

GED 2002 Teachers' Handbook of Lesson Plans

Content Area Social Studies	Lesson Title <i>The Cost of Raising a Child</i>	Correlation to Framework 02.05	Lesson Number 48
<p>Objectives/Learner Outcomes</p> <p>At the end of this lesson, the learner will be able to:</p> <ul style="list-style-type: none"> • Recognize differences in the cost of raising a child based on geographic location • Use the tables from the USDA • Compare and contrast cost of raising a child based on geography and income level 		<p>Materials/Resources/Internet Sites/Handouts/Worksheets</p> <ul style="list-style-type: none"> • Graph Paper • Handout 1 – <i>Estimated Annual Expenditures by Husband-Wife Families by Region/Type, 2002</i> • Handout 2 – <i>Estimated Annual Expenditures on a Child by Single-Parent and Husband-Wife Family, 2002</i> • Internet Resources <ul style="list-style-type: none"> ○ USDA Expenditures on Children by Families, 2002 http://www.usda.gov ○ Minnesota Public Radio – Change for a Buck: The Cost of Raising a Child (audio file) http://soundmoney.publicradio.org/collections/spending/index.php?page=2 	
<p>Pre-Requisite Knowledge</p> <p>The learner should be able to:</p> <ul style="list-style-type: none"> • Use charts and graphs to obtain information and draw conclusions • Determine the appropriate type of graph to use when displaying statistical information • Complete activities on the Internet and to find resources as needed • Compare and contrast information 		<p>Key Words</p> <ul style="list-style-type: none"> • Per Capita • Cost of Living Adjustment (COLA) • Expenditure • Regions of U.S. (West, Northeast, South, Midwest) • Rural • Urban 	
<p>Anticipatory Set/Introduction</p> <p>Say: It seems that the cost of everything is steadily increasing. Think about how much money you spend at the grocery store every week. Is it more today than even a year ago? Why? Do you have children? Children can put a serious drain on your finances. So where does all that money go? In this lesson, we are going to look at the cost of raising a child in the U.S. We are also going to do some comparisons among geographic areas and income levels.</p>			

Preview Questions for Lesson

- How much do you think it costs to raise a child from birth to age 18? List the students' responses on the board.
- Have students make a list of categories of expenditures that they would expect to make for children (i.e., food, clothing, etc.)
- Do you think it is less expensive to raise a child in the Northeast or Midwest? Why?
- Do you think it is less expensive to raise a child in an urban or rural area? Why?

Instructional Outline

Have students listen to the audio file from Minnesota Public Radio (MPR) entitled, Change for a Buck: The Cost of Raising a Child. Discuss with students what they learned from the audio file.

Say: The USDA estimates that a family will spend between \$127,000 and \$254,000 to raise a child from birth to age 18. Check to see if the students' estimates are within the ranges identified by the USDA. If they are far out of the range, discuss why they estimated so low or so high.

Review the definitions of the key terms with students so they will have an understanding of terms such as expenditures and Cost of Living Adjustments prior to reviewing the tables. You may wish to print a copy of the full report from the USDA on expenditures. This will provide you with breakdowns in cost by category as well as geographic region and single-parent versus husband-wife family.

Handout: Provide students with copies of Handout 1 – *Estimated Annual Expenditures by Husband-Wife Families in the U.S.*

Ask: Based on the data provided, rank the regions/type from most expensive to least expensive by income category. Have students construct a graph to depict their results.

Ask: Why do you think that it is more expensive to raise a child in the urban West or urban Northeast rather than the Midwest or South? List the responses on the board.

Handout: Provide students with a copy of Handout 2 – *Estimated Annual Expenditures on a Child by Single-Parent and Husband-Wife Family, 2002*. Review the data with students. Discuss the differences between expenditures based on income levels. Have students brainstorm reasons that the cost almost doubles between single-parents based on income level, but does not between two-parent families.

Students can calculate the costs for one or more children using the following factors. Using Handout 2 for one child, multiply the cost factor at a given age range by 1.24. If a family has three or more children, multiply the total expenses for each category by 0.72 and then add the total.

Example: A single-parent family includes three children, ages 2, 6, and 9. The family income is less than \$39,700 per year. To determine annual expenditures for this family, complete the following:

$$\begin{array}{l} 0-2 \quad \$5,540 \times 0.72 = \$3989 \\ 6-8 \quad \$7,040 \times 0.72 = \$5069 \\ 9-11 \quad \$6,570 \times 0.72 = \$4730 \\ \text{Total for all three children} = \$13,788 \end{array}$$

Have students calculate annual expenditures for a variety of families from different geographic regions. Have them compare the costs for a single-parent family with two children living in each of the five regions listed on Handout 1. Have them construct graphs to show the difference in costs from one region to another.

Process/Activities			
<ul style="list-style-type: none"> • Have students listen to the <i>Sound Money</i> feature on the cost of raising a child. Discuss with students their reaction to the broadcast. • Review with students the vocabulary words for this lesson. • Have students compare costs from one region to another and construct graphs to show the comparisons. • Assist students in calculating costs of different size and types of families. • Have students construct graphs depicting the results of their calculations. 			
Product/Evaluation/Summary			
<p>When students have completed this lesson, they will provide the teacher with:</p> <ul style="list-style-type: none"> • A copy of calculations for different sizes of families living in various regions within the U.S. • A copy of the graphs they constructed for the cost of raising a child. 			
Teaching to Different Types of Learners			
	Visual	Auditory	Kinesthetic/Tactile
Learning Activity	Write the instructions for the activities on the board or provide as a handout for students.	<p>Review the instructions orally with students so they can both see and hear all directions.</p> <p>Have students explain to you the process for calculating cost of raising a child based on number of children in a family.</p>	Have students work in teams to visit stores and find the costs for various categories included in the expenditures table, including food, clothing, transportation, etc.
Special Differentiation Strategies	Have students take notes during the audio file portion of the lesson.	<p>Allow the students to listen to the audio file several times if needed.</p> <p>Provide students with a list of questions to answer as they listen to the tape of the text.</p>	Have students construct graphs and charts using the computer so they can manipulate the information.
Evaluation	Have students present their information in graph form using bar graphs to show the comparisons.	<p>Have students report their results to the class. Have them discuss why costs are different from areas to area.</p> <p>Have students debate the pros and cons of living in urban versus rural areas of the U.S.</p>	Have students use regional maps of the U.S. to show the differences in costs of raising a child by region.

The Family and Adult Literacy Connection

Explain to parents the importance of teaching children how to be smart consumers. One part of being a smart consumer is to understand that costs vary depending on the area in which you live. Have students estimate their own expenditures for the last month on their children and then check to see if it is in line with the USDA report.

ESE/ESOL Accommodations

Work one-on-one with students, or in groups of two, and demonstrate two or three times how to calculate the cost differential based on size of family. Have the students repeat the process back to you. Check for accuracy. Provide highlighters so students can color code the charts provided as handouts or print using alternating colors for each column. This will make it easier for students to see each column. Check for understanding by asking questions and guiding learners through the process.

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**Estimated Annual Expenditures by Husband-Wife Families by Region/Type, 2002
Adapted from USDA Report, Tables 2-6**

	Urban South	Urban Midwest	Urban Northeast	Urban West	Rural
Income <\$40,300					
0-2	6,620	5,990	6,960	7,470	5,940
3-5	6,790	6,150	7,120	7,630	6,110
4-8	6,860	6,240	7,290	7,760	6,210
9-11	6,900	6,310	7,400	7,840	6,280
12-14	7,700	7,090	8,270	8,630	7,070
15-17	7,660	7,030	8,140	8,580	7,030
Total	127,590	\$116,430	135,540	143,730	\$115,920
Income \$40,300- \$67,800					
0-2	9,270	8,600	9,510	10,100	8,570
3-5	9,550	8,860	9,760	10,400	8,830
4-8	9,520	8,840	9,850	10,420	8,830
9-11	9,470	8,830	9,890	10,410	8,790
12-14	10,160	9,530	10,660	11,100	9,520
15-17	10,450	9,740	10,810	11,330	9,750
Total	175,260	163,200	181,440	191,280	162,870
Income >\$76,800					
0-2	13,640	12,940	13,800	14,520	12,870
3-5	13,970	13,280	14,110	14,870	13,190
4-8	13,760	13,100	14,020	14,720	13,030
9-11	13,630	12,960	13,960	14,590	12,900
12-14	14,410	13,730	14,820	15,400	13,710
15-17	14,980	14,210	15,170	15,880	14,200
Total	253,170	240,660	257,640	269,940	239,700

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Estimated Annual Expenditures on a Child by Single-Parent and Husband-Wife Family, 2002 Adapted from the USDA Report Tables 1 and 7 for the Overall U.S.

	Single-Parent	Husband-Wife
Income <\$39,700		
0-2	5,540	6,620
3-5	6,260	6,780
6-8	7,040	6,860
9-11	6,570	6,850
12-14	7,040	7,670
15-17	7,790	7,580
Total	120,720	127,080
Income >\$39,700		
0-2	12,690	9,230
3-5	13,680	9,480
4-6	14,550	9,470
9-11	13,990	9,370
12-14	14,820	10,110
15-17	15,250	10,300
Total	254,940	173,880