

**Breakdown of 1999 average family living expenses for North Dakota farms enrolled in the North Dakota Farm Business Management Education Program.**

| <b>Family Living Expenses</b>       |                 | <b>Percent of<br/>Total Expense</b> |
|-------------------------------------|-----------------|-------------------------------------|
| Food                                | \$5,629         | 16                                  |
| Shelter, supplies, furnishings      | 5,684           | 16                                  |
| Clothing                            | 1,971           | 6                                   |
| Medical care and health insurance   | 5,589           | 16                                  |
| Vehicle operation and purchase      | 4,082           | 12                                  |
| Utilities                           | 1,645           | 5                                   |
| Education                           | 799             | 2                                   |
| Contributions and gifts             | 1,930           | 6                                   |
| Personal purchases and recreation   | 5,173           | 15                                  |
| Life insurance                      | 1,349           | 4                                   |
| Other                               | 1,038           | 3                                   |
| <b>Total Family Living Expenses</b> | <b>\$34,889</b> | <b>100%</b>                         |