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Child Care Costs by State



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Child care is extremely expensive in the U.S. A married couple could spend over 13% of their income on child care, while a single parent could have to shell out roughly 51%, according to WalletHub's research.

Despite the hefty price tag, paying for child care is often unavoidable. Due to increases in the cost of living and shifts in gender roles over the years, households in which both parents work are commonplace. In fact, both parents are employed in 66.5% of families with children, according to the Bureau of Labor Statistics, and as a result, child care is an essential service for millions of families in the U.S. It's also a necessity for single parents who don't have the option to leave children with a partner during the day.

To identify the states with the highest and lowest child care costs, WalletHub analyzed the prices of family-based and center-based child care and adjusted them by the median income.



"It costs a lot of money to take care of a child's needs, and many parents are left with the dilemma of whether to forgo one salary to do their own child care for the first few years or to shell out a significant chunk of their income for child care services. Married parents who both work can expect to spend as much as 13% of what they earn on child care, while single parents' costs can amount to an astounding 51%."

CHIP LUPO, WALLETHUB ANALYST

- ## Married-Couple Family Ranking




<https://wallethub.com/edu/child-care-costs-by-state/151929>





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Overall Rank* 	State	Score 	Care (% of Median Annual Married-Couple Family Income) 	Care (% of Median Annual Married-Couple Family Income) 
1	New York	91.02	11.03%	12.84%
2	New Mexico	82.95	11.61%	11.14%
3	Washington	81.66	10.01%	12.61%
4	Oregon	80.37	9.61%	12.85%
5	Vermont	79.35	9.17%	13.17%
6	California	78.57	9.89%	12.32%
7	Rhode Island	76.23	10.42%	11.45%
8	Hawaii	73.74	8.15%	13.46%
9	Colorado	66.81	8.87%	11.77%
10	Massachusetts	66.33	8.22%	12.38%
11	Nevada	63.58	9.12%	11.07%
12	Illinois	56.15	8.24%	10.97%
13	Florida	52.85	8.79%	9.96%
14	Minnesota	52.56	6.48%	12.31%
15	Virginia	50.82	8.04%	10.46%
16	Montana	48.90	8.15%	10.09%
17	New Jersey	46.75	6.80%	11.19%
18	New Hampshire	46.74	7.47%	10.50%
19	Pennsylvania	46.37	7.67%	10.24%
20	Connecticut	46.05	7.67%	10.19%
21	Delaware	45.57	7.41%	10.39%
22	Kansas	45.35	6.97%	10.82%
23	Arizona	45.04	6.99%	10.76%



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Overall Rank* 	State	Score 	Care (% of Median Annual Married-Couple Family Income) 	Care (% of Median Annual Married-Couple Family Income) 
24	Indiana	44.53	7.33%	10.33%
25	Tennessee	44.32	7.48%	10.15%
26	North Carolina	44.10	7.90%	9.69%
27	Oklahoma	43.47	8.27%	9.22%
28	West Virginia	43.29	7.83%	9.65%
29	District of Columbia	41.98	8.05%	9.24%
30	Wisconsin	41.65	7.61%	9.66%
31	Texas	41.23	8.19%	9.00%
32	Maryland	40.33	7.25%	9.85%
33	Michigan	40.26	7.35%	9.74%
34	Nebraska	36.20	6.71%	9.85%
35	Wyoming	34.38	7.44%	8.84%
36	Missouri	34.25	6.73%	9.55%
37	Arkansas	31.84	7.45%	8.49%
38	Ohio	31.72	7.01%	8.92%
39	Idaho	30.29	6.95%	8.79%
40	Iowa	29.87	6.61%	9.08%
41	Maine	28.89	6.72%	8.84%
42	Georgia	28.37	6.77%	8.72%
43	Alaska	27.82	7.01%	8.40%
44	Alabama	26.99	7.42%	7.86%
45	Louisiana	26.05	6.79%	8.38%

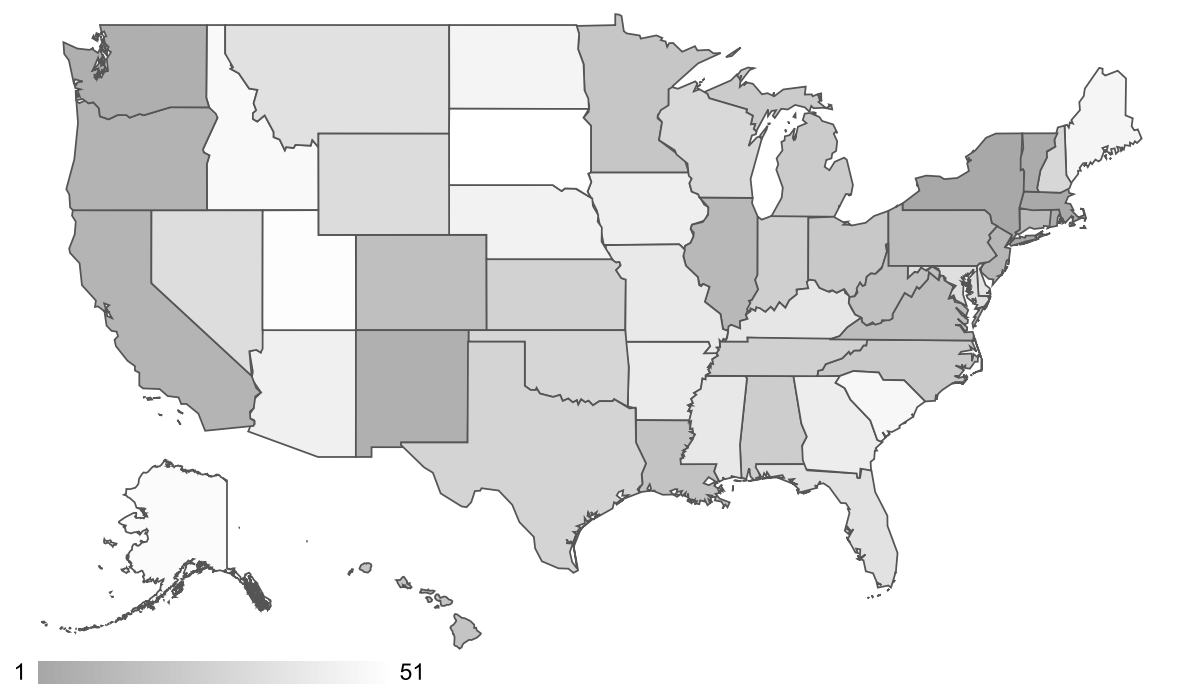


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Overall Rank*	State	Score	Care (% of Median Annual Married-Couple Family Income)	Care (% of Median Annual Married-Couple Family Income)
46	Kentucky	25.35	6.51%	8.57%
47	North Dakota	23.52	6.91%	7.91%
48	Utah	20.84	6.50%	7.97%
49	Mississippi	18.54	6.45%	7.71%
50	South Carolina	12.75	5.65%	7.75%
51	South Dakota	0.00	5.03%	6.66%

Note: *No. 1 = Highest Cost

Single-Parent Family Ranking








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States With the Highest & Lowest Cost of Child Care

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Overall Rank*	State	Total Score	Care (% of Median Annual Single-Parent Family Income)	Care (% of Median Annual Single-Parent Family Income)
1	District of Columbia	100.00	44.59%	51.18%
2	New York	78.74	38.42%	44.71%
3	Massachusetts	74.20	32.19%	48.51%
4	Vermont	64.15	30.65%	44.00%
5	Rhode Island	62.93	35.10%	38.58%
6	Washington	62.71	32.59%	41.08%
7	New Mexico	59.01	36.34%	34.88%
8	Oregon	55.25	29.65%	39.63%
9	California	53.96	30.49%	37.96%
10	New Jersey	53.54	25.86%	42.57%
11	Illinois	50.95	28.62%	38.09%
12	Connecticut	50.77	28.61%	37.99%
13	Pennsylvania	46.20	27.35%	36.53%
14	Virginia	45.64	27.61%	35.91%
15	Colorado	45.38	27.25%	36.14%
16	West Virginia	45.05	28.27%	34.87%
17	Louisiana	44.68	28.17%	34.74%
18	Hawaii	42.74	23.38%	38.60%
19	Minnesota	41.30	21.12%	40.10%
20	Ohio	38.93	26.20%	33.31%
21	North Carolina	38.35	26.55%	32.58%
22	Michigan	37.42	25.22%	33.42%

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Overall Rank* 	State	Total Score 	Care (% of Median Annual Single-Parent Family Income) 	Care (% of Median Annual Single-Parent Family Income) 		
23	Alabama	35.98	27.97%	29.65%		
24	Indiana	33.98	23.51%	33.12%		
25	Tennessee	33.71	23.95%	32.49%		
26	Kansas	33.35	22.07%	34.25%		
27	Texas	32.23	26.39%	29.02%		
28	Oklahoma	31.44	25.99%	28.96%		
29	New Hampshire	31.38	22.90%	32.18%		
30	Wisconsin	30.75	24.07%	30.56%		
31	Wyoming	30.56	24.90%	29.57%		
32	Nevada	29.88	24.43%	29.65%		
33	Maryland	29.86	22.96%	31.19%		
34	Montana	29.42	24.05%	29.78%		
35	Florida	27.81	24.75%	28.06%		
36	Delaware	26.84	21.79%	30.57%		
37	Kentucky	26.82	22.59%	29.72%		
38	Mississippi	25.91	23.57%	28.14%		
39	Missouri	24.94	21.18%	30.06%		
40	Arkansas	23.06	23.36%	26.62%		
41	Georgia	22.79	21.80%	28.10%		
42	Iowa	22.72	21.02%	28.88%		
43	Arizona	22.51	19.63%	30.21%		
44	Nebraska	21.83	20.02%	29.39%		
45	North Dakota	18.92	22.16%	25.36%		

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Overall Rank* ⇅	State	Total Score ⇅	Care (% of Median Annual Single-Parent Family Income) ⇅	Care (% of Median Annual Single-Parent Family Income) ⇅
46	Maine	17.58	20.21%	26.60%
47	South Carolina	13.01	18.59%	25.51%
48	Idaho	12.06	19.20%	24.29%
49	Alaska	8.53	18.82%	22.55%
50	Utah	3.54	17.25%	21.15%
51	South Dakota	0.00	15.62%	20.71%

Note: *No. 1 = Highest Cost

In-Depth Look at the States With the Highest Cost

New York

New York is the state with the most expensive child care, costing around 11% to 12.8% of the median income for married couples, depending on whether it's family child care (based in a private home) or at a child care center.

Single-parent households have things even tougher, needing to shell out around 38.4% to 44.7% of the median income for child care.

New York has the 11th-highest median income for married couples, at \$140,449, but only the 23rd-highest median income for single parents, at \$40,315. This helps explain why the burden on single parents is more than twice as high.

New Mexico

New Mexico has the second-highest child care costs, at 11.1% to 11.6% of the median income for married couples. Interestingly, New Mexico has the most expensive family child care and the 12th-costliest child care centers, yet family care is only marginally more expensive than paying for a spot in one of the state's child care centers.

Single parents in New Mexico spend 36.3% to 34.9% of the median income on child care, depending on the type.

These high percentages are largely due to the fact that New Mexico has low incomes. New Mexico has the seventh-lowest median income for single parents, at \$31,822 per year, and the second-lowest median income for married couples, at \$99,636 per year.



Washington is the third-most expensive state for child care, with married couples spending between 10.7% and 12.6% of the median income, depending on the type of care. Washington actually has the ninth-highest median income for married couples, at \$142,866 per year, which means that child care is unusually expensive in the state.

Single parents have it even harder, needing to spend 32.6% to 41.1% of their hard-earned income on child care. Part of the problem is that individual parents in Washington earn less than their married counterparts on a per person basis – the state has the 12th-highest median income in the country, at \$43,874 per year.

Ask the Experts

For more insight into the cost of child care and how to manage it, WalletHub turned to a panel of experts. Click on the pictures below to read the experts' bios and opinions on the following key questions:

What are the most important aspects when evaluating the states with the most affordable childcare?

Has childcare become less affordable over time? Why?

Are high childcare costs influencing family planning decisions among young couples?

How can local authorities help reduce childcare costs and improve availability?



Lori Latrice Martin

Ph.D., Associate Dean, College of Humanities & Social Sciences; Professor, Department of African & African American Studies, LSU Faculty Athletics Representative - Louisiana State University

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Methodology

In order to identify the states with the highest and lowest child care costs, WalletHub analyzed the prices of full-time family-based and center-based child care.

We adjusted the metrics by the median annual income for a married-couple and a single-parent family, respectively. We assigned equal weights to the metrics, which are listed below, and graded each of them on



the resulting scores to rank-order our sample.

Child Care Cost as a Share of Married-Couple Family Annual Income – Total Points: 100

Cost of Early Child Care as a % of Median Annual Married-Couple Family Income: Full Weight (~50.00 Points)

Note: Average annual price of full-time family child care (infant, toddler, 4-year-old) divided by median annual married-couple family income.

Cost of Day Care as a % of Median Annual Married-Couple Family Income: Full Weight (~50.00 Points)

Note: Average annual price of center-based child care (infant, toddler, 4-year-old) divided by median annual married-couple family income.

Child Care Cost as a Share of Single-Parent Family Annual Income – Total Points: 100

Cost of Early Child Care as a % of Median Annual Single-Parent Family Income: Full Weight (~50.00 Points)

Note: Average annual price of full-time family child care (infant, toddler, 4-year-old) divided by median annual single-parent family income.

Cost of Day Care as a % of Median Annual Single-Parent Family Income: Full Weight (~50.00 Points)

Note: Average annual price of center-based child care (infant, toddler, 4-year-old) divided by median annual single-parent family income.

Sources: Data used to create this ranking were collected as of June 3, 2025 from the U.S. Census Bureau and Child Care Aware.

Supporting Video Files:

[YouTube](#) (for web embedding)

[Raw video files](#) (for editing into clips)

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