



**TRENDS IN
FAMILY LIVING
EXPENSES
for
KANSAS
AGRICULTURAL
PRODUCERS

1976 TO 1996**

Report of Progress 807

Kansas State University Agricultural Experiment Station
and Cooperative Extension Service



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**TRENDS IN FAMILY LIVING EXPENSES FOR KANSAS
AGRICULTURAL PRODUCERS--1976 TO 1996***

Larry N. Langemeier**

ABSTRACT

Agricultural producers, credit institutions, planners, and educators continuously need detailed information on the level of farm family living expenses. The percentage of agricultural producers enrolled in the Kansas Farm Management Association program that keep detailed family living accounts varies from year to year. These accounts were used to analyze trends over a 20-year period. From 1976 to 1996, total family living expenses increased 183.1 percent or an average of 8.7 percent per year. But in real dollars (1976 = 100), family living expenses increased only 2.8 percent from 1976 to 1996. Medical and health insurance expenses as a percent of total family living expenses increased 3.90 percent from 1976 to 1996. In the same time period, food expenditures as a percent of total family living expenses declined 3.64 percent.

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INTRODUCTION

Agricultural producers, credit institutions, farm management planners, and educators continuously request information on the level of farm family living expenditures. The percentage of agricultural producers enrolled in the Kansas Farm Management Association program that keep detailed family living accounts varies from year to year, from a low of 11 percent in 1982 to a high of 27 percent in 1995 and averaging 24.2 percent for the period 1992 to 1996. These accounts were used to analyze trends over a 20-year period, 1976 to 1996.¹

Total expenditures for family living are dependent on a number of factors, including family size and the age of children. From 1976 to 1996, total family living expenses increased from \$10,758 to \$30,456--an increase of 183.1 percent or an average of 8.7 percent per year² (Figure 1). But in real dollars (1976 = 100), family living expenses increased only 2.8 percent (Figure 2) from 1976 to 1996. A high correlation did exist between family living expenses and net farm income in real dollars (Figure 3). In the period 1976 to 1996, family living expenses averaged \$10,357 per year in real dollars, and net farm income averaged \$13,596.

As shown in Figure 4, food and general household expenditures averaged 20.50 and 17.51 percent, respectively, of total family living expenditures, and medical expenses averaged 16.53 percent. The percents of total family living expenses for each category for 6 selected years are shown in Figures 5-10. From 1976 to 1996, food expenditures decreased from 20.23 percent to 16.59 percent of total family living expenses, whereas in the same time period, medical and health insurance expenses increased from 12.75 percent to 16.65 percent (Figure 11).

Tables 1-21 outline for each year during the period 1976 to 1996 average total family living expenses, as well as total living expenses for families grouped by age of oldest child. For the average total family living expenses, medical and health insurance increased from \$1,372 in 1976 (Table 1) to \$5,071 in 1996 (Table 21). This expense category had the largest percentage increase during the 20-year period--269.6 percent or an average of 12.84 percent per year. Families with children age 5 or less averaged \$17,646 per year, for total expenses, whereas families with children over 18 averaged \$23,328. Family living expenses were higher for agricultural producers in western Kansas than in eastern Kansas (Table 22).

¹Source: Larry N. Langemeier and Fredrick D. DeLano, "The Annual Report, Management Information, 1976-96," Department of Agricultural Economics, Cooperative Extension Service, Manhattan, Kansas, May 1997.

²Total family living expenses do not include a dwelling cost.

Figure 1. Family Living Expenses Kansas Farm Management Association Farms 1976-96

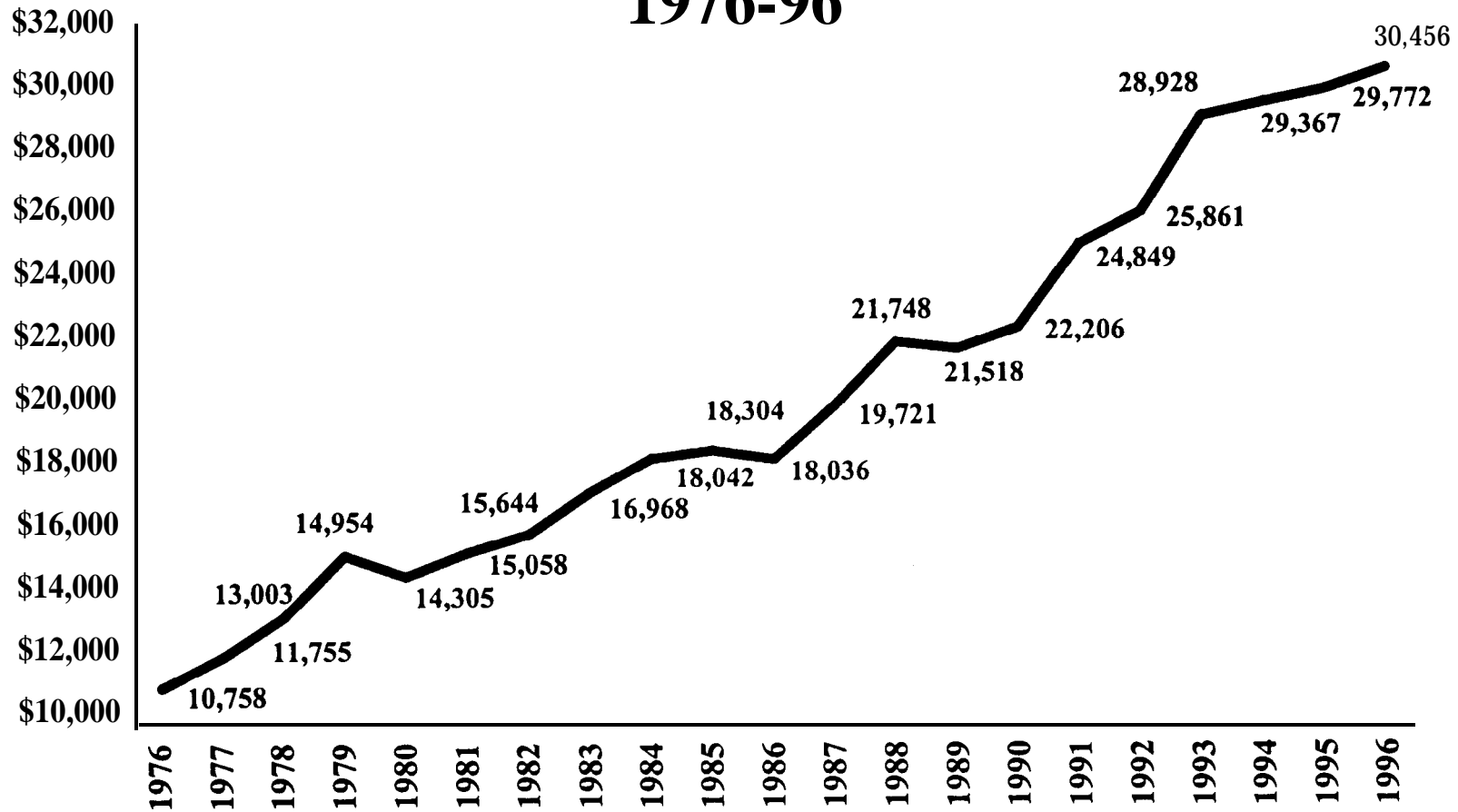
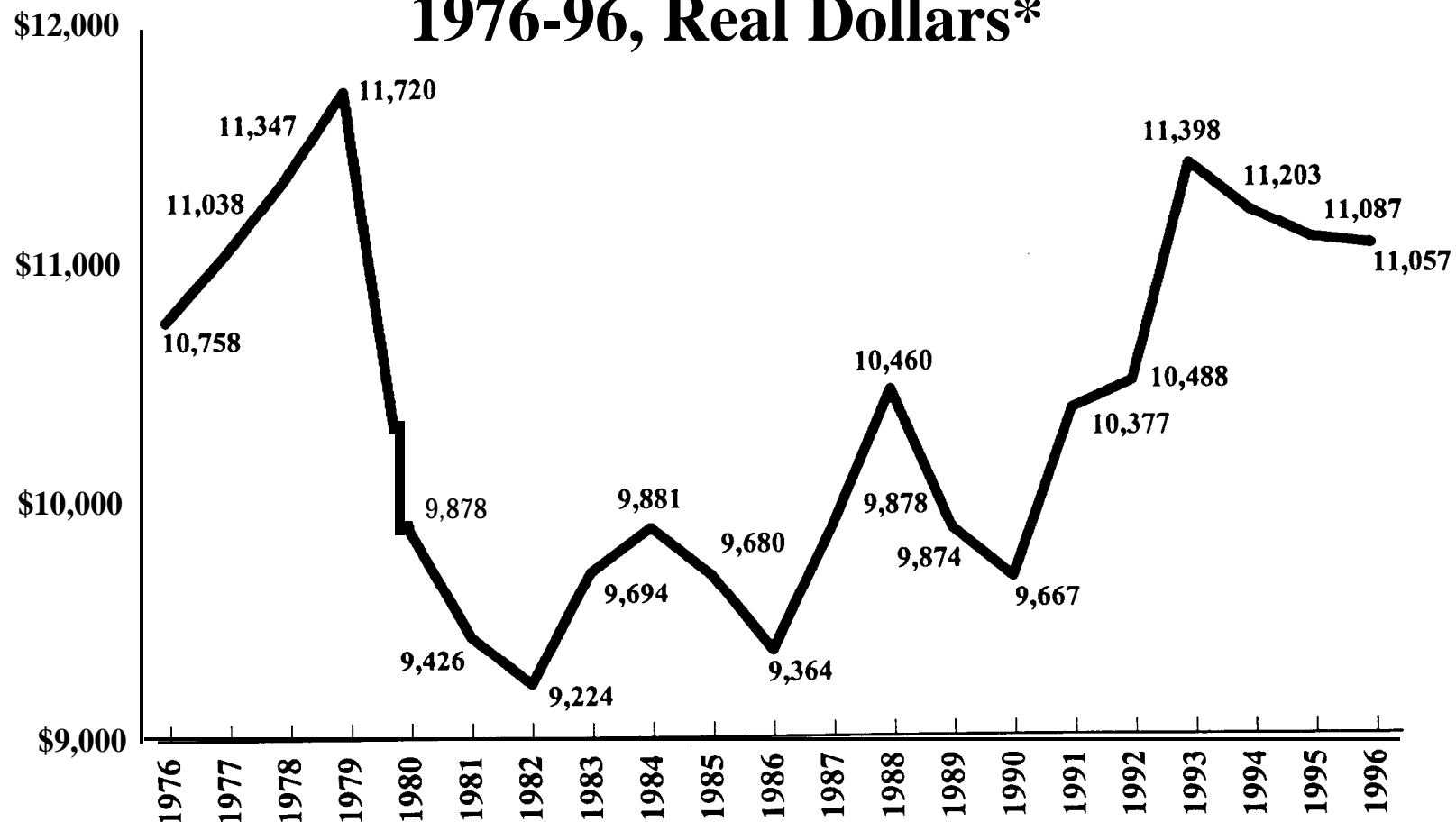
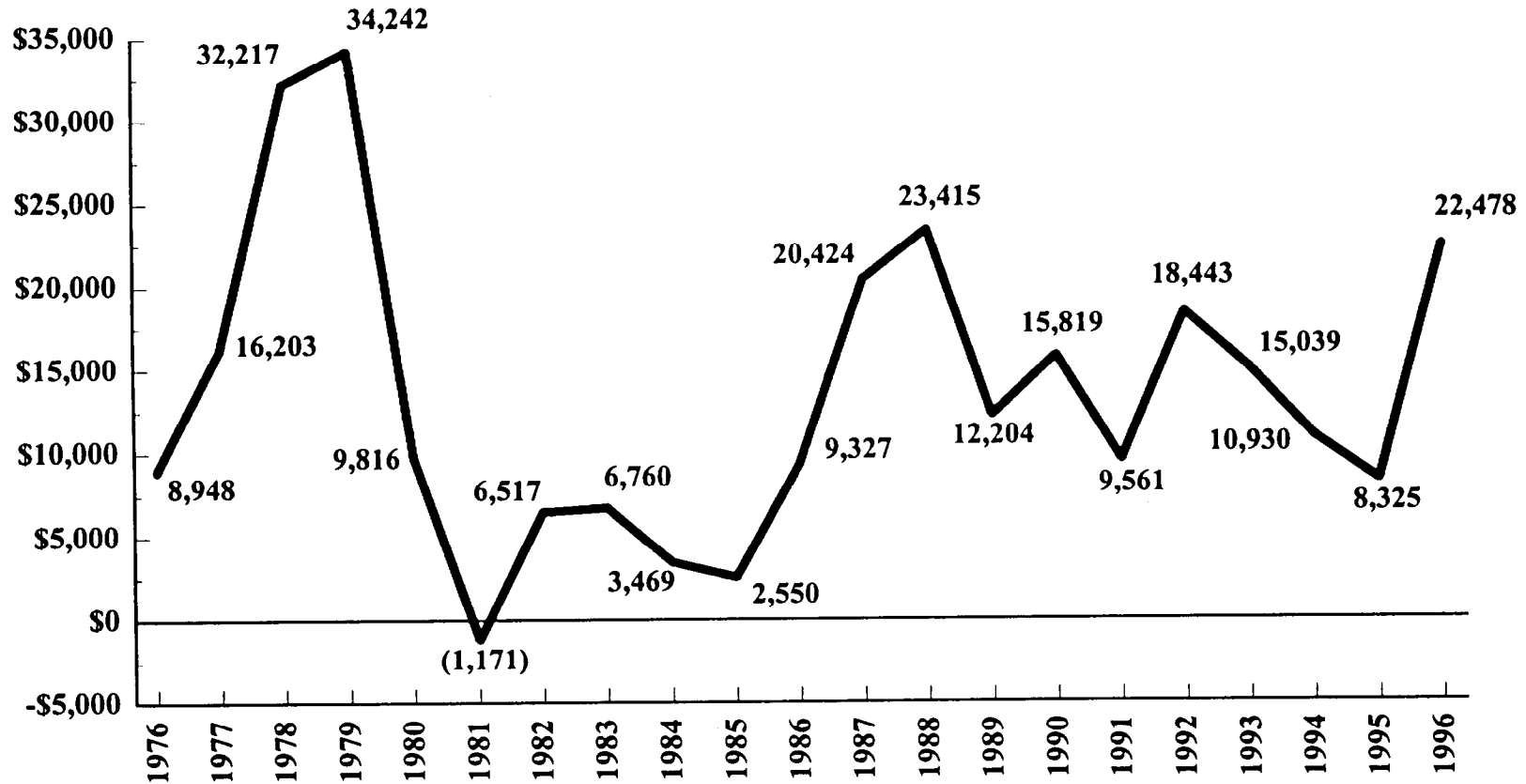


Figure 2. Family Living Expenses
Kansas Farm Management Association Farms
1976-96, Real Dollars*



* 1976=100

Figure 3. **Net Farm Income**
Kansas Farm Management Association Farms
1976-96, Real Dollars*



* 1976=100

Figure 4. Family Living Expenses
Farm Management Association Farms
Average 1976-1996

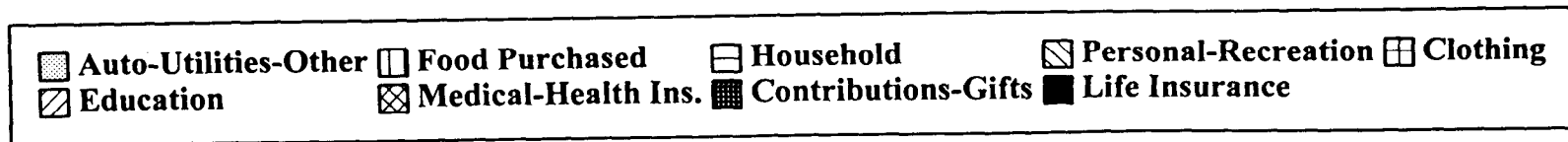
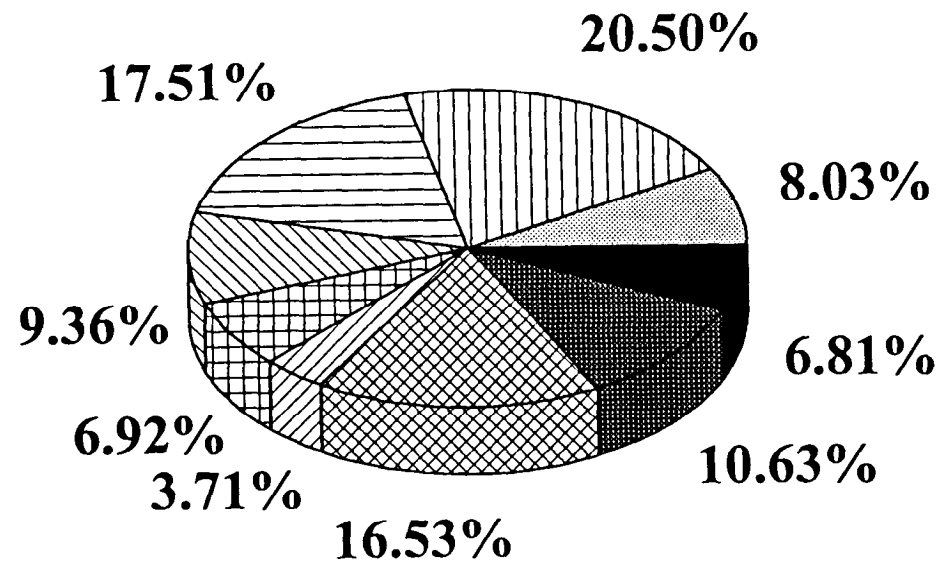


Figure 5.

Family Living Expenses Farm Management Association Farms 1976

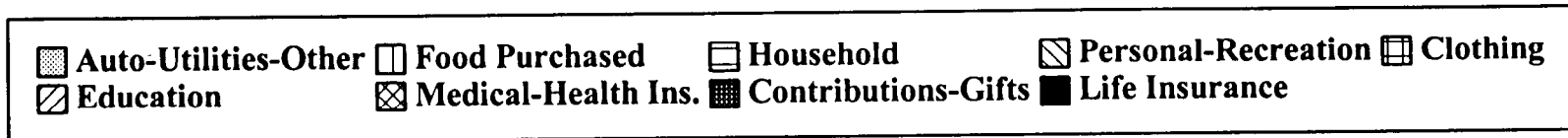
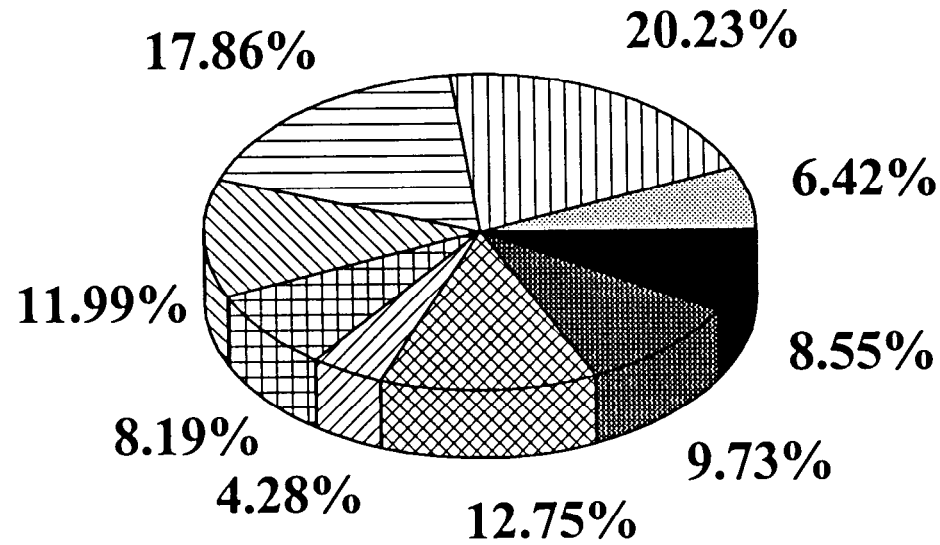


Figure 6. Family Living Expenses
Farm Management Association Farms
1980

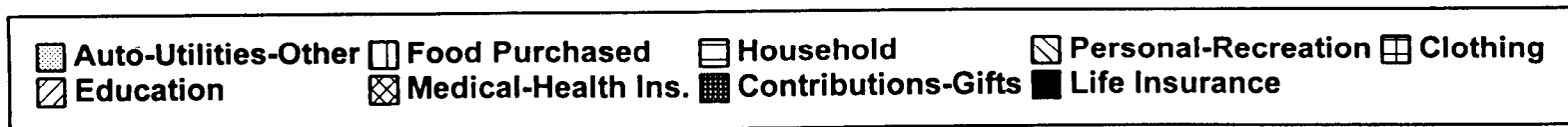
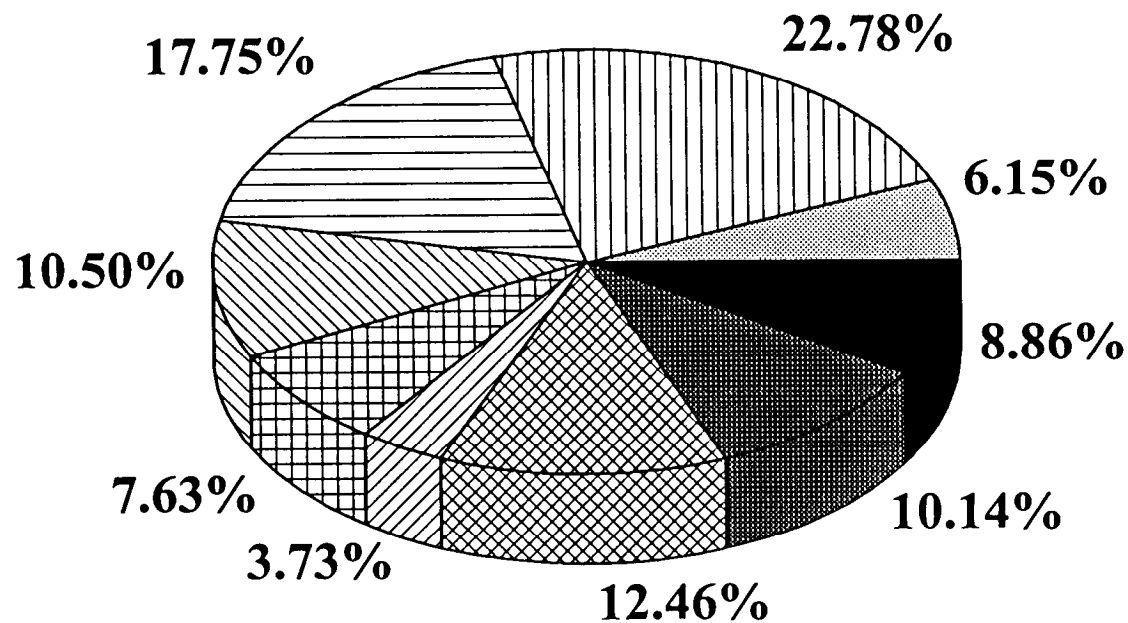


Figure 7.

Family Living Expense Farm Management Association Farms 1985

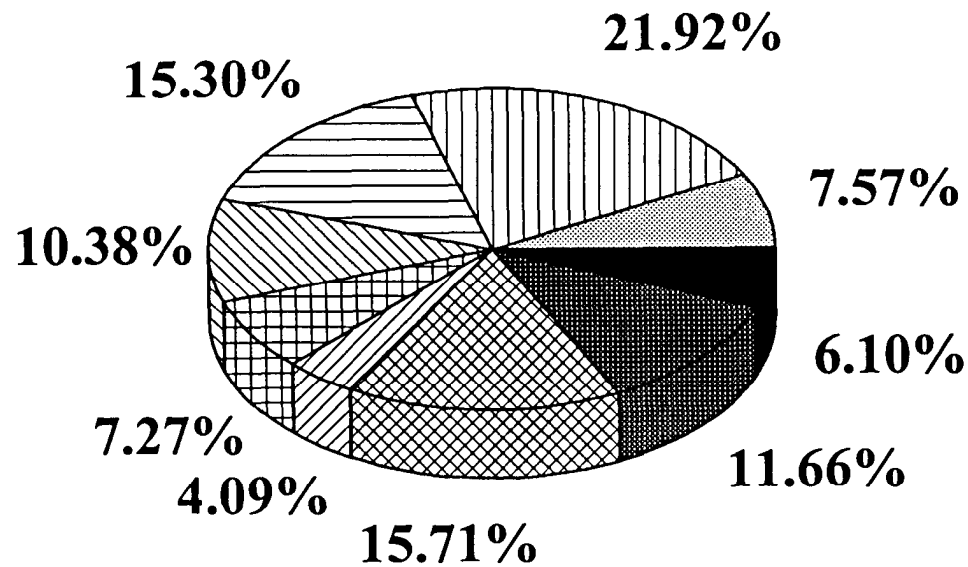


Figure 8.

Family Living Expenses Farm Management Association Farms 1990

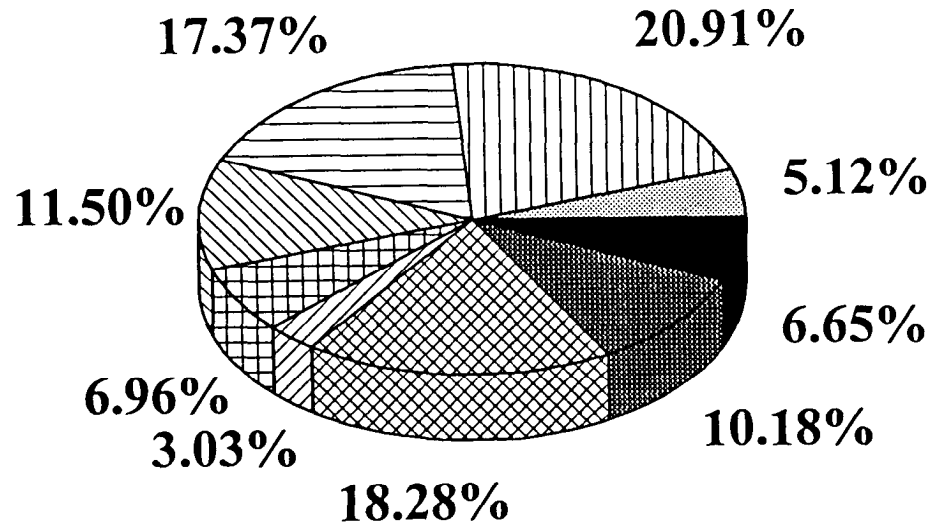


Figure 9.

Family Living Expenses Farm Management Association Farms 1995

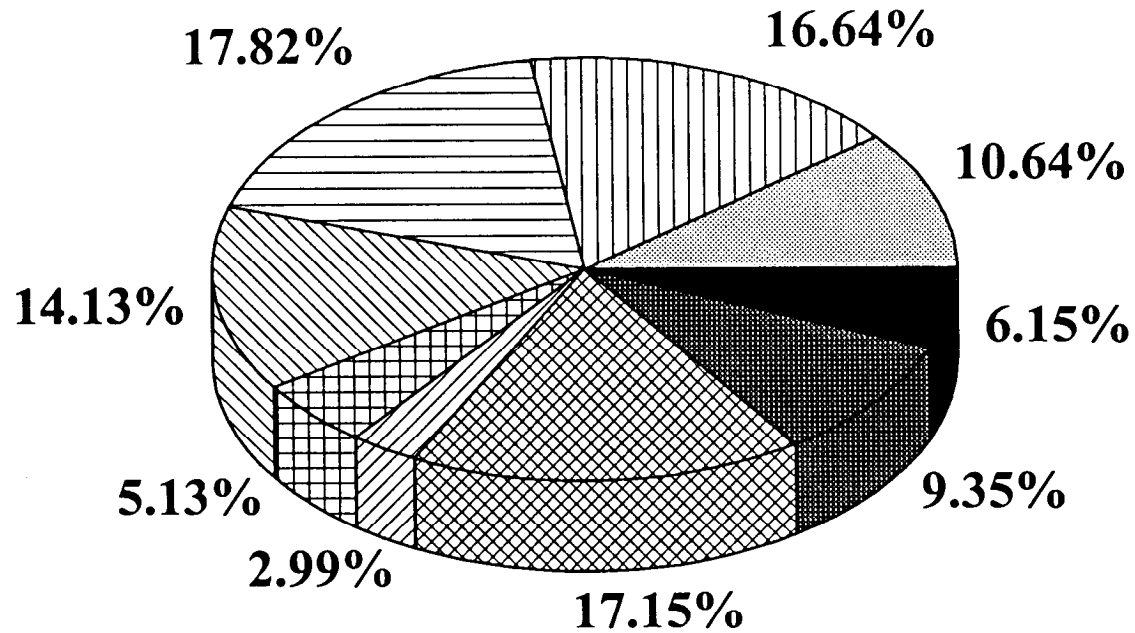


Figure 10. Family Living Expenses
Farm Management Association Farms
1996

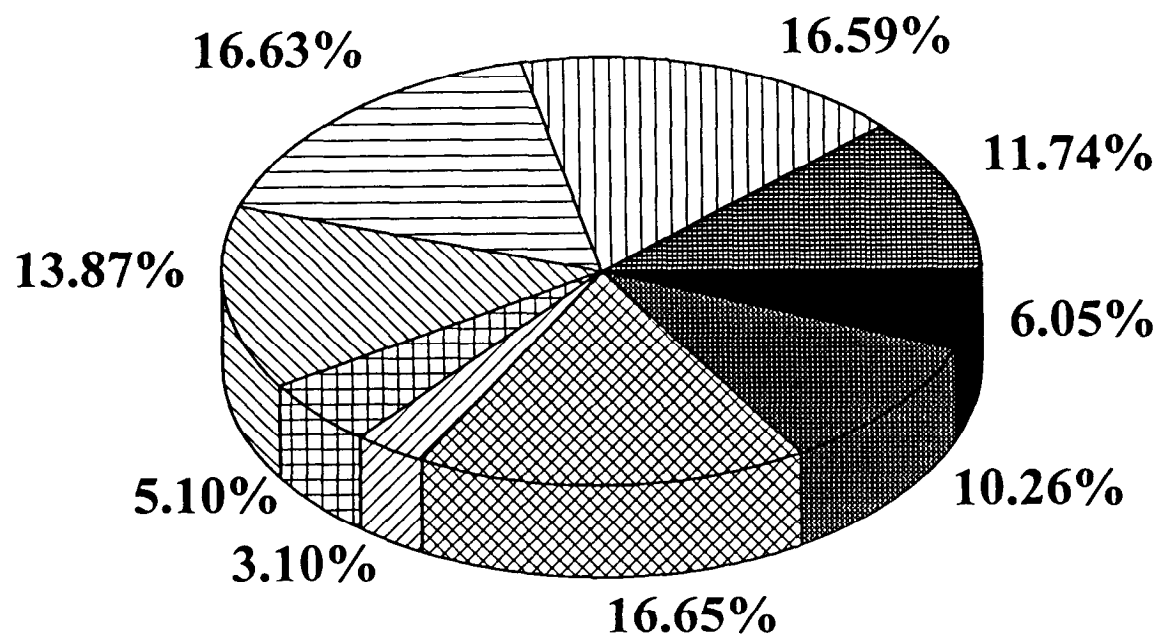


Figure 11. Trends in Selected Expenditures, Percent of Total Family Living Expenses, 1976-96

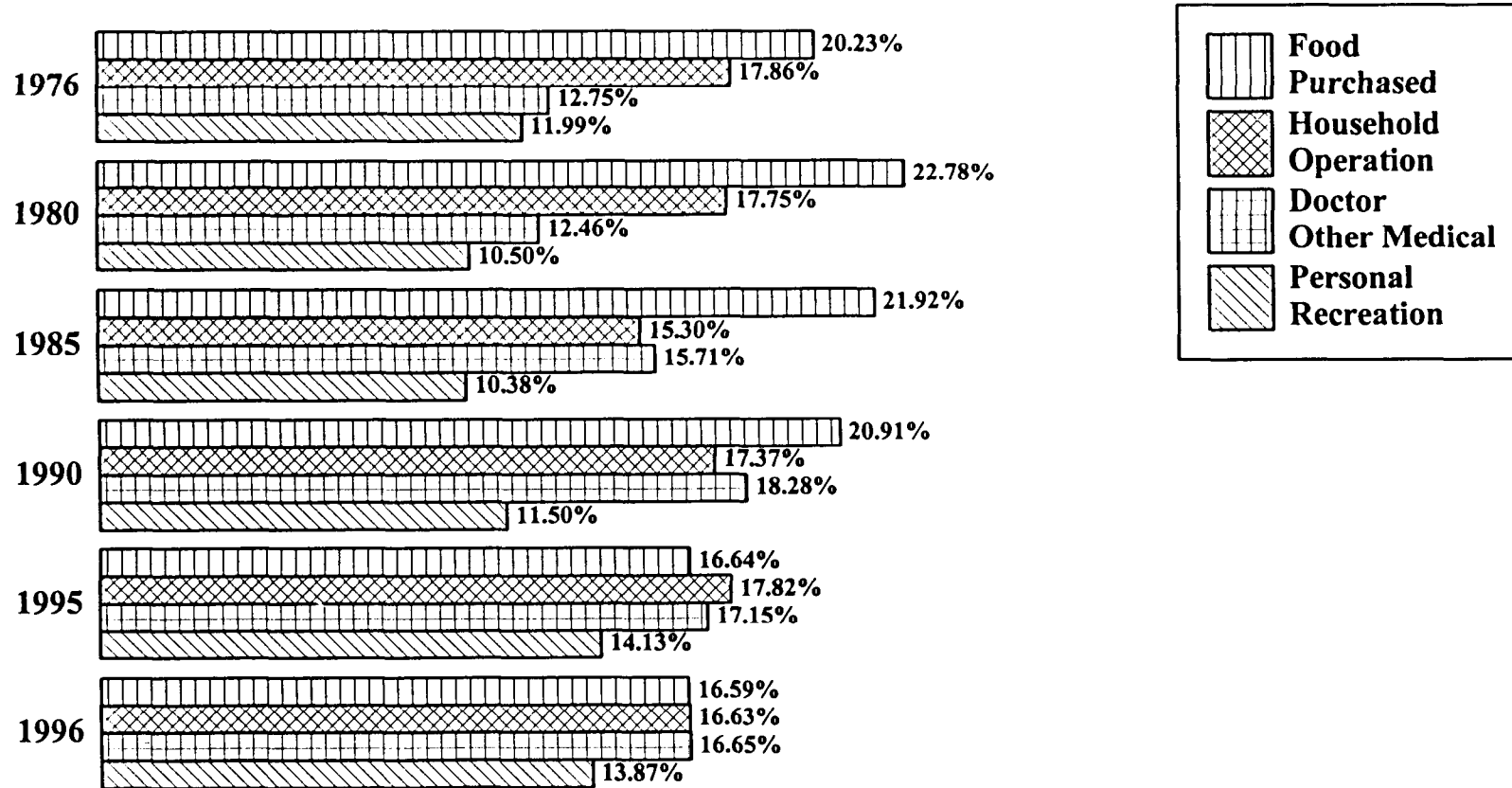


TABLE 1. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1976

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	49	69	76	117	145	456
Average Family Size	3.9	4.5	4.7	3.7	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$1,938	\$ 2,480	\$ 2,985	\$ 1,957	\$1,865	\$ 2,176
Household Operation	532	760	753	630	610	653
Furniture-Equipment	646	689	939	880	797	809
House Upkeep and Repair	396	555	433	494	421	459
Personal-Recreation	900	1,295	1,454	1,291	1,333	1,290
Clothing	568	1,040	1,154	985	683	881
Education	206	327	361	969	250	460
Gifts (outside family)	231	310	376	458	503	412
Contributions	305	795	534	732	645	635
Doctor-Other Medical	1,007	1,213	1,544	1,480	1,394	1,372
Life Insurance	524	981	908	1,183	818	920
Auto Expense	247	322	336	435	348	354
Utilities-Telephone	293	383	358	328	325	337
TOTAL FAMILY LIVING	\$7,793	\$11,150	\$12,135	\$11,822	\$9,992	\$10,758

TABLE 2. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1977

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	34	58	55	97	122	366
Average Family Size	3.5	4.3	4.4	4.2	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$2,406	\$ 2,792	\$ 2,887	\$ 2,814	\$2,044	\$ 2,527
Household Operation	758	981	1,001	947	690	857
Furniture-Equipment	821	620	803	732	867	778
House Upkeep and Repair	324	603	1,749	395	358	612
Personal-Recreation	912	1,485	1,480	1,283	1,063	1,237
Clothing	698	1,136	1,209	1,133	658	946
Education	152	388	416	939	253	471
Gifts (outside family)	285	306	524	526	483	454
Contributions	325	518	1,135	769	678	713
Doctor-Other Medical	1,234	1,270	1,644	1,748	1,498	1,526
Life Insurance	546	959	1,039	1,205	772	936
Auto Expense	251	317	363	498	314	365
Utilities-Telephone	312	358	381	334	304	333
TOTAL FAMILY LIVING	\$9,024	\$11,733	\$14,631	\$13,323	\$9,982	\$11,755

TABLE 3. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1978

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	38	62	67	98	99	364
Average Family Size	3.4	4.7	4.4	4.4	2.0	3.7
<u>Cash Expenses</u>						
Food Purchased	\$ 2,704	\$ 3,026	\$ 3,314	\$ 3,184	\$ 2,136	\$ 2,846
Household Operation	1,284	1,118	1,009	876	878	985
Furniture-Equipment	934	839	856	843	1,036	907
House Upkeep and Repair	350	792	608	567	720	632
Personal-Recreation	1,343	1,682	1,513	1,398	1,608	1,519
Clothing	1,098	1,203	1,310	1,436	680	1,132
Education	272	336	495	1,161	237	554
Gifts (outside family)	350	359	453	531	615	491
Contributions	578	546	750	856	695	711
Doctor-Other Medical	1,141	1,467	1,701	1,905	1,612	1,633
Life Insurance	673	849	858	680	560	715
Auto Expense	339	415	584	454	396	436
Utilities-Telephone	485	574	444	393	390	442
TOTAL FAMILY LIVING	\$11,551	\$13,206	\$13,895	\$14,284	\$11,563	\$13,003

TABLE 4. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1979

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	43	83	65	101	107	399
Average Family Size	3.3	4.5	4.6	4.4	2.0	3.7
<u>Cash Expenses</u>						
Food Purchased	\$ 2,970	\$ 3,521	\$ 3,437	\$ 3,497	\$ 2,304	\$ 3,115
Household Operation	1,248	1,167	965	1,182	825	1,055
Furniture-Equipment	904	1,277	1,057	1,177	1,304	1,183
House Upkeep and Repair	1,178	782	913	1,005	591	851
Personal-Recreation	1,725	2,039	1,789	1,683	1,709	1,786
Clothing	1,107	1,351	1,600	1,334	833	1,222
Education	246	526	540	1,054	414	602
Gifts (outside family)	430	471	455	588	724	561
Contributions	685	625	668	1,104	866	824
Doctor-Other Medical	1,369	1,473	1,920	1,938	1,717	1,718
Life Insurance	1,029	912	1,053	1,169	1,199	1,090
Auto Expense	446	392	453	558	615	510
Utilities-Telephone	518	474	486	434	347	437
TOTAL FAMILY LIVING	\$13,855	\$15,010	\$15,336	\$16,723	\$13,448	\$14,954

TABLE 5. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1980

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	42	57	58	78	107	342
Average Family Size	3.3	4.5	4.3	4.4	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 2,878	\$ 3,786	\$ 3,925	\$ 3,588	\$ 2,527	\$ 3,259
Household Operation	1,044	1,082	935	885	912	954
Furniture-Equipment	958	1,010	1,129	1,009	877	982
House Upkeep and Repair	656	527	338	635	743	603
Personal-Recreation	1,305	1,549	1,423	1,678	1,470	1,502
Clothing	781	1,269	1,377	1,349	774	1,091
Education	240	428	449	1,155	297	533
Gifts (outside family)	342	368	434	711	750	574
Contributions	644	498	861	1,211	931	876
Doctor-Other Medical	1,882	1,624	1,852	1,695	1,853	1,782
Life Insurance	696	908	1,409	1,648	1,330	1,268
Auto Expense	365	357	422	524	509	455
Utilities-Telephone	442	422	441	398	433	426
TOTAL FAMILY LIVING	\$12,233	\$13,828	\$14,995	\$16,486	\$13,406	\$14,305

TABLE 6. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1981

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	27	70	54	78	96	325
Average Family Size	3.2	4.6	4.2	4.3	2.0	3.6
<u>Cash Expenses</u>						
Food Purchased	\$ 3,045	\$ 4,000	\$ 4,497	\$ 3,519	\$ 2,443	\$ 3,428
Household Operation	1,371	948	1,257	858	890	996
Furniture-Equipment	659	856	855	797	1,021	874
House Upkeep and Repair	1,321	482	630	616	598	643
Personal-Recreation	1,445	1,583	1,893	1,576	1,700	1,656
Clothing	742	1,299	1,501	1,369	885	1,181
Education	129	405	685	1,521	246	649
Gifts (outside family)	326	354	399	632	690	525
Contributions	609	396	784	1,533	1,103	960
Doctor-Other Medical	2,184	1,589	2,047	2,002	2,053	1,951
Life Insurance	863	1,017	1,251	1,387	1,147	1,170
Auto Expense	361	566	491	660	493	538
Utilities-Telephone	500	480	483	500	481	487
TOTAL FAMILY LIVING	\$13,555	\$13,975	\$16,773	\$16,970	\$13,750	\$15,058

TABLE 7. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1982

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	24	44	36	56	90	250
Average Family Size	3.7	4.3	4.5	4.3	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 2,952	\$ 4,039	\$ 4,822	\$ 4,261	\$ 2,995	\$ 3,721
Household Operation	1,003	1,071	955	1,402	993	1,096
Furniture-Equipment	757	727	1,406	1,025	788	916
House Upkeep and Repair	427	361	555	371	455	431
Personal-Recreation	1,418	1,518	1,907	1,938	1,697	1,723
Clothing	1,000	1,222	1,766	1,588	773	1,199
Education	246	469	556	1,748	454	741
Gifts (outside family)	395	362	430	559	849	594
Contributions	339	588	805	1,790	958	998
Doctor-Other Medical	1,652	1,831	1,913	2,720	2,446	2,246
Life Insurance	806	556	999	1,217	687	839
Auto Expense	536	510	475	700	564	569
Utilities-Telephone	625	553	497	643	539	567
TOTAL FAMILY LIVING	\$12,156	\$13,807	\$17,086	\$19,962	\$14,198	\$15,644

TABLE 8. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1983

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	27	40	43	60	59	229
Average Family Size	3.2	4.5	4.4	4.3	2.0	3.6
<u>Cash Expenses</u>						
Food Purchased	\$ 3,623	\$ 4,168	\$ 4,712	\$ 4,156	\$ 2,917	\$ 3,880
Household Operation	1,266	1,129	1,152	1,221	826	1,096
Furniture-Equipment	1,069	907	915	1,008	895	951
House Upkeep and Repair	439	416	718	561	507	537
Personal-Recreation	1,599	2,184	1,888	1,692	1,838	1,841
Clothing	1,215	1,404	1,495	1,619	1,007	1,353
Education	345	414	517	1,434	313	666
Gifts (outside family)	459	470	468	612	975	636
Contributions	1,659	755	944	1,249	1,081	1,111
Doctor-Other Medical	2,254	1,979	2,539	3,016	2,587	2,545
Life Insurance	752	965	1,408	1,492	877	1,138
Auto Expense	608	335	528	700	608	570
Utilities-Telephone	707	661	522	809	527	644
TOTAL FAMILY LIVING	\$15,995	\$15,787	\$17,806	\$19,569	\$14,958	\$16,968

TABLE 9. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1984

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	28	61	40	63	71	263
Average Family Size	3.0	4.5	4.2	4.1	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 3,505	\$ 4,501	\$ 5,464	\$ 4,434	\$ 3,643	\$ 4,294
Household Operation	1,024	1,248	1,309	1,464	977	1,212
Furniture-Equipment	851	1,041	935	1,064	826	952
House Upkeep and Repair	304	488	788	453	540	520
Personal-Recreation	1,249	1,725	2,057	2,273	2,006	1,932
Clothing	1,120	1,151	1,658	1,623	961	1,287
Education	200	453	571	1,568	237	653
Gifts (outside family)	514	379	520	917	957	699
Contributions	989	743	1,110	1,787	1,100	1,171
Doctor-Other Medical	1,730	2,345	2,220	3,700	3,228	2,824
Life Insurance	525	1,029	1,009	1,713	1,323	1,216
Auto Expense	459	391	475	811	527	548
Utilities-Telephone	813	697	547	868	723	734
TOTAL FAMILY LIVING	\$13,283	\$16,191	\$18,663	\$22,675	\$17,048	\$18,042

TABLE 10. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1985

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	35	66	37	53	85	276
Average Family Size	3.0	4.5	4.5	4.1	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 3,437	\$ 4,241	\$ 4,759	\$ 4,441	\$ 3,481	\$ 4,013
Household Operation	1,067	1,277	1,032	1,800	1,287	1,321
Furniture-Equipment	1,339	880	747	909	1,079	987
House Upkeep and Repair	375	564	397	402	584	493
Personal-Recreation	1,842	2,015	1,924	2,100	1,698	1,900
Clothing	1,083	1,343	1,880	1,585	1,028	1,331
Education	676	545	557	1,956	268	749
Gifts (outside family)	508	550	602	713	1,400	845
Contributions	1,438	1,141	730	1,692	1,334	1,289
Doctor-Other Medical	2,309	2,449	2,310	3,552	3,266	2,876
Life Insurance	397	942	1,145	1,744	1,141	1,115
Auto Expense	669	641	593	981	606	693
Utilities-Telephone	664	689	868	758	590	692
TOTAL FAMILY LIVING	\$15,804	\$17,277	\$17,544	\$22,633	\$17,762	\$18,304

TABLE 11. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1986

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	29	40	35	47	86	237
Average Family Size	3.1	4.5	4.5	3.9	2.0	3.3
<u>Cash Expenses</u>						
Food Purchased	\$ 3,540	\$ 3,987	\$ 4,836	\$ 4,418	\$ 3,389	\$ 3,926
Household Operation	1,465	1,208	942	1,497	1,174	1,245
Furniture-Equipment	825	986	655	848	1,207	970
House Upkeep and Repair	1,024	615	754	352	782	694
Personal-Recreation	1,888	1,881	1,824	2,359	1,860	1,961
Clothing	1,035	1,234	1,614	1,526	1,041	1,254
Education	380	566	637	1,570	280	649
Gifts (outside family)	720	425	548	571	1,013	721
Contributions	1,675	1,573	724	1,619	1,674	1,506
Doctor-Other Medical	2,254	2,421	2,727	2,582	3,000	2,688
Life Insurance	642	869	986	1,730	1,354	1,205
Auto Expense	486	499	476	847	422	535
Utilities-Telephone	690	702	715	831	575	682
TOTAL FAMILY LIVING	\$16,624	\$16,966	\$17,438	\$20,750	\$17,771	\$18,036

TABLE 12. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1987

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	30	51	32	45	82	240
Average Family Size	3.2	4.5	4.5	4.0	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 3,550	\$ 4,532	\$ 5,203	\$ 4,984	\$ 3,439	\$ 4,210
Household Operation	1,165	1,612	1,743	1,607	1,265	1,454
Furniture-Equipment	1,015	973	745	1,028	1,107	1,086
House Upkeep and Repair	857	1,360	537	986	650	793
Personal-Recreation	2,417	2,176	2,351	2,341	1,639	2,077
Clothing	1,322	1,576	2,018	1,758	980	1,434
Education	215	747	801	1,473	363	692
Gifts (outside family)	1,367	488	658	917	1,133	921
Contributions	1,428	1,596	1,396	1,081	1,708	1,490
Doctor-Other Medical	2,373	2,675	2,858	2,912	3,696	3,055
Life Insurance	638	1,076	740	1,564	1,245	1,126
Auto Expense	551	699	712	832	534	651
Utilities-Telephone	747	792	786	795	635	732
TOTAL FAMILY LIVING	\$17,645	\$20,302	\$20,548	\$22,278	\$18,394	\$19,721

TABLE 13. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1988

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	48	58	39	56	96	297
Average Family Size	3.5	4.5	4.5	3.9	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 3,519	\$ 4,464	\$ 5,041	\$ 5,087	\$ 3,501	\$ 4,193
Household Operation	1,579	1,409	2,356	2,171	1,373	1,693
Furniture-Equipment	1,224	1,421	993	925	1,456	1,251
House Upkeep and Repair	1,433	764	891	1,145	672	931
Personal-Recreation	2,886	2,455	2,746	2,361	2,107	2,432
Clothing	1,370	1,502	2,174	2,052	1,075	1,535
Education	546	695	986	2,220	305	871
Gifts (outside family)	675	517	544	869	1,217	839
Contributions	1,555	1,236	1,886	949	1,989	1,562
Doctor-Other Medical	3,242	2,825	3,665	3,855	3,899	3,544
Life Insurance	827	911	1,379	1,638	2,084	1,475
Auto Expense	505	568	997	966	516	672
Utilities-Telephone	680	837	878	838	628	750
TOTAL FAMILY LIVING	\$20,041	\$19,604	\$24,536	\$25,076	\$20,822	\$21,748

TABLE 14. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1989

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	44	69	52	53	103	321
Average Family Size	3.4	4.6	4.2	3.9	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 3,693	\$ 4,587	\$ 5,395	\$ 5,400	\$ 3,623	\$ 4,420
Household Operation	1,533	1,696	2,090	1,756	1,328	1,629
Furniture-Equipment	1,062	876	1,096	1,206	917	1,005
House Upkeep and Repair	1,234	962	1,103	710	707	899
Personal-Recreation	2,412	2,325	2,988	2,997	1,990	2,448
Clothing	1,054	1,539	1,925	2,022	956	1,428
Education	328	633	884	1,917	451	786
Gifts (outside family)	721	577	794	1,115	1,088	885
Contributions	1,224	996	2,622	988	1,896	1,578
Doctor-Other Medical	2,671	3,365	3,270	4,214	4,264	3,683
Life Insurance	993	1,021	1,451	1,641	1,592	1,373
Auto Expense	368	578	696	939	489	599
Utilities-Telephone	791	945	782	845	646	785
TOTAL FAMILY LIVING	\$18,084	\$20,110	\$25,096	\$25,750	\$19,947	\$21,518

TABLE 15. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1990

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	42	77	52	46	109	326
Average Family Size	3.2	4.6	4.3	4.1	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 3,603	\$ 4,925	\$ 5,914	\$ 5,737	\$ 3,779	\$ 4,644
Household Operation	1,519	1,969	2,122	2,329	1,614	1,868
Furniture-Equipment	1,201	956	1,254	854	1,194	1,100
House Upkeep and Repair	1,304	743	1,063	723	819	889
Personal-Recreation	1,878	2,966	2,180	3,168	2,441	2,553
Clothing	992	1,630	2,132	2,120	1,176	1,545
Education	216	709	936	1,193	475	672
Gifts (outside family)	747	677	748	696	1,323	916
Contributions	854	1,083	1,461	967	1,821	1,344
Doctor-Other Medical	2,963	3,201	5,040	4,077	4,614	4,060
Life Insurance	791	1,018	1,428	1,677	2,005	1,477
Auto Expense	351	397	771	910	505	559
Utilities-Telephone	407	571	774	754	483	579
TOTAL FAMILY LIVING	\$16,826	\$20,845	\$25,823	\$25,205	\$22,249	\$22,206

TABLE 16. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1991

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	25	100	71	70	110	376
Average Family Size	3.4	4.0	4.6	4.2	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 4,139	\$ 4,690	\$ 6,027	\$ 5,533	\$ 3,717	\$ 4,785
Household Operation	1,802	1,934	2,635	2,660	1,705	2,130
Furniture-Equipment	980	1,099	1,132	923	1,008	1,038
House Upkeep and Repair	1,512	1,226	1,200	875	649	1,006
Personal-Recreation	2,931	3,349	3,053	3,472	2,279	2,978
Clothing	1,082	1,590	2,595	2,073	982	1,663
Education	313	633	964	1,970	634	929
Gifts (outside family)	715	730	641	1,160	1,519	1,023
Contributions	821	999	1,531	1,140	2,169	1,455
Doctor-Other Medical	3,914	3,432	5,206	4,088	4,827	4,315
Life Insurance	1,094	1,124	1,727	1,943	2,205	1,695
Auto Expense	790	829	872	1,024	794	861
Utilities-Telephone	914	973	1,040	1,038	895	971
TOTAL FAMILY LIVING	\$21,007	\$22,608	\$28,623	\$27,899	\$23,383	\$24,849

TABLE 17. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1992

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	38	125	64	74	135	436
Average Family Size	3.5	3.7	4.3	4.3	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 3,536	\$ 4,549	\$ 5,712	\$ 5,328	\$ 3,848	\$ 4,547
Household Operation	2,072	1,909	2,434	2,469	1,886	2,088
Furniture-Equipment	618	1,134	806	880	1,091	984
House Upkeep and Repair	568	842	773	959	2,027	1,195
Personal-Recreation	2,459	3,537	4,320	3,519	3,063	3,408
Child Care	637	195	0	0	0	111
Clothing	1,143	1,472	2,013	1,834	1,024	1,445
Education	201	652	839	1,786	516	790
Gifts (outside family)	788	893	742	1,054	1,421	1,052
Contributions	878	1,041	790	2,509	1,622	1,419
Doctor-Other Medical	3,636	2,938	4,100	4,538	4,621	3,962
Health Insurance	842	1,182	1,233	1,162	1,159	1,149
Life Insurance	1,094	1,352	1,718	1,659	1,928	1,614
Auto Expense	1,125	966	1,019	1,489	780	1,019
Utilities-Telephone	984	1,010	1,239	1,251	995	1,078
TOTAL FAMILY LIVING	\$20,581	\$23,671	\$27,738	\$30,437	\$25,981	\$25,861

TABLE 18. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1993

Item	Age of Oldest Child				No	Average
	≤ 5	6-13	14-17	>18	Children	
Number of Families	34	130	65	83	153	465
Average Family Size	3.6	4.0	4.7	4.3	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 4,119	\$ 4,783	\$ 5,710	\$ 5,788	\$ 4,000	\$ 4,786
Household Operation	2,637	2,308	2,586	3,366	2,167	2,513
Furniture-Equipment	1,547	1,095	785	965	961	1,018
House Upkeep and Repair	1,240	1,533	1,029	1,398	1,067	1,264
Personal-Recreation	3,478	4,307	4,515	4,179	3,503	3,988
Clothing	1,392	1,639	2,126	2,297	1,158	1,648
Education	273	633	788	2,341	765	976
Gifts (outside family)	714	1,220	774	1,475	1,707	1,327
Contributions	875	1,348	1,025	1,847	2,220	1,644
Doctor-Other Medical	4,173	2,816	3,238	3,256	3,703	3,345
Health Insurance	1,963	1,672	2,443	2,193	2,116	2,040
Life Insurance	1,051	1,235	2,079	1,940	2,413	1,853
Child Care	824	323	60	31	0	164
Auto Expense	957	1,253	980	1,436	976	1,135
Utilities-Telephone	1,314	1,205	1,276	1,218	1,210	1,227
TOTAL FAMILY LIVING	\$26,557	\$27,370	\$29,414	\$33,730	\$27,966	\$28,928

TABLE 19. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1994

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	40	131	91	94	160	516
Average Family Size	3.6	3.9	4.6	4.3	2.0	3.5
<u>Cash Expenses</u>						
Food Purchased	\$ 4,404	\$ 5,188	\$ 5,906	\$ 5,732	\$ 4,050	\$ 5,000
Household Operation	2,189	2,806	3,612	3,477	2,149	2,819
Furniture-Equipment	1,442	868	976	963	1,028	999
House Upkeep and Repair	789	1,334	1,025	1,867	1,147	1,276
Personal-Recreation	4,177	3,817	4,383	4,714	3,751	4,088
Clothing	1,359	1,617	2,414	1,766	1,136	1,609
Education	316	600	807	2,075	586	879
Gifts (outside family)	749	943	1,177	1,322	1,926	1,343
Contributions	1,063	1,139	1,289	1,714	1,703	1,439
Doctor-Other Medical	3,013	2,339	2,757	3,461	2,938	2,855
Health Insurance	2,092	1,775	2,353	2,017	2,605	2,203
Life Insurance	1,159	1,269	2,106	2,263	2,346	1,923
Child Care	724	445	139	78	0	215
Auto Expense	1,962	1,191	1,404	1,457	991	1,275
Utilities-Telephone	1,594	1,382	1,624	1,544	1,295	1,444
TOTAL FAMILY LIVING	\$27,032	\$26,713	\$31,972	\$34,450	\$27,651	\$29,367

TABLE 20. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1995

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	41	126	93	115	206	581
Average Family Size	3.8	3.9	4.5	4.5	2.0	3.4
<u>Cash Expenses</u>						
Food Purchased	\$ 4,704	\$ 5,097	\$ 5,817	\$ 5,630	\$ 4,152	\$ 4,955
Household Operation	2,964	2,889	3,221	2,844	2,446	2,781
Furniture-Equipment	1,629	918	724	1,174	880	974
House Upkeep and Repair	2,357	1,212	1,452	1,206	1,833	1,550
Personal-Recreation	3,942	4,029	4,457	4,759	3,942	4,205
Clothing	1,393	1,603	2,022	1,988	1,028	1,527
Education	552	708	881	2,157	369	891
Gifts (outside family)	764	882	1,088	1,161	1,518	1,187
Contributions	1,180	1,170	1,232	1,845	1,962	1,595
Doctor-Other Medical	3,319	2,335	2,970	2,613	3,302	2,904
Health Insurance	1,703	1,904	2,220	2,239	2,458	2,203
Life Insurance	1,244	1,170	1,719	2,094	2,259	1,832
Child Care	886	381	160	30	16	183
Auto Expense	1,321	1,164	1,199	1,923	1,003	1,274
Utilities-Telephone	1,740	1,305	1,349	1,430	1,424	1,410
Bank Interest	704	392	464	199	149	301
TOTAL FAMILY LIVING	\$30,402	\$27,159	\$30,975	\$33,292	\$28,741	\$29,772

TABLE 21. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY AGE OF OLDEST CHILD, 1996

Item	Age of Oldest Child				No Children	Average
	≤ 5	6-13	14-17	>18		
Number of Families	35	111	87	112	221	566
Average Family Size	3.6	3.8	4.5	4.4	2.0	3.3
<u>Cash Expenses</u>						
Food Purchased	\$ 4,524	\$ 5,079	\$ 5,963	\$ 6,064	\$ 4,254	\$ 5,053
Household Operation	3,611	2,598	3,210	3,433	2,296	2,802
Furniture-Equipment	1,108	889	926	969	908	931
House Upkeep and Repair	966	903	1,848	1,624	1,255	1,332
Personal-Recreation	5,219	3,669	3,723	5,304	3,998	4,225
Clothing	1,406	1,562	2,275	2,036	1,045	1,554
Education	462	791	1,007	2,263	403	944
Gifts (outside family)	994	807	870	1,421	1,657	1,282
Contributions	1,799	1,721	1,032	2,144	2,080	1,844
Doctor-Other Medical	2,754	2,600	2,473	3,189	3,163	2,926
Health Insurance	1,635	1,823	2,153	2,133	2,389	2,145
Life Insurance	1,386	1,211	1,488	1,850	2,369	1,843
Child Care	877	434	147	31	11	172
Auto Expense	1,422	1,315	1,401	2,079	1,604	1,599
Utilities-Telephone	1,703	1,505	1,569	1,706	1,506	1,567
Bank Interest	646	225	272	324	120	237
TOTAL FAMILY LIVING	\$30,512	\$27,132	\$30,357	\$36,570	\$29,058	\$30,456

TABLE 22. FAMILY LIVING EXPENSES FOR KANSAS FARM FAMILIES, BY KANSAS FARM MANAGEMENT ASSOCIATION, 1996

Item	N.W.	S.W.	N.C.	S.C.	N.E.	S.E.
Number of Families	130	80	128	67	56	105
Average Family Size	3.6	3.1	3.4	3.1	3.5	3.1
<u>Cash Expenses</u>						
Food Purchased	\$ 5,489	\$ 5,546	\$ 5,016	\$ 4,836	\$ 4,795	\$ 4,529
Household Operation	3,308	3,111	2,861	2,265	2,917	2,199
Furniture-Equipment	1,139	802	1,145	850	798	651
House Upkeep and Repair	1,556	1,491	1,502	906	1,214	1,135
Personal-Recreation	4,896	5,196	3,286	4,277	3,424	4,198
Clothing	1,544	1,402	1,757	1,104	1,855	1,545
Education	1,061	820	972	1,113	779	744
Gifts (outside family)	1,582	1,511	937	1,205	1,211	1,142
Contributions	2,094	2,362	1,208	1,996	1,210	2,186
Doctor-Other Medical	2,686	3,749	2,653	3,800	2,494	2,584
Health Insurance	2,996	2,036	1,715	1,769	1,619	2,254
Life Insurance	2,573	2,049	1,210	1,854	1,645	1,580
Child Care	114	85	289	247	184	125
Auto Expense	1,091	1,066	1,817	1,558	3,313	1,530
Utilities-Telephone	1,477	1,705	1,505	1,442	1,630	1,726
Bank Interest	395	245	213	128	360	84
TOTAL FAMILY LIVING	\$34,001	\$33,176	\$28,086	\$29,350	\$29,448	\$28,212

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