

THE COST OF RAISING KIDS

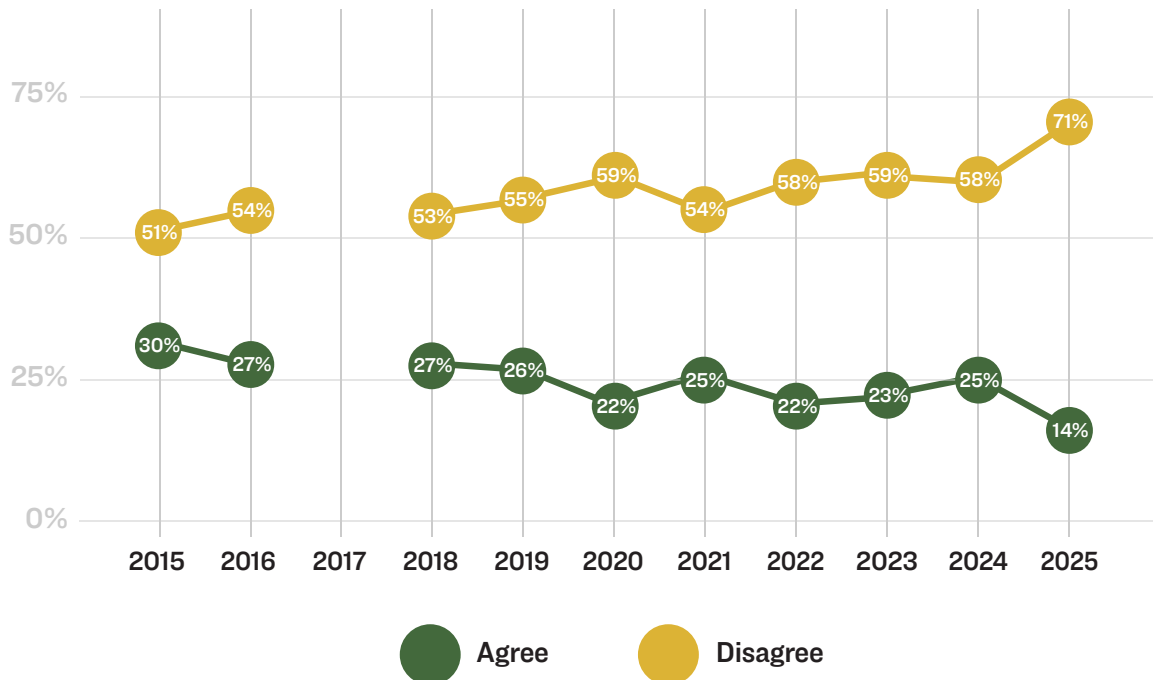
More than 7 in 10 Americans say that raising children is unaffordable — an increase of 20 percentage points since 2015.

More than 4 in 10

Americans identify financial concerns as a reason for limiting the number of children they have had or plan to have.

Concern About the Affordability of Raising Children

Percent who agree/disagree the cost is affordable for most people



SOURCE: American Family Survey 2025. Based on all Americans.

QUESTION WORDING: How much do you agree or disagree with the following statement: The cost of raising a child/children is affordable for most people. Response options: Strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, strongly disagree

This year's American Family Survey saw the biggest single-year jump in concern about the affordability of raising children since the survey began in 2015. While concern about affordability had been rising steadily, in 2025, disagreement with the idea that raising children is "affordable for most people" rose by 13 percentage points compared to 2024. This increase represents a 20 percentage-point change from 2015.

Notably, concern about affordability is not a function of income or of age. About 70% of 2025 AFS respondents with household incomes of less than \$40,000 per year disagreed that raising children is affordable, compared with 74% of those with household incomes above \$80,000. And across nearly every age group, about 7 in 10 of respondents reported the view that raising children is unaffordable. The age group with the greatest concern is Americans between 45-54, where 77% expressed concern about the affordability of raising children.

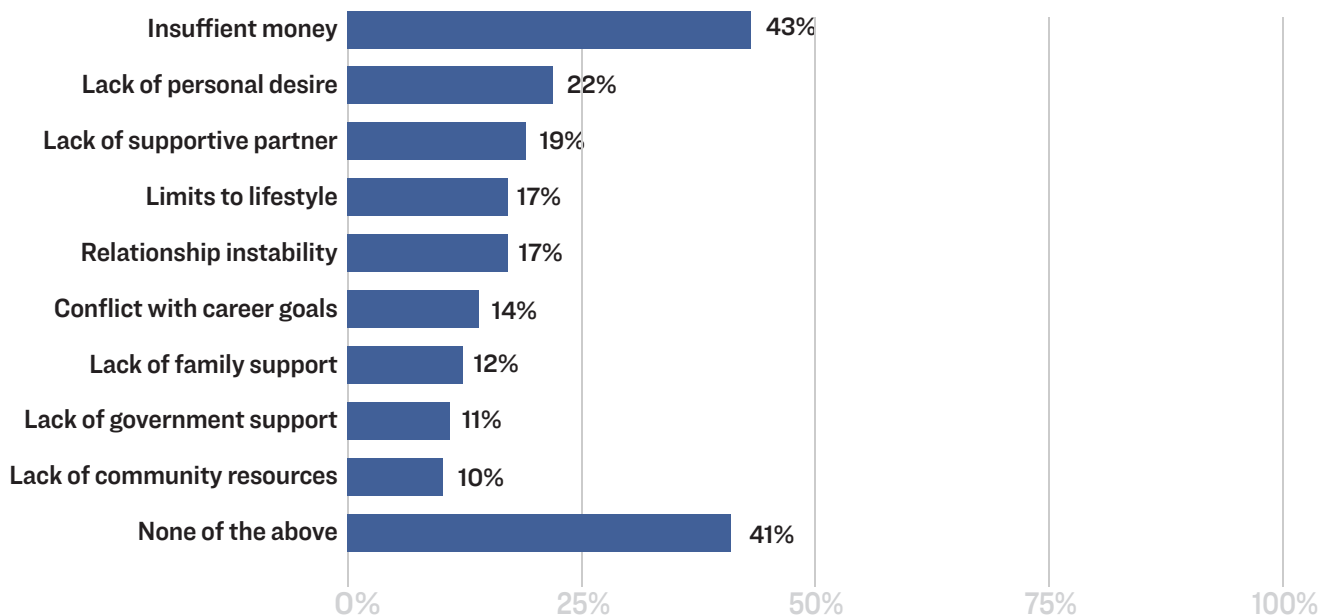
Opinions on this topic are divided by partisanship, however. In 2025, about 82% of Democrats viewed raising children as unaffordable, compared to 64% of independents and Republicans — an 18 percentage-point gap. Thus, while substantial majorities of all partisan backgrounds expressed concerns about the costs of parenting children, Democrats’ concerns about costs stand out.

Americans also cite the cost of raising a family today as a top issue facing families, with half of Americans selecting it as one of the top three issues.

Views about the affordability of children seem to be related to Americans’ choices about whether and how many children to have. We asked respondents which potential factors limited the number of children they have or planned to have. “Insufficient money” was chosen far more than any other option on the list. Financial concerns almost doubled the percentage choosing “lack of personal desire” and more than doubled those who worried about the “lack of a supportive partner.” More than one-third of respondents said none of these reasons applied.

Barriers to Having Children

Percent who cite each item as a factor



SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Which of the following concerns have played a role, if any, in limiting the number of children you have had or plan to have?

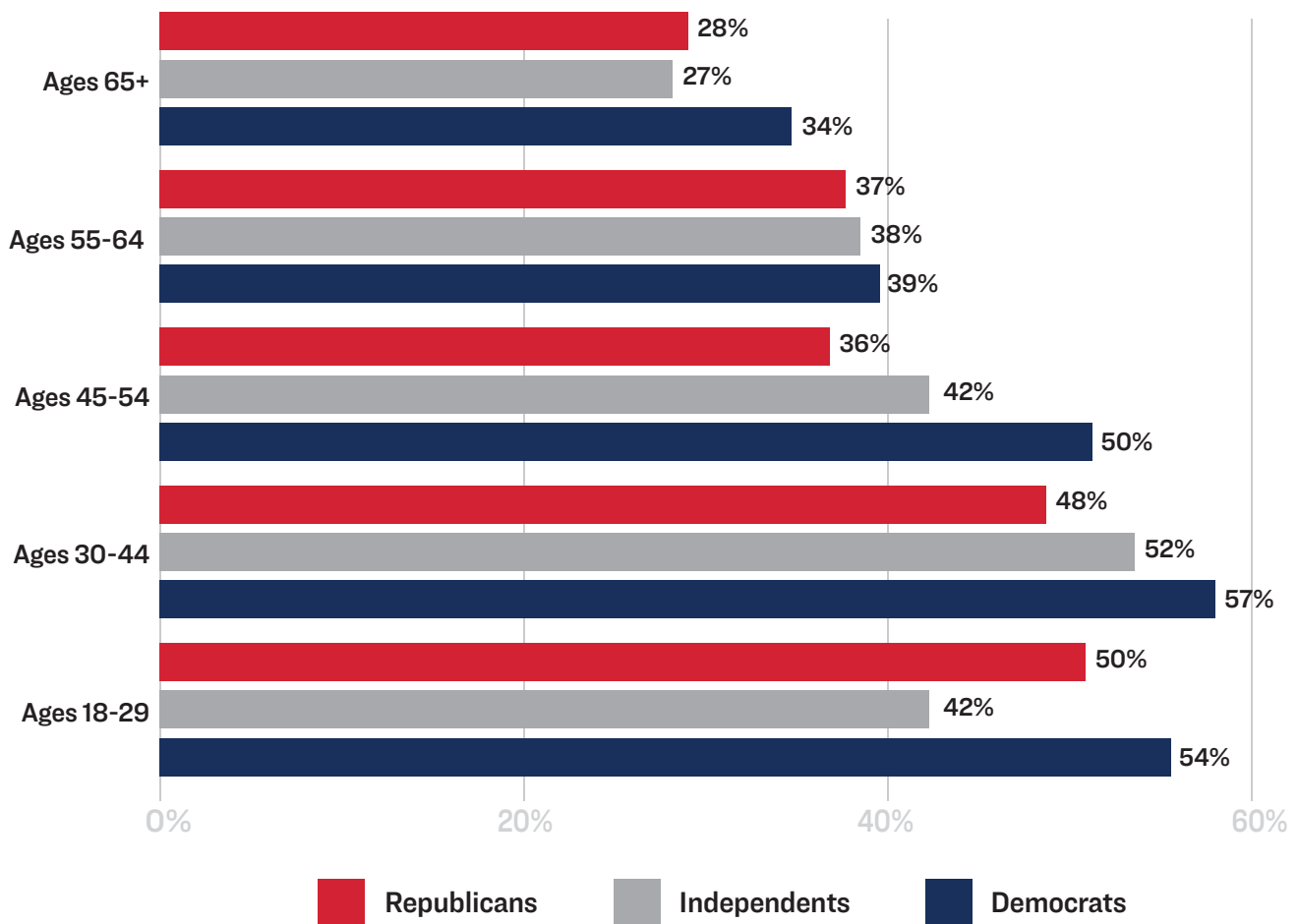
Check all that apply.

Like views of affordability generally, the personal choice to limit children for financial reasons is not highly correlated with income. About 47% of Americans with household incomes under \$40,000 reported that insufficient money was a reason they had limited the number of children, but that number is not dramatically higher than the 43% of those with incomes between \$40-80,000 or the 42% of Americans with incomes above \$80,000 per year.

Again, we see evidence of a partisan divide — 48% of Democrats identified insufficient money as a reason for limiting family size, compared to 43% of independents and 38% of Republicans. Republicans are also especially likely to cite “none of the above” factors. But the starkest divide is by age, where the youngest two age cohorts were substantially more likely than older age groups to select financial concerns as a reason for limiting the number of children. The difference between the youngest (50%) and oldest (31%) age group is nearly 20 percentage points. Similarly large age gaps can be found among both Democrats and Republicans.

Partisan and Age Differences in Concerns About Affordability

Percent citing “insufficient money” as a reason for limiting number of children



SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Which of the following concerns have played a role, if any, in limiting the number of children you have had or plan to have? Check all that apply. Percent selecting “Insufficient money.”

Support for Government Assisting Families

	All	Democrats	Independents	Republicans
Money directly to parents	17%	10%	14%	26%
Money for programs and institutions	20%	25%	15%	18%
Both	49%	59%	55%	34%
Neither	14%	6%	15%	21%

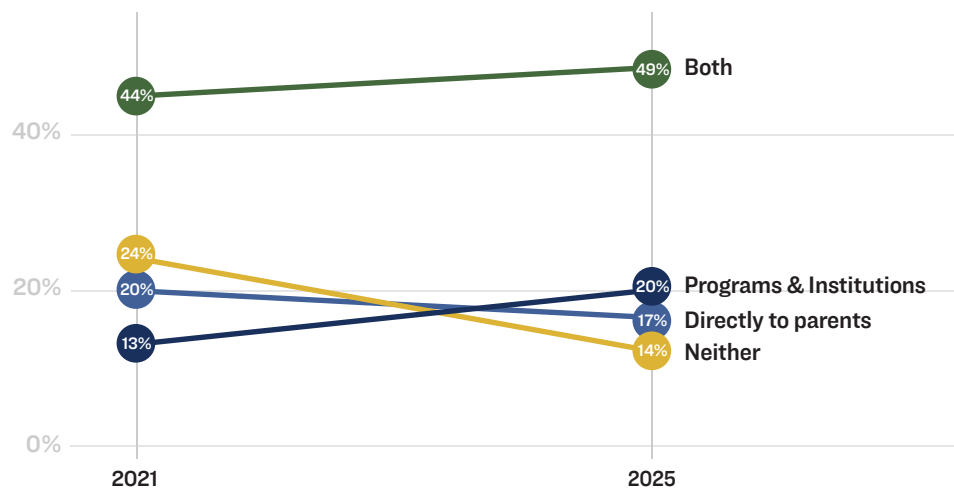
SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Would you rather the government ... ? Response options: Help families by giving money directly to the parents (e.g., tax breaks, child allowances, etc.), Help families by spending money on programs and institutions (e.g., child care, schools, etc.), Both, Neither.

Support for government assistance to families has increased since 2021, with the percentage who want neither type of spending down by about 10 percentage points. This drop is primarily among independents and Republicans, who became more supportive of both types of aid. (See appendix for details.) Democrats became more supportive of spending on programs and institutions, though support for that option also increased slightly among independents and Republicans as well. Republicans' preference for avoiding spending on all aid dropped by over 20 percentage points, and the drop among independents was nearly as large (15 percentage points). Very few Democrats opposed spending on these programs in either 2021 or 2025. These patterns across two administrations may suggest that the presence of a Republican in the White House also provides space in public opinion for increased support for aid to families.

Support for Government Assisting Families

Percent of Americans who support each option



SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Would you rather the government ... ? Response options: Help families by giving money directly to the parents (e.g., tax breaks, child allowances, etc.), Help families by spending money on programs and institutions (e.g., child care, schools, etc.), Both, Neither.

In addition, we inquired about policy interventions designed to support parents at the time of childbirth, either in the form of savings accounts for newborns or a lump sum payment to the parents. A little more than one-third of Americans opposed both of these options, with the most resistance among Republicans.

Older Americans also opposed these policy options much more often than younger — 56% of those over 65, compared to 16% of those under 30. Opposition had little to do with income, with about one-third opposing across all income levels. In general, age differences far outpaced partisan or income differences in response to these questions.

Relatedly, opposition to these policies was also far higher among respondents who do not have children under 12 in the home (47% choosing neither) than among those with young children at home (18% choosing neither). In other words, government support for small children, either in the form of lump sum payments or newborn savings accounts, faces some resistance among Americans who are unlikely to receive this form of aid.

Government Support for Parents at Birth of a Child

	All	Democrats	Independents	Republicans
Savings accounts	26%	25%	23%	29%
Lump sum	9%	10%	7%	9%
Both	29%	34%	34%	19%
Neither	36%	31%	35%	42%

SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Would you rather the government ... ? Response options: Create savings accounts for newborns, Pay parents a lump sum when a baby is born, Both, Neither.

We also asked parents, specifically, what type of aid would be of most assistance to them as they care for their children. Among only those who have children under 12 in the home — those who are most likely to need childcare solutions — we find few differences by partisanship, but somewhat distinct preferences by income. Support for tax breaks is quite similar among Republicans (30%) and Democrats (25%), and support for direct payments is nearly identical (32% and 33% respectively). Democrats are more likely than Republicans to prefer both forms of aid (38% vs. 28%).

Low- and middle-income parents also prefer direct payments, while comparatively wealthier parents are more supportive of tax breaks. However, large percentages of parents at all income levels say they support both forms of assistance, and very few parents reject both. Clearly, parents with young children embrace at least some forms of assistance to deal with childcare costs, regardless of their partisanship or their income.

Tax Breaks vs. Direct Payments for Child Care

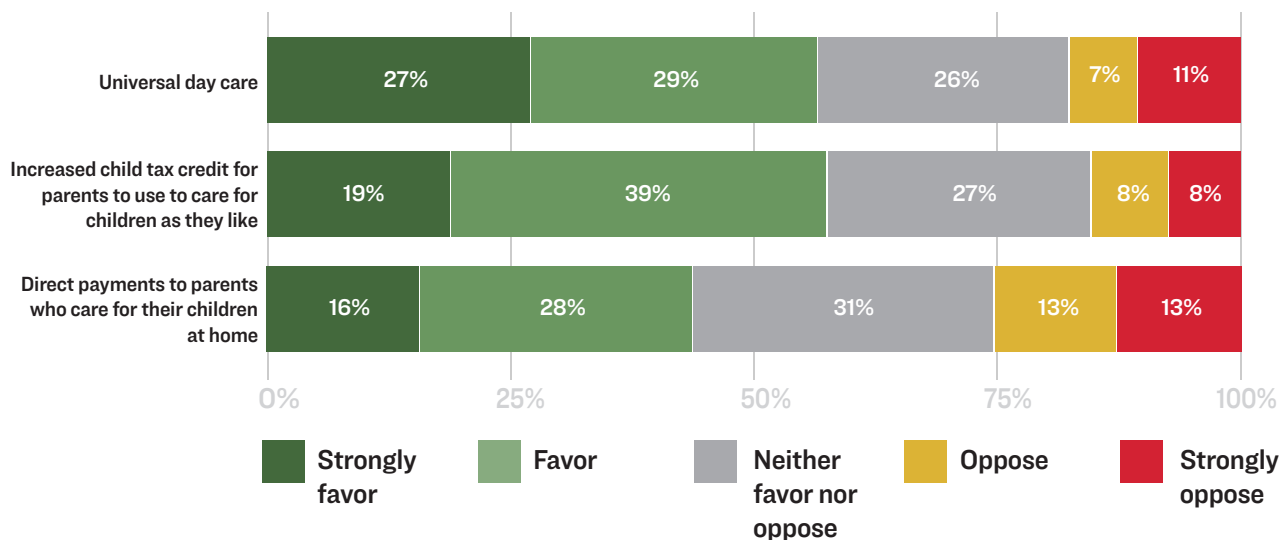
	All	Under \$40k	\$40k-\$80k	Over \$80k
Tax breaks	24%	9%	23%	34%
Direct payment	30%	39%	38%	21%
Both	37%	41%	32%	35%
Neither	8%	12%	6%	9%

SOURCE: *American Family Survey 2025*. Based on parents with children under 12 in the home.

QUESTION WORDING: Would you prefer ... ? Response options: A tax break to help you afford child care, A direct payment to help you stay home to take care of children, Both, Neither.

We also explored three different policy options related to child care costs — direct payments to parents who care for children at home, an increased child tax credit for parents to use to care for children as they like, and universal day care. Among all Americans, a quarter or more do not take a position one way or the other on any of the three policies. Majorities favor both universal day care and increased child tax credits, with fewer than two in 10 opposing those policies. Support for direct payments to parents who care for their children at home received slightly less than majority support, with one in 4 Americans opposing the policy.

Support for Child Care Options

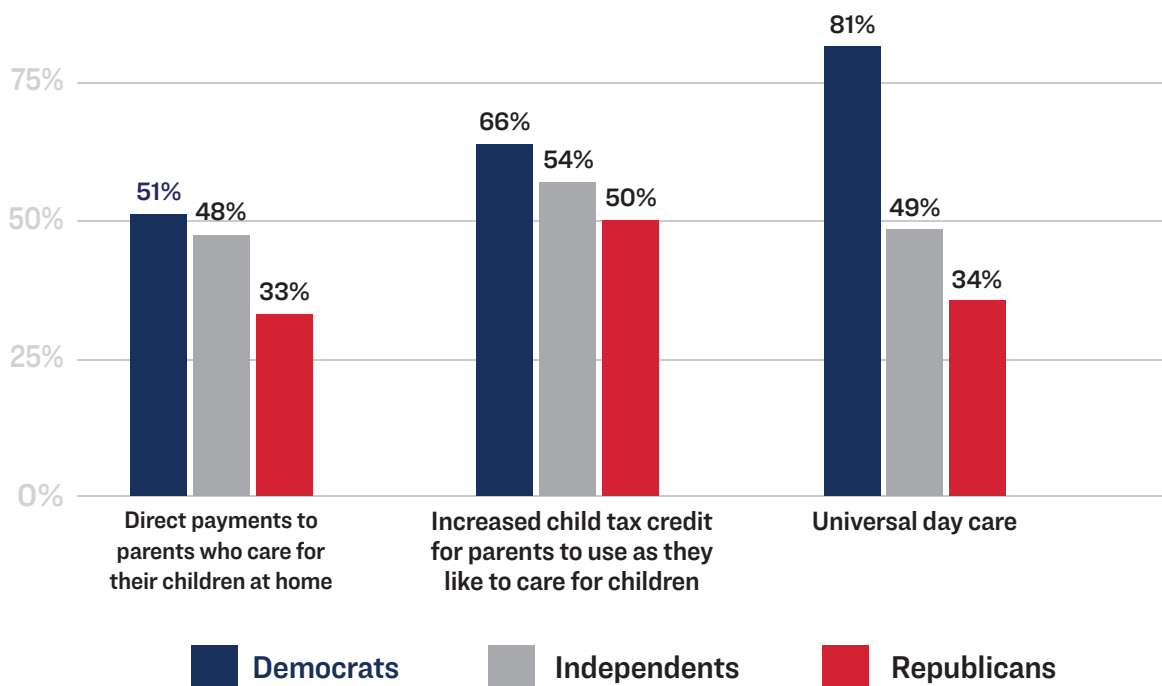


SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Would you favor or oppose the following government programs related to child care, even if they would mean an increase to the federal deficit? Direct payments to parents who care for their children at home; Increased child tax credit for parents to use to care for children as they like; Universal day care. Response options: Strongly oppose, oppose, neither support nor oppose, favor, strongly favor.

Partisan differences are again pronounced. Majorities of Democrats support all three policy options, with more than eight in 10 favoring universal day care. By contrast, only around one-third of Republicans support universal day care or direct payments to parents to help them care for children at home. Some of this low level of support among Republicans may come from the fact that the question asked respondents to consider these programs, “even if they would mean an increase in the federal deficit.” The only program that generated majority support across the political spectrum is an increased child tax credit to be used however parents would prefer. This is one area of potential bipartisan agreement.

Support for Child Care Options by Party



SOURCE: *American Family Survey 2015-2025*. Based on all Americans.

QUESTION WORDING: Would you favor or oppose the following government programs related to child care, even if they would mean an increase to the federal deficit? Direct payments to parents who care for their children at home; Increased child tax credit for parents to use to care for children as they like; Universal day care. Response options: Strongly oppose, oppose, neither support nor oppose, favor, strongly favor. Bars indicate percent favoring or strongly favoring.

Beyond child care assistance, Americans generally support government policies meant to assist low-income parents, and they don’t especially want to condition that support on whether it goes to single or married parents. When asked to choose whether government policies should be more generous to “low-income parents who are married,” “low-income single parents,” or “low-income parents regardless of their family situation,” only one-quarter of respondents rejected such aid entirely.

Of those who prefer some form of aid, the vast majority prefer that it not depend on marital status. Democrats are least likely to oppose any aid and most likely to prefer that the aid not be conditioned on marriage. Republicans are less enthusiastic about such aid, with four in 10 opposing the program regardless of its details. Among Republicans, one-quarter support married parents and another quarter advocate aid regardless of marital status.

Again, we see few differences based on income and some larger differences based on age. Respondents under 30, for example, are most supportive of aid and most supportive of the idea that it should not be conditioned on marriage. Respondents over 65, by contrast, are more likely to reject all aid to low-income parents, though among those who supported aid, most felt that it should not be dependent on marital status.

Support for Government Policy about Child Care Options by Party

	All	Democrats	Independents	Republicans
Married parents	17%	10%	14%	26%
Single parents	20%	25%	15%	18%
All parents	49%	59%	55%	34%
None of the above	14%	6%	15%	21%

SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Which comes closer to your view? Response options: Government policy should be more generous to low-income parents who are married because they offer a more stable environment for children; Government policy should be more generous to low-income single parents because they often need more help; Government policy should be more generous to low-income parents regardless of their family situations; None of the above.

One of the most striking findings of this year's American Family Survey is the overwhelming agreement that raising children in the United States has become unaffordable. While there are some partisan differences in this view, strong majorities of both Republicans and Democrats express concern about the affordability of child rearing.

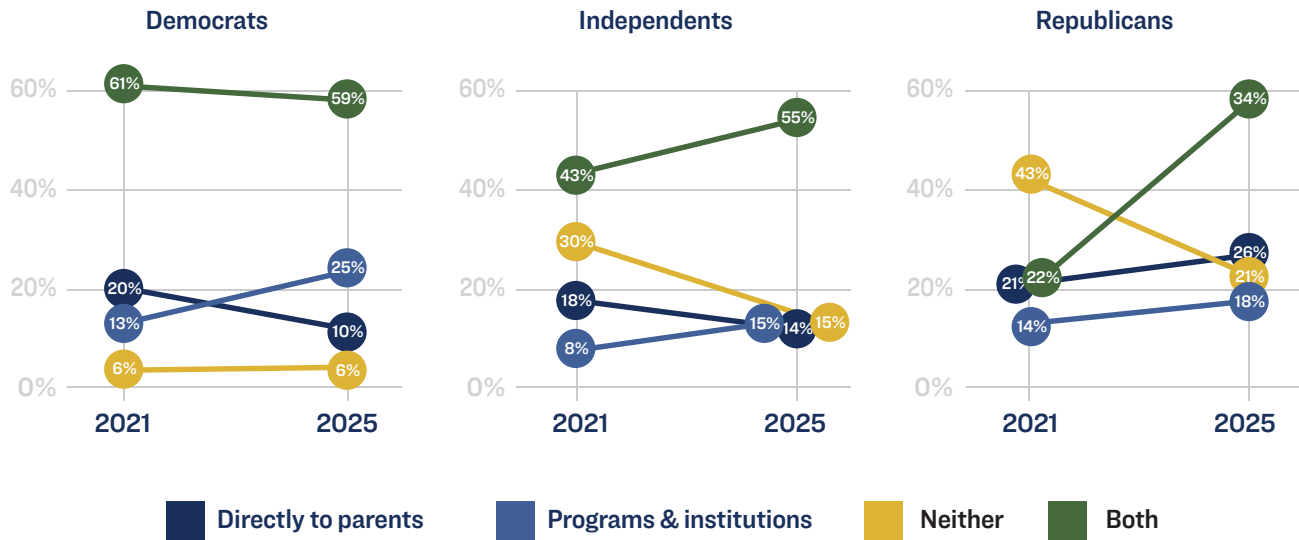
These concerns appear to be an important reason why some individuals have chosen to limit the number of children they have, especially among younger Americans, regardless of political party. It could be that people have high expectations or ideals for what is required to raise a child, or it could be that they are discouraged by rising prices and inequality. Decisions about having children may also be tied to norms around marriage, and we wonder if the public may be more open to marriage encouragement than fertility encouragement.

Partisan differences do emerge in attitudes about which programs, specifically, would be most helpful to young parents, though such differences are more muted among those actually parenting young children right now, and some possibilities for bipartisan policy agreement can be found. In the midst of some debate about fertility in the United States, one fact is clear: the costs of raising children are a deep concern for many Americans, and addressing this concern is likely to help prospective parents feel more comfortable about adding children to their families.

APPENDIX

Support for Government Assisting Families by Party

Percent who support each option



SOURCE: *American Family Survey 2025*. Based on all Americans.

QUESTION WORDING: Would you rather the government ... ? Response options: Help families by giving money directly to the parents (e.g., tax breaks, child allowances, etc.), Help families by spending money on programs and institutions (e.g., child care, schools, etc.), Both, Neither.

METHODOLOGY NOTE

Between August 6-18, 2025, YouGov interviewed 3317 nationally representative respondents who were then matched down to a sample of 3000 to produce the final dataset. The respondents were matched to a sampling frame on gender, age, race, and education. The frame was constructed by stratified sampling from the full 2023 American Community Survey (ACS) one-year sample with selection within strata by weighted sampling with replacements (using the person weights on the public use file).

The matched cases were weighted to the sampling frame using propensity scores. The matched cases and the frame were combined and a logistic regression was estimated for inclusion in the frame. The propensity score function included age, gender, race/ethnicity, years of education, region, and home ownership. The propensity scores were grouped into deciles of the estimated propensity score in the frame and post-stratified according to these deciles.

The weights were then post-stratified on 2020 and 2024 presidential vote choice as well as a four-way stratification of gender, age (four categories), race (four categories), and education (four categories) to produce the final weight. The overall margin of error is +/- 2.1%.