

**Household and Personal Expenses**  
**North Dakota Farm Business Management Education Program**  
**State Report, 2005**  
**(Farms Sorted By Net Farm Income)**

	<u>Avg. Of All Farms</u>	<u>Low 20%</u>	<u>High 20%</u>
Number of farms	274	59	46
Average family size	3.2	3.3	3.6
<b>Family Living Expenses</b>			
Food and meals expense	6,597	6,870	7,139
Medical care	3,870	4,110	3,674
Health insurance	4,145	3,592	4,671
Cash donations	1,052	1,080	1,457
Household supplies	4,811	4,659	6,397
Clothing	1,740	1,703	2,059
Personal care	3,763	4,363	4,852
Child / Dependent care	435	211	416
Alimony and Child support	141	122	225
Gifts	1,514	1,445	1,928
Education	1,593	1,057	2,690
Recreation	2,598	2,736	3,425
Utilities (household share)	2,239	2,261	2,482
Nonfarm vehicle operating expense	2,617	3,417	2,482
Household real estate taxes	110	198	125
Dwelling rent	127	50	284
Household repairs	1,243	1,217	1,787
Nonfarm interest	851	1,159	1,070
Disability / Long term care insuran	145	114	126
Life insurance payments	1,378	1,049	2,264
Nonfarm property insurance	174	82	415
Miscellaneous	1,356	984	1,250
Total cash family living expense	42,499	42,479	51,218
Family living from the farm	190	92	188
Total family living	42,689	42,571	51,406
<b>Other Nonfarm Expenditures</b>			
Income taxes	5,663	4,710	10,086
Furnishing & appliance purchases	459	629	854
Nonfarm vehicle purchases	2,454	2,456	4,251
Nonfarm real estate purchases	1,027	429	-417
Other nonfarm capital purchases	692	141	3,705
Nonfarm savings & investments	2,677	1,142	9,268
Total other nonfarm expenditures	12,973	9,507	27,747
Total cash family living investment & nonfarm capital purch	55,472	51,985	78,965