Average Annual Taxes and the Cost of Raising a Child in the United States

Earth to the Union: Put American Families First

Stop sending American tax dollars overseas and funding radical ideologies while American families struggle to afford the basics.

Call for a moratorium on unnecessary foreign spending and ideological programs, and redirect our attention toward improving the lives of Americans here at home.

Americans should be able to afford housing, healthcare, food, and the cost of raising children. People who want to build families should have a realistic opportunity to do so without being overwhelmed by the cost of living.

Prioritize American livelihoods. Invest in American communities. Make family life affordable again.

Before committing more taxpayer money overseas, the Union should carefully examine its spending priorities and ask a fundamental question: Are we doing enough to ensure that Americans can afford to live, work, and raise the next generation?

This should be common sense, this is American money!

Put the American people first. Give Americans the opportunity to build stable lives, secure homes, and families of their own.

1. Average Annual Taxes

The amount Americans pay in taxes each year depends on their income, household size, location, property ownership, and spending habits.

According to IRS statistics for tax year 2023, the average federal individual income tax paid was approximately **$14,009 per tax return**. This figure excludes Social Security and Medicare payroll taxes, state and local income taxes, property taxes, sales taxes, and other taxes.

Americans may pay several types of taxes:

1. **Federal income tax:** Taxes on taxable income.
2. **Social Security and Medicare taxes:** Payroll taxes that fund federal social insurance programs.
3. **State and local income taxes:** Taxes imposed by state and local governments.

4. **Property taxes:** Taxes generally imposed on real estate.
5. **Sales taxes:** Taxes on purchases of goods and services.
6. **Excise taxes:** Taxes on certain products and activities, including gasoline and tobacco.

Source: Internal Revenue Service, Statistics of Income
https://www.irs.gov/statistics

2. Average Cost of Raising a Child

According to a 2026 LendingTree analysis, the estimated cost of raising one child from birth through age 17 is approximately **$303,418**, equivalent to an average of approximately **$16,857 per year**.

This is an estimated cost of raising a child, not a tax payment. It represents the expenses families face for necessities such as housing, food, childcare, transportation, and healthcare. College expenses are not included.

Child-raising expense	Estimated average
Total cost from birth through age 17	$303,418
Average annual cost per child	$16,857
Average monthly cost per child	$1,405

Source: LendingTree, 2026 child-raising cost analysis.

3. Comparing Taxes and Child-Raising Costs

The average federal income tax payment of $14,009 per tax return and the estimated annual child-raising cost of $16,857 per child illustrate two significant financial considerations for American households.

The annual cost of raising one child is approximately **$2,848 more** than the cited average federal income tax payment per tax return.

These figures measure different things: one is a tax payment and the other is a household expense. They should not be interpreted as a complete comparison of government revenue and the cost of raising children. A full comparison would also account for payroll taxes, state and local taxes, tax credits, public education, and government assistance.

Key distinction: Taxes are payments to governments, while the cost of raising children is an expense borne by families. Both affect household finances, but they are not interchangeable measures.