15,840	138,920	38,160	84,290	416,740
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	4,070	1,050	2,630	850	7,520	2,510	4,290	22,920
6 to 12	3,130	1,420	3,830	950	7,520	2,880	4,440	24,170
13 to 18	3,450	1,590	4,230	1,040	7,520	2,770	4,790	25,390
19 to 22	4,230	1,390	4,050	900	7,520	2,460	4,570	25,120
Total from ages 0 to 17	63,580	24,190	63,740	16,950	135,360	49,070	80,770	433,660
Total from ages 0 to 22	83,950	31,340	84,170	21,590	172,960	61,680	103,840	559,530

1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Table 5**  
**Predicted annual expenditures for one child in one-child, two-parent families, by region**

Region, income group, and age of the child (years)	Child care and education <sup>1</sup>		Food	Health			Transportation	Grand total
	Child care	and education <sup>1</sup>		Clothing	Care	Housing		
2017 constant dollars								
<b>Atlantic provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	3,130	670	1,570	240	4,170	690	4,190	14,660
6 to 12	1,250	1,410	2,710	330	4,170	1,190	4,500	15,560
13 to 18	1,880	1,760	3,060	410	4,170	1,040	5,210	17,530
19 to 22	3,430	1,370	2,820	280	4,170	630	4,760	17,460
Total from ages 0 to 17	36,930	22,690	43,690	5,800	75,060	17,670	82,690	284,530
Total from ages 0 to 22	52,530	29,930	58,030	7,330	95,910	21,230	106,940	371,900
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	4,180	750	1,860	500	4,740	1,330	5,750	19,110
6 to 12	2,290	1,490	3,140	610	4,740	1,820	6,060	20,150
13 to 18	2,930	1,840	3,540	700	4,740	1,670	6,760	22,180
19 to 22	4,480	1,450	3,300	550	4,740	1,260	6,320	22,100
Total from ages 0 to 17	55,760	24,130	50,840	10,770	85,320	29,070	110,720	366,610
Total from ages 0 to 22	76,610	31,770	67,580	13,670	109,020	35,780	142,760	477,190
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	7,250	1,340	2,550	780	6,220	2,690	7,450	28,280
6 to 12	5,360	2,080	4,190	910	6,220	3,190	7,770	29,720
13 to 18	6,000	2,430	4,690	1,020	6,220	3,040	8,470	31,870
19 to 22	7,550	2,040	4,450	840	6,220	2,630	8,020	31,750
Total from ages 0 to 17	111,020	34,750	68,080	16,150	111,960	53,670	141,440	537,070
Total from ages 0 to 22	147,220	45,340	90,570	20,530	143,060	67,230	181,990	695,940
<b>Central provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	3,600	670	1,680	350	5,060	790	3,520	15,670
6 to 12	1,720	1,410	2,880	440	5,060	1,290	3,830	16,630
13 to 18	2,360	1,760	3,250	520	5,060	1,140	4,530	18,620
19 to 22	3,910	1,370	3,010	390	5,060	730	4,090	18,560
Total from ages 0 to 17	45,440	22,690	46,490	7,780	91,080	19,470	70,580	303,530
Total from ages 0 to 22	63,440	29,930	61,780	9,860	116,380	23,530	91,470	396,390
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	4,650	750	1,970	630	5,640	1,430	5,080	20,150
6 to 12	2,770	1,490	3,320	740	5,640	1,920	5,390	21,270
13 to 18	3,410	1,840	3,740	840	5,640	1,780	6,090	23,340
19 to 22	4,950	1,450	3,490	680	5,640	1,360	5,640	23,210
Total from ages 0 to 17	64,340	24,130	53,760	13,160	101,520	30,920	98,660	386,490
Total from ages 0 to 22	87,550	31,770	71,460	16,720	129,720	38,140	127,310	502,670
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	7,720	1,340	2,670	930	7,110	2,790	6,780	29,340
6 to 12	5,840	2,080	4,360	1,060	7,110	3,290	7,090	30,830
13 to 18	6,480	2,430	4,880	1,170	7,110	3,140	7,800	33,010
19 to 22	8,020	2,040	4,640	990	7,110	2,730	7,350	32,880
Total from ages 0 to 17	119,600	34,750	70,940	18,850	127,980	55,470	129,310	556,900
Total from ages 0 to 22	158,160	45,340	94,380	23,980	163,530	69,530	166,510	721,430
<b>Prairies and western provinces</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	3,010	640	1,780	390	5,470	940	4,570	16,800
6 to 12	1,130	1,380	3,020	490	5,470	1,430	4,880	17,800
13 to 18	1,770	1,720	3,410	560	5,470	1,290	5,580	19,800
19 to 22	3,320	1,330	3,170	440	5,470	870	5,130	19,730
Total from ages 0 to 17	34,820	22,100	48,870	8,570	98,460	22,100	89,480	324,400
Total from ages 0 to 22	49,870	29,140	64,960	10,890	125,810	26,870	115,580	423,120
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	4,060	720	2,070	680	6,040	1,580	6,130	21,280
6 to 12	2,180	1,460	3,460	800	6,040	2,070	6,440	22,450
13 to 18	2,820	1,800	3,890	890	6,040	1,920	7,140	24,500
19 to 22	4,370	1,410	3,650	740	6,040	1,510	6,690	24,410
Total from ages 0 to 17	53,720	23,540	56,090	14,130	108,720	33,570	117,560	407,330
Total from ages 0 to 22	74,020	30,980	74,580	17,980	138,920	41,530	151,460	529,470
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	7,130	1,310	2,760	1,000	7,520	2,940	7,830	30,490
6 to 12	5,250	2,050	4,500	1,120	7,520	3,430	8,140	32,010
13 to 18	5,890	2,390	5,040	1,230	7,520	3,290	8,840	34,200
19 to 22	7,440	2,000	4,790	1,050	7,520	2,870	8,400	34,070
Total from ages 0 to 17	108,980	34,160	73,260	19,990	135,360	58,100	148,160	578,010
Total from ages 0 to 22	144,630	44,550	97,460	25,420	172,960	72,870	190,600	748,490

1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.



Table 6

## Predicted annual expenditures for one child in three-child, two-parent families, based on the age of the youngest child, by region

Region, income group, and age of the youngest child (years)	Child care and education <sup>1</sup>		Clothing	Food	Health			Transportation	Grand total
					care	Housing	Miscellaneous <sup>2</sup>		
2017 constant dollars									
<b>Atlantic provinces</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	1,800	870	1,710	210	4,170	700	1,690	11,150	
6 to 12	1,170	1,110	2,390	280	4,170	990	1,790	11,900	
13 to 18	1,380	1,230	2,570	330	4,170	900	2,030	12,610	
19 to 22	1,900	1,100	2,420	240	4,170	660	1,880	12,370	
Total from ages 0 to 17	25,890	19,140	39,840	4,870	75,060	15,630	32,820	213,250	
Total from ages 0 to 22	34,870	24,770	52,090	6,160	95,910	19,170	42,370	275,340	
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>									
0 to 5	2,150	890	1,930	380	4,740	1,080	2,210	13,380	
6 to 12	1,520	1,140	2,670	460	4,740	1,370	2,310	14,210	
13 to 18	1,730	1,250	2,860	520	4,740	1,290	2,540	14,930	
19 to 22	2,250	1,120	2,710	420	4,740	1,040	2,400	14,680	
Total from ages 0 to 17	32,190	19,570	44,570	8,100	85,320	22,520	42,130	254,400	
Total from ages 0 to 22	42,920	25,300	58,270	10,300	109,020	27,970	54,270	328,050	
<b>Higher-income group (before-tax household income above \$135,790)</b>									
0 to 5	3,170	1,090	2,450	580	6,220	1,900	2,770	18,180	
6 to 12	2,540	1,340	3,330	670	6,220	2,190	2,880	19,170	
13 to 18	2,750	1,450	3,560	740	6,220	2,100	3,110	19,930	
19 to 22	3,270	1,320	3,410	620	6,220	1,860	2,960	19,660	
Total from ages 0 to 17	50,550	23,170	55,810	11,870	111,960	37,230	52,330	342,920	
Total from ages 0 to 22	66,380	29,900	73,010	15,090	143,060	46,770	67,280	441,490	
<b>Central provinces</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	1,960	870	1,800	290	5,060	760	1,460	12,200	
6 to 12	1,330	1,110	2,500	350	5,060	1,050	1,570	12,970	
13 to 18	1,540	1,230	2,680	410	5,060	970	1,800	13,690	
19 to 22	2,060	1,100	2,540	320	5,060	720	1,650	13,450	
Total from ages 0 to 17	28,770	19,140	41,700	6,240	91,080	16,760	28,750	232,440	
Total from ages 0 to 22	38,550	24,770	54,540	7,930	116,380	20,610	37,150	299,930	
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>									
0 to 5	2,310	890	2,010	470	5,640	1,140	1,980	14,440	
6 to 12	1,680	1,140	2,780	550	5,640	1,440	2,090	15,320	
13 to 18	1,890	1,250	2,980	610	5,640	1,350	2,320	16,040	
19 to 22	2,410	1,120	2,830	510	5,640	1,100	2,170	15,780	
Total from ages 0 to 17	35,070	19,570	46,420	9,720	101,520	23,670	38,110	274,080	
Total from ages 0 to 22	46,600	25,300	60,720	12,370	129,720	29,420	49,110	353,240	
<b>Higher-income group (before-tax household income above \$135,790)</b>									
0 to 5	3,330	1,090	2,540	680	7,110	1,960	2,550	19,260	
6 to 12	2,700	1,340	3,440	770	7,110	2,250	2,650	20,260	
13 to 18	2,910	1,450	3,670	840	7,110	2,160	2,890	21,030	
19 to 22	3,430	1,320	3,520	720	7,110	1,920	2,740	20,760	
Total from ages 0 to 17	53,430	23,170	57,670	13,670	127,980	38,310	48,300	362,530	
Total from ages 0 to 22	70,060	29,900	75,420	17,390	163,530	48,150	62,150	466,600	
<b>Prairies and western provinces</b>									
<b>Lower-income group (before-tax household income less than \$83,013)</b>									
0 to 5	1,760	850	1,870	320	5,470	840	1,810	12,920	
6 to 12	1,130	1,100	2,590	390	5,470	1,140	1,920	13,740	
13 to 18	1,350	1,220	2,780	450	5,470	1,050	2,150	14,470	
19 to 22	1,860	1,090	2,630	350	5,470	810	2,000	14,210	
Total from ages 0 to 17	25,220	18,900	43,250	6,900	98,460	18,270	35,050	246,050	
Total from ages 0 to 22	34,010	24,480	56,550	8,750	125,810	22,560	45,200	317,360	
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>									
0 to 5	2,110	880	2,090	510	6,040	1,230	2,330	15,190	
6 to 12	1,480	1,130	2,870	590	6,040	1,520	2,440	16,070	
13 to 18	1,700	1,240	3,070	650	6,040	1,430	2,670	16,800	
19 to 22	2,210	1,110	2,920	550	6,040	1,190	2,520	16,540	
Total from ages 0 to 17	31,520	19,390	47,980	10,440	108,720	25,170	44,410	287,630	
Total from ages 0 to 22	42,060	25,070	62,730	13,290	138,920	31,360	57,160	370,590	
<b>Higher-income group (before-tax household income above \$135,790)</b>									
0 to 5	3,130	1,080	2,610	730	7,520	2,040	2,900	20,010	
6 to 12	2,510	1,320	3,530	810	7,520	2,340	3,000	21,030	
13 to 18	2,720	1,440	3,770	890	7,520	2,250	3,240	21,830	
19 to 22	3,230	1,310	3,620	770	7,520	2,000	3,090	21,540	
Total from ages 0 to 17	49,950	22,920	59,220	14,500	135,360	39,870	54,600	376,420	
Total from ages 0 to 22	65,590	29,600	77,470	18,470	172,960	50,120	70,200	484,410	

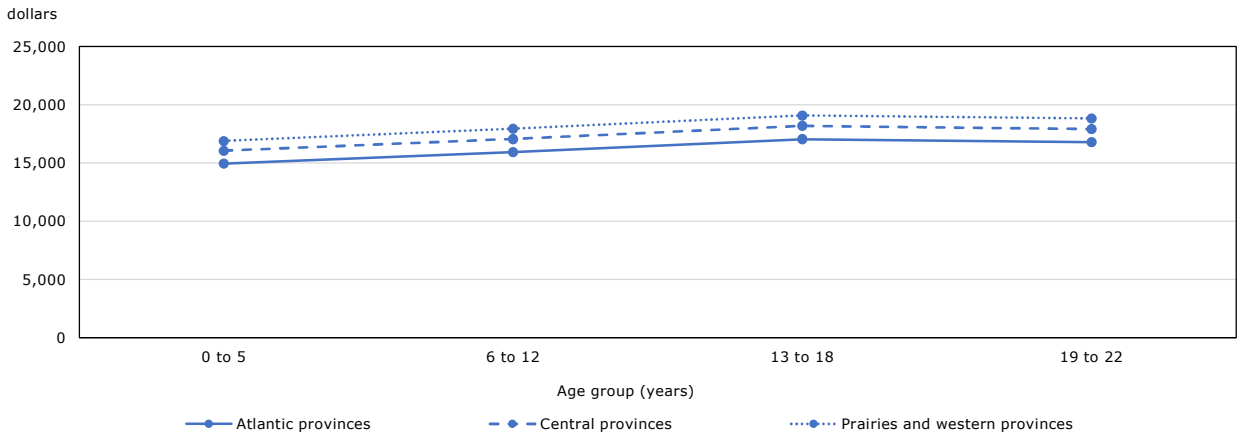
1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

Regional child-rearing expenditure patterns closely follow the national-level patterns. In all three regions, child expenditures increased as household income level rose. Overall, child-rearing expenditures in the Prairies and western provinces were about 8% to 15% higher than in the Atlantic provinces, while in the central provinces, they were about 5% to 9% higher than in the Atlantic provinces. Chart 2 provides a visual representation.

**Chart 2**  
**Annual household expenditures for one child in two-child, two-parent families in the medium-income group (before-tax household income from \$83,013 to \$135,790), by region and age of the youngest child**



Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

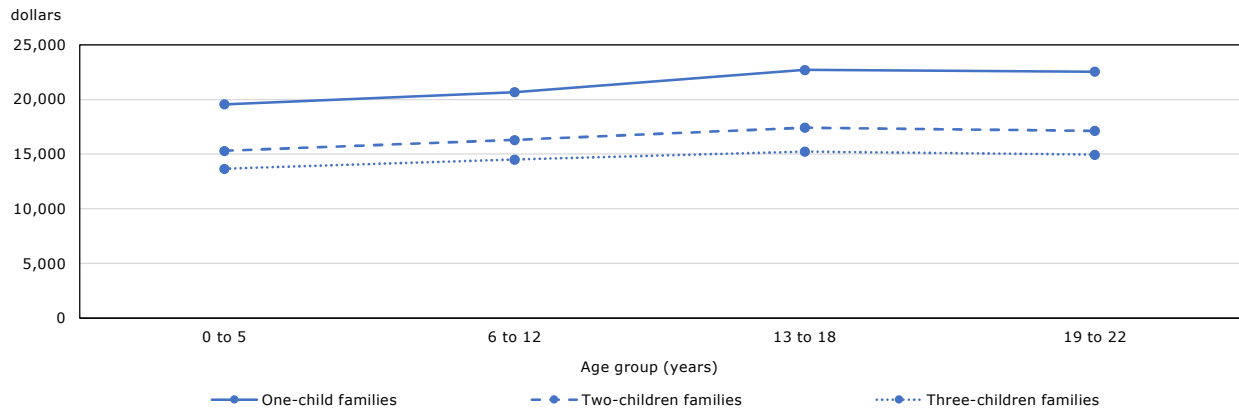
### 5.5 Adjustments for older children

The tables and graphs so far relate to the expenditures on the youngest child in a two-child household or the youngest child in a three-child household (or the only child in a one-child household). It is possible that the expenditures would be different if the estimates were based on the age of the oldest child rather than the youngest child. To determine the extent of this difference, the methodology used to estimate expenditures on children was repeated using the age of the oldest child rather than the youngest child to determine the child age grouping in the models. The analysis indicated that, overall, total expenditures based on either an older child or a younger child are similar across all five family types (two-parent families in the lower-, medium- and higher-income groups and one-parent families in the lower- and medium-high-income groups). Therefore, no adjustments were necessary for estimating expenditures for the youngest versus the oldest child in a family. Results based on the oldest child for families with two children can be found in Appendix Table A.2. Results for other family types are available upon request.

### 5.6 Estimates for families with one child or three children

All expenditures reported in the text have been for families with two children. Expenditures for families with one child or three children are presented in tables 2 and 3, respectively, and those for the three regions are shown in tables 5 and 6. Chart 3 provides a visual representation of expenditures for a child in a two-parent family in the medium-income category with one child, two children and three children.

**Chart 3**  
**Annual household expenditures for one child in two-parent families in the medium-income group (before-tax household income from \$83,013 to \$135,790), by number of children and age of the youngest child**



Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

Expenditures per child in a family with one child are higher than expenditures per child in a family with two children. Expenditures range from 20% to 38% higher for a child in a one-child, two-parent family compared with a child in a two-child, two-parent family, depending on the age of the child and the income group. Expenditures are 26% to 38% higher for a child in a one-child, one-parent family compared with a child in a two-child, one-parent family.

Expenditures per child in a family with three children are lower than expenditures per child in a family with two children. Expenditures are 8% to 15% lower for a child in a two-parent family with three children compared with expenditures for a child in a two-parent family with two children, depending on the age of the child and the income group. Similarly, expenditures are 15% to 18% lower for a child in a three-child, one-parent family compared with expenditures for a child in a two-child, one-parent family.

Annual estimates for families of different sizes can be calculated. For families with one child, the appropriate age category and income group can be found in Table 2, and no further calculations are required. For example, for a one-child, two-parent family in the lower-income category, with a child aged 16 years, the estimated annual expenditure for the child is \$17,890. For a family with two children, the totals for the expenditures for the two appropriate age groups in Table 1 can be used. For example, for a two-child, two-parent family in the medium-income group with a 5-year-old and a 7-year-old, the respective estimated annual expenditures for the two children are \$15,300 and \$16,300, for an estimated total annual expenditure on the children in the family of \$31,600. For a family with three children, Table 3 can be used. For example, for a three-child, one-parent family in the lower-income group with children aged 5, 8, and 13 years, the respective estimated annual expenditures for the three children are \$10,340, \$10,710, and \$11,560, for an estimated total annual expenditure on the children in the family of \$32,610.

Similarly, overall estimates for the total expenditures on a child from birth to age 22 can be calculated, assuming the household composition (one or two parents) and income group remain constant across children aged 0 to 22 years. This also assumes that spending patterns observed from 2014 to 2017 have remained the same and are applicable throughout the period of ages 0 to 22 for each child.

For families with one child, the total overall expenditure can be determined from Table 2, based on the income group and number of parents, listed under “Grand total.” For example, for a one-child, two-parent family in the lower-income category, the estimated total expenditure from ages 0 to 22 is \$379,510. For a family with two children, the totals for the expenditures in Table 1 can be used. For example, for a two-child, two-parent family in the medium-income group, the estimated

total expenditures would be \$378,900 per child from ages 0 to 22, for an estimated total expenditure on the children in the family of \$757,800. For a family with three children, Table 3 can be used. For example, for a three-child, one-parent family in the medium-high-income group, the estimated total expenditure would be \$396,950 per child from ages 0 to 22, for an estimated total expenditure on all children in the family of \$1,190,850.

## 6. Discussion

This study represents the first effort to estimate Canadian families' average expenditures on children at the national level in over a decade. The estimates focus specifically on what families are spending rather than on what is required to meet basic needs. Additionally, the results provide the first national-level estimates on child expenditures in Canada that account for children aged 0 to 22 years who live at home. The methodological approach largely followed that of similar research in the United States (Lino et al., 2017), using pooled data from Statistics Canada's SHS (2014 to 2017). Since expenditures on children may vary across different types of households, results were presented by family composition (two-parent households and one-parent households), household income level, the age of children, the number of children, and region (for two-parent families). Results from this study yield several important findings about Canadian families' expenditures on children.

First, for two-parent households with children, direct spending on children represented 33% to 57% of the total set of household expenditures considered in scope for this study, while for one-parent households with children, direct spending on children represented 38% to 64% of in-scope household expenditures. Annual child-related expenditures varied considerably by household income level and generally increased with the age of the youngest child in the household up until that child reached the teen years.

Second, for a two-parent family with two children in the lower-income group (before-tax income less than \$83,013) the estimated expenditures to raise a child from birth to age 22, in 2017 dollars, were \$308,710. By comparison, expenditures on a child in a two-parent, two-child household in the middle-income group (before-tax income from \$83,013 to \$135,790) were \$378,900, and expenditures for a child in a two-parent, two-child household in the higher-income group (before-tax income above \$135,790) were \$521,270. Among one-parent households with two children, the estimated expenditures were \$299,180 for those in the lower-income group (before-tax income less than \$83,013) and \$479,830 for those in the medium-high-income group (before-tax income of \$83,013 or above).

Additionally, housing accounted for the largest share of expenditures on children across all household types and income groups, accounting for 27% to 31% of total expenditures on a child in two-parent, two-child households. Similarly, about one-third of expenditures on a child among one-parent households with two children were for housing. Food, transportation, and CCE (for those with the expense) were the next largest average expenditures on a child across most household types and income levels, followed by expenditures on miscellaneous items, clothing, and health care.

Third, total expenditures on young adults aged 19 to 22 who lived at home were somewhat lower than total expenditures on children aged 13 to 18 years for two- and one-parent households at all income levels. Families that incurred CCE expenditures generally spent more on this category for 19- to 22-year-olds compared with 13- to 18-year-olds, but in most cases families spent more on children aged 13 to 18 years in the other expenditure categories. Further, families' spending on CCE for children aged 0 to 5 years and 19 to 22 years was higher than spending on children aged 6 to 12 years and 13 to 18 years, demonstrating the impact of spending on child care and postsecondary education on Canadian family expenditures.

Some regional differences were also observed. Overall, two-parent, two-child households in the Prairies and western provinces had the highest expenditures on children, about 8% to 15% higher than those in the Atlantic provinces. The expenditures on children among two-parent, two-child households in the central provinces were about 5% to 9% higher than in the Atlantic provinces. However, these results could also indicate that households in the western provinces generally had higher total expenditures than elsewhere in Canada, because much of this difference was linked to housing expenditures.

Some findings from this study were similar to those of the study using U.S. data (Lino et al., 2017). In particular, housing accounted for the highest share of expenditures on children for Canadian and U.S. families, and food also accounted for large shares of expenditures on children in both countries. One notable difference was for the health care category. While health care expenditures represented 9% of total expenditures on children for families in the United States, they represented only 3.8% of total expenditures on children among Canadian families, on average. However, this result is expected given the differences in health care systems between the two countries. While Canada has a national universal health insurance system that includes many services, residents of the United States generally purchase private health insurance (with the exception of certain groups), resulting in higher health care expenditures (Ridic et al., 2012). Because of these differences in the Canadian and U.S. health care systems, future research could focus on developing an alternative approach that considers how some health care expenditures may be specific to the Canadian system.

While this study provides the first national estimates on Canadian families' expenditures on children in over a decade, it should be noted that future data updates may require alternative data strategies; the SHS has moved from annual data collection to collecting data every other year (since 2017), making it impossible to replicate the combination of the four survey cycles of data used here. Because it is not advisable to combine data that span more than four years, a combination of two SHS cycles would be the largest feasible combined sample for future national-level studies on expenditures on children. This approach would likely result in sample sizes that are too small to ensure high-quality estimates for some of the household type subgroups. Additionally, future research on child expenditures may benefit from considering alternative data sources to better inform certain categories of expenditures, which may include administrative data or different types of survey data (e.g., based on interview or diary data).

## 7. Limitations

Although this study has several strengths, such as using Canadian data representative of the 10 provinces, providing expenditures for different family types and estimating expenditures on children up to age 22, it also has several limitations. These limitations are primarily associated with the data and sample.

First, because of the small sample of families in the SHS in each year of study, the data had to be pooled (i.e., combined for the years 2014 to 2017). While pooling allowed for the production of estimates that would not have been possible with only one year of SHS data, the estimates were based on a mix of the spending patterns associated with each year and are not necessarily representative of the spending patterns of the most recent year (2017). Additionally, although four years of data were combined to reduce sampling variability, allowing for the examination of expenditures on smaller domains, there remain some issues with sampling variability, such as in the one-parent groups, which prevent more detailed analyses. This was especially a limitation for expenditure data collected in the diary (50% of the sample).

The small sample sizes also meant that certain adjustments could not be made. For example, estimates for urban and rural families could not be provided separately. Also, no adjustments

were made for the gender of the child or disability. Previous research showed higher food costs for boys and higher clothing costs for girls, but similar costs overall (Cornell, 2011; Manitoba Agriculture, 2004). Additionally, since data were not gathered in the territories, there was an information gap on the expenditures on children in this region of Canada. Lastly, the sample size was too small to report on any province individually. This issue was especially problematic for the CCE category for Quebec, which had lower child care costs than other provinces for the years of the study (McDonald & Friendly, 2017) and also lower postsecondary tuition than all provinces except Newfoundland and Labrador (Statistics Canada, 2016).

Second, because expenditures were reported at the household level and not reported separately for adults and children, decisions on which proportion of expenditures to assign to children in each category were made. For example, given that CCE was modelled as a single category, and in the absence of information on the child care and school attendance of the children in the family, the total expenditures for CCE were divided equally among multiple children in a household. Generally, younger children contributed more to child care expenditures, whereas older children contributed more to education expenditures.

Children's clothing expenditures were also divided equally among the children of the family. However, it may be more appropriate to assign a higher percentage to older children because of their higher clothing costs or a higher percentage to younger children because they grow out of clothing more quickly. It is difficult to determine how exactly to assign the clothing expenditures. Modelling this category separately for the one-child, two-child, and three-child subgroups so that only the expenses on the youngest (or oldest) child were included would likely have resulted in very small sample sizes in some of the groups.

Similarly, assumptions were made about the use of transportation for family purposes based on the minimal information available. These assumptions were verified as much as possible against various data sources, but it is possible that more or less than 75% of transportation expenditures should be assigned to family purposes, and that more or less than 50% of this 75% should be assigned to children.

For health care, a higher proportion of expenditures were assigned to children in medium-high-income families than in the lower-income families. Because of a lack of Canadian data for determining out-of-pocket health care expenses for children, the same proportions applied by Lino et al. (2017) were used. However, given the different health care policies in the United States and Canada, it may not make sense to use the same proportions. Nevertheless, health care expenditures were the lowest percentage of total expenditures of all the categories, so slight adjustments may not affect the total by much.

For housing, the estimate used the extra bedroom approach, similar to that used by Lino et al. (2017), but with an adjustment made for income. This adjustment, which involved adding one-quarter of the income parameter to the housing estimate, may require further exploration to determine whether it is the best approach to use with Canadian data. Future research investigating alternative methods to estimate housing expenditures would be useful.

Lastly, decisions were made on specific expenditures to be included and excluded in this study. For example, clothing services were excluded because it was not specified whether the services were for children or adults, and it was assumed most of these services (such as dry cleaning) were for adults. However, some of these expenditures may have been for children. As well, most vacation expenses (accommodations away from home, package trips) were excluded, as well as outdoor play equipment and accessories and children's camps. This also influenced the estimates. Because of these exclusions, the estimates may be conservative for some families.

## 8. Conclusion

This study estimated the average household expenditures of Canadian families by family type and income level, providing the first national estimates in over a decade and extending the estimates to older children (up to age 22) living in the household. Overall, the results showed that families' expenditures on children vary by household income level and composition, indicating that a single estimate of the amount that families spend on children would not accurately represent the different choices and situations of families across Canada.

Providing for children's food, shelter, clothing, health, and CCE needs is an important way families and the larger society care for children. Although indirect costs could not be estimated here, these results provide valuable information on the direct costs for families with children.

This study provides insight into family expenditures on children and shows the variability in total spending and by expenditure category. While findings may be informative for issues related to spending on children, they are based on modelled estimates for which several assumptions were made. However, the results may serve as a starting point for understanding expenditures on children in Canada and informing further research on topics related to child care, child benefits and supports, and the budgeting decisions of Canadian families.

# Appendix

**Appendix Table A.1**  
**Included and excluded expenditure items by category**

Category	Included	Excluded
Food	<p><b>Food purchased from stores</b></p> <ul style="list-style-type: none"> <li>Bakery products</li> <li>Cereal grains and cereal products</li> <li>Fruit, fruit preparations and nuts</li> <li>Vegetables and vegetable preparations</li> <li>Dairy products and eggs</li> <li>Meat</li> <li>Fish and seafood</li> <li>Non-alcoholic beverages and other food products (including candies, infant food and formula, snack food, and ready-to-serve prepared food)</li> </ul> <p><b>Food purchased from restaurants</b></p> <ul style="list-style-type: none"> <li>Restaurant breakfast, lunches and dinners</li> <li>Restaurant snacks and beverages</li> </ul>	...
Housing	<p><b>Shelter</b></p> <ul style="list-style-type: none"> <li>Rented living quarters (including rent, repairs and improvements, insurance premiums and parking)</li> <li>Owned living quarters (including mortgage, repairs, taxes, insurance, and expenses associated with buying or selling a home)</li> <li>Water, fuel and electricity for principal accommodation</li> </ul> <p><b>Communication expenditures</b></p> <ul style="list-style-type: none"> <li>Landline telephone services</li> <li>Cell phone and pager services</li> <li>Telephones and equipment (landline and mobile)</li> <li>Internet access services</li> <li>Online services</li> <li>Postal, courier and other communication services</li> </ul> <p><b>Household operations</b></p> <ul style="list-style-type: none"> <li>Household cleaning supplies and equipment</li> <li>Paper, plastic and foil supplies</li> </ul> <p><b>Household furnishings and equipment</b></p> <ul style="list-style-type: none"> <li>Household furnishings (e.g., furniture, rugs, art, linens, curtains and other furnishings)</li> <li>Appliances</li> <li>Home and workshop tools and equipment</li> <li>Non-electric kitchen and cooking equipment</li> <li>Maintenance, rental, repairs and services of household furnishings and equipment</li> <li>Rental of heating equipment</li> <li>Home security services</li> </ul>	<p><b>Other accommodations</b></p> <ul style="list-style-type: none"> <li>Owned secondary residences</li> <li>Other owned properties and accommodations away from home (e.g., hotels and motels)</li> </ul> <p><b>Pet expenses</b></p> <ul style="list-style-type: none"> <li>Pet food</li> <li>Purchase of pets and pet-related goods</li> <li>Veterinarian and other services</li> </ul> <p><b>Garden supplies and services</b></p> <ul style="list-style-type: none"> <li>Flower, plants, seeds</li> <li>Fertilizers, herbicides, insecticides, pesticides, soil and soil containers</li> <li>Horticultural services, snow and garbage removal</li> </ul> <p><b>Lawn, garden and snow removal tools</b></p> <ul style="list-style-type: none"> <li>Power lawn, garden and snow-removal equipment</li> <li>Parts and accessories for garden tools</li> <li>Other lawn, garden and snow removal tools and equipment attachments and accessories</li> </ul>

... not applicable

Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.



**Appendix Table A.1**

**Included and excluded expenditure items by category (continued)**

<b>Category</b>	<b>Included</b>	<b>Excluded</b>
Child care and education	<p><b>Child care</b>  Child care outside the home  Child care in the home (regular and occasional)</p> <p><b>Education</b>  Tuition fees (for kindergarten, elementary, secondary schools, university, and other post-secondary education, and other courses and lessons)  Textbooks and school supplies</p>	...
Clothing	<p><b>Women's and girls' wear (under age 4) and men's and boys' wear</b>  Clothing  Footwear  Accessories  Watches and jewelry</p> <p><b>Children's wear (under age 4)</b>  Clothing and cloth diapers  Footwear</p> <p><b>Gifts of clothing for non-household members</b>  Gifts of footwear, clothing, accessories and jewelry</p>	<p><b>Clothing services</b>  Laundry and dry cleaning services  Laundromats and self-service dry cleaning  Clothing rental, tailoring and alteration services  Other clothing services</p>
Transportation	<p><b>Private use automobiles, vans and trucks</b>  Purchase of automobiles, vans and trucks  Accessories for automobiles, vans and trucks (includes children's car seats and booster seats)  Fees for leased automobiles, vans and trucks  Rented automobiles, vans and trucks</p> <p><b>Automobiles, vans and trucks operations</b>  Registration fees for automobiles, vans and trucks  Insurance premiums  Tires, batteries and other parts and supplies for vehicles  Maintenance and repair of vehicles  Vehicle security and communication services  Gas and other fuels  Parking  Drivers' licenses and tests, and driving lessons</p> <p><b>Public transportation</b>  City or commuter bus, subway, streetcar and commuter train  Taxi (including tips)  Other local passenger transportation  Airplane  Inter-city bus  Other inter-city passenger transportation services (train and other)</p>	<p><b>Household moving, storage and delivery services</b></p>

... not applicable

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Appendix Table A.1**

**Included and excluded expenditure items by category (continued)**

Category	Included	Excluded
Health care	<p><b>Prescribed medicines and pharmaceutical products</b></p> <p><b>Non-prescribed medicines, pharmaceutical products, health care supplies and equipment</b></p> <p><b>Health care services</b>  Health care practitioners (in the home and other)  Health care by general practitioners and specialists</p> <p><b>Eye-care goods and services</b>  Prescription eye wear  Non-prescription eye wear and eye-care goods  Eye care services (e.g., surgery, exams)</p> <p><b>Dental services</b></p> <p><b>Private health insurance plan premiums</b>  Private health care plan premiums  Dental plan premiums  Accident or disability insurance premiums</p> <p><b>Provincial health insurance premiums</b></p>	<p><b>Weight control programs, smoking cessation programs and other medical services</b></p> <p><b>Hospital care, nursing homes and other residential care facilities</b></p>
Miscellaneous	<p><b>Personal care</b>  Hair care products  Makeup, skin care, manicure and fragrance products  Personal deodorants  Body soaps  Oral hygiene products  Disposable diapers  Electric hair styling and equipment  Feminine hygiene products  Other personal care supplies and equipment</p> <p><b>Personal care services</b>  Hair grooming services  Other personal care services</p>	<p><b>Outdoor play equipment and accessories</b></p> <p><b>Wearable electronic devices</b></p> <p><b>Photographic goods and services</b>  Digital cameras and accessories  Camcorders  Other cameras and accessories  Photographic services  Musical instruments, parts and accessories  Camping, picnic equipment and accessories (excluding BBQs)  Supplies and parts for recreational equipment  Rental, maintenance and repairs of recreational equipment</p> <p><b>Home entertainment services</b>  Rental of video media (including DVDs, video games, and rental of home entertainment, computer, and communications equipment)  Maintenance and repairs of electronic and communications equipment</p>

... not applicable

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Appendix Table A.1**

**Included and excluded expenditure items by category (continued)**

Category	Included	Excluded
Miscellaneous	<p><b>Recreation equipment and related services</b>  Sports, athletic and recreation equipment and related services  Children’s toys  Video game systems and accessories (excluding for computers)  Art and craft materials  Computer supplies and other equipment (including hardware, software, and video game systems, tablet computers, and e-book readers)</p> <p><b>Home entertainment equipment and services</b>  Audio equipment (portable audio equipment, non-portable audio equipment)  Video equipment (Blu-ray players, DVD players and televisions)  Home theatre systems  Pre-recorded media, music downloads and blank audio and video media</p> <p><b>Reading materials and other printed matter</b>  Newspapers  Magazines and periodicals  Books and e-books (excluding school books)  Maps, sheet music and other printed matter  Services related to reading materials (e.g., photocopying and library fees)</p>	<p><b>Package trips</b>  <b>Children's camps</b>  <b>Other recreational activities and services</b>  Video, pinball and carnival games  Other recreational services</p> <p><b>Recreational vehicles and associated services</b>  Purchase of recreational vehicles (including motorcycles, snowmobiles, all-terrain vehicles, bicycles [parts and accessories], and other recreational vehicles [tent trailers, travel trailers, truck campers, non-motorized and motorized watercraft, motor homes, utility trailers], etc.)  Operation of recreational vehicles including insurance, registration fees, licenses, parking fees, expenses for rented or leased vehicles, supplies, and vehicle parts</p> <p><b>All tobacco products and alcoholic beverages</b>  <b>All games of chance expenses</b>  Government-run lotteries  Casinos, bingos and gaming machines  Non-government lotteries and raffle tickets</p> <p><b>Miscellaneous expenditures</b>  Service charges for banks and other financial institutions  Stock and bond commissions  Brokerage fees and other similar services  Other financial services  Forfeit of deposits, fines, and money lost or stolen  Legal services not related to dwellings  Dues to unions and professional associations  Contributions of dues for social clubs and other organizations  Funeral services  Government services  Wholesale/retail memberships  Discounts and refunds, recycling fees and other environmental fees, other</p> <p><b>Income taxes</b>  <b>Personal insurance payments and pension contributions</b>  <b>Gifts of money, support payments and charitable contributions</b>  <b>Employment insurance premiums</b>  <b>Quebec parental insurance premiums</b></p>

... not applicable

Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Appendix Table A.2**

**Predicted annual expenditures for one child in two-child families, based on the age of the oldest child, Canada**

Family characteristics and age of the oldest child (years)	Child care and education <sup>1</sup>							Grand total
	Child care and education <sup>1</sup>	Clothing	Food	Health care	Housing	Miscellaneous <sup>2</sup>	Transportation	
2017 constant dollars								
<b>Two-parent families</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	2,660	680	1,700	340	4,120	870	2,320	12,690
6 to 12	1,560	810	2,420	370	4,120	1,150	2,340	12,770
13 to 18	1,190	1,260	2,960	440	4,120	1,250	2,630	13,850
19 to 22	2,330	1,170	2,760	420	4,120	940	2,640	14,380
Total from ages 0 to 17	32,830	16,050	41,940	6,830	74,160	19,520	43,450	234,780
Total from ages 0 to 22	43,340	21,990	55,940	8,950	94,760	24,530	56,640	306,150
<b>Medium-income group (before-tax household income from \$83,013 to \$135,790)</b>								
0 to 5	3,120	740	1,960	570	4,730	1,390	3,130	15,640
6 to 12	2,020	870	2,780	610	4,730	1,670	3,150	15,830
13 to 18	1,650	1,310	3,350	700	4,730	1,770	3,440	16,950
19 to 22	2,790	1,230	3,150	680	4,730	1,460	3,450	17,490
Total from ages 0 to 17	41,110	17,080	47,970	11,190	85,140	28,880	58,030	289,400
Total from ages 0 to 22	53,920	23,310	63,920	14,610	108,790	36,490	75,270	376,310
<b>Higher-income group (before-tax household income above \$135,790)</b>								
0 to 5	4,610	1,040	2,560	820	6,200	2,410	4,010	21,650
6 to 12	3,510	1,170	3,590	860	6,200	2,700	4,020	22,050
13 to 18	3,140	1,610	4,230	960	6,200	2,790	4,320	23,250
19 to 22	4,270	1,530	4,020	930	6,200	2,480	4,330	23,760
Total from ages 0 to 17	67,930	22,480	61,640	15,740	111,600	47,310	73,800	400,500
Total from ages 0 to 22	88,150	30,210	81,950	20,420	142,600	60,020	95,440	518,790
<b>One-parent families</b>								
<b>Lower-income group (before-tax household income less than \$83,013)</b>								
0 to 5	2,440	1,010	1,950	310	4,190	1,150	1,430	12,480
6 to 12	2,050	1,030	2,380	390	4,190	1,310	1,370	12,720
13 to 18	1,580	1,100	3,040	560	4,190	1,370	1,250	13,090
19 to 22	2,350	1,100	2,820	530	4,190	1,090	1,590	13,670
Total from ages 0 to 17	36,890	18,770	43,560	7,390	75,420	22,920	24,420	229,370
Total from ages 0 to 22	47,870	24,270	57,880	10,070	96,370	28,650	32,030	297,140
<b>Medium-high-income group (before-tax household income of \$83,013 or above)</b>								
0 to 5	3,010	1,400	2,860	800	6,710	2,140	3,210	20,130
6 to 12	2,620	1,410	3,500	890	6,710	2,300	3,150	20,580
13 to 18	2,150	1,490	4,230	1,080	6,710	2,360	3,030	21,050
19 to 22	2,920	1,490	4,010	1,050	6,710	2,080	3,370	21,630
Total from ages 0 to 17	47,150	25,720	62,810	16,430	120,780	40,740	56,460	370,090
Total from ages 0 to 22	60,980	33,170	83,080	21,710	154,330	51,420	72,970	477,660

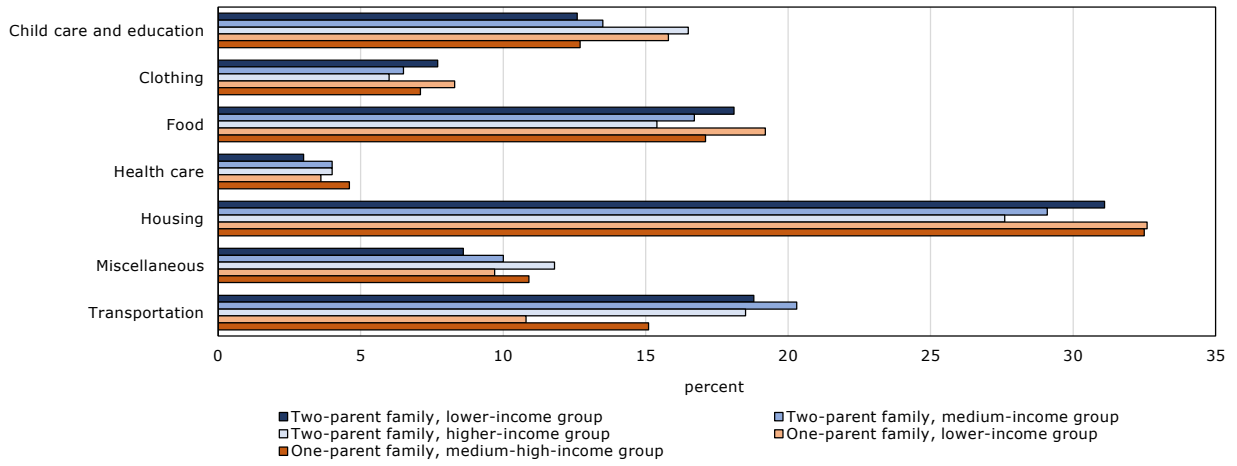
1. Includes only families with child care and education expenses.

2. Includes personal care, recreation equipment, entertainment and reading materials. See Appendix Table A.1 for more details.

**Note:** Totals from ages 0 to 17 are calculated for comparison purposes with other studies (e.g., Lino et al., 2017).

**Source:** Statistics Canada, Survey of Household Spending, 2014 to 2017.

**Appendix Chart A.1**  
**Expenditure shares for one child in two-child families, based on the youngest child from birth to age 17, as a percentage of total child-rearing expenditures**



Source: Statistics Canada, Survey of Household Spending, 2014 to 2017.

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