

# How Much Does Child Care Cost?

From nanny to au pair to day care. Learn about your different care options, what they mean for your wallet and how you can save money.

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\$245,340.

That's how much you'll spend on your child from birth to age 17, according to the [USDA](#). From food to clothes to health care to education. But there's one more expense that's a part of this number that families often forget about or downplay: child care.

Did you know that child care is the biggest annual expense for most families? The average family spends about \$18,000 a year on it. Yet 42 percent don't budget for it.

Here at Care.com, we want to help you figure out your child care options and what makes sense for your needs and bank account. With that in mind, we collected information on the cost of child care, how it varies across the United States and how it fits into the average family's finances -- whether you have 1, 2 or 3 kids. We surveyed Care.com families, researched internal data and looked at national, state and city statistics.

So, what did we discover? Check out our infographic and scroll down to the bottom of the page to learn more about how to start fitting care into your budget.



Every family's needs are different.

### What does care cost?

Average weekly cost

	Family child care program*	Day care center*	Au pair	Nanny
Infant	\$127	\$186	\$360	\$472
4-year-old	\$254	\$336	\$360	\$495
School-aged child	\$381	\$436	\$360	\$504

\* Day care and family child care numbers are based on the cost for an infant, 4-year-old and school-aged child in full-time care; some centers may offer discounts for enrolling siblings.



Weekly costs for a family with an infant and a preschooler

City	Day care	Nanny
Boston	\$664	\$531
New York City	\$547	\$550
Minneapolis	\$536	\$413
San Francisco	\$440	\$580
Chicago	\$373	\$458
Salt Lake City	\$312	\$372
Dallas	\$276	\$438

Don't forget those extra expenses!

- Day care enrollment costs
- Activities for kids (craft supplies, trips to the zoo)
- Holiday bonuses or gifts
- Room and board for au pairs
- Nanny taxes

So, what should you do?

### Prepare for care costs!

#### Create a budget

the average family spends **18%** of their income on child care

**Get tax breaks**

52% of families don't realize they're eligible

you could get up to **\$1,200** back

**Use your FSA**

Participate in your company's flexible spending account

only **31%** of employees sign up

you could save **\$2,000** on your child care expenses

**Talk to HR**

about getting child care benefits

**76%** of people don't have access to these benefits, but...

**83%** of employees who have these benefits say they help reduce stress and improve work-life balance

For more information (and sources), go to: [care.com/cost-of-care](http://care.com/cost-of-care)



## Begin With a Budget

The average family spends about 18 percent of its budget on child care. As that is such a large chunk, you need to figure out your budget before exploring your child care options. What can you afford? You know how much you spend on your monthly mortgage, electric and cable bills. How much is left over for child care? Can you juggle things around? Forgoing that daily \$3 latte means an extra \$1,000 a year that you can put towards child care -- and your own Keurig machine!

Learn more about [How to Create a Child Care Budget](#).

## Review Your Options

Once you know how much you can spend, you can start pinpointing the most feasible child care choices. Research [the going rate for a nanny](#) in your neighborhood, visit local day cares and talk to local families about their decisions. Do you know [the differences between a nanny, day care and au pair](#)? Which one works for your lifestyle?

And know that costs vary greatly, depending on where you live, how many kids you have, their ages, the experience level of the child care providers, how many hours you need, etc.

You will also want to consider if convenience is worth an added cost. A local [family child care program](#) (which is a day care in someone's home), is often the least expensive option -- the average family will only spend about \$127 per week for infant care. But if you have several kids, [hiring a nanny](#) to watch all of them at once may actually be more practical.

Read about the [67 Reasons to Hire a Nanny](#).

## Find Ways to Save

But if you're looking over your bank account and groaning over costs, don't lose hope. There are options out there that can save you money. For example, did you know that if you participate in your employer's FSA program, you could save up to \$2,000 on child care expenses every year? Or you could qualify for up to \$1,200 in [child care tax breaks](#). And talking to your HR department may make you realize some child care benefits you didn't know you had. Some companies offer things like on-site day care or access to backup care that could help your finances and make your life much easier.

To learn more about these options and get other cost-saving advice, read these [14 Ways to Save Money on Child Care](#).

For more information about the sources we used for the infographic, click [here](#).

*Tiffany Smith is the senior associate editor here at Care.com. She has written for All You, Time for Kids and the Boston Globe. And as a former babysitter, she knows a lot about fun games to play with kids. Getting them to eat their veggies -- that's a different story! Follow her on Twitter at [@tiffanyswrite](#).*