According to the U.S. Department of Agriculture, the average married middle income ($59,200-$107,400) couple can expect to spend $233,610 on each child for food, shelter and other necessities through age 17. Child care and education will take up 16 percent of those expenditures. However, child care costs vary dramatically across the country.

For example, according to the Economic Policy Institute, the average annual cost of child care for a 4-year-old ranges from a low of $3,997 in Mississippi and $4,515 in Tennessee to a high of $17,842 in the District of Columbia and $12,781 in Massachusetts. When household income is considered, South Dakota is the least expensive state: average child care for a 4-year-old equals 8.7 percent of median household income. New York is the most expensive, with child care taking up 20.2 percent of household income.