

Household and Personal Expenses
North Dakota Farm Business Management Education Program
State Report, 2006
(Farms Sorted By Net Farm Income)

| | <u>Avg. Of All Farms</u> | <u>Low 20%</u> | <u>40 - 60%</u> | <u>High 20%</u> |
|---|------------------------------|----------------|-----------------|-----------------|
| Number of farms | 258 | 63 | 57 | 35 |
| Average family size | 3.2 | 3.3 | 3.3 | 3.5 |
| Family Living Expenses | | | | |
| Food and meals expense | 6,879 | 6,263 | 6,804 | 8,391 |
| Medical care | 3,603 | 3,444 | 3,608 | 4,536 |
| Health insurance | 4,834 | 3,687 | 5,319 | 5,878 |
| Cash donations | 1,061 | 703 | 783 | 1,782 |
| Household supplies | 5,061 | 4,961 | 4,699 | 5,161 |
| Clothing | 1,774 | 1,499 | 1,649 | 2,024 |
| Personal care | 4,270 | 3,436 | 3,189 | 5,951 |
| Child / Dependent care | 366 | 339 | 371 | 627 |
| Alimony and Child support | 237 | 502 | 170 | 271 |
| Gifts | 1,464 | 1,015 | 1,340 | 2,107 |
| Education | 1,654 | 1,205 | 1,720 | 2,654 |
| Recreation | 2,686 | 2,105 | 2,615 | 3,982 |
| Utilities (household share) | 2,200 | 1,991 | 2,103 | 2,646 |
| Nonfarm vehicle operating expense | 2,777 | 2,414 | 2,462 | 4,308 |
| Household real estate taxes | 143 | 71 | 303 | 138 |
| Dwelling rent | 142 | 133 | 149 | 145 |
| Household repairs | 1,209 | 1,014 | 1,435 | 2,070 |
| Nonfarm interest | 956 | 870 | 1,010 | 841 |
| Disability / Long term care insuran | 128 | 113 | 75 | 254 |
| Life insurance payments | 1,819 | 1,503 | 1,671 | 1,870 |
| Nonfarm property insurance | 101 | 200 | 24 | 88 |
| Miscellaneous | 979 | 783 | 1,266 | 1,284 |
| Total cash family living expense | 44,345 | 38,250 | 42,764 | 57,009 |
| Family living from the farm | 248 | 278 | 147 | 215 |
| Total family living | 44,592 | 38,528 | 42,910 | 57,224 |
| Other Nonfarm Expenditures | | | | |
| Income taxes | 6,617 | 4,382 | 5,184 | 12,036 |
| Furnishing & appliance purchases | 322 | 264 | 458 | 517 |
| Nonfarm vehicle purchases | 2,366 | 1,374 | 3,995 | 2,208 |
| Nonfarm real estate purchases | 2,502 | 3,406 | 868 | 5,461 |
| Other nonfarm capital purchases | 710 | 211 | 379 | 2,621 |
| Nonfarm savings & investments | 2,007 | -2,513 | 1,773 | 6,295 |
| Total other nonfarm expenditures | 14,524 | 7,123 | 12,656 | 29,139 |
| Total cash family living investment & nonfarm capital purch | 58,868 | 45,373 | 55,420 | 86,147 |