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AND APPLIED SCIENCE

MANHATTAN, KANSAS

FARM INCOMES AND LIVING COSTS



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SUGGESTED USES AND LIMITATIONS OF THIS STUDY

This study of the incomes and expenditures of 346 Kansas farm families, who were members of the Farm Management Associations and who kept the records, should be of value to those who wish guides in setting standards for handling farm family resources. The public worker who works with Kansas farm families may find in this study much material that will be helpful. Planning for future expenditures has been common in recent years and such planning can be expected to continue. The data from the records of these 346 Kansas farm families give definite facts on which such planning can be based. Study of the experiences of these families and application of the results may help to make Kansas farm life more enjoyable and to raise the standards of family living on the farms of the state.

In using the data it should be remembered that the families included probably are somewhat better than average in their abilities to obtain and to use income. Also, they are from only a portion of the state. More complete coverage of the state and records from families of all types of abilities in handling their resources are needed. Plans are made for such studies and it is hoped that in future years more adequate information will be available. Since conditions change from year to year, it is desirable that such studies be kept current.

FARM INCOMES AND LIVING COSTS FOR CERTAIN KANSAS FAMILIES¹

MYRTLE A. GUNSELMAN²

SCOPE AND SIGNIFICANCE OF THE STUDY

Satisfactory living for farm people is affected by the size of the farm income and the manner in which it is spent. Studies of farm family income and expenditures have been made in several states. The largest and the most comprehensive of these studies is the Consumer Purchases Study of 1935-'36 made by the National Resources Committee and other federal agencies. One section of this study dealt with farm families in the Mountain and Great Plains Region, of which Kansas is a part.

The present study covers a longer period than the previous studies. Data on farm family living were obtained for a period of seven consecutive years while the previous studies covered shorter periods. The data herein reported were obtained from daily records kept by family members while the data in most of the earlier studies were from surveys based upon estimates made by some member of the family chiefly from memory and covering income and expenditures for a period prior to the time that the estimates were made.

The present study was made possible by the cooperation of 346 Kansas farm families who kept records. These families were members of the Kansas Farm Management Association. After keeping the records, these farm people loaned their account books to the Kansas Agricultural Experiment Station and the needed data were copied from the records. These 346 farm families were located in 48 of the 105 counties of the state. Forty-five percent of the families lived in south central Kansas and 55 percent in northeastern Kansas. The locations of the families, by counties, and the number of annual records for each county are shown in Figure 1.

Of the 346 farm families, 15 kept records for each of the seven years, 16 for six years, 10 for five years, 10 for four years, 54 for three years, 108 for two years, and 133 for only one year. This gave a total of 802 annual records of farm family incomes and expenditures.

The data from such records make it possible to determine the pattern of family living on these farms. It is probable that these families were above the average of all Kansas farm families, both in their abilities to obtain farm income and in their abilities to spend the income wisely. The fact that they were sufficiently inter-

¹ Contribution No. 127, Department of Home Economics.

² The cooperation of the 346 farm families who kept the records and made them available for this study is gratefully acknowledged. The cooperation of the Extension Specialists in Farm Management and Home Management, the fieldmen of the Farm Management Associations, and members of the staff of the Department of Agricultural Economics also is gratefully acknowledged.

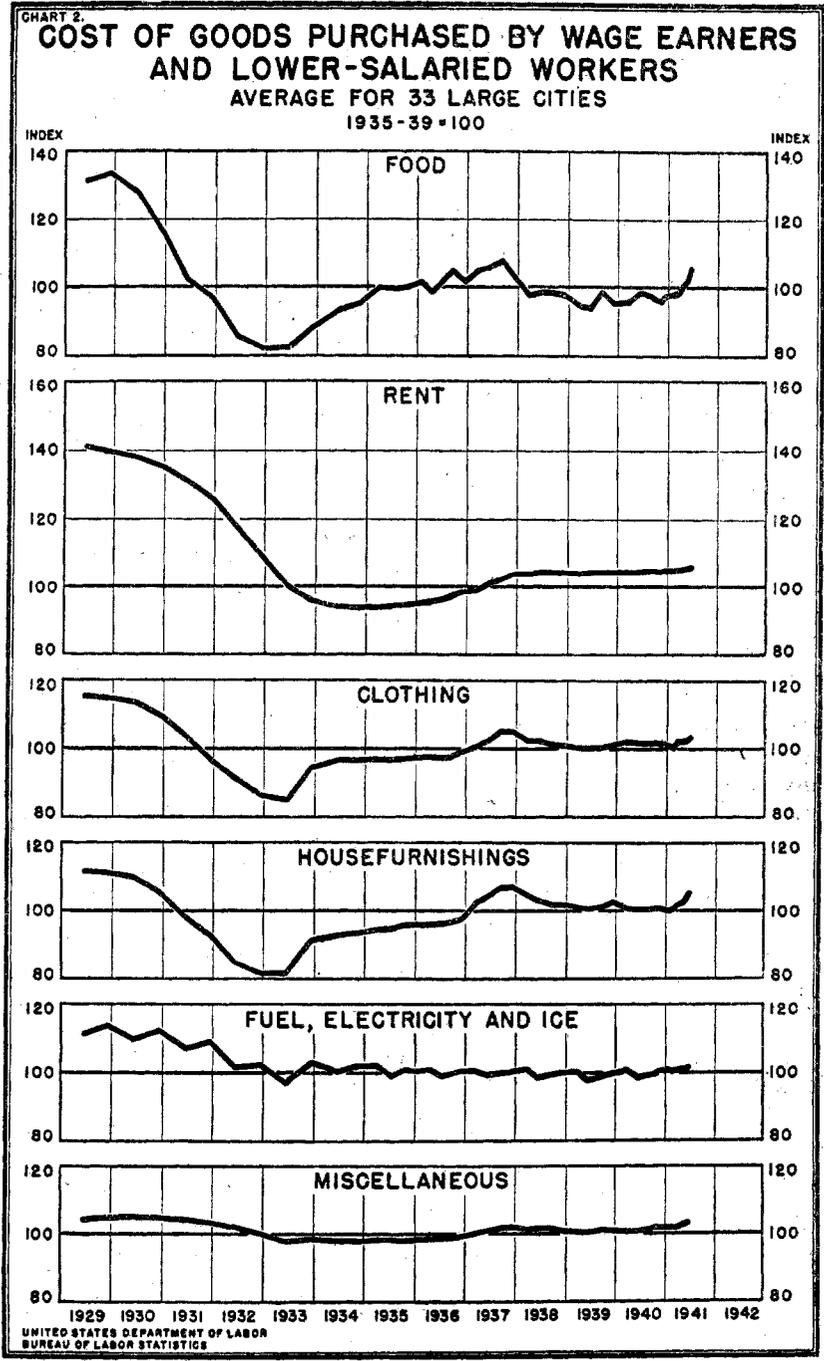


FIG. 2.—Cost of goods purchased by wage earners and lower-salaried workers. Average for 33 large cities 1935-1939 was 100. Source: United States Department of Labor, Bureau of Labor Statistics, Bulletin No. 699.

These changes in prices of commodities sold and bought by Kansas farm families affected their cost of living. Not all prices moved upward at the same rate or to the same degree. For example, in June, 1934, the level of the prices of all items in the cost of living index published by the United States Bureau of Labor Statistics was 95.3 percent of the 1935-1939 average. By December, 1940, it had risen to 100.7 percent. During this same period the index of retail prices of food increased from 93.0 to 97.3 percent of the 1935-1939 average, prices of clothing advanced from 96.6 percent to 101.6 percent; prices of house furnishings from 92.9 to 100.4 percent; and prices of all other items included in the cost of living index advanced from 97.9 to 101.8 percent of the 1935-1939 average. (Fig. 2.)

The general rise in the cost of living from 1934 to 1940 affected all families. The farm family, however, may have felt the change less than the urban family. Under usual circumstances the farm family obtains its dwelling as a part of the farm operated and may not be affected by rising rentals to so great a degree as the urban family. Also, farm families have the advantage of producing on the farm many of the items entering into their living.

PURPOSE OF THE STUDY

Detailed information on the cost of living of Kansas farm families has been lacking. This study was undertaken to provide some of this needed information. As long as data were not available for Kansas farm families it was necessary to estimate the probable situation from cost-of-living studies for other states. Such procedure involves the possibility of serious errors. Data taken from the actual expenditures of Kansas farm families materially reduce the probability of error in judgment. Such data are becoming more necessary as planning for the farm business and the farm home and family living increases in importance.

This study of Kansas farm family income and expenditure was undertaken to obtain information regarding: (a) The relation between size and composition of the farm family and the amount and the types of expenditures; (b) the relation between size of income and types and amounts of expenditures; and (c) certain other pertinent factors which may affect family expenditures and their relation to the standard of living.

PROCEDURE

The data on which this study is based were taken from the farm and home account books kept by members of the Farm and Home Management Associations of Kansas. There are four of these associations, each of which employs a fieldman who devotes his full time to the work of the association. The members of the associations pay fees which make the work possible. The fieldmen work under the supervision of the farm management specialists of the Extension Service of Kansas State College. By coöperative agreement between the extension service, the Kansas Agricultural Ex-

periment Station, and the departments of home economics, and agricultural economics of the agricultural experiment station, all assist in the work by analyzing the record books and preparing reports that will be helpful to the members of the associations. The data from the records are available for research studies of the agricultural experiment station. It is through this cooperative arrangement that this study was made possible.

Each of the farm families included in this study kept two sets of books. One was a record of farm inventories, farm receipts, and farm expenditures permitting the determination of net farm income. The other was the home account book, which gave the expenditures for family living and the quantities and values of farm-produced products used in the home.

The fieldman for each association visited each of the members from three to five times a year, conferred with the farmer and other members of the family, and checked the records for accuracy and completeness. At the end of the year the records were collected by the fieldman and brought to the representatives of the agricultural experiment station for study and analysis. In the spring months of each year the extension specialists in home and farm management held summary meetings to assist these farmers and farm families in evaluating the results of their operations and expenditures and to consider ways of improving the farm and home plans for the next year.

The author of this publication was in charge of the study and analysis of the home records for the agricultural experiment station. She attended some of the summary meetings held each spring and visited the 31 homes where records were kept for six or more years. The purpose of these visits to the homes was to supplement the data given in the home account books with additional information about the house, its furnishings and equipment, and to aid in evaluating the records of expenditures.

In this study only those families were included who kept complete records for both the home expenditures and the farm business. Consequently, for each family included in the study there was a complete record of the amounts and sources of the farm income and the amounts and types of the expenditures for farm family living.

PERSONNEL OF FAMILY

The 802 annual records kept by the 346 farm families were classified by type of family, number of years records were kept, and the net income of the family for each year that records were available. Useful comparisons can be made only between families having similar characteristics. The production and consumption programs of all families are influenced by the number, the ages, and the sex of the family members. Consequently, it was necessary to classify the farm families into types or groups having similar characteristics. As the term is used in this report, family type refers to the size of

the family and the ages of its members. The 346 families keeping the 802 annual records used in this study were classified into five groups or family types as follows:

Type I included those families with two members, consisting of husband and wife only.

Type II included those families with three or four members, consisting of husband and wife and one or two children less than 16 years of age.

Type III included those families with three to six members, consisting of husband and wife and one child 16 years of age or older with or without other children.

Type IV included those families with five to eight members, consisting of husband and wife, at least one child who was less than 16 years of age, and other children regardless of age.

Type V included those families of five to 14 members, consisting of husband and wife and three or more other adults, or a husband and wife and five or more other persons regardless of age.

Each of the 346 families could be classified as one of these five types. Hired help and relatives who were not members of the immediate family were not included in determining the family type. The 346 families included 3,320 family members. In addition, there were 407 other relatives and hired help living in these 346 farm homes.

One hundred forty-three of the annual records were for families of Type I, consisting of husband and wife only. This represents 18 percent of the records. (Table 1.) The remaining 659 annual records included 1,716 children, an average of 2.6 children for each of the records. Of these 1,716 children, 991 were sons and 725 were daughters. One-fifth of the sons and one-fourth of the daughters were in families of Type II. (Table 2.) Forty-three percent of all the children were in families of Type IV. The average size of families of Type IV was 5.76 persons. (Table 3.) One-fourth of the children were less than six years of age and approximately one-half were six to 16 years of age. More boys than girls were more than 16 years of age. (Table 6.)

The average of these families had other relatives or hired help living in the home each year to the extent of 0.5 person each; in other words, there was one outsider for each two families. (Table 4.) There seemed to be no relation between the size of the family and the number of others in the home.

Twelve percent of the husbands and 17 percent of the wives were less than 30 years of age. (Table 5.) Only 7 percent of the husbands in Type I were less than 30 years of age while 18 percent were 50 years of age or older. In all types of families 24 percent of the husbands and 17 percent of the wives were 50 years of age or older. (Table 5.)

FARM INCOMES AND LIVING COSTS

TABLE 1. Number of family records in each family type by year, 1934-1940 (802 annual records for 346 Kansas farm families).

YEAR.	Family type.					Total records reported.	
	I.	II.	III.	IV.	V.	Number.	Percentage.
1934.....	16	25	16	23	2	82	10
1935.....	21	34	37	29	6	127	16
1936.....	20	31	28	25	3	107	13
1937.....	17	21	23	18	.....	79	10
1938.....	22	27	30	26	4	109	14
1939.....	27	54	36	38	4	159	20
1940.....	20	43	35	37	4	139	17
Total.....	143	235	205	196	23	802	100
<i>Percentage.....</i>	<i>18</i>	<i>29</i>	<i>26</i>	<i>24</i>	<i>3</i>	<i>.....</i>	<i>100</i>

TABLE 2. Percentage of sons and daughters in each family type, 1934-1940 (346 Kansas farm families).

	Family type.					All types.
	I.	II.	III.	IV.	V.	
Sons.....	20	29	43	8	100
Daughters.....	24	23	43	10	100

TABLE 3. Average size of families* in each type by year (346 Kansas farm families).

YEAR.	Family type.					Average family members.	Others in the family.
	I.	II.	III.	IV.	V.		
1934.....	2	3.56	3.94	5.74	10.50	4.11	0.66
1935.....	2	3.62	4.49	5.79	9.10	4.36	0.62
1936.....	2	3.52	4.54	5.72	9.00	4.17	0.39
1937.....	2	3.76	4.35	5.78	.....	4.01	0.37
1938.....	2	3.59	4.03	5.65	7.50	4.03	0.48
1939.....	2	3.56	4.06	5.71	8.75	4.05	0.47
1940.....	2	3.49	3.94	5.89	9.25	4.19	0.56
Average..	2	3.57	4.20	5.76	8.91	4.14	0.50

* Does not include relatives and hired help.

TABLE 4. Percentage of relatives and hired help living with the family by type, 1934-1940 (346 Kansas farm families).

	Family type.					All.
	I.	II.	III.	IV.	V.	
Percentage of others in family.....	18	24	28	27	3	100

TABLE 5. *Percentage of husbands and wives in each age group, 1934-1940* (346 Kansas farm families).*

	Age groups.				Total.
	Less than 30.	30-39.	40-49.	50 or more.	
Husbands	12	32	32	24	100
Wives	17	33	33	17	100

* When the ages of the husbands and wives were omitted, it was assumed they were married between the ages of 20 and 30 years. Thus, 25 years, plus the age of the oldest child, determined the age group in which they were placed.

TABLE 6. *Percentage of boys and girls in each age group, 1934-1940 (346 Kansas farm families).*

	Age of children.			Total.
	Less than 6.	6-16.	Over 16.	
Sons	25	46	29	100
Daughters	26	56	18	100

SIZE, TENURE, AND VALUE OF FARMS OPERATED

Size of Farms.— The farms operated by these 346 families varied in size from 94 acres to 8,012 acres. The average size of all farms was 464 acres and the most common size was 320 acres. Sixteen families who kept a total of 41 annual records operated farms of more than 1,000 acres each. The net farm income tended to rise as the size of farm operated increased. The average size of the farms operated by the families in the upper net-farm-income group was more than twice as large as the average size of those in the lower net-farm-income group. (Table 7.) Fifty-seven percent of the land in all farms was under cultivation.

TABLE 7. *Average value of land and buildings on the 217 owned farms which furnished annual records, by net farm income* groups, 1934-1940.*

INCOME GROUPS.	Number of records (217).	Average number of acres.	Average value of—			Total.
			Land.	Buildings excluding house.	House.	
Lower one-third	78	265	\$12,661	\$2,518	\$2,230	\$17,410
Middle one-third	69	313	15,584	2,666	2,425	20,676
Upper one-third	70	554	21,908	3,325	2,806	28,039
Average for all		373	\$16,573	\$2,826	\$2,478	\$21,877

* Net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds, supplies, livestock, buildings and machinery, plus farm products used by the family. Net farm income group refers to the total number of families in each one-third when incomes were arranged by size from lowest to highest.

Tenure of Farms.— Slightly less than one-third of the 346 farm families owned all the land they operated during one or more of the years for which they kept records. Forty-two percent of the farm families owned a part and rented the remainder of the land they operated. The other families were tenants who rented all the land they operated.

Farm Value.— The value of the real estate owned varied from less than \$8,000 to more than \$83,000. The former was valued at \$48 an acre and the latter at \$94 an acre. Eighteen of the owned farms were valued at less than \$10,000 16 between \$10,000 and \$25,000 and 34 at more than \$25,000. Only three of the owned farms were valued at more than \$50,000. The value of the farms as reported in the 217 annual records of the owned farms averaged nearly \$22,000.

FARM INCOME

The income from farming may be considered either as the total cash farm income after expenses are deducted, which is usually spoken of as net cash farm income, or as net farm income, which takes into account changes in the value of the inventories of feed, supplies, buildings, machinery, and livestock, and includes the value of products furnished by the farm toward family living. The latter figure, net farm income, more correctly represents the change in financial status of the farm family for a given period.

The net farm incomes of the families in this study varied widely. The lowest was a loss of \$1,974 and the highest was a gain of \$12,800. Six percent of the annual records showed a loss, 9 percent showed gains of less than \$500, and 66 percent showed gains of between \$500 and \$2,500. (Table 8.)

The lowest average annual net farm income for all farm families during the seven-year period was \$958 in 1938. The highest average annual net farm income was \$2,057 in 1936. The one-third of the

TABLE 8. *Distribution by net farm income of 802 annual records for 346 Kansas farms, 1934-1940.*

NET FARM INCOME LEVELS:	Number of family records each year.							Total.	
	1934	1935	1936	1937	1938	1939	1940	Number.	Percent.
Net losses:									
\$500 or more.....	2			3	7	1	5	18	2.2
\$0-\$499.....	6	2	3	1	9	6	3	30	3.7
Net income:									
Less than \$500.....	13	7	11	5	23	11	5	75	9.4
\$500-\$999.....	12	14	16	9	21	28	32	132	16.3
\$1,000-\$1,499.....	13	31	23	19	19	31	19	155	19.3
\$1,500-\$1,999.....	9	19	18	12	11	24	23	116	14.5
\$2,000-\$2,499.....	7	18	7	12	11	28	15	98	12.2
\$2,500-\$2,999.....	6	14	10	3	3	15	10	61	7.6
\$3,000-\$3,999.....	4	14	8	7	4	9	19	65	8.1
\$4,000-\$4,999.....	4	4	5	2		3	3	21	2.6
\$5,000 and more.....	6	4	6	6	1	3	5	31	3.9
Total.....	82	127	107	79	109	159	139	802	100.0

farms having the lowest annual net farm incomes averaged \$449, the middle one-third averaged \$1,482, and the upper one-third averaged \$3,230. (Table 9.)

TABLE 9. Average annual net farm income as given by 802 records for 346 Kansas farm families by lower, middle, and upper net farm income groups, 1934-1940.

INCOME GROUPS.	Years.							Average.
	1934	1935	1936	1937	1938	1939	1940	
Lower one-third (—\$1,974 to \$1,380)	\$145	\$800	\$595	\$550	\$—157	\$560	\$477	\$409
Middle one-third (\$1,381 to \$2,240)	1,303	1,764	1,497	1,576	839	1,614	1,615	1,482
Upper one-third (\$2,241 to \$12,788)	3,535	3,636	3,626	3,532	2,158	2,907	3,415	3,230
Average	1,684	2,057	1,910	1,907	958	1,693	1,847	1,727

There appeared to be no consistent relationship between the size of the family and the size of the net farm income. (Table 10.) The average annual net farm income was lowest for those families of Type I (husband and wife only) in each year excepting 1935, when their incomes ranked third among the five family types. But, in 1935, there were only slight differences in the average net farm incomes of families in Types I, III, and IV. In most of the years, families of Type V had the largest net farm incomes. These were the largest families, but since less than 2 percent of all families were of this type the number involved is not sufficient to warrant conclusions.

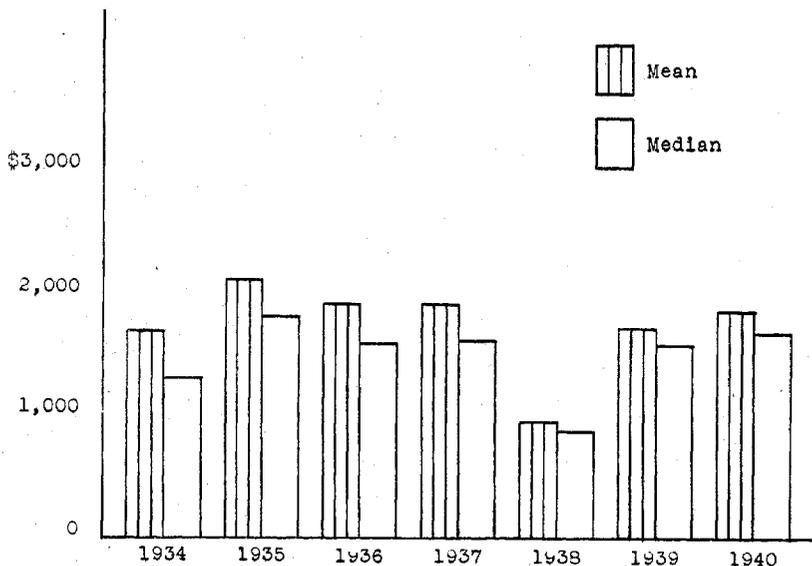


FIG. 3.—A comparison of the average and the median net farm incomes during a seven-year period, 1934-1940 (802 annual records).

FARM INCOMES AND LIVING COSTS

The median net farm income, which is the central figure when they are arranged by size, was lower than the average net farm income in all years of the study. The average was increased by a relatively few families with exceptionally large incomes in each year. (Figure 3, and Tables 10 and 11.)

TABLE 10. Average yearly net farm income as given by 802 annual records of 346 Kansas farm families, by family type, 1934-1940.

FAMILY TYPES.	Years.							Average.
	1934	1935	1936	1937	1938	1939	1940	
I.....	\$1,450	\$2,110	\$1,408	\$1,119	\$711	\$1,301	\$1,486	\$1,383
II.....	1,716	1,664	1,789	1,795	1,001	1,490	1,815	1,609
III.....	1,471	2,204	1,772	2,450	862	2,026	2,146	1,878
IV.....	1,738	2,101	2,365	2,087	1,242	1,814	1,765	1,858
V.....	4,225	2,947	4,001	.....	898	2,347	2,133	2,593
Average of all types	1,684	2,057	1,910	1,907	958	1,693	1,847	1,727

TABLE 11. The yearly median net farm income as given by 802 annual records of 346 Kansas farm families, by family type, 1934-1940.

FAMILY TYPES.	Years.						
	1934	1935	1936	1937	1938	1939	1940
I.....	\$1,292	\$1,503	\$1,046	\$1,308	\$378	\$1,434	\$1,304
II.....	1,680	1,372	1,294	1,279	982	1,359	1,512
III.....	1,080	2,240	1,578	2,102	745	1,843	2,247
IV.....	1,139	1,863	1,882	2,024	1,074	1,649	1,540
V.....	4,224	1,732	2,382	.....	804	2,447	1,436
Median for all types....	1,306	1,736	1,530	1,599	874	1,548	1,613

The average annual net cash farm income, which is determined by subtracting cash farm expenses from cash farm sales, averaged \$792. In 172 of the 802 annual records a deficit was shown. The others showed varying amounts of cash left after cash farm expenses were paid. Comparisons on this basis are of value since the cash remaining after cash farm expenses are paid is available to pay cash family living expenses. (Figure 4, and Tables 12, 13 and 14.) The well-being of the farm family is determined to a material extent by this margin between annual cash receipts and annual cash farm expenditures. Sound planning for the family budget must be based chiefly on this figure.

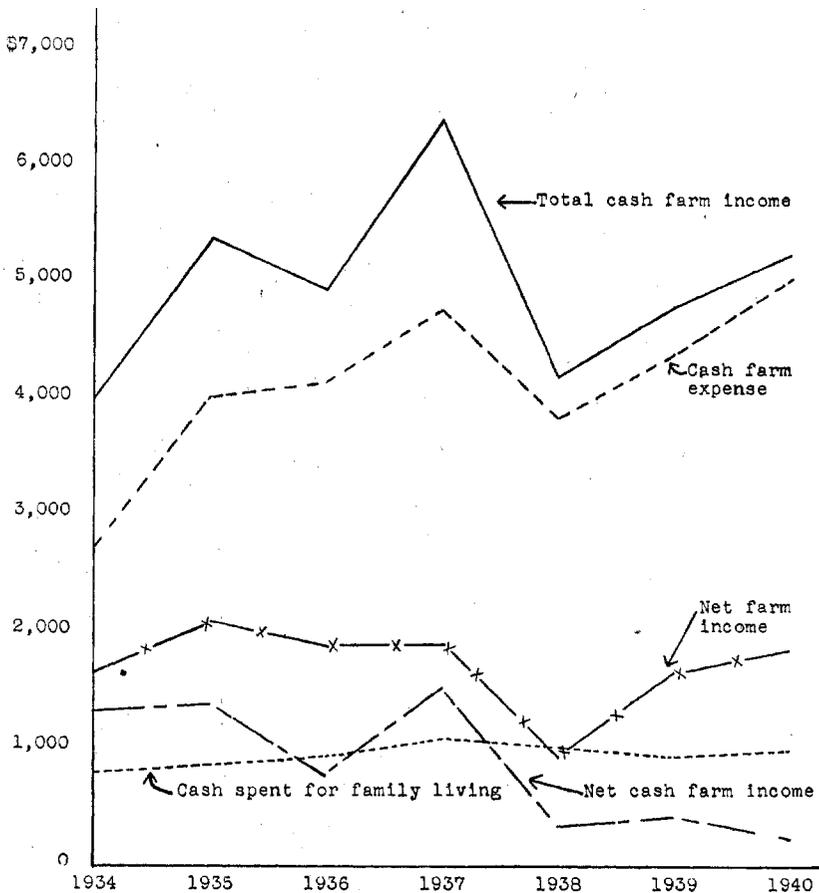


FIG. 4.—Annual changes in the farm and home business as reflected by the income and outgo of a selected group of Kansas farm families, 1934-1940 (802 annual records from 346 farm families).

FARM INCOMES AND LIVING COSTS

TABLE 12. *Average annual changes in the farm and home business as reflected by the income and outgo of a selected group of Kansas farm families, 1934-1940 (802 annual records for 346 families).*

	Years.							Average.
	1934	1935	1936	1937	1938	1939	1940	
<i>Number of family records</i>	82	127	107	79	109	159	139	802
Total cash farm income*	\$4,065	\$5,417	\$4,947	\$6,423	\$4,215	\$4,808	\$5,251	\$5,002
Cash farm expense†	2,749	4,019	4,171	4,782	3,869	4,384	5,017	4,210
Net cash farm income‡	1,316	1,398	777	1,641	346	424	234	793
Net farm income§	1,684	2,057	1,910	1,907	958	1,693	1,847	1,727
Household expense	648	729	826	918	861	815	873	811
Gifts||	53	62	52	70	74	55	60	60
Savings and life insurance¶	99	93	107	112	104	96	94	100
Farm-supplied goods**	450	504	493	446	414	427	453	455

* Total cash received from all sources except from borrowing.
 † Total cash expenditure except payments on principal of debts.
 ‡ Total cash received less total cash farm expense.
 § Represents net money income from farm plus increases or minus decreases in the inventory of crops, feeds, supplies, livestock, buildings and machinery, plus farm products used by the family.
 || Includes gifts to individuals and contributions to church and other organizations.
 ¶ Nonfarm investments including insurance.
 ** Estimated value of food, fuel, and other items supplied by farm for family use and estimated rental value of dwelling.

TABLE 13. *Comparison of the farm and home business as reflected by the income and outgo of a selected group of Kansas farm families by net farm income groups, 1934-1940 (802 annual records for 346 families).*

	Net farm income groups.			Average.
	Lower one-third.	Middle one-third.	Upper one-third.	
<i>Number of family records</i>	267	265	270	802
<i>Average size of families</i>	3.76	4.26	4.39	4.14
Total cash farm income*	\$3,604	\$4,028	\$7,342	\$5,002
Cash farm expense†	3,348	3,422	5,834	4,210
Net cash farm income‡	255	606	1,507	793
Net farm income§	449	1,482	3,230	1,727
Household expense	684	742	1,008	811
Gifts||	54	50	77	60
Savings and life insurance¶	85	90	124	100
Farm-supplied goods**	416	441	507	455

* Total cash received from all sources except from borrowing.
 † Total cash expenditure except payments on principal of debts.
 ‡ Total cash received less total cash farm expense.
 § Represents net money income from farm plus increases or minus decreases in the inventory of crops, feeds, and supplies, livestock, buildings and machinery, plus farm products used by the family.
 || Includes gifts to individuals and contributions to church and to other organizations.
 ¶ Nonfarm investments including insurance.
 ** Estimated value of food, fuel, and other items supplied by farm for family use and the estimated rental value of dwelling.

TABLE 14. Comparison of the farm and home business as reflected by the income and outgo of a selected group of Kansas farm families by family type, 1934-1940 (802 annual records for 346 families).

	Family type.					Average.
	I.	II.	III.	IV.	V.	
Number of family records.....	143	235	205	196	23	802
Total cash farm income*.....	\$5,199	\$5,104	\$5,851	\$4,931	\$5,408	\$5,002
Cash farm expense†.....	4,558	3,617	4,765	4,136	3,782	4,210
Net cash farm income‡.....	641	546	1,085	796	1,626	792
Net farm income§.....	1,383	1,609	1,878	1,858	2,593	1,727
Household expense.....	610	702	969	901	1,034	811
Gifts||.....	64	48	72	59	76	60
Savings and life insurance¶.....	74	87	106	126	101	100
Farm-supplied goods**.....	382	413	499	489	662	455

* Total cash received from all sources except from borrowing.
† Total cash expenditure except payments on principal of debts.
‡ Total cash received less total cash farm expense.
§ Represents net money income from farm plus increases or minus decreases in the inventory of crops, feeds, and supplies, livestock, buildings and machinery, plus farm products used by the family.
|| Includes gifts to individuals and contributions to church and to other organizations.
¶ Nonfarm investments including insurance.
** Estimated value of food, fuel, and other items supplied by farm for family use and the estimated rental value of dwelling.

COST OF FAMILY LIVING

Analysis of the 802 annual records revealed definite similarities in the patterns of spending for family living. From one year to another, expenditures for food, clothing, household operation, and certain other items for health and comfort showed relatively little change despite fluctuations in incomes. The average amounts spent for various items is shown in Figure 5.

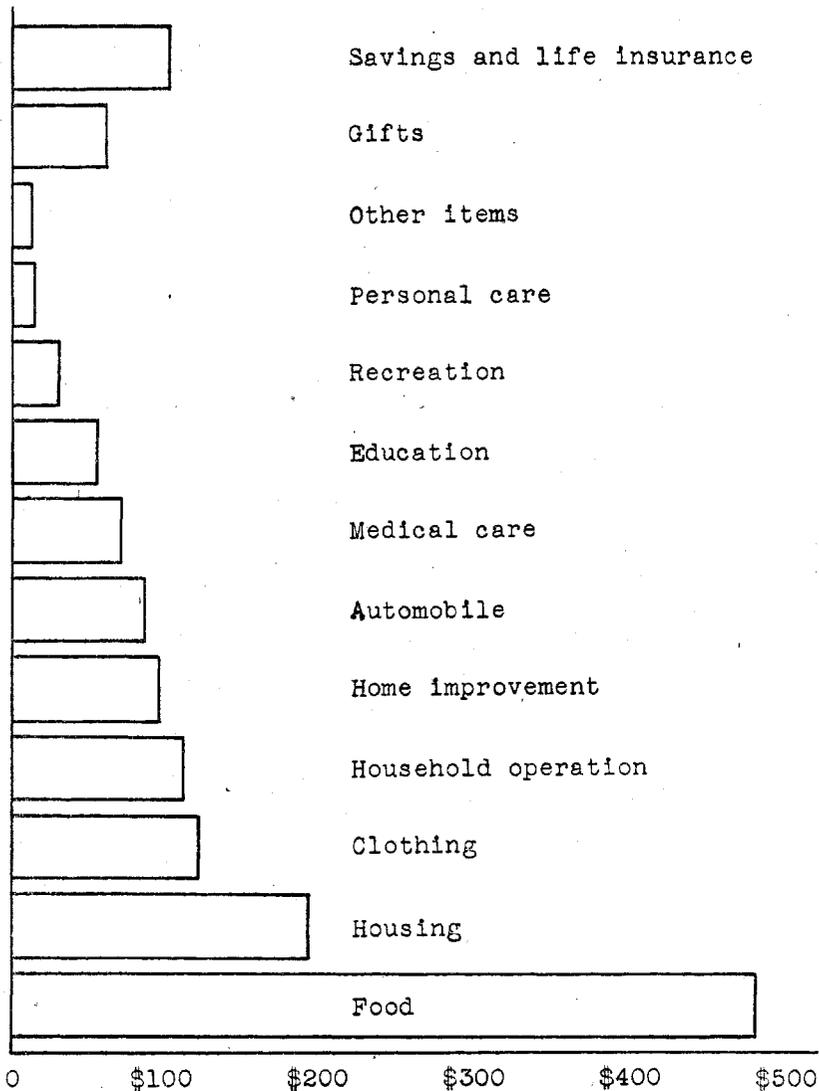


Fig. 5.—Annual expenditures for the main items for family living, 1934-1940 (802 records).

The average amount spent for all items consumed tended to move upward from 1934 to 1937, decreased slightly in 1938 and 1939, and then increased in 1940. This probably reflects the trend in net cash farm incomes as shown in Figure 4. Net cash farm incomes were lower in the latter years of the study. The lowest average annual expenditure for consumption items was \$1,098 in 1934 and the highest was \$1,364 in 1937. (Table 15.) The greatest relative increase in expenditures was in home improvement, which was twice as large in 1937 as in 1934. Food costs were lowest in 1934 and 20 percent higher in 1937, when the cost of food averaged highest.

In addition to the expenditures for consumption items, annual expenditures as gifts and contributions averaged \$60 a year per family. Nonfarm investments as savings or payments on life insurance policies showed comparatively little change from year to year and averaged \$100 per family per year.

Table 16 shows comparisons of average annual expenditures by net-farm-income groups. Levels of living, as measured by the total value of the items, increased slightly as average incomes increased from the lower one-third to the middle one-third. Then they increased substantially for the upper one-third of the families when

TABLE 15. Average annual disbursements for family living, gifts, and nonfarm investments, 1934-1940 (802 annual records for 346 Kansas farm families).

	Years.							Average.
	1934	1935	1936	1937	1938	1939	1940	
Average size of families . . .	4.11	4.86	4.17	4.01	4.03	4.05	4.19	4.14
Consumption items—								
Food:								
Purchased	\$172	\$186	\$214	\$233	\$232	\$223	\$224	\$213
Home-produced	250	296	281	272	240	249	255	263
All food	422	482	495	505	472	472	479	476
Housing:								
Money expense*	9	5	21	17	29	31	46	24
Estimated rental value	172	172	185	156	152	160	177	168
All housing	181	177	206	173	181	191	223	192
Clothing	119	130	107	138	124	123	130	124
Household operation:								
Money expense	72	66	89	92	97	94	114	90
Home-produced	28	36	27	18	22	18	21	24
Household operation	100	102	116	110	119	112	135	114
Home improvement	63	93	123	131	93	85	88	95
Automobile	76	81	84	104	78	84	87	84
Medical care	48	52	76	67	78	76	75	69
Education	50	62	42	65	69	49	54	55
Recreation	21	30	37	38	32	24	27	29
Personal care	10	10	16	28	23	12	13	16
Other items†	8	14	17	5	6	14	17	12
Consumption items	1,098	1,233	1,319	1,364	1,275	1,242	1,326	1,266
Gifts	53	62	52	70	74	55	60	60
Savings and life insurance‡	99	93	107	112	104	96	94	100
Sum of all items	\$1,250	\$1,388	\$1,478	\$1,546	\$1,453	\$1,393	\$1,430	\$1,426

*Six percent of the value of the house.
† Money allowance, tobacco, taxes, etc.
‡ Nonfarm investments.

FARM INCOMES AND LIVING COSTS

TABLE 16. Average annual disbursement for family living by lower, middle, and upper net farm income groups, 1934-1940 (802 annual records for 316 Kansas farm families).

	Net farm income groups.			Average.
	Lower one-third.	Middle one-third.	Upper one-third.	
Average size of families.....	3.76	4.25	4.89	4.14
Average net farm income.....	\$449	\$1,482	\$3,250	\$1,727
Consumption items—				
Food:				
Purchased.....	192	208	239	213
Home-produced.....	234	261	293	263
All food.....	426	469	532	476
Housing:				
Money expense*.....	20	19	34	24
Estimated rental value.....	160	156	187	168
All housing.....	180	175	221	192
Clothing.....	99	114	160	124
Household operation:				
Money expense.....	78	83	109	90
Home-produced.....	22	24	27	24
All household operation.....	100	107	136	114
Home improvement.....	68	80	135	95
Automobile.....	80	77	96	84
Medical care.....	57	68	81	69
Education.....	42	45	79	55
Recreation.....	26	24	38	29
Personal care.....	13	13	20	16
Other items†.....	9	11	17	12
All consumption items.....	1,100	1,183	1,515	1,265
Gifts.....	54	50	77	60
Savings and life insurance‡.....	85	90	124	100
Sum of all items.....	\$1,239	\$1,323	\$1,716	\$1,426

* Six percent of the value of the house.
 † Money allowance, tobacco, taxes, etc.
 ‡ Nonfarm investments.

considered from the standpoint of the size of the annual net farm income. The average annual value of the products furnished by the farm was greatest for the upper one-third income group and was approximately one-third of the total value of all items used in family living.

As would be expected, the total value of the items used in family living varied with the size and the composition of the family. Families in Type I, consisting uniformly of two persons, used items costing or valued at approximately \$1,000 a year. On the other hand, families in Type V, which included an average of more than four persons, used items costing or valued at an average of approximately \$1,700 a year. (Table 17.) The value of all consumption items used by families in Type III, in which there was at least one child 16 years of age or older, was \$78 more than the average for families in Type IV. The value of food, household operation, and medical care for families in Type IV was more than for the same items for families in Type III.

Food.—The expenditures for food, as given in Tables 16 and 17, included all purchased food as well as the estimated value of farm-furnished food. The average annual value of food for all families was more than one-third of the total value of all consumption items. Two factors seemed to influence the value of the food used. One was the size of the net farm income; the other was size of family. The average annual value of the food used by families in Type I was \$359 and for families in Type V was \$701. (Table 17.)

TABLE 17. Average annual disbursements for family living by family type, 1934-1940 (80% annual records for 346 Kansas farm families).

	Family type.					Average.
	I.	II.	III.	IV.	V.	
Average size of families.....	2.00	3.67	4.20	5.76	8.91	4.14
Consumption items—						
Food:						
Purchased.....	\$160	\$188	\$231	\$256	\$269	\$213
Home-produced.....	199	239	268	313	432	263
All food.....	359	427	499	569	701	476
Housing:						
Money expense*.....	22	26	23	22	55	24
Estimated rental value.....	163	153	201	152	194	168
All housing.....	185	179	224	174	249	192
Clothing.....	72	105	152	153	164	124
Household operation:						
Money expense.....	81	83	96	103	79	90
Home-produced.....	20	21	30	24	36	24
All household operation.....	101	104	126	127	115	114
Home improvement.....	88	89	102	90	139	95
Automobile.....	80	74	100	83	86	84
Medical care.....	60	63	73	81	90	69
Education.....	15	24	116	57	74	55
Recreation.....	24	26	38	27	37	29
Personal care.....	10	14	20	17	19	16
Other items.....	8	10	18	12	22	12
All consumption items.....	992	1,115	1,468	1,390	1,696	1,266
Gifts.....	64	48	72	59	76	60
Savings and life insurance†.....	74	87	106	126	101	100
Sum of all items.....	\$1,180	\$1,250	\$1,646	\$1,575	\$1,873	\$1,426

* Six percent of the value of the house.

† Nonfarm investments.

Purchased Foods.—Purchased foods included all meats, vegetables, fruits, milk, cereals and other food products such as ice cream, candy and soft drinks. Food furnished to hired help and to guests also is included, as are restaurant meals and meals at school.

Home-Produced Foods.—Farm-furnished food used in the farm home is spoken of as home-produced food. The estimated value of this food was based on the quantities used times the prices which would have been received if the products had been sold in the local market. Fifty-five percent of the average annual value of all food used by these families consisted of home-produced foods. (Table 18.) Dairy products represented slightly less than one-half of the average total annual value of all home-produced food. Poultry,

eggs, and meat had a total average annual value slightly less than the average annual value of the dairy products. Farm-produced fruit averaged only \$8 a year per family.

Vegetable gardens contributed \$26 to the estimated average annual value of home-produced foods. Slightly less than three-fourths of the 802 annual records gave an estimated value for the home-produced vegetables. The average annual estimated value was \$35. Home-produced fruits were reported in only 40 percent of the records and added \$20 to the value of home-produced foods for those families reporting home-produced fruit. The average family of Type I obtained 56 percent of their food in the form of home-produced products and the average family of Type V obtained 62 percent of their food from this source.

TABLE 18. *Farm-supplied items: Average estimated value of classified items for 346 Kansas farm families as shown by 802 annual records, 1934-1940.*

ITEMS.	Average value.	Percentage.	
		Food produced.	All farm-supplied items.
Dairy products	\$114	43	.....
Eggs	33	13	.....
Poultry	28	11	.....
Meat	48	18	.....
Vegetables	26	10	.....
Fruits	8	3	.....
Grain products	3	1	.....
Other	3	1	.....
All food	263	100	58
Soap and fuel	24	.....	5
Estimated rental value of house	168	.....	37
Total	\$455	.....	100

The average annual per capita cost of food was \$73 for families of Type V and \$142 for families of Type I. The average daily cost of food per person was 20 cents for Type V families and 39 cents for families of Type I (Table 19).

TABLE 19. *Average value of food used per capita by family type, 1934-1940* (802 annual records for 346 Kansas farm families).*

FAMILY TYPES.	Average size of households.	Per capita cost of food per—	
		Year.	Day.
I	2.52	\$142	\$0.39
II	3.98	107	0.29
III	4.75	105	0.29
IV	6.32	90	0.25
V	9.57	73	0.20
All types	4.64	102	0.28

* Based upon the actual number of meals served to family members, relatives, hired help and guests.

Housing.—Housing costs included the cost of all minor repairs to the house and the estimated annual rental value of the house. Housing costs were 15 percent of the value of all consumption costs. But the average annual cash expenditure for housing was only \$24 a family.

Estimated Rental Value of House.—The estimated annual rental value of the house was obtained by estimating the value of the house and taking 6 percent of this amount. The average value of the houses was \$2,478, the lowest value being \$300 and the highest \$12,380. On the average, other farm buildings had a value approximately \$300 more than the value of the house.

Clothing.—On the average these families spent for clothing approximately 10 cents out of each dollar that was used for family living. Families of Type I, however, spent for clothing only 7 cents out of each dollar.

For the seven-year period the average annual expenditures for clothing for wives were \$39, for husbands \$30, for daughters \$27 and for sons \$23 (Table 20). Expenditures for outer garments were the largest items. The expenditure for footwear was twice as large for wives as for other members of the farm family. (Table 21.)

TABLE 20. Annual per capita expenditure for clothing by family type, 1934-1940 (802 annual records for 346 Kansas farm families).

	Family type.					All.
	I.	II.	III.	IV.	V.	
Husbands.....	\$29	\$30	\$30	\$32	\$25	\$30
Wives.....	40	40	40	38	24	39
Sons.....		20	32	20	13	23
Daughters.....		22	45	22	19	27

TABLE 21. Annual per capita cost of classified items of clothing for family members, 1934-1940 (802 annual records for 346 Kansas farm families).

ITEMS.	Average annual expenditures for			
	Husbands.	Wives.	Sons.	Daughters.
Coats, jackets, sweaters.....	\$3.08		\$1.65	
Coats, jackets, suits, sweaters.....		\$4.95		\$3.76
Suits, overalls, trousers.....	7.78		6.19	
Shirts.....	2.42		1.56	
Blouses, skirts, dresses.....		9.00		5.17
Under and sleeping garments.....	1.56	3.38	1.04	1.59
Shoes.....	4.71	7.04	4.15	4.86
Hose.....	0.75	2.73	0.63	1.37
Hats, caps, etc.....	0.96	1.29	0.37	0.45
Gloves and mittens.....	1.75		0.43	
Gloves and purses.....		1.40		0.48
Miscellaneous.....	7.20	9.57	6.97	9.29
Totals.....	\$30.21	\$39.36	\$22.99	\$26.97

Household Operation.—Household operating expenses included fuel for heating and cooking, electricity, telephone, laundry, cleaning supplies, labor hired to help in the home, postage, and other similar items. Families in the highest net farm income group spent 40 percent more money for household operation than families whose incomes were in the lowest one-third. Household operating expenses averaged \$114 for all families and were 9 percent of the total consumption expenditures. Fuel supplied by the farm had an average estimated value of \$23. The estimated value of home-made soap was \$1 per family.

Table 22 gives additional information concerning these household operating costs. Thirty-five percent of the annual records gave expenditures for electricity at an average cost of \$43. Eighty-five percent of the 802 records gave expenditures for telephone service. The average cost of telephone service for those using it was \$13. Forty-six percent of the records gave expenditures for hired household labor. The average expenditure for this purpose was \$28. (Table 22.)

TABLE 22. *Number of family records showing expenditures for specified items in household operation, and average amounts reported, 1934-1940 (802 annual records for 346 Kansas farm families).*

ITEMS.	Annual records.		Average value per annual record.
	Number purchasing.	Percent of all records.	
Electricity.....	283	35	\$43
Labor.....	369	46	28
Coal.....	327	41	22
Other fuel.....	522	65	14
Telephone.....	682	85	13
Kerosene.....	558	70	11
Gasoline.....	285	36	11
Ice.....	550	69	8
Laundry and cleaning supplies.....	761	95	7
Stationery and postage.....	633	79	4
Unclassified.....	680	85	9

Home Improvement.—Home improvement expenditures included the cost of new furniture, furnishings, equipment, and other items that improved the home and the yard. The average spent for home improvement annually, as given in the 802 records, was \$95. (Table 17). In 1936 and 1937 the average amount spent for these purposes exceeded \$100 and in the other five years the average amount spent was less than this amount. The average expenditures for home improvement were lowest in 1934, when only \$63 was spent. (Table 15.) Table 23 shows the items most frequently purchased. Payments for curtains and other textiles at an average expenditure of \$11 were included in more of the records than was

any other item. (Table 23.) Ninety-nine of the records gave expenditures for refrigerators, the average expenditure being \$89. Stoves were purchased more frequently, with purchases in 193 records at an average expenditure of \$50.

TABLE 23. *Number of family records showing expenditures for specified items for home improvement, and average amounts reported, 1934-1940 (802 annual records for 348 Kansas farm families).*

ITEMS.	Annual records.		Average value per annual record.
	Number purchasing.	Percent of all records.	
Refrigerators.....	99	12	\$89
Stoves.....	193	24	50
Laundry equipment.....	136	17	36
Minor repairs.....	595	74	36
Furniture.....	516	64	30
Cabinets.....	71	9	26
Floor coverings.....	212	26	19
Curtains and textiles.....	720	90	11
Paint and wallpaper.....	363	45	10
Small equipment.....	496	62	7
Yard improvement.....	427	53	4
Dishes.....	520	65	3
Unclassified items.....	449	56	14

Automobile.—The farm family's automobile is used to carry farm produce to market as well as to convey the family to social engagements and to town to buy consumer goods. In this study the expenditures for the maintenance and operation of the automobile were divided between the farm business and use by the family.

An average of \$84 annually was allocated as the family's share of the automobile expenses. The extent to which farm families are dependent upon the automobile is suggested by the fact that all but 12 of the 802 records reported expenditures for this item. The annual expenditure tended to be slightly higher in families with children 16 years of age or older, as is shown for families in Type III. (Table 17.)

Medical Care.—Five percent of the value of all consumption items went for medical care, which included services of physicians and specialists, dentists, hospital fees, medicine, and prescriptions. This percentage did not change in the three income groups nor did it change in any of the family types. As the number in the family increased, the amount spent per capita decreased. In families of two members, the average expenditure was \$25 per person. In families of Type V, with an average of 8.9 members, the expenditure was \$10 per person. (Table 17.)

During the seven-year period, the following special services were reported: 286 cases of dental care, with an average bill of 22; 125 cases of care of the eyes, with an average bill of \$20. Eight families reported funerals, with an average expenditure of \$176 for each funeral.

Education.— The public school system provides educational advantages for all families at relatively low costs in addition to taxes paid. This fact is reflected in the low expenditure for education by the families in the present study. Only 4 percent of the value of all consumption items was used for education. An average of \$55 annually provided school supplies, music lessons, reading material and related items. (Tables 16 and 17.) Families of Type III spent twice as much for education as the average for all families. The amount used by the families in the upper net-farm-income group was \$79 compared with \$55, the average for all. Several families had a son or daughter in college, but in most instances the expense for these children was not included in the family expense records. Some books had the notation that the children were self-supporting.

Recreation.— The nature of recreation was suggested by the entries in the records. These included sports, picture shows, clubs and lodges. The upper net-farm-income group averaged \$12 more per year for recreation than the lower income group. Families of Types III and V spent 40 percent more than the average outlay for all families. (Tables 16 and 17.)

Personal Care.— Money spent for personal care included money allowances, cosmetics, permanent waves, barber services, and tobacco. The average for these items was \$16 per year. (Tables 16 and 17.)

Other Items.— Other expenditures reported included in some instances certain taxes and amounted to 4.5 percent of the total value of all consumption items. (Tables 16 and 17.)

Gifts.— The expenditures of these families included gifts and contributions in addition to the goods and services used for family living. Gifts to the church, Red Cross, and to welfare organizations accounted for \$34 out of an average yearly expenditure of \$60 for gifts. The remainder went as personal gifts to relatives and friends. (Tables 15, 16, and 17.)

Savings and Life Insurance.— Most of the records showed payments on life insurance policies. These families may have made more provision for future security than was indicated by the average annual payment of \$100 for savings and life insurance. Information on farm investments was not included in the home account books.

A COMPARISON WITH OTHER STUDIES

In the Consumer Purchases Study made by the National Resources Committee in 1935-'36 the family incomes of rural farm families were analyzed by regions. One of the areas included North Dakota and Kansas families. A comparison of the average expenditures for consumption items for these families and for rural families throughout the country with the 802 annual expenditure records of Kansas Farm Management Association families showed striking similarities.

The average value of living for 23,353 rural families in 1935-'36 was only \$213 less, and for the 1,088 North Dakota, and Kansas families \$119 less than for the families in the present study. (Table 24.) This is to be expected since, as previously stated, the farm families included in this study probably were above average in resources and abilities.

TABLE 24. Comparison of the average annual expenditures of a selected group of Kansas farm families with those reported in other studies.

	Kansas farm family records 1934-'40. (Records: 802).	Nonrelief farm families, North Dakota and Kansas 1935-'36.* (Families: 1,088).	United States farm families 1935-'36.† (Families: 23,353).‡
Size of family.....	4.14	3.55	4.50
Consumption items--			
Food:			
Purchased.....	\$213	\$209	\$187
Home-produced.....	263	273	286
All food.....	476	482	473
Housing:			
Money expense.....	24	15	18
Estimated rental value.....	168	138	114
All housing.....	192	153	132
Clothing.....	124	101	103
Household operation:			
Money expense.....	90	109	64
Home-produced.....	24	12	29
All household operation.....	114	121	93
Home improvement.....	95	31	31
Automobile.....	84	113	95
Medical care.....	69	63	47
Education.....	55	18	17
Recreation.....	29	27	21
Personal care.....	16	30	31
Other items§.....	12	8	10
All consumption items.....	1,266	1,147	1,053
Gifts.....	60	34	23
Savings and life insurance.....	100	||.....	139
Sum of all items.....	\$1,426	\$1,181	\$1,215

* Consumer Purchases Study, Family Income and Expenditures. Five Regions. Part 2. Family Expenditures. Farm Series. P. 158, Table 35.

† Family Expenditures in the United States. Statistical Tables and Appendices. National Resources Planning Board. U. S. Government Printing Office. Washington. 1941. P. 13, Table 40.

‡ Consumer Incomes in the United States. Their Distribution in 1935-'36. National Resources Committee. U. S. Government Printing Office. Washington. 1938. P. 75, Table 16A.

§ Items not classified. Small amount was for taxes.

|| Not given.

RECORDS OF FIFTEEN FAMILIES FOR SEVEN CONSECUTIVE YEARS

The 15 families keeping complete farm and home records during the seven-year period sent in 105 annual records. These families varied in size. Only one had as few as two members for any one year. The average number of children per family was 2.4. Four of the families keeping records for the seven-year period were tenants. One family owned all the land operated; 10 families owned a part of the land; and four rented all their land. In addition to the fam-

ily members, there was an average of one extra person, making a total of 5.4 persons per household.

With one exception, all the men were between 30 and 50 years of age. All the wives, excepting three who were not yet 30, were in the age group 30 to 50 years. Thirty percent of all the children had not reached their sixth year; 56 percent were between six and 16 years; 14 percent were 16 years of age or older.

There was a wide variation in the size of the farms operated by these families. The average size of the farms was 794 acres. (Table 25.) The smallest average acreage per family for the seven-year period was 160, and the largest average acreage for any family was slightly more than 5,500. The family that owned the largest acreage also rented the largest acreage. The average number of acres owned by those families owning any land during the seven-year period was 371. The average number of acres rented by those families renting any land was 687. The average acreage rented varied from as low as 27 acres in one case to nearly 5,000 acres in another. The median acreage owned was 320 and the median acreage rented was 226. Only two families leasing any land rented more than 400 acres. The four families renting all the land they operated during the seven-year period averaged 245.5 acres.

The average acreage under cultivation was 268 and in pasture 503. The largest farm had 5,454 acres in pasture.

TABLE 25. Average size and ownership of farms operated by 15 Kansas farm families keeping their records for seven consecutive years, 1934-1940.

FAMILIES DESIGNATED BY NUMBERS.	Acres.				
	Total.*	Owned.	Rented.	Cultivated.	Pasture.
1.....	390		390	232	139
2.....	572	471	101	349	168
3.....	160		160	66	84
4.....	217		217	134	52
5.....	378	155	223	183	50
6.....	273	246	27	166	78
7.....	5,660	823	4,837	180	5,454
8.....	560	160	400	266	252
9.....	215		215	198	5
10.....	331	331		201	108
11.....	553	320	233	183	346
12.....	230	120	110	181	30
13.....	1,197	286	911	698	483
14.....	520	431	89	485	8
15.....	649	420	229	491	103
Average.....	794	251	543	268	503

* The number of acres in feed lots and waste land was not given.

The average net farm income for these 15 families during the seven-year period was \$2,189. It varied greatly among the families and in the same family from year to year. (Table 26.) The family with the lowest income had a yearly average of \$796 and the highest income family averaged \$5,207. Two families faced a deficit in their net farm incomes in two consecutive years. A third family had a deficit in one year of the seven. The lowest average income for these 15 families occurred in 1938 when it was \$696 lower than the average for the seven-year period.

TABLE 26. Average net farm income for 15 Kansas farm families keeping records seven consecutive years, 1934-1940.

FAMILIES DESIGNATED BY NUMBER.	Years.							Average for 105 records.
	1934	1935	1936	1937	1938	1939	1940	
1.....	\$949	\$1,346	\$281	\$967	\$176	\$863	\$987	\$796
2.....	876	2,173	2,582	685	1,570	-478	-1,657	850
3.....	923	1,350	526	464	1,109	1,311	875	937
4.....	1,511	1,465	1,269	1,266	1,063	1,506	679	1,251
5.....	542	1,436	1,053	1,602	1,085	1,609	1,453	1,254
6.....	-309	-400	3,293	1,091	1,802	1,378	3,230	1,440
7.....	640	1,914	437	2,011	3,172	1,500	813	1,498
8.....	908	2,293	1,003	1,210	797	1,244	3,188	1,520
9.....	2,267	3,922	1,675	2,122	2,385	1,379	1,670	2,203
10.....	3,122	3,531	2,616	3,031	646	2,224	846	2,274
11.....	1,063	3,608	2,550	2,957	-842	2,935	3,868	2,305
12.....	2,940	2,702	2,763	2,937	359	2,619	2,247	2,367
13.....	6,110	4,097	2,317	6,130	3,328	1,790	4,804	4,082
14.....	4,635	5,927	5,051	3,633	2,133	6,348	6,213	4,849
15.....	4,191	3,690	3,767	8,536	3,610	5,566	7,090	5,207
Average.....	2,025	2,604	2,072	2,576	1,493	2,120	2,420	2,189

Table 27 summarizes the facts regarding the net farm income, household expenses, gifts, and savings. This information is shown graphically in Figure 6.

TABLE 27. Average annual changes in the farm and home business as reflected by the income and outgo of 15 Kansas farm families keeping records seven consecutive years, 1934-1940.

	Years.							Average for 105 records.
	1934	1935	1936	1937	1938	1939	1940	
Net cash farm income*.....	\$1,904	\$1,688	\$517	\$1,874	\$889	\$-620	\$89	\$906
Net farm income†.....	2,025	2,604	2,072	2,576	1,493	2,120	2,420	2,189
Farm-supplied items.....	477	472	490	552	496	496	525	501
Household expense.....	679	765	953	945	1,109	1,008	1,073	933
Gifts‡.....	39	44	67	89	65	58	63	61
Savings and life insurance§.....	113	125	146	147	141	157	140	138

* Total cash received from the farm less total cash farm expense.

† Represents net money income from farm plus increases or minus decreases in the inventory of crops, feeds, and supplies, livestock, buildings and machinery, plus farm products used by the family.

‡ Includes gifts to individuals and contributions to church and to other organizations.

§ Nonfarm investments including insurance.

The expenditures for family living of these 15 farm families varied greatly. (Table 28 and Figure 7.) The average annual amount was \$1,629. Two of the families used less than \$1,000 annually during the seven-year period and the family with the highest cost of living averaged \$3,354.

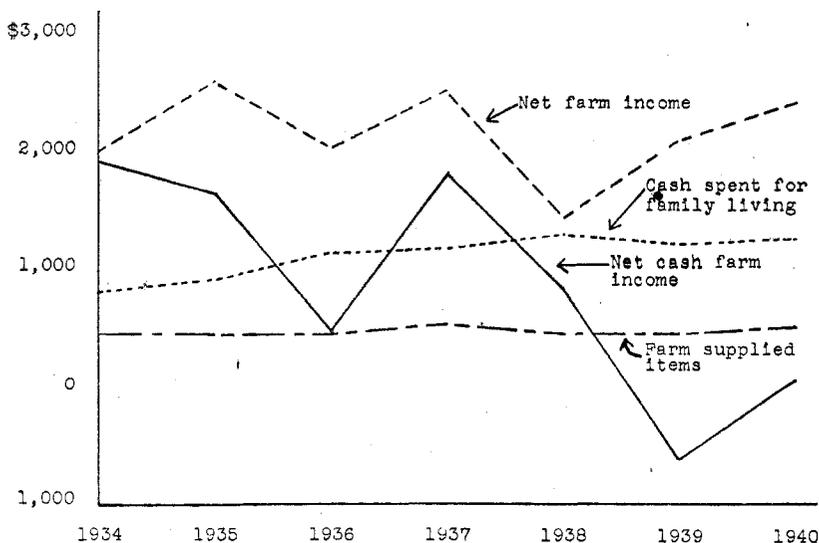


FIG. 6.—Annual changes in the farm and home business as reflected by the income and outgo of 15 Kansas farm families who kept records for seven consecutive years, 1934-1940. Note the line representing cash farm income indicates a loss for 1939.

The annual cost of food purchased ranged from \$74 for a household of 3.25 members in 1934 to \$535 for a household of 9.6 members in 1936. The average annual cost of food purchased by all the families during the seven-year period was \$232. The food purchased by the family spending only \$74 in 1934 was supplemented by farm-supplied food valued at \$223, and that purchased by the family spending \$535 in 1936 was supplemented by farm-supplied food valued at \$429.

The average value of farm-supplied food was \$311. The lowest annual value of food supplied by the farm to any family was \$150 in a household composed of four members in 1934. This family purchased food costing \$122. The total net farm income for this family for the year was \$949. The highest annual value of food supplied by the farm was \$784 in a household composed of 10 members in 1937. This family purchased food valued at \$564 during the same year and had a net farm income of \$2,011.

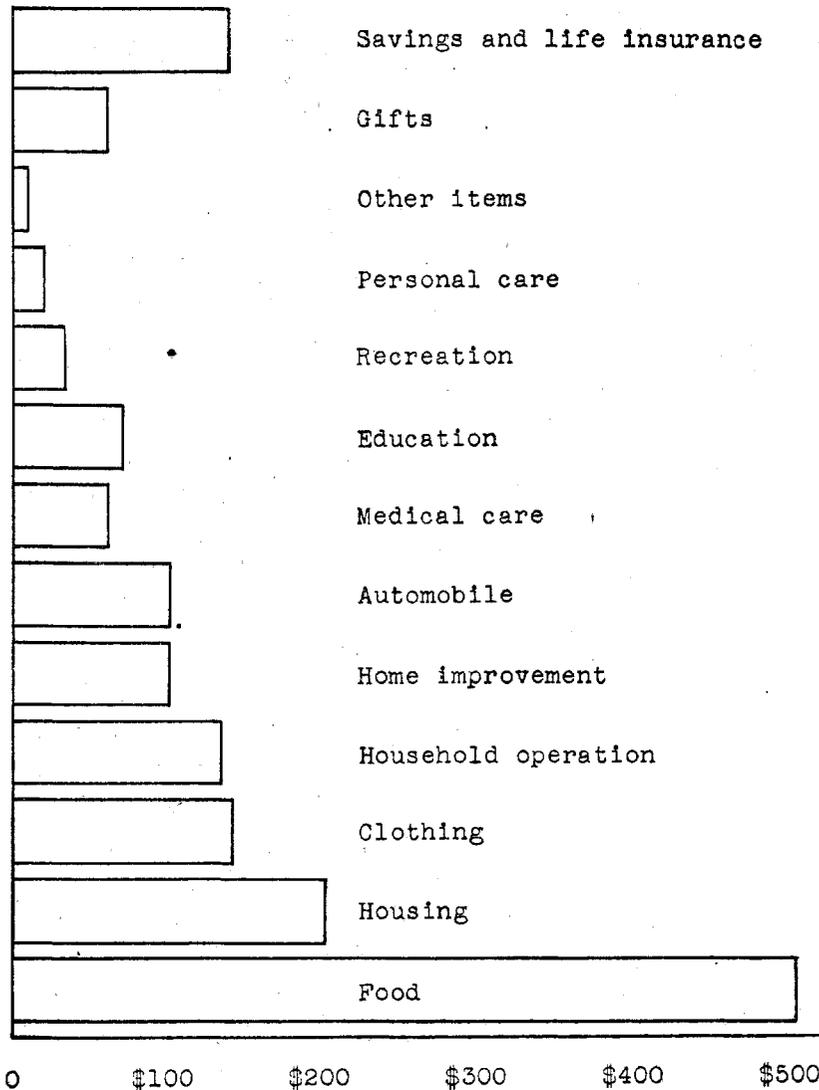


Fig. 7.—Annual value of the principal items for family living for 15 Kansas farm families during the seven-year period, 1934-1940.

Table 29 shows the average value of living supplied by the farm during the seven-year period to be \$497. There was wide variation among the families in the value of food, housing, and fuel supplied by the farm for family use. Thirty-one percent of the total value of living was supplied by the farm. The value of the food alone was 19 percent of the total value of living.

TABLE 28. Average annual value of the main items for family living for 15 Kansas farm families who kept records for seven consecutive years, 1934-1940.

FAMILIES DESIGNATED BY NUMBERS	Average for seven years.															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Average.
Average net farm income.....	\$796	\$850	\$937	\$1,251	\$1,254	\$1,440	\$1,498	\$1,520	\$2,203	\$2,274	\$2,305	\$2,367	\$4,082	\$4,849	\$5,207	\$2,189
Ave. size family for seven-year period	3.00	3.67	4.00	6.00	6.00	3.71	6.00	4.14	4.00	4.71	5.00	3.00	5.00	5.86	3.14	4.40
Consumption items—																
Food:																
Purchased.....	\$139	\$304	\$124	\$143	\$204	\$292	\$480	\$213	\$198	\$172	\$246	\$135	\$380	\$254	\$190	\$232
Home-produced.....	248	383	202	351	316	292	453	311	268	274	252	245	334	459	281	311
All food.....	387	687	326	494	520	584	933	524	466	446	498	380	714	713	471	543
Housing:																
Purchased.....	7	28	4	10	27	9	98	7	4	10	68	151	20	66	39	36
Estimated rental value.....	73	336	169	94	122	193	172	83	161	257	166	176	180	126	69	159
All housing.....	80	364	173	104	149	202	270	90	165	267	234	327	200	192	108	195
Clothing.....	78	160	96	99	119	129	264	100	156	101	146	93	329	149	101	141
Household operation:																
Purchased.....	83	195	33	36	49	138	73	128	68	169	82	38	254	156	124	108
Home-produced.....	29	21	44	30	32	48	9	24	18	14	28	24	57	16	14	27
All household operation.....	112	216	77	66	81	186	82	152	86	183	110	62	311	172	138	135
Home improvement.....	40	222	30	68	61	98	105	115	129	52	70	161	151	254	143	113
Automobile.....	70	105	40	74	65	95	224	144	81	60	97	92	226	56	99	102
Medical care.....	15	107	17	63	80	55	77	50	43	132	39	35	88	94	50	63
Education.....	12	22	10	58	28	127	26	53	26	26	69	26	531	29	21	71
Recreation.....	31	35	9	13	22	36	38	34	30	12	34	13	95	34	62	33
Personal care.....	18	26	6	5	9	23	7	9	19	11	7	6	115	16	21	20
Other items.....	7	28	2	2	5	9	5	4	5	11	8	1	73	14	28	13
All consumption items.....	850	1,972	786	1,046	1,139	1,544	2,031	1,275	1,206	1,301	1,312	1,196	2,833	1,723	1,242	1,429
Gifts.....	29	44	30	40	39	32	55	25	46	50	101	64	191	35	133	61
Savings and life insurance*.....	62	36	128	72	28	16	229	308	20	48	86	173	330	323	230	139
Sum of all items.....	\$941	\$2,052	\$944	\$1,158	\$1,206	\$1,592	\$2,316	\$1,608	\$1,272	\$1,599	\$1,499	\$1,438	\$3,864	\$2,081	\$1,605	\$1,629

* Nonfarm investments including insurance.

FARM INCOMES AND LIVING COSTS

TABLE 29. Average value of farm-supplied items and those purchased by 15 Kansas farm families, 1934-1940.

FAMILIES DESIGNATED BY NUMBERS.	Farm-supplied.				Total cash expense.
	Food.	Housing.*	Household operation.†	Total.	
1.....	\$248	\$73	\$29	\$350	\$591
2.....	383	336	21	740	1,312
3.....	202	169	44	415	529
4.....	350	94	30	474	683
5.....	316	122	32	470	786
6.....	292	193	48	533	1,059
7.....	453	172	9	634	1,681
8.....	311	83	24	418	1,190
9.....	268	161	18	447	825
10.....	274	257	14	545	854
11.....	252	166	28	446	1,058
12.....	245	176	24	445	988
13.....	334	180	57	571	2,783
14.....	459	126	16	601	1,480
15.....	281	69	14	364	1,241
Average.....	311	159	27	497	1,132

* Six percent of the estimated value of the house.
† Most of this item was for fuel. Soap averaged \$1 per family.

Table 30 shows that the value of dairy products was 44 percent of the total value of food supplied by the farm. Poultry products supplied by the farm amounted to 23 percent of all farm-supplied foods.

Table 31 gives information regarding the annual per capita clothing expenditures for parents and children. In addition, facts are cited regarding the apportionment of money among the several classes of clothing items.

TABLE 30. Average value of certain farm-supplied food to 15 Kansas farm families, 1934-1940.

FAMILIES DESIGNATED BY NUMBERS.	Types of food.								All.
	Dairy products.	Eggs.	Poultry.	Meat.	Vegetables.	Fruits.	Grain products.	Other.	
1.....	\$79	\$22	\$22	\$85	\$23	.....	\$17	\$1	\$239
2.....	151	79	23	77	34	\$10	8	1	383
3.....	82	12	16	40	88	15	.....	.....	203
4.....	166	44	41	60	34	4	1	.....	350
5.....	155	31	50	41	38	2	1	.....	318
6.....	97	69	35	46	37	.....	.....	8	292
7.....	190	60	50	91	57	1	3	1	453
8.....	144	54	55	37	19	9	.....	.....	311
9.....	94	41	23	67	39	4	.....	.....	268
10.....	149	61	14	18	15	9	.....	9	275
11.....	124	27	19	39	27	11	3	1	251
12.....	130	28	19	42	20	.....	6	.....	245
13.....	153	33	26	88	20	7	7	.....	334
14.....	206	48	27	124	27	.....	20	8	460
15.....	156	29	19	35	36	5	.....	1	281
Average.....	138	43	29	59	31	5	4	2	311

TABLE 31. *Average annual per capita cost of classified items of clothing in 15 Kansas farm families keeping records seven consecutive years, 1934-1940.*

ITEMS.	Average annual expenditure.			
	125 husbands.	105 wives.	135 sons.	118 daughters.
Coats, jackets, sweaters	\$4.19		\$1.95	
Coats, jackets, suits, sweaters		\$5.55		\$3.06
Suits, overalls, trousers	9.36		7.24	
Shirts	2.79		2.06	
Blouses, skirts, dresses		10.68		6.44
Under and sleeping garments	1.99	5.19	1.55	2.40
Shoes	5.95	9.34	5.28	5.69
Hose	0.98	3.37	0.89	1.53
Hats, caps, gloves, mittens	3.51		0.99	
Hats, gloves, purses		3.10		1.21
Miscellaneous	5.66	6.36	4.77	4.57
Totals	\$34.43	\$43.59	\$24.72	\$25.51

SUMMARY

This study includes data from 802 income and expense records from 346 Kansas farm families. The period studied was that of the depression and prewar years, 1934-1940. Fifteen of these 346 families kept their records during the entire period. The farm families were located in 48 counties concentrated in a diagonal strip from the northeastern to the south central part of the State.

All the stages in the family life cycle were represented within the group. Eighteen percent of the records were from families with husband and wife only. The remainder of the records were from families with one or more children. The average size of all families was 4.14 members. There was an average of 0.5 relatives or hired help in each family. Nearly two-thirds of the husbands were between 30 and 50 years of age, and one-fourth of the children were less than six years of age.

Families in Type I (husband and wife only) averaged an expenditure of \$992 annually for all consumption items whereas the average expenditure for families in Type V was \$1,696. Families in Type III, in which there was at least one child 16 years of age or older, spent \$78 more on consumption items than the average family in Type V. The money value of food, household operation, and medical care for families in Type IV was more than for the same groups of items for families in Type III. (See page 10 for type interpretation.)

The farms operated by these families varied in size from 94 acres to 8,012 acres. The size of the average farm was 464 acres, with 57 percent of the land under cultivation. Nearly 60 percent of the families owned all or a part of the land operated. The average value of the owned farms was \$21,877.

Net farm incomes varied widely. Six percent of the annual rec-

ords showed a loss; 9 percent showed incomes of less than \$500; 66 percent between \$500 and \$2,500; and 22 percent showed incomes above \$2,500.

A comparison of the average annual disbursements by net farm income groups showed little variation in annual disbursements for those families in the lower and middle income groups. For most items the disbursements were slightly higher in the middle income group. There was an appreciable increase for each of the items of expenditures in the upper income group. The average value of farm-supplied goods was greatest in the upper income group and accounted for one-third of the value of all consumption items.

The cost of living in these families tended to move upward from 1934 through 1937, decreased slightly in 1938 and 1939, but, rose again in 1940. The average value of living, including gifts and non-farm investments in the form of small savings and life insurance payments, was \$1,426 for the seven-year period. One-third of this amount was the value of food used. Of this food, 55 percent was supplied by the farm. Dairy items accounted for slightly less than one-half of the value of all farm products and poultry and eggs accounted for approximately one-fourth. The value of meat approximated that of vegetables and fruit.

The cash expenditures for clothing were 9 percent of the total of all family living expenditures. The estimated rental value of the farmhouses averaged \$168. Gifts, small savings, and life insurance averaged \$160 a year.

These data showed that full advantage had not been taken by many of the families of an extended non-cash income plan. Such planning would make possible larger provision for family living from the farm itself and would also free cash for other uses.

Droughts which occurred in 1934, 1936, and 1937 affected the farm production program and consequently the standard of family living. A recession in the business cycle in the latter part of 1937 and in 1939 was reflected in the drop in farm income and the slight drop in average household expenditures in 1938.