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No Such Thing As An Average Farm Family

By Helen Abett, Ph. D.

What per cent of its income does the average Canadian farm family spend each year on food, clothing, shelter, transportation, health, insurance and on the dozen expected—and unexpected—expenses that come to every family?

There have been frequent and futile attempts to obtain useful figures on this subject—but researchers seem to agree on only one point—that, financially speaking, there is no such thing as "an average farm family". For one thing, farm incomes vary—some augmented by family allowance and old age pension cheques or by wages brought in by a working wife. And farm incomes are—in general—uncertain, depending on crops, weather, marketing conditions and consumer demand.

In 1960, for example, the average net income per farmer was approximately \$2,900 as calculated from Department of Agriculture figures. The family who planned its budget around this amount the following year would soon find it unrealistic, because average net income dropped to \$2,300, in 1961. Under these conditions, it is obviously more difficult for a farm family to plan a budget than a city family, which earns a fixed income.

And yet, there are some farm families who make good use of a budget. A great number do not have a piece of paper actually labelled "budget for our family living expenses", but they plan ahead of time what they must pay for family living costs—food, clothing and health, for example.

Evidence on this subject was obtained through the co-operation of some 352 Ontario farm homemakers who were interviewed throughout the province during the early summer of 1959.

The average size of these homemakers' families was from four to five. Their labor-saving home appliances represented an average investment of \$1,387 and in labor-saving farm equipment \$9,063. Who spends the farm income in these families? For the most part, 67 per cent of the families surveyed the decision to spend money has been made jointly by the husband and wife—a fact the salesman in town does not overlook when a farmer tells him he is considering making a purchase of farm or farm home equipment! Budgeting, then is—and should be—a co-operative enterprise for farm families.

About one quarter (23 of each 100) of the farm women said they—and their husbands—operate on a planned budget for family living expenditures. An additional 37 of each 100 said that although they do not have an actual budget, they do plan well ahead of time before spending the income they have available for family living. Living expenditures for all these particular families have one important element in common—expenditures are made on the principle of necessities first.

One young farm couple, struggling to make a successful living on the farm, were faced with the problem of deciding if they should invest in labor-saving equipment for the wife—in farm machinery. They had an active, growing family which made every day wash day for the young mother, who was fast approaching the point of exhaustion. Her obsolete washer did little to help her. The husband knew they should purchase a washer-dryer—but he was also uncomfortably aware that he would soon have to invest in new farm machinery. And this would take more cash than he had in his pocket. Finally the couple consulted a District Home Economist who put their problem in proper perspective by pointing out that the greatest immediate pressure was on the mother and—for the sake of her health—the couple could feel justified in purchasing a washer-dryer on credit.

Investing in Tomorrow
This "look before you leap" method of handling money is the essence of budgeting. It is the opposite of impulse buying which is, after all, a careful way of letting your money slip away from you. The planning of a budget, whether it be for an individual, a family, a nation or international agency is simply a process of thinking through and recording an intent to set aside stated amounts of money for known future expenses.

Unless a farm family is operating on a planned budget, suited to their own income and needs, it would be difficult for them to see a similar pattern of their expenses. Most people could estimate an answer, but such a guess (particularly concerning the amount spent on food) might be less than actually was paid out.

The 352 farm homemakers interviewed in Ontario were asked: "Do you keep a record of the amount of money spent for food?" "What is your approximate weekly cost for the food you buy?" "What home-produced foods are not included in this average weekly cost of food?"

About one in five kept a record of food costs and the average amount they spent per week in 1959 was \$16.26. The majority (four out of five) did not have written records, but estimated their weekly family food costs at an average of \$15.47. Thus, memory of past expenditures is not as accurate a guide as a written record.

As every farmer and his wife know, the more food he produces for family use, the less cash must be spent for it. This is an obvious advantage which farm families have—and which city dwellers do not have. (Montrealers, for example, were paying an average of \$1.10 per person per day on food in 1962, according to Mrs. Agnes Higgins, Executive Director of the Montreal Diet Dispensary.) But the financial advantage of home-produced food is almost lost on those farms where specialization in one crop or one type of livestock is replacing mixed farming operations.

The farms on which these 352 women and their families live are nearly all mixed farms, where no one particular product accounts for more than half of the yearly farm income. This is the type of farm which has been predominant for so long in Canadian agriculture.

Those farm families, which continue to produce all or some portion of such foods as eggs, poultry, milk, butter and meat had much lower food costs than those who purchased all or most of their supply of these same foods.



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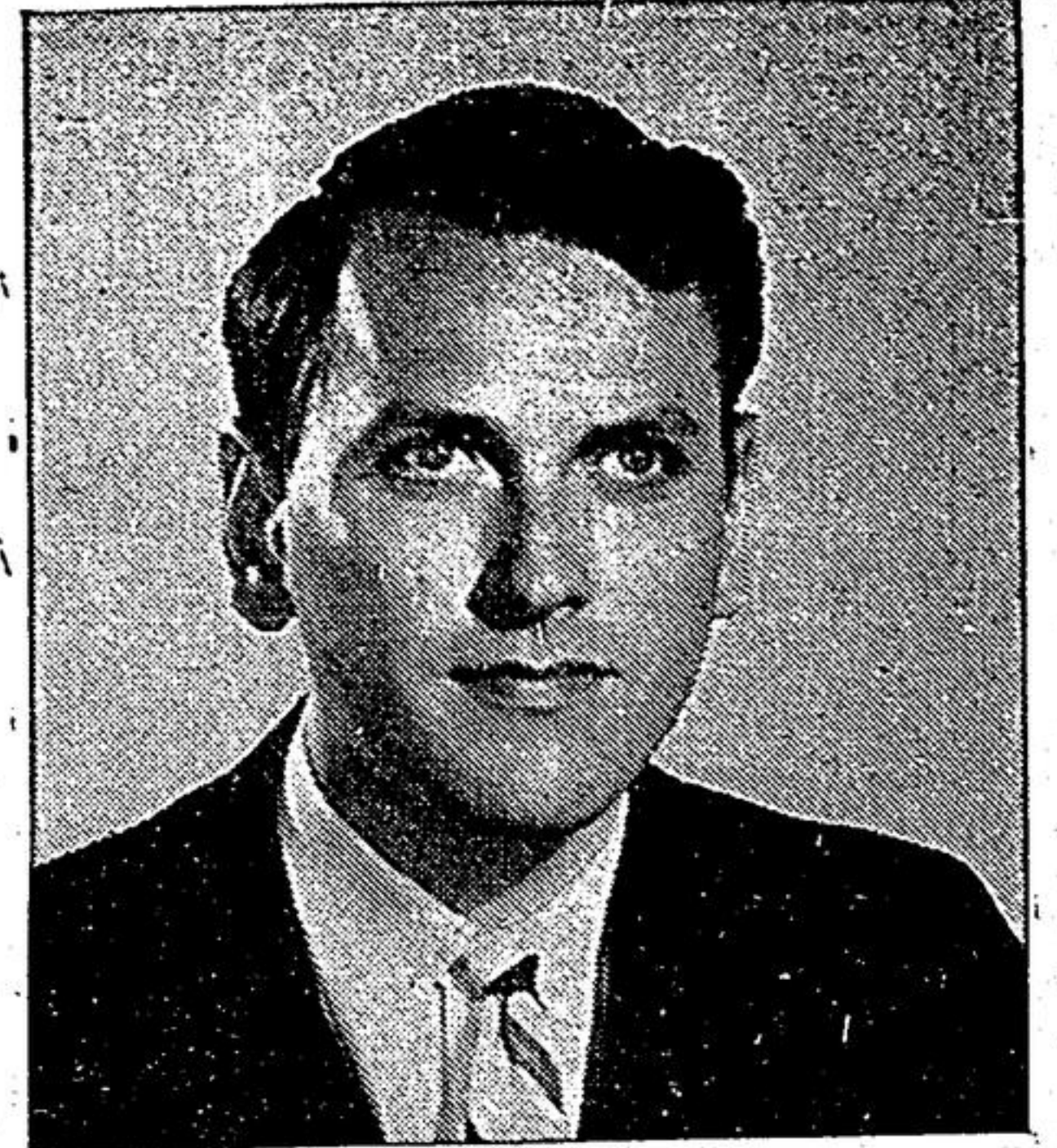
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