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207

DEPARTMENT OF THE INTERIOR,
CENSUS DIVISION.

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Superintendent.
Appointed April 20, 1889; resigned July 31, 1893.

CARROLL D. WRIGHT,
Commissioner of Labor in charge.
Appointed October 5, 1893.

REPORT

ON

FARMS AND HOMES:

PROPRIETORSHIP AND INDEBTEDNESS

IN

THE UNITED STATES

AT THE

ELEVENTH CENSUS: 1890.

GEORGE K. HOLMES AND JOHN S. LORD,
SPECIAL AGENTS.

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Bureau of the Census

CONTENTS.

	Page.
Letter of transmittal of the Commissioner of Labor in charge to the Secretary of the Interior	xi
INTRODUCTION	1-16
Why the investigation was made	3, 4
Plan for collecting the facts	5-12
Table 1.—Number of families from which returns were not received, by states and territories	8
Table 2.—Number of families from which returns were not received for homes: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories	9
Table 3.—Number of families from which returns were not received for homes, by the 28 cities of 100,000 population and over	10
Table 4.—Percentage of families from which returns were not received of total families of each group, by states and territories	11
Table 5.—Percentage of families from which returns were not received of total families of each group for homes: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories	12
Table 6.—Percentage of families from which returns were not received of total families of each group for homes, by the 28 cities of 100,000 population and over	12
Scope of the investigation	12-15
PROPRIETORSHIP	17-54
For farms and homes combined	19-21
Table 7.—Number and percentage of families occupying owned and hired and free and incumbered farms and homes, by geographical divisions	19
For farms	21-26
Table 8.—Percentage of farm and home families of total families, by states and territories	22
Table 9.—Farm proprietorship, 1880 and 1890, by geographical divisions	25
Table 10.—Percentage of farm-owning families occupying incumbered farms: comparison of counties containing the 448 cities and towns of 8,000 population and over with all other counties, by geographical divisions	26
For homes	27, 28
For homes in the 420 cities and towns of 8,000 to 100,000 population	29, 30
Table 11.—Number and percentage of families occupying owned and hired and free and incumbered homes: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories	30
For homes in cities of 100,000 population and over	30-32
Table 12.—Number and percentage of families occupying owned and hired and free and incumbered homes in selected counties and cities of New Jersey and New York, constituting "a greater New York" city	31
Table 13.—Number and percentage of families occupying owned and hired and free and incumbered homes, by the 28 cities of 100,000 population and over	32
For homes outside of cities and towns of 8,000 population and over	33
Comparison of farms with homes and of country with city	33-40
Table 14.—Number and percentage of families occupying owned and hired and free and incumbered farms and homes, by family groups and by states and territories	34-40
Tenancy	40-54
Table 15.—Percentage of farm families occupying hired farms: comparison of counties containing cities and towns of 8,000 population and over with all other counties, by geographical divisions	41
Table 16.—Farm and home tenancy in comparison with density of population and average value of owned and incumbered farms and homes, by states and territories	42
Table 17.—Cost of farms and homes above a maximum possible incumbrance of one-half to two-thirds of their value and annual interest charge on the incumbrance, by geographical divisions	43
Table 18.—Comparison of countries with respect to farm proprietorship	46
Table 19.—Number of borrowers from local building and loan associations and percentage of borrowers of number of families in the population, by cities and towns of 8,000 population and over	49-51
Table 20.—Number of deeds of real estate (not including mortgages) made in Massachusetts, 1880 to 1889, by years and by counties	52
Table 21.—Average population to each deed of real estate (not including mortgages) made in Massachusetts, 1880 to 1889, by years and by counties	53
Table 22.—Percentage of natives born outside of state or territory of residence, by states and territories	53
Table 23.—Number of immigrants to the United States, 1821 to 1890, inclusive, by decennial periods	54

	Page.
VALUE AND INCUMBRANCE	55-100
For farms and homes combined	57-65
Table 24.—Value of incumbered farms and homes occupied by owners and amount and percentage of incumbrance thereon, by geographical divisions	58
Table 25.—Geographical concentration of amount of incumbrance on farms and homes occupied by owners	58
Table 26.—Analysis of the real estate mortgage debt, by states and territories	59
Table 27.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered farms and homes occupied by owners, by geographical divisions	60
Table 28.—Number of families occupying owned and incumbered farms and homes, the value thereof and the incumbrance thereon, classified by amounts of value and of incumbrance, by geographical divisions	62, 63
Table 29.—Percentage of families occupying owned and incumbered farms and homes and of the value thereof, classified by amounts of value, by geographical divisions	64
Table 30.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, classified by amounts of incumbrance, by geographical divisions	65
For farms	65-70
Table 31.—Percentage of the greatest possible farm incumbrance reached by the existing incumbrance, by states and territories	67
Table 32.—Value and average value of farms, of owned and incumbered farms, and of farms that are hired and are owned free of incumbrance, by states and territories	69
For homes	70-73
For homes in the 420 cities and towns of 8,000 to 100,000 population	73-75
Table 33.—Value of incumbered homes occupied by owners and amount and percentage of incumbrance thereon: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories	74
Table 34.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for homes occupied by owners and incumbered: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories	75
For homes in the 28 cities of 100,000 population and over	76, 77
Table 35.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for homes occupied by owners and incumbered, by the 28 cities of 100,000 population and over	76
Table 36.—Value of incumbered homes occupied by owners and amount and percentage of incumbrance thereon, by the 28 cities of 100,000 population and over	77
For homes outside of cities and towns of 8,000 population and over	77, 78
Comparison of farms with homes and of country with city	78-100
Table 37.—Value of incumbered farms and homes occupied by owners and amount and percentage of incumbrance thereon, by family groups and by states and territories	79-83
Table 38.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered farms and homes occupied by owners, by family groups and by states and territories	83-86
Table 39.—Percentage of families occupying owned and incumbered farms and homes and of the value thereof, classified by amounts of value, by family groups and by states and territories	87-93
Table 40.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, classified by amounts of incumbrance, by family groups and by states and territories	94-100
INTEREST ON THE INCUMBRANCE	101-134
For farms and homes combined	103-119
Table 41.—Number of families occupying owned and incumbered farms and homes and the incumbrance thereon, by rates of interest and by geographical divisions	107-111
Table 42.—Percentage of families occupying owned and incumbered farms and homes subject to rates of interest represented by numbers of specified character, by states and territories	112
Table 43.—The legal limit to the rate of interest to which most of the farm and home incumbrance is subject, by states and territories	113
Table 44.—Number of families occupying owned farms and homes with usurious incumbrance, amount of the incumbrance, and percentage of total families occupying owned and incumbered farms and homes and of the incumbrance thereon, by states and territories—for farms and homes combined	114
Table 45.—Number of families occupying owned farms and homes with usurious incumbrance, amount of the incumbrance, and percentage of total families occupying owned and incumbered farms and homes and of the incumbrance thereon, by states and territories—for farms and homes separately	115
Table 46.—Percentages showing average annual rates of interest: real estate mortgages compared with farm and home incumbrance, by states and territories	117
Table 47.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, classified by rates of interest, by geographical divisions	118
Table 48.—Average annual interest value of farms and homes occupied by owners and incumbered, by states and territories, with totals for groups of cities	119
For farms	119-122
Table 49.—Increase of farm value compared with theoretical farm incumbrance, by states and territories	122
For homes	123, 124
Table 50.—Amount of incumbrance on farms and homes occupied by owners, bearing specified rates of interest: total for the United States	124
For homes in cities and towns of 8,000 to 100,000 population	124, 125
For homes in cities of 100,000 population and over	125-127
Table 51.—Average annual interest value of homes, by the 28 cities of 100,000 population and over	127
For homes outside of cities and towns of 8,000 population and over	127, 128

INTEREST ON THE INCUMBRANCE—Continued. Page.
Comparison of farms with homes and of country with city ... 128–134
Table 52.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, by rates of interest, by family groups, and by states and territories ... 129–134

OBJECTS OF INCUMBRANCE ... 135–160
For farms and homes combined ... 137–141
Table 53.—Number of families occupying owned and incumbered farms and homes and the incumbrance thereon, classified by objects of debt, by geographical divisions ... 139,140
Table 54.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, classified by objects of debt, by geographical divisions ... 140, 141
Table 55.—Comparison of real estate mortgages with farm and home incumbrance with respect to objects of debt ... 141
For farms ... 142, 143
For homes ... 143, 144
For homes in the 420 cities and towns of 8,000 to 100,000 population ... 144, 145
For homes in the 28 cities of 100,000 population and over ... 145, 146
Comparison of farms with homes and of country with city ... 146–159
Table 56.—Two principal groups of objects of debt, including estimated portions due to these objects from combinations with other objects: total for the United States ... 147
Table 57.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, by objects of debt, by family groups, and by states and territories ... 148–159

DESCRIPTION OF PROPRIETORS ... 161–242
Introduction ... 163, 164
Color ... 164–187
Classification ... 164
For farms and homes combined ... 165–173
Table 58.—Number of persons owning and hiring their farms and homes, by color and by geographical divisions—for farms and homes combined ... 167
Table 59.—Percentage of males and females owning and hiring their farms and homes, by color and by geographical divisions—for farms and homes combined ... 168, 169
Table 60.—Number of males and females owning and hiring their farms and homes, by color and by geographical divisions ... 172
For farms ... 174–180
Table 61.—Number of persons owning and hiring their farms and homes, by color and by geographical divisions—for farms and homes separately ... 175
Table 62.—Percentage of males and females owning and hiring their farms and homes, by color and by geographical divisions—for farms and homes separately ... 176, 177
Table 63.—Number of males owning and hiring their farms and homes, by color and by geographical divisions ... 178
Table 64.—Number of females owning and hiring their farms and homes, by color and by geographical divisions ... 180
For homes ... 180–183
For homes in the 58 cities of 50,000 population and over ... 183–187
Table 65.—Percentage of males and females owning and hiring their homes, by color: totals for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 184
Comparison of farms with homes and of country with city ... 187
Place of birth ... 188–199
Classification ... 188
For farms and homes combined ... 188–192
Table 66.—Number of white persons owning and hiring their farms and homes, by place of birth and by geographical divisions—for farms and homes combined ... 190
Table 67.—Percentage of white persons owning and hiring their farms and homes, by place of birth and by geographical divisions ... 191
For farms ... 192–195
Table 68.—Number of white persons owning and hiring their farms and homes, by place of birth and by geographical divisions—for farms and homes separately ... 194
For homes ... 195, 196
For homes in the 58 cities of 50,000 population and over ... 197, 198
Table 69.—Percentage of white persons owning and hiring their homes, by place of birth: totals for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 197
Comparison of farms with homes and of country with city ... 198, 199
Parent nativity of native whites ... 199–204
Classification ... 199, 200
For farms and homes combined ... 200–202
Table 70.—Number of native white persons owning and hiring their farms and homes, by nativity of parents and by geographical divisions—for farms and homes combined ... 201
Table 71.—Percentage of native white persons owning and hiring their farms and homes, by nativity of parents and by geographical divisions ... 201
For farms ... 202, 203
Table 72.—Number of native white persons owning and hiring their farms and homes, by nativity of parents and by geographical divisions—for farms and homes separately ... 202
For homes ... 203

DESCRIPTION OF PROPRIETORS—Continued. Page.
For homes in the 58 cities of 50,000 population and over ... 203, 204
Table 73.—Percentage of native white persons owning and hiring their homes, by nativity of parents: totals for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 204
Comparison of farms with homes and of country with city ... 204
Age ... 204–236
Classification ... 204–206
For farms and homes combined ... 206–214
Table 74.—Number of persons owning and hiring their farms and homes, by age periods and by geographical divisions—for farms and homes combined ... 207
Table 75.—Percentage of males and females owning and hiring their farms and homes, by age periods and by geographical divisions—for farms and homes combined ... 208–210
Table 76.—Number of males and females owning and hiring their farms and homes, by age periods and by geographical divisions ... 213
For farms ... 214–221
Table 77.—Number of persons owning and hiring their farms and homes, by age periods and by geographical divisions—for farms and homes separately ... 215
Table 78.—Percentage of males and females owning and hiring their farms and homes, by age periods and by geographical divisions—for farms and homes separately ... 216–218
Table 79.—Number of males owning and hiring their farms and homes, by age periods and by geographical divisions ... 219
Table 80.—Number of females owning and hiring their farms and homes, by age periods and by geographical divisions ... 221
For homes ... 222, 223
For homes in the 58 cities of 50,000 population and over ... 223–226
Table 81.—Percentage of males and females owning and hiring their homes, by age periods: totals for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 224, 225
Comparison of farms with homes and of country with city ... 226–228
Age composition of proprietors ... 228–231
Table 82.—Percentage of males and females owning and hiring their farms and homes belonging to specified age periods: total for the United States ... 230
Table 83.—Percentage of males and females owning and hiring their homes belonging to specified age periods: total for the 58 cities of 50,000 population and over ... 231
Contribution to proprietors through successive age periods ... 231–236
Table 84.—The net contribution of each age period of the male and female population to the specified classes of farm and home proprietors, by geographical divisions ... 233, 234
Table 85.—The net contribution of each age period of the male and female population to the specified classes of home proprietors: totals for the 58 cities of 50,000 population and over, the 11 cities of 250,000 population and over, and the 47 cities of 50,000 to 250,000 population ... 235, 236
Sex ... 236–242
Classification ... 236
For farms and homes combined ... 236–238
Table 86.—Number of persons owning and hiring their farms and homes, by sex and by geographical divisions—for farms and homes combined ... 237
Table 87.—Percentage of persons owning and hiring their farms and homes, by sex and by geographical divisions ... 238
For farms ... 238, 239
Table 88.—Number of persons owning and hiring their farms and homes, by sex and by geographical divisions—for farms and homes separately ... 239
For homes ... 239
For homes in the 58 cities of 50,000 population and over ... 240
Table 89.—Percentage of persons owning and hiring their homes, by sex: totals for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 240
Comparison of farms with homes and of country with city ... 240
Sex composition of proprietors ... 240–242
Table 90.—Percentage of persons owning and hiring their farms and homes belonging to each sex, by geographical divisions ... 241
Table 91.—Percentage of persons owning and hiring their homes belonging to each sex, for the 58 cities of 50,000 population and over, for the 11 cities of 250,000 population and over, and for the 47 cities of 50,000 to 250,000 population ... 242
GENERAL TABLES ... 243–646
Table 92.—Number and percentage of families occupying owned and hired and free and incumbered farms and homes, by states and territories ... 245
Table 93.—Number and percentage of families occupying owned and hired and free and incumbered farms, by states and territories ... 246
Table 94.—Number and percentage of families occupying owned and hired and free and incumbered farms, by counties ... 247–285
Table 95.—Farm proprietorship, 1880 and 1890, by states and territories ... 286
Table 96.—Farm proprietorship, 1880 and 1890, by counties ... 287–324
Table 97.—Number and percentage of families occupying owned and hired and free and incumbered homes, by states and territories ... 325

GENERAL TABLES—Continued. Page

Table 98.—Number and percentage of families occupying owned and hired and free and incumbered homes, by counties... 326-365
Table 99.—Number and percentage of families occupying owned and hired and free and incumbered homes, by the 420 cities and towns of 8,000 to 100,000 population... 366-371
Table 100.—Number and percentage of families occupying owned and hired and free and incumbered homes, by wards of the 28 cities of 100,000 population and over... 372-379
Table 101.—Number and percentage of families occupying owned and hired and free and incumbered homes outside of cities and towns of 8,000 population and over, by states and territories... 380
Table 102.—Value of incumbered farms and homes occupied by owners and amount and percentage of incumbrance thereon, by states and territories... 381
Table 103.—Value of incumbered farms and homes occupied by owners and amount and percentage of incumbrance thereon, by counties... 382-420
Table 104.—Value of incumbered homes occupied by owners and amount and percentage of incumbrance thereon, by the 420 cities and towns of 8,000 to 100,000 population... 421-423
Table 105.—Value of incumbered homes occupied by owners and amount and percentage of incumbrance thereon, by wards of the 28 cities of 100,000 population and over... 424-427
Table 106.—Value of incumbered homes occupied by owners and amount and percentage of incumbrance thereon outside of cities and towns of 8,000 population and over, by states and territories... 428
Table 107.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered farms and homes occupied by owners, by states and territories... 429
Table 108.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered farms and homes occupied by owners, by counties... 430-466
Table 109.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered homes occupied by owners, by the 420 cities and towns of 8,000 to 100,000 population... 467-469
Table 110.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered homes occupied by owners, by wards of the 28 cities of 100,000 population and over... 469-473
Table 111.—Annual interest charge and average value, incumbrance, annual interest charge, and annual rate of interest for incumbered homes occupied by owners outside of cities and towns of 8,000 population and over, by states and territories. 473
Table 112.—Number of families occupying owned and incumbered farms and homes, the value thereof and the incumbrance thereon, by classification of amounts of value and of incumbrance and by states and territories... 474-491
Table 113.—Percentage of families occupying owned and incumbered farms and homes and of the value thereof, by classification of amounts of value and by states and territories... 492
Table 114.—Percentage of families occupying owned and incumbered farms and of the value thereof, by classification of amounts of value and by states and territories... 493
Table 115.—Percentage of families occupying owned and incumbered homes and of the value thereof, by classification of amounts of value and by states and territories... 494
Table 116.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, by classification of amounts of incumbrance and by states and territories... 495
Table 117.—Percentage of families occupying owned and incumbered farms and of the incumbrance thereon, by classification of amounts of incumbrance and by states and territories... 496
Table 118.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by classification of amounts of incumbrance and by states and territories... 497
Table 119.—Number of families occupying owned and incumbered homes, the value thereof and the incumbrance thereon, by classification of amounts of value and of incumbrance: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories... 498-501
Table 120.—Percentage of families occupying owned and incumbered homes and of the value thereof, by classification of amounts of value: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories... 502
Table 121.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by classification of amounts of incumbrance: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories... 503
Table 122.—Number of families occupying owned and incumbered homes, the value thereof and the incumbrance thereon, by classification of amounts of value and of incumbrance and by the 28 cities of 100,000 population and over... 504-506
Table 123.—Percentage of families occupying owned and incumbered homes and of the value thereof, by classification of amounts of value and by the 28 cities of 100,000 population and over... 507
Table 124.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by classification of amounts of incumbrance and by the 28 cities of 100,000 population and over... 507
Table 125.—Number of families occupying owned and incumbered farms and homes and the incumbrance thereon, by rates of interest and by states and territories... 508-529
Table 126.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, by rates of interest and by states and territories... 530
Table 127.—Percentage of families occupying owned and incumbered farms and of the incumbrance thereon, by rates of interest and by states and territories... 531
Table 128.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by rates of interest and by states and territories... 532
Table 129.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by rates of interest: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories... 533
Table 130.—Number of families occupying owned and incumbered homes and the incumbrance thereon, by rates of interest and by the 28 cities of 100,000 population and over... 534-537
Table 131.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by rates of interest and by the 28 cities of 100,000 population and over... 537
Table 132.—Number of families occupying owned and incumbered farms and homes and the incumbrance thereon, by objects of debt and by states and territories... 538, 539

GENERAL TABLES—Continued. Page.

Table 133.—Percentage of families occupying owned and incumbered farms and homes and of the incumbrance thereon, by objects of debt and by states and territories 540, 541
Table 134.—Number of families occupying owned and incumbered farms and the incumbrance thereon, by objects of debt and by states and territories 542, 543
Table 135.—Percentage of families occupying owned and incumbered farms and of the incumbrance thereon, by objects of debt and by states and territories 544, 545
Table 136.—Number of families occupying owned and incumbered homes and the incumbrance thereon, by objects of debt and by states and territories 546, 547
Table 137.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by objects of debt and by states and territories 548, 549
Table 138.—Number of families occupying owned and incumbered homes and the incumbrance thereon, by objects of debt: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories 550, 551
Table 139.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by objects of debt: total for the 420 cities and towns of 8,000 to 100,000 population, by states and territories 552, 553
Table 140.—Number of families occupying owned and incumbered homes and the incumbrance thereon, by objects of debt and by the 28 cities of 100,000 population and over 554, 555
Table 141.—Percentage of families occupying owned and incumbered homes and of the incumbrance thereon, by objects of debt and by the 28 cities of 100,000 population and over 556, 557
Table 142.—Number of persons owning and hiring their farms and homes, by color and by states and territories—for farms and homes combined 558–560
Table 143.—Number of males and females owning and hiring their farms and homes, by color and by states and territories—for farms and homes combined 561–565
Table 144.—Number of persons owning and hiring their farms and homes, by color and by states and territories—for farms and homes separately 566–570
Table 145.—Number of males owning and hiring their farms and homes, by color and by states and territories—for farms and homes separately 571–575
Table 146.—Number of females owning and hiring their farms and homes, by color and by states and territories—for farms and homes separately 576–580
Table 147.—Number of persons owning and hiring their homes, by color and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 581
Table 148.—Number of males and females owning and hiring their homes, by color and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 582, 583
Table 149.—Number of white persons owning and hiring their farms and homes, by place of birth and by states and territories—for farms and homes combined 584–588
Table 150.—Number of white persons owning and hiring their farms and homes, by place of birth and by states and territories—for farms and homes separately 589–597
Table 151.—Number of white persons owning and hiring their homes, by place of birth and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 598, 599
Table 152.—Number of native white persons owning and hiring their farms and homes, by nativity of parents and by states and territories—for farms and homes combined 600, 601
Table 153.—Number of native white persons owning and hiring their farms and homes, by nativity of parents and by states and territories—for farms and homes separately 602–605
Table 154.—Number of native white persons owning and hiring their homes, by nativity of parents and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 605
Table 155.—Number of persons owning and hiring their farms and homes, by age periods and by states and territories—for farms and homes combined 606–609
Table 156.—Number of males and females owning and hiring their farms and homes, by age periods and by states and territories—for farms and homes combined 610–616
Table 157.—Number of persons owning and hiring their farms and homes, by age periods and by states and territories—for farms and homes separately 617–623
Table 158.—Number of males owning and hiring their farms and homes, by age periods and by states and territories—for farms and homes separately 624–630
Table 159.—Number of females owning and hiring their farms and homes, by age periods and by states and territories—for farms and homes separately 631–637
Table 160.—Number of persons owning and hiring their homes, by age periods and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 638
Table 161.—Number of males and females owning and hiring their homes, by age periods and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 639, 640
Table 162.—Number of persons owning and hiring their farms and homes, by sex and by states and territories—for farms and homes combined 641, 642
Table 163.—Number of persons owning and hiring their farms and homes, by sex and by states and territories—for farms and homes separately 643–646
Table 164.—Number of persons owning and hiring their homes, by sex and by total for the 58 cities of 50,000 population and over, by detail for the 11 cities of 250,000 population and over, and by total for the 47 cities of 50,000 to 250,000 population 646

LIST OF ILLUSTRATIONS.

MAPS.

Page.

Percentage of farm and home tenant families of all farm and home families, by states and territories 21
Percentage of families occupying owned and incumbered farms and homes of all families occupying owned farms and homes, by states and territories 21
Percentage of farm tenant families of all farm families, by states and territories 24
Percentage of families occupying owned and incumbered farms of all families occupying owned farms, by states and territories 26
Percentage of home tenant families of all home families, by states and territories 28
Percentage of families occupying owned and incumbered homes of all families occupying owned homes, by states and territories. 28
Percentages of farm tenant families of the total farm families and of home tenant families of the total home families, by counties. 32
Percentage of the amount of incumbrance of the total value of farms occupied by owners and incumbered, by states and territories. 67
Percentage of the amount of incumbrance of the total value of homes occupied by owners and incumbered, by states and territories. 71
Average annual rates of interest on the incumbrance on farms and homes occupied by owners, by states and territories 116

DIAGRAMS.

Diagram 1.—Percentages of the three classes of farm and home proprietors of all farm and home families, by states and territories. 21
Diagram 2.—Percentage of families occupying owned and incumbered farms and homes of all families occupying owned farms and homes, by states and territories 21
Diagram 3.—Percentages of the three classes of farm proprietors of all farm families, by states and territories 24
Diagram 4.—Percentage of families occupying owned and incumbered farms of all families occupying owned farms, by states and territories 26
Diagram 5.—Percentages of the three classes of home proprietors of all home families, by states and territories 28
Diagram 6.—Percentage of families occupying owned and incumbered homes of all families occupying owned homes, by states and territories 28
Diagram 7.—Percentages of the three classes of home proprietors of all home families, for the 28 cities containing 100,000 population and over 31
Diagram 8.—Amount of incumbrance on farms occupied by owners and incumbered, by states and territories 65
Diagram 9.—Percentage of the amount of incumbrance of the total value of farms occupied by owners and incumbered, by states and territories 67
Diagram 10.—Average value of farms occupied by owners and incumbered, by states and territories 69
Diagram 11.—Amount of incumbrance on homes occupied by owners and incumbered, by states and territories 71
Diagram 12.—Percentage of the amount of incumbrance of the total value of homes occupied by owners and incumbered, by states and territories 71
Diagram 13.—Average value of homes occupied by owners and incumbered, by states and territories 72
Diagram 14.—Percentage of families in the United States occupying owned and incumbered farms and homes, and percentage of the amount of incumbrance on such farms and homes, according to specified amounts of incumbrance 73
Diagram 15.—Average annual rates of interest on the incumbrance on farms and homes occupied by owners, by states and territories 116
Diagram 16.—Average annual rates of interest on the incumbrance on farms occupied by owners, by states and territories 120
Diagram 17.—Average annual rates of interest on the incumbrance on homes occupied by owners, by states and territories 123
Diagram 18.—Amount of incumbrance on farms and homes in the United States occupied by owners, according to specified rates of interest 124
Diagram 19.—Percentage of families in the United States occupying owned and incumbered farms and homes, and percentage of the amount of incumbrance on such farms and homes, according to specified rates of interest 124
Diagram 20.—Percentage of families in the United States occupying owned and incumbered farms and homes, and percentage of the amount of incumbrance on such farms and homes, according to specified objects of debt 144
Diagram 21.—Percentages of two classes of farm and home proprietors of all farm and home families, classified by color, by geographical divisions 169
Diagram 22.—Percentages of two classes of farm proprietors of all farm families, classified by color, by geographical divisions ... 174
Diagram 23.—Percentages of two classes of home proprietors of all home families, classified by color, by geographical divisions and for the 58 principal cities 184
Diagram 24.—Percentages of two classes of farm and home proprietors of all farm and home families, classified by place of birth, by geographical divisions 191
Diagram 25.—Percentages of two classes of farm proprietors of all farm families, classified by place of birth, by geographical divisions 194

Page.

Diagram 26.—Percentages of two classes of home proprietors of all home families, classified by place of birth, by geographical divisions and for the 58 principal cities 196
Diagram 27.—Percentages of two classes of farm and home proprietors of all farm and home families, classified by nativity of parents, by geographical divisions 201
Diagram 28.—Percentages of two classes of farm proprietors of all farm families, classified by nativity of parents, by geographical divisions 202
Diagram 29.—Percentages of two classes of home proprietors of all home families, classified by nativity of parents, by geographical divisions and for the 58 principal cities 204
Diagram 30.—Percentages of two classes of farm and home proprietors of all farm and home families, classified by age periods, by geographical divisions 210
Diagram 31.—Percentages of two classes of farm proprietors of all farm families, classified by age periods, by geographical divisions 218
Diagram 32.—Percentages of two classes of home proprietors of all home families, classified by age periods, by geographical divisions and for the 58 principal cities 225
Diagram 33.—Percentages of two classes of farm and home proprietors of all farm and home families, classified by sex, by geographical divisions 238
Diagram 34.—Percentages of two classes of farm proprietors of all farm families, classified by sex, by geographical divisions 239
Diagram 35.—Percentages of two classes of home proprietors of all home families, classified by sex, by geographical divisions and for the 58 principal cities 240

LETTER OF TRANSMITTAL.

DEPARTMENT OF THE INTERIOR,
CENSUS DIVISION,
WASHINGTON, D. C., May 2, 1895.

SIR:

I have the honor to transmit herewith the report of the investigation of Farms and Homes: Proprietorship and Indebtedness, made by Special Agents George K. Holmes and John S. Lord, under authority of an act of Congress approved February 22, 1890.

I am, very respectfully, your obedient servant,

CARROLL D. WRIGHT,
Commissioner of Labor in charge.

Hon. HOKE SMITH,
Secretary of the Interior.

INTRODUCTION.

INTRODUCTION.

WHY THE INVESTIGATION WAS MADE.

Farm and home proprietorship and indebtedness were made the subject of statistical investigation in the Eleventh Census by special act of Congress. No previous census had undertaken a similar work.

EARLIER STATISTICS OF LAND PROPRIETORSHIP.—In connection with the taxation of real estate, assessors have long been collecting statistics of land proprietorship, but tabulations from their records have been available to the public only to the most limited extent. The first attempt to collect statistics of land proprietorship in this country, apart from the work of assessors, was made in Boston, Mass., in 1845, in a census of the city ordered by the city council. The question of proprietorship was confined to homes. In the report of that census there is no evidence that any difficulty was encountered by the enumerators in the performance of their duties on account of the question relating to home proprietorship, and no want of success appears.

HOME PROPRIETORSHIP IN MASSACHUSETTS.—An attempt was made in the taking of the Massachusetts census of 1875, by means of an individual schedule, to secure data from workingmen and workingwomen as to their wages and earnings, the number of rooms rented, the annual rental paid, as well as the ownership of the home and the mortgage incumbrance thereon. About 71,000 heads of families returned answers to these inquiries, and only 19 per cent of the persons who were asked whether they owned their homes replied that they did, the remaining 81 per cent being composed of persons who did not own their homes and of those who refused to answer.

FARM PROPRIETORSHIP IN MICHIGAN.—At the request of the commissioner of labor of Michigan the township supervisors of that state reported certain facts to him, which they ascertained in the assessment of taxes in April, 1887, among the facts being the proprietorship of farms and the mortgage debt thereon. The question in regard to mortgages was objectionable enough in many townships to prevent the supervisors from making complete reports, and, on account of this and of indifference on the part of the supervisors, returns were made for only 56.89 per cent of the farms in the state, as their number stood at the time the state census of 1884 was taken.

FARM AND HOME PROPRIETORSHIP IN THE ELEVENTH CENSUS.—The Eleventh Census was required to investigate the subject of farm and home proprietorship and indebtedness primarily through the efforts of Mr. B. C. Keeler, of St. Louis, Mo., who for many years has devoted much thought to economic and social questions, especially with regard to wealth. In 1889, at a meeting of the St. Louis Single Tax League, he offered a resolution requesting the Superintendent of Census to undertake the investigation covered by this report. The idea was so acceptable to the members of that association that they sent out 2,000 circulars requesting other single tax leagues and various farmers' and labor organizations to co-operate in the work of securing the inquiry. Some of the leagues so addressed, in their turn, sent out similar circulars to other organizations of workingmen and farmers.

In the meantime, Mr. Keeler and two other gentlemen living in St. Louis organized "The Western Economic Association", consisting at first of only those three gentlemen as members. They obtained the co-operation of others, and soon issued "An Address to the People of the United States". It was sent to every labor, religious, and agricultural paper in the country, and to the weekly editions of the great daily newspapers. This address, among other things, expressed a belief that if public sentiment were sufficiently aroused the necessary legislation by Congress could be had for the investigation of farm and home proprietorship and indebtedness. The response was general. The Board of Trade of Chicago, the Merchants' Exchange of St. Louis, and the Board of Trade of Little Rock, Ark., adopted resolutions and sent them to every member of Congress in their respective states. The Patrons of Husbandry, the Farmers' Alliance and Industrial Union, many religious bodies, managers of agricultural fairs, and labor organizations made like requests. The Knights of Labor, at their annual general assembly, indorsed the movement and sent forms for petitions to all the local assemblies in the country.

Mr. Keeler's most effective stroke came at the last moment. The address was sent for publication to the companies, some dozen in number, which make a business of printing "patent inside" newspapers. These companies at that time struck off weekly more than 5,000,000 copies, which were mostly circulated in rural regions.

RESOLUTIONS ADDRESSED TO CONGRESS.—Resolutions were addressed to Congress soon after the beginning of the session in December, 1889. A resolution requesting statistics bearing on the single tax theory was in many cases associated with the resolution calling for statistics of farm and home proprietorship and indebtedness. So far as the latter subject is concerned, the preamble and resolution were as follows:

Whereas there is a growing belief among the people of the United States that the present economic condition of society tends toward the concentration of wealth in the hands of the few to the detriment of the many by compelling the majority of the people to become and remain debtors; and

Whereas the public good demands that accurate information giving statistics bearing upon the relative distribution of wealth among the citizens of the republic should be easily accessible; therefore, be it

Resolved, That the Superintendent of the Census be urgently requested to collect the data to show in the next census what percentage of people in this country occupy their own homes and farms, and what proportion are tenants; and of those who occupy their homes and farms what proportion have their property free from debt, whether in the form of mortgages or ground rents; and of the homes and farms which are under mortgage and ground rent, what percentage of the value is so mortgaged or held subject to ground rent.

CONSEQUENT ACT OF CONGRESS.—Copies of these petitions, as the resolutions practically were, were received to an enormous number by the House of Representatives, and a compliance was made which was unusually prompt. An act was passed, which was approved by the President February 22, 1890, as follows:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That it shall be the duty of the Superintendent of Census, in addition to the duties now required of him by law, to ascertain the number of persons who live on and cultivate their own farms, and who live in their own homes, and the number who hire their farms and homes, and the number of farms and homes which are under mortgage, the amount of mortgage debt, and the value of the property mortgaged. He shall also ascertain whether such farms and homes have been mortgaged for the whole or part of the purchase money for the same, or for other purposes, and the rate of interest paid upon mortgage loans.

SEC. 2. That for the purposes of this act the sum of one million dollars is hereby appropriated out of any money in the Treasury not otherwise appropriated.

SEC. 3. That the provisions of sections thirteen, fourteen, fifteen, and sixteen of the "Act to provide for taking the Eleventh Census and subsequent censuses", approved March first, eighteen hundred and eighty-nine, shall apply to the provisions of this act.

In section 15 of the census act, which is applied to this act, it is provided that every member of a family over 20 years of age, upon request of the Census Office, shall supply the information called for in regard to the family by the census law, and that "whoever shall willfully fail or refuse shall be guilty of a misdemeanor, and upon conviction thereof shall be fined in a sum not exceeding one hundred dollars".

NOT ALLOWED TO IMPERIL THE DECENNIAL ENUMERATION.—This was a late day to undertake such a statistical work, covering the whole country, if it were to be done in connection with the decennial enumeration to begin on the following first of June, particularly as it was feared that the success of the Eleventh Census would be greatly imperiled if enumerators were to ask the people how much incumbrance they had on their homes and farms and why the incumbrance was placed on them. It was supposed that the people would not take kindly to these questions if addressed to them by the enumerators.

A problem similar to this arose in 1879, when the act entitled "An act to provide for the taking of the Tenth and subsequent censuses" provided specifically for certain inquiries to be incorporated in the enumerators' schedules in relation to "the ownership of the public debt of the United States, by whom owned, and the respective amounts". The Superintendent of the Tenth Census, Francis A. Walker, saw that it would be impracticable to procure answers to these inquiries through the enumerators, and requested that the law be repealed, which was done. Superintendent Walker's objections were, in part, as follows:

It should be remembered that in spite of the scheme of "prior schedules", in any degree to which it is likely to be used by the Census Office, the questions on the census schedules will often have to be answered by the women of the family in the temporary or protracted absence of the head thereof. Usually it may be assumed that the wife or daughter knows little or nothing respecting the investment of the family property, and even in the cases where the knowledge existed would hesitate to answer on such a point without the consent of the head of the family. It is a fundamental maxim of enumeration that as few matters as possible should be introduced in the house-to-house inquiry, respecting which the wife and the grown daughter can not be assumed to be equally intelligent with the husband and father. Even when the head of the family is present the inquiry respecting property in United States bonds is unlikely to secure trustworthy answers, and is certain to provoke distrust and engender animosity. On every account, therefore, the Superintendent deems it desirable that the interrogatory should be stricken from the schedule.

In view of the probability that enumerators, in a large degree, would not find at home persons who could answer the questions in regard to farm and home proprietorship and indebtedness, and also in view of the probability that these questions would arouse antagonisms not only to themselves but to the whole work of enumeration, it was decided that the enumerators should not be instructed to collect all of the facts required. It was fortunate for the investigation that this course was taken by Congress, for subsequently it was evident that if the whole investigation had been placed in charge of the enumerators it would have produced results in regard to statistics of indebtedness that would have been very incomplete, and perhaps the statistics of proprietorship would not have been much better.

PLAN FOR COLLECTING THE FACTS.

It was regarded as the wisest course to depend upon a variety of efforts to collect the facts required by law rather than to stake the success of the investigation upon efforts made in a single direction. It was a special statistical work of enormous proportions, and the collection of the facts was necessarily largely experimental. A report was wanted for every one of the 12,690,152 families in the United States, not including Alaska, the Indian territory, and Indian reservations, and it would have been impossible to collect the facts by a special enumeration or by an examination of public real estate records within the permitted expense of $1,000,000, or within any limits of expense that Congress would have been likely to authorize. It was known that the people are sensitive in regard to inquiries relating to their private affairs, and it was feared at that time that many of them would regard the ownership of their homes and farms and the mortgages on them as belonging to their private affairs. Yet an intelligent enumerator would need only to remind each person interrogated that whether he owned his home or his farm and whether he had a mortgage on it were matters of public record.

A BEGINNING MADE BY ENUMERATORS.—It was positively necessary that some of the facts should be collected by the enumerators, and four of the less objectionable questions were added to the population schedule, to which also was added a fifth one to permit further pursuit of inquiries. These five questions were as follows:

Is the home you live in hired, or is it owned by the head or by a member of the family?
If owned by the head or a member of the family, is the home free from mortgage incumbrance?
If the head of the family is a farmer, is the farm which he cultivates hired, or is it owned by him or by a member of his family?
If owned by the head or a member of the family, is the farm free from mortgage incumbrance?
If the home or farm is owned by the head or a member of the family, and mortgaged, give the post office address of the owner.

The instructions to the enumerators in regard to the foregoing questions were these:

In all cases where it can not be definitely ascertained whether the home or farm is mortgaged or not, return the post office address of the owner, so that this office can communicate with such persons.

In connection with the definition of mortgage incumbrance, it should be stated that judgment notes or confessions of judgment, as in Pennsylvania and Virginia, the deeds of trust of many states, deeds with vendor's lien clause, bonds or contracts for title that are virtually mortgages, crop liens or mortgages upon crops, and all other legal instruments that partake of the nature of mortgages upon real estate are to be regarded as such; but mechanics' liens are not to be regarded as mortgage incumbrances upon homes or farms.

The enumerator should be careful to use the local name for the mortgage incumbrance when making the inquiries, and should not confine himself to the word "mortgage" when it will be misunderstood.

Some of the difficulties which will arise in connection with the prosecution of the inquiries concerning homes and farms, and how they are to be treated, may be mentioned, as follows:

1. A house is not necessarily to be considered as identical with a home and to be counted only once as a home. If it is occupied as a home by one or more tenants, or by owner and one or more tenants, it is to be regarded as a home to each family.

2. If a person owns and cultivates what has been two or more farms and lives on one, they are not to be taken as more than one farm.

3. If a person owns and cultivates what has been two or more farms and all are not mortgaged, the several farms are to be counted as one farm and as mortgaged.

4. If a person hires both the farm he cultivates and the home he lives in, or owns both, the home is to be considered as a part of the farm.

5. If a person owns the home he lives in and hires the farm he cultivates, or owns the farm he cultivates and hires the home he lives in, both farm and home are to be entered upon the schedule, and separately.

6. If the tenant of a farm and its owner live upon it, either in the same house or in different houses, the owner is to be regarded as owning the home he lives in and the tenant as hiring the farm he cultivates. If the owner simply boards with the tenant no account is to be made of the owner.

7. If the same person owns and cultivates one farm and hires and cultivates another farm, he is to be entered upon the schedule as owning the farm he cultivates.

8. The head of a family may own and cultivate a farm and his wife may own another farm which is let to tenant, perhaps to her husband. In such case only the farm which is owned by the head of the family is to be considered, but the rented farm is to be taken account of when its tenant's family is visited.

9. A person who cultivates a farm is not to be regarded as hiring it if he works for a definite and fixed compensation in money or fixed quantity of produce, but he is to be regarded as hiring it if he pays a rental for it or is to receive a share of the produce, even though he may be subject to some direction and control by the owner.

SUCCESS OF THE ENUMERATORS.—Fortunately for the success of the work done by the enumerators, the people rarely refused to answer the questions relating to farms and homes, and, had the enumerators always found persons at home who could answer the questions, it is probable that there would have been no qualification to their success. The work of the enumerators thus eliminated from further inquiry all families reported by them to be hiring their farms or homes and all families owning them free of incumbrance. There remained, therefore, for further investigation, the families reported to be owning the farms or homes occupied by them, under incumbrance, and the families for which the reports were incomplete or wanting. In all, the families that remained for further inquiry numbered 2,492,558, or 19.64 per cent of the families of the country.

COLLECTION OF FACTS BY MAIL.—The next step in the plan of work was to employ the mail, not as the final step, but as the cheapest means of reducing the unknown quantities. To every person reported to be the owner, or, if no owner was reported, to be the head of each of the families remaining for further investigation, a circular

of letter sheet size with 4 pages was sent, containing a letter explaining the object of the circular, the questions for which answers were wanted, and a series of instructions in regard to the answers. After some experience with this circular, there was found to be too much printed matter upon it, and in its place a slip of paper 8 by 3½ inches was used, containing on one side an explanation of the object of the investigation, and on the other side the following matter:

If there was no incumbrance of any kind June 1, 1890, please answer as follows: "There was no incumbrance June 1, 1890".

If you owned and cultivated a farm June 1, 1890, your home is to be combined with your farm in your report of valuation and indebtedness, whether your home was on your farm or not.

If you did not own and cultivate a farm, answer the questions as applied to your home.

Include no valuation of real estate occupied by tenants or hired, nor the indebtedness upon the same, if it may reasonably be avoided.

Give the actual rate of interest, or what the use of the money has cost, regardless of what the contract may specify.

In reporting the objects of the indebtedness, briefly state the specific object for which the debt was made, as in the following examples: "To buy land", "speculation", "investments", "education of children", "sickness", "law suit", "failure in business", "security money", etc. Do not use indefinite terms, as "for borrowed money", "to pay debts", "to secure a loan", "for cash", "for general purposes", or "to pay a previous debt".

QUESTIONS.

1. Amount of mortgages, liens, and all other kinds of incumbrances on the farm you owned and cultivated, or on the home you owned and occupied, unpaid June 1, 1890, not including interest..... $.....
2. Market value of the farm or home June 1, 1890..... $.....
   If there was a crop lien, report home value of crop when ready for market..... $.....
3. Annual rate of interest actually paid:
   $.....at.....per cent.
   $.....at.....per cent.
   $.....at.....per cent.
4. Object of the indebtedness:

This simple slip was better understood than the longer circular and brought a higher percentage of returns than it was expected that the mail would bring. As fast as the returns were received the answers were copied upon the office slips, each representing a family, and, in cases where no replies were received, after a sufficient length of time had elapsed from the sending of the first request, a second one was made, and this was productive of more than expected results. Experimentally, a third request was mailed to 35,397 families, but this was of doubtful worth and was soon abandoned. The total number of requests sent by mail was 3,287,523.

CHARACTER OF THE REPORTS MADE BY MAIL.—For the states of Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, and Texas the mail was not available, because the population of these states has a large element of colored people and "poor whites" who were too ignorant to answer the questions by mail intelligently, if at all. A trial was made experimentally by mail in Alabama and South Carolina, but was soon abandoned. Nor was the mail used in Oklahoma on account of the recent settlement of that territory and the shifting of the inhabitants from one place to another.

On the whole, the returns from the states and territories for which the mail was relied upon contained a comprehensive statement of the facts about which inquiry was made, although they sometimes had to be extracted from long accounts of personal history. It seemed as if all of the "cranks" in the country had been found with their panaceas for debt and poverty.

Less than 1 per cent of those responding refused to give the information or gave it with admitted reluctance.

The failure of the mail to bring responses was chiefly confined to the newer parts of the United States with their drifting population, and to counties, towns, and city wards containing a large portion of inhabitants of foreign birth.

CONCLUSION OF FIELD WORK BY SPECIAL AGENTS.—The fruits of the mail having been gathered, the next step would have been the pursuit of inquiries in regard to the remaining families for which reports were wanted, by special agents, directly by personal inquiry, or indirectly by examination of tax and real estate records, and by inquiries made of certain public officers, loan agents, and other persons presumed to have the information sought. At the time the plan was made there was reason to believe that it would be successful, and it is now certain that it was entirely feasible, but its full execution was prevented by its expensiveness and by the lack of money supply.

After the resources of the mail had been exhausted, special agents were employed to correct the greater deficiencies, outside of the southern states named, except in a considerable number of counties of small population which could be visited by a special agent only at great expense, and in these counties reports were obtained from the officers having charge of the real estate record offices. The special agents were able to obtain the information that they were seeking almost entirely by application to debtors and at dwellings. In this way unknown quantities were reduced to proportions which are not regarded as invalidating the conclusions that are made, although returns for all families were very much desired.

In the southern states above named the entire work that was supplementary to that of the enumerators was done by a few special agents, who traveled from county to county and obtained answers to their questions from various county officers—the probate judge, assessor, sheriff, clerk, auditor, treasurer, register, or tax collector. One or more of these officers, in all except the more populous counties of the south, could be relied upon to give trustworthy answers, not only as to whether a family owned its home or farm, but also in regard to the amount of incumbrance, if any, the rate of interest, and the purpose for which the debt was incurred. The reports thus made by county officers are, beyond question, the most trustworthy ones to be had in these states.

THE UNKNOWN QUANTITIES.—Outside of the southern states mentioned, the effect of averages derived from actual returns and applied to unknown quantities is an important matter in the results of this investigation. This was early perceived, and the returns of special agents were compared with the returns of the mail. The civil divisions in which supplementary work was done by special agents were those from which the returns by mail were exceptionally deficient, and as many of these were selected for special agents as the money at command would warrant. While it is true that average values and incumbrances in some cases differed materially as between those derived from the mail alone and those derived from both mail and special agents, this fact was confined to the less important counties, and it was found that percentages of incumbrance of value were generally not very different under the two modes of collection.

The amounts of debt and of value were really less an object of the investigation than the relationship between them. Primarily, the farm and home investigation is concerned with proprietorship, and it takes account of incumbrance only to discover how far ownership is qualified by it; so that, notwithstanding errors in amounts of debt and of value due to an application of averages, the decisive and ultimate object of inquiry, namely, their relationship to each other, contains very little error. In the averages for the larger towns, the cities, the populous counties, and the states where their basis is broad and large, it is highly improbable that there are errors large enough to affect materially the true aggregates of incumbrances and values. For these reasons one may be moderately content to accept the necessity of stopping the collection of facts where it was stopped. There is reason to believe that of the families that made no response by mail, there is fully as large a percentage of tenant families as there is among those that did respond. The cases were numerous in which the inquiries had to be stopped because the families had changed their post office addresses.

In making the tables of this report, averages derived from known quantities have been extended to the unknown quantities, and, in order that the importance or unimportance of the unknown quantities may be known, Tables 1, 2, 3, 4, 5, and 6 are published.

Tables 1, 2, and 3 exhibit the number of families from which returns were not received; but the number of such families is meaningless until it is compared with the total number of families from which returns were sought, and this comparison is made by percentages in Tables 4, 5, and 6. Of the total number of farm families, 1.24 per cent failed to report, through the enumerators and otherwise, whether they owned the farm occupied by them, and the corresponding failure on the part of home families is represented by 2.25 per cent.

Ownership having been stated, there was a failure on the part of farm-owning families to report whether their farms were free of debt or incumbered to the extent of 1.26 per cent, and on the part of home families to the extent of 2.10 per cent. Therefore, with respect to proprietorship and the fact of incumbrance or freedom from incumbrance, substantially complete information was obtained. The foregoing percentages are not large enough to stand for the failures of the enumerators, and they would have been considerably larger had not supplementary work been done.

As previously explained, the enumerators made no report of incumbrance on farms and homes, and no report of the value, the rate of interest, and the object of the debt. After all resources at command were exhausted there remain 18.35 per cent of the owning families occupying incumbered farms, from which information was not obtained in regard to the amount of the incumbrance, value of the farm, rate of interest, and the object of the debt; and the corresponding percentage for home families is 25.98. The success attained in the United States was slightly exceeded in the 420 cities and towns of 8,000 to 100,000 population, and was nearly equaled in the 28 cities of 100,000 population and over, as Tables 5 and 6 show.

TABLE I.—NUMBER OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	PROPRIETORSHIP.				WHETHER OWNED FREE OR INCUMBERED.				DEBT, VALUE, RATE, AND OBJECT.			
	Unknown.		Total of known and unknown.		Unknown.		Total of known and unknown.		Unknown.		Total of known and unknown.	
	For farms.	For homes.	For farms.	For homes.	For farms.	For homes.	For farms.	For homes.	For farms.	For homes.	For farms.	For homes.
The United States	58,917	178,443	4,767,179	7,922,973	39,725	61,309	3,142,746	2,923,671	162,745	210,443	886,957	809,933
Alabama	450	370	166,690	120,602	213	82	71,929	27,592	157	24	3,131	826
Arizona	151	475	2,299	11,196	122	229	1,842	5,018	45	22	126	222
Arkansas	1,831	1,105	146,970	66,650	871	332	70,275	21,896	302	35	3,314	1,280
California	1,637	7,772	55,534	190,176	1,214	3,007	42,252	75,673	4,152	5,631	13,732	17,175
Colorado	638	2,738	19,178	65,098	524	1,045	15,417	26,232	1,057	2,121	3,929	5,955
Connecticut	442	2,303	26,439	130,451	357	772	21,765	47,210	1,363	4,455	6,769	21,749
Delaware	339	708	9,381	25,197	180	269	4,745	8,388	429	1,039	1,395	3,215
District of Columbia	1	155	887	43,580	.....	33	242	10,983	2	101	10	2,637
Florida	262	225	36,625	43,434	136	80	23,866	16,269	17	15	703	752
Georgia	725	704	175,688	176,371	288	134	73,607	37,032	36	21	2,491	1,031
Idaho	418	492	7,997	10,116	368	313	7,083	5,915	353	61	1,156	328
Illinois	3,051	10,972	252,953	525,062	1,813	4,228	160,065	226,209	10,081	16,410	58,760	67,490
Indiana	3,388	5,026	205,331	261,815	2,291	2,762	145,275	123,449	9,361	8,614	48,079	31,774
Iowa	2,067	3,058	205,435	183,082	1,370	1,584	144,698	100,763	7,045	3,829	77,111	26,961
Kansas	1,733	2,120	171,145	126,213	1,084	999	118,031	63,297	7,053	4,310	65,483	24,788
Kentucky	1,088	814	188,560	165,903	698	251	123,071	53,125	365	111	4,991	3,606
Louisiana	1,316	1,446	79,705	134,418	500	274	35,458	27,845	167	382	1,420	1,072
Maine	479	1,086	62,122	88,233	438	590	57,391	42,370	2,764	2,508	12,679	9,042
Maryland	960	4,910	41,372	160,807	583	1,532	25,969	51,248	1,937	4,308	7,794	13,133
Massachusetts	200	2,476	34,576	445,214	158	722	29,370	145,683	1,738	12,500	8,945	57,304
Michigan	2,194	5,432	176,764	278,240	1,752	2,608	146,697	140,485	12,943	13,430	72,395	45,312
Minnesota	2,563	7,115	117,893	130,682	2,138	2,890	99,911	61,120	11,245	6,778	46,347	22,038
Mississippi	1,580	799	161,080	80,068	482	153	60,777	17,833	93	10	4,681	766
Missouri	4,533	7,357	250,832	277,463	2,999	2,374	172,957	100,620	13,147	8,015	63,011	28,094
Montana	512	1,800	6,441	21,060	437	795	5,578	9,203	295	432	869	1,136
Nebraska	2,419	4,132	115,928	90,892	1,606	1,625	84,620	39,909	8,095	4,203	43,991	14,467
Nevada	39	213	1,514	8,656	35	119	1,270	4,854	61	81	218	191
New Hampshire	466	1,367	29,151	58,197	407	529	25,969	22,853	1,160	1,354	5,659	5,782
New Jersey	528	8,544	31,942	276,397	358	2,407	21,687	88,254	2,695	12,490	10,607	39,786
New Mexico	130	508	9,518	25,986	113	294	8,393	16,294	114	215	251	470
New York	2,223	40,151	226,632	1,081,383	1,636	7,483	174,652	316,631	12,829	31,164	77,143	124,115
North Carolina	963	683	182,791	124,161	531	164	106,523	31,992	331	78	5,202	1,567
North Dakota	439	183	28,225	10,253	387	75	25,431	4,645	3,460	372	12,377	1,285
Ohio	3,548	9,579	256,264	529,027	2,433	4,411	186,423	239,943	10,784	17,942	53,883	69,540
Oklahoma	.....	.....	10,410	4,610	.....	.....	9,903	3,156	.....	.....	.....	.....
Oregon	777	1,482	27,639	36,152	616	652	22,503	16,889	1,273	637	5,257	4,735
Pennsylvania	3,543	20,611	211,472	850,154	2,631	7,603	156,928	305,571	11,630	29,591	43,020	93,575
Rhode Island	104	1,211	5,500	60,510	78	298	4,125	18,094	203	1,635	786	6,797
South Carolina	241	380	117,405	105,536	76	63	45,218	18,023	18	9	3,617	1,216
South Dakota	1,305	960	49,540	20,710	1,049	516	41,521	11,365	5,812	1,255	21,750	4,187
Tennessee	1,149	992	183,726	150,468	584	224	106,777	43,603	45	14	3,431	2,389
Texas	1,011	2,049	248,782	162,469	981	716	126,314	63,592	535	84	7,221	2,713
Utah	431	1,533	11,884	26,932	392	879	10,763	16,333	198	561	597	1,390
Vermont	400	795	32,573	43,206	313	350	26,835	19,749	1,735	1,512	11,900	7,285
Virginia	557	947	152,790	171,883	358	276	82,256	47,886	123	85	2,596	1,947
Washington	717	2,071	24,047	46,930	576	779	19,620	18,901	1,532	1,408	5,251	3,782
West Virginia	1,526	1,845	76,157	64,202	1,087	678	56,035	23,334	1,770	1,202	7,272	4,419
Wisconsin	2,723	5,220	148,340	187,107	2,376	2,824	128,913	102,061	12,048	9,200	55,242	30,134
Wyoming	226	704	3,534	8,531	176	316	2,796	3,281	97	99	365	445

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	8,870	78,544	660,407	3,051,835	6,376	20,754	518,722	1,006,415	36,117	97,209	177,508	365,435
South Atlantic	5,574	10,566	772,596	915,171	3,239	3,220	418,461	246,055	4,713	6,858	31,080	29,947
North Central	20,963	62,060	1,978,059	2,619,946	21,208	26,896	1,454,542	1,213,966	111,074	94,448	618,429	366,070
South Central	9,325	7,485	1,185,932	885,188	4,329	2,032	613,504	258,642	1,664	660	28,189	12,652
Western	5,676	19,788	169,585	450,833	4,573	8,488	137,517	198,593	9,177	11,268	31,751	35,829

TABLE 2.—NUMBER OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED FOR HOMES: TOTAL FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	PROPRIETORSHIP.		WHETHER OWNED FREE OR INCUMBERED.		DEBT, VALUE, RATE, AND OBJECT.	
	Unknown.	Total of known and unknown.	Unknown.	Total of known and unknown.	Unknown.	Total of known and unknown.
The United States	36,246	1,749,579	12,748	629,092	52,995	214,613
Alabama	84	17,637	14	3,767	7	109
Arizona						
Arkansas	316	11,316	109	3,553	9	506
California	970	30,720	387	16,276	1,806	5,019
Colorado	802	8,029	268	2,994	283	778
Connecticut	1,082	81,253	269	23,321	2,412	11,990
Delaware	206	12,448	62	3 759	505	1,860
District of Columbia						
Florida	5	9,677	2	3,046	4	319
Georgia	116	41,282	10	8,151	5	445
Idaho						
Illinois	1,480	78,827	695	38,446	2,518	12,174
Indiana	1,373	61,970	515	25,052	2,004	7,287
Iowa	1,161	51,201	498	24 605	1,256	8,731
Kansas	703	35,591	278	14,797	1,249	6,403
Kentucky	126	23,033	36	7,518	6	646
Louisiana	11	4,225	2	1,052	4	85
Maine	219	26,608	86	9,641	514	1,761
Maryland	146	6,084	54	2,340	202	772
Massachusetts	1,243	231,213	319	72,253	7,010	32,002
Michigan	1,674	71,238	778	34,855	3,058	13,113
Minnesota	786	12,221	304	5,980	443	1,711
Mississippi	52	6,985	11	1,643	1	139
Missouri	316	23,722	133	9,556	944	2,988
Montana	310	4,090	100	1,487	179	450
Nebraska	1,530	19,537	561	7,262	1,192	3,158
Nevada	15	1,737	10	1,104	1	2
New Hampshire	625	20,808	180	6,055	384	1,497
New Jersey	2,875	91,034	684	24,751	3,899	12,060
New Mexico						
New York	5,682	189,702	1,703	71,241	6,616	28,811
North Carolina	96	12,311	22	3,238	5	204
North Dakota						
Ohio	2,142	126,035	954	55,788	5,021	20,231
Oklahoma						
Oregon	283	8,803	64	2,971	33	2,012
Pennsylvania	4,568	153,322	1,755	58,520	6,011	19,627
Rhode Island	460	27,579	119	7,457	757	3,117
South Carolina	212	15,785	38	3,413	6	407
South Dakota	40	1,782	16	700	127	413
Tennessee	277	41,075	50	8,330	1	710
Texas	657	43,067	220	13,804	17	836
Utah	730	10,252	326	4,578	377	803
Vermont	84	5,332	35	2,237	199	1,033
Virginia	302	43,779	84	10,182	30	404
Washington	920	17,652	239	4,918	586	1,315
West Virginia	270	10,571	90	3,555	279	789
Wisconsin	1,129	43,627	603	24,080	2,420	7,589
Wyoming	99	2,060	20	636	0	127

TABLE 3.—NUMBER OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED FOR HOMES, BY THE 28 CITIES OF 100,000 POPULATION AND OVER: 1890.

CITIES.	PROPRIETORSHIP.		WHETHER OWNED FREE OR INCUMBERED.		DEBT, VALUE, RATE, AND OBJECT.	
	Unknown.	Total of known and unknown.	Unknown.	Total of known and unknown.	Unknown.	Total of known and unknown.
The 28 cities	61,359	1,948,834	11,239	444,879	48,517	168,159
Allegheny, Pa	799	20,777	209	5,588	728	2,025
Baltimore, Md	2,654	86,457	607	22,531	2,024	5,492
Boston, Mass	446	80,613	82	16,512	1,687	6,410
Brooklyn, N. Y	13,812	170,732	1,832	31,692	3,860	12,976
Buffalo, N. Y	1,086	51,275	404	20,497	2,325	9,697
Chicago, Ill	5,489	219,000	1,419	63,124	7,225	27,248
Cincinnati, Ohio	516	63,423	94	12,162	911	3,524
Cleveland, Ohio	1,673	52,947	636	20,703	2,143	7,604
Denver, Colo	536	19,621	136	5,712	732	2,055
Detroit, Mich	432	42,110	159	17,549	2,358	6,409
Indianapolis, Ind	401	22,979	123	7,606	675	2,749
Jersey city, N. J	1,360	34,387	258	6,464	600	2,401
Kansas city, Mo	171	26,519	37	6,134	828	2,835
Louisville, Ky	15	32,852	1	7,989	.....	596
Milwaukee, Wis	1,031	41,436	387	17,459	2,493	7,959
Minneapolis, Minn	2,074	32,750	530	10,198	1,311	5,483
Newark, N. J	1,522	38,806	289	8,557	1,423	4,047
New Orleans, La	74	48,276	13	10,374	204	523
New York, N. Y	13,052	312,754	606	19,798	2,645	8,188
Omaha, Neb	1,108	22,317	277	5,788	770	2,548
Philadelphia, Pa	3,871	204,202	718	46,489	5,568	17,996
Pittsburg, Pa	940	45,419	235	12,666	1,308	4,809
Providence, R. I	477	20,187	92	6,054	555	2,306
Rochester, N. Y	418	27,204	144	11,964	1,554	6,118
St. Louis, Mo	3,347	91,364	597	18,704	1,396	4,964
St. Paul, Minn	2,080	25,630	790	10,302	1,856	5,205
San Francisco, Cal	2,318	52,377	462	11,280	1,147	3,220
Washington D. C	155	43,580	33	10,983	101	2,637

TABLE 4.—PERCENTAGE OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED OF TOTAL FAMILIES OF EACH GROUP, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	PROPRIETORSHIP.		WHETHER OWNED FREE OR INCUMBERED.		DEBT, VALUE, RATE, AND OBJECT.	
	For farms.	For homes.	For farms.	For homes.	For farms.	For homes.
The United States	1.24	2.25	1.26	2.10	18.35	25.98
Alabama	0.27	0.31	0.30	0.30	5.01	2.01
Arizona	6.57	4.24	6.63	4.56	35.71	9.91
Arkansas	1.25	1.66	1.10	1.52	9.11	2.73
California	2.95	4.09	2.87	4.05	30.24	32.79
Colorado	3.33	4.21	3.40	3.98	26.90	35.62
Connecticut	1.67	1.65	1.64	1.64	20.14	20.48
Delaware	3.61	2.81	3.70	3.21	30.75	32.02
District of Columbia	0.26	0.36	.....	0.30	20.00	3.83
Florida	0.72	0.52	0.57	0.49	2.42	1.99
Georgia	0.41	0.40	0.39	0.36	1.45	2.04
Idaho	5.23	4.86	5.20	5.29	30.54	18.60
Illinois	1.21	2.09	1.13	1.87	17.16	24.31
Indiana	1.65	2.26	1.58	2.24	19.47	27.11
Iowa	1.01	1.67	0.95	1.57	9.14	14.20
Kansas	1.01	1.68	0.92	1.58	10.77	17.39
Kentucky	0.58	0.49	0.57	0.47	7.31	3.08
Louisiana	1.05	1.08	1.41	0.98	11.76	35.63
Maine	0.77	1.23	0.76	1.30	21.80	27.74
Maryland	2.32	3.05	2.24	2.99	25.49	32.80
Massachusetts	0.58	0.56	0.54	0.50	10.43	21.81
Michigan	1.24	1.05	1.19	1.86	17.88	20.64
Minnesota	2.17	5.47	2.14	4.73	24.26	30.76
Mississippi	0.08	1.00	0.79	0.86	1.99	1.31
Missouri	1.81	2.65	1.68	2.36	20.86	28.53
Montana	7.95	8.55	7.83	8.64	33.95	38.03
Nebraska	2.00	4.55	1.90	4.07	18.40	29.67
Nevada	2.58	2.46	2.76	2.45	27.98	42.41
New Hampshire	1.58	2.35	1.57	2.31	20.50	23.42
New Jersey	1.05	3.09	1.05	2.73	25.41	31.39
New Mexico	1.37	1.95	1.35	1.80	45.42	45.74
New York	0.98	3.71	0.94	2.30	10.63	25.11
North Carolina	0.53	0.55	0.50	0.51	6.30	4.98
North Dakota	1.50	1.78	1.52	1.61	27.90	28.05
Ohio	1.38	1.81	1.31	1.84	20.01	25.80
Oklahoma	.....	.....	.....	.....	.....	.....
Oregon	2.81	4.10	2.74	3.80	24.22	13.45
Pennsylvania	1.08	2.42	1.08	2.49	27.03	31.62
Rhode Island	1.89	1.74	1.89	1.05	25.83	24.05
South Carolina	0.21	0.37	0.17	0.33	0.50	0.74
South Dakota	2.63	4.64	2.53	4.54	26.72	20.97
Tennessee	0.63	0.60	0.55	0.51	1.31	0.50
Texas	0.77	1.26	0.78	1.13	7.41	3.10
Utah	3.63	5.69	3.64	5.38	33.17	40.36
Vermont	1.23	1.84	1.17	1.77	14.58	20.75
Virginia	0.42	0.55	0.44	0.58	4.74	4.37
Washington	2.98	4.41	2.94	4.12	29.18	37.23
West Virginia	2.00	2.87	1.94	2.91	24.34	27.20
Wisconsin	1.84	2.79	1.84	2.77	21.81	30.53
Wyoming	6.40	8.25	6.20	9.63	26.58	22.26

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	1.27	2.57	1.23	2.06	20.35	26.60
South Atlantic	0.72	1.15	0.77	1.31	15.16	22.90
North Central	1.51	2.37	1.46	2.22	17.90	25.80
South Central	0.79	0.85	0.71	0.79	5.90	5.22
Western	3.35	4.39	3.33	4.27	28.90	31.45

TABLE 5.—PERCENTAGE OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED OF TOTAL FAMILIES OF EACH GROUP FOR HOMES: TOTAL FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Proprietorship.	Whether owned free or incumbered.	Debt, value, rate, and object.	STATES AND TERRITORIES.	Proprietorship.	Whether owned free or incumbered.	Debt, value, rate, and object.
The United States	2.07	2.03	24.69	Montana	6.61	6.72	39.78
				Nebraska	7.83	7.73	37.75
Alabama	0.48	0.37	6.42	Nevada	0.86	0.91	50.00
Arizona				New Hampshire	3.00	2.97	25.65
Arkansas	2.79	3.07	1.78	New Jersey	3.16	2.76	32.33
California	2.44	2.38	35.98				
Colorado	9.99	8.95	36.38	New Mexico			
				New York	3.00	2.39	22.90
Connecticut	1.33	1.15	20.12	North Carolina	0.78	0.68	2.45
Delaware	1.65	1.65	27.15	North Dakota			
District of Columbia							
Florida	0.05	0.07	1.25	Ohio	1.60	1.71	24.82
Georgia	0.28	0.23	1.12	Oklahoma			
				Oregon	3.21	2.15	1.64
Idaho				Pennsylvania	2.98	3.00	30.63
Illinois	1.88	1.81	20.68				
Indiana	2.22	2.18	27.50	Rhode Island	1.67	1.60	24.05
Iowa	2.14	2.02	14.39	South Carolina	1.34	1.11	1.47
Kansas	1.98	1.88	19.51	South Dakota	2.24	2.03	30.75
				Tennessee	0.67	0.60	0.14
Kentucky	0.53	0.48	0.93				
Louisiana	0.26	0.19	4.71	Texas	1.53	1.58	2.03
Maine	0.82	0.89	20.19	Utah	7.21	7.12	42.22
Maryland	2.40	2.31	26.17	Vermont	1.58	1.56	19.20
Massachusetts	0.54	0.44	21.90	Virginia	0.83	0.82	6.47
Michigan	2.35	2.23	27.90	Washington	5.21	4.86	44.56
Minnesota	6.38	5.08	25.89	West Virginia	2.55	2.53	35.56
Mississippi	0.74	0.67	0.72	Wisconsin	2.50	2.50	32.01
Missouri	1.33	1.39	31.59	Wyoming	4.81	4.09	4.72

TABLE 6.—PERCENTAGE OF FAMILIES FROM WHICH RETURNS WERE NOT RECEIVED OF TOTAL FAMILIES OF EACH GROUP FOR HOMES, BY THE 28 CITIES OF 100,000 POPULATION AND OVER: 1890.

CITIES.	Proprietorship.	Whether owned free or incumbered.	Debt, value, rate, and object.	CITIES.	Proprietorship.	Whether owned free or incumbered.	Debt, value, rate, and object.
The 28 cities	3.15	2.53	28.85	Louisville, Ky	0.05	0.01	
				Milwaukee, Wis	2.49	2.22	31.32
Allegheny, Pa	3.85	3.74	35.95	Minneapolis, Minn	6.33	5.29	23.91
Baltimore, Md	3.07	2.96	36.85	Newark, N. J	3.92	3.38	35.10
Boston, Mass	0.50	0.50	26.32	New Orleans, La	0.15	0.13	56.21
Brooklyn, N. Y	8.09	5.78	29.75				
Buffalo, N. Y	2.12	1.97	23.98	New York, N. Y	4.17	3.06	32.30
				Omaha, Neb	4.96	4.79	30.22
Chicago, Ill	2.50	2.25	26.52	Philadelphia, Pa	1.05	1.54	30.94
Cincinnati, Ohio	0.81	0.77	25.85	Pittsburg, Pa	2.07	1.86	27.25
Cleveland, Ohio	3.16	3.07	28.18	Providence, R. I	1.63	1.52	24.13
Denver, Colo	2.73	2.38	35.62				
				Rochester, N. Y	1.54	1.20	25.40
Detroit, Mich	1.03	0.91	36.28	St. Louis, Mo	3.66	3.19	28.12
Indianapolis, Ind	1.75	1.62	24.55	St. Paul, Minn	8.12	7.67	35.25
Jersey city, N. J	3.95	3.99	24.99	San Francisco, Cal	4.43	4.10	35.62
Kansas city, Mo	0.64	0.60	29.21	Washington, D. C	0.36	0.30	3.83

SCOPE OF THE INVESTIGATION.

THE FAMILY.—For the purpose of this investigation all of the families of the United States are divided into two primary classes: families occupying farms and families occupying homes. The family is adopted as the statistical unit, and, because of the common interests of its members, the ownership of the farm or home by any member is credited to the family as a whole. Likewise, in the case of tenancy every member of the family is in the situation of a tenant, and not merely the member who is legally the lessee. Such a composite unit as a family is impracticable in considering ages and places of birth, since a description of this sort naturally applies to individuals. Consequently, one person is taken to represent each family with respect to his age, place of birth, sex, color, and the nativity of his parents: the owner of the farm or home in case of ownership, and the head of the family in case of tenancy. The enumerators were instructed that the word family, for the purposes of the census, includes persons living alone, as well as families in the ordinary sense of that term, and also all larger aggregations of people having only the tie of a common roof and table. A hotel, with all its inmates, constitutes but one family within the meaning of this term. A hospital, a prison, an asylum is equally a family for the purposes of the census. On the other hand, the solitary inmate of a cabin, a loft, or a room finished off above a store, and indeed all individuals living out of true families, constitute a family in the meaning of the census act.

By "individuals living out of true families" is meant all persons occupying lofts in public buildings, above stores, warehouses, factories, and stables, having no other usual place of abode; persons living solitary in cabins, huts, or tents; persons living alone and sleeping on river boats, canal boats, barges, etc., having no other usual place of abode, and persons in police stations having no homes. Of the classes just mentioned the most important, numerically, is the first, namely, those persons, chiefly in cities, who occupy rooms in public buildings, or above stores, warehouses, factories, and stables. In the case, however, of tenement houses and of the so-called "flats" of the great cities as many families are to be recorded as there are separate tables.

A person's home is where he sleeps. There are many who lodge in one place and board in another; all such persons were returned as members of the family with which they lodged.

FARMS AND FARM FAMILIES UNEQUAL.—Some disagreements, both apparent and real, between the farm family statistics of this report and the farm statistics of the report on agriculture should be explained in order that the statistics of both reports may be intelligently used. The statistics of agriculture, including the number of farms and their proprietorship, were reported on a special schedule by the enumerators, and the statistics of farm families and their proprietorship of farms in this report, as before explained, were reported by enumerators on the population schedule, to be supplemented by further inquiries by mail and by special agents. In the former case the farm is the unit; in the latter, the farm family. The number of farm families should not necessarily agree with the number of farms; as a matter of fact, it is generally greater than the number of farms, for these reasons:

(1) Sometimes there are two proprietorship families living on and cultivating the same farm.

(2) The enumerators were instructed that "Farms for the purposes of the agricultural schedule include, besides what are commonly known as farms, all considerable nurseries, orchards, and market gardens owned by separate parties, which are cultivated for pecuniary profit and employ as much as the labor of one able-bodied workman during the year. Mere cabbage and potato patches, family vegetable gardens, and ornamental lawns, not constituting a portion of a farm for general agricultural purposes, will be excluded. No farm will be reported of less than 3 acres unless $500 worth of produce has been actually sold from it during the year. The latter proviso will allow the inclusion of many market gardens in the neighborhood of large cities, where, although the area is small, a high state of cultivation is maintained and considerable values are produced. A farm is what is owned or leased by one man (*a*) and cultivated under his care. A distant wood lot or sheep pasture, even if in another subdivision or district, is to be treated as a part of the farm; but wherever there is a resident overseer or a manager there a separate farm is to be reported."

In all parts of the country there are more or less families whose heads the enumerators reported as being farmers, but for whom they made no returns of farm products on the schedule for agriculture. In a case of this sort the family, through one of its members, usually the head, has a proprietorship in a small area of land, less than 3 acres, and the land does not produce enough to warrant returns of agriculture, yet the enumerator finds it difficult to give the proprietor any occupation but that of a farmer, although the proprietor may work for wages at some other occupation or occupations during a portion of the year. In Arizona and New Mexico there is a large proportion of such cases connected with stock raising. Such families, for the purposes of this report, may more properly be considered farm families instead of home families.

(3) The number of farm families is larger than the number of farms, also, in the agricultural regions undergoing settlement in 1889, because farmers had no crops to report on the schedule for agriculture, since they raised none in 1889.

(4) To an extent, generally and relatively small, the enumerators made returns in regard to agriculture for only one farm in the case of what had at one time been one farm, but, at the time of the enumeration, had become divided into two holdings, one possessed by the owner and the other by a tenant for the year. The two families were reported as two on the population schedule, the former one as owning, and the latter one as hiring, a farm, but the products of both farms were more or less returned as for one farm.

For the last reason the number of farm-hiring families exceeds the number of hired farms. On the other hand, the number of farms may exceed the number of farm families, for the reasons that—

(1) For the purpose of the report on agriculture two farms have been counted in the case of two separate tracts of land, both cultivated under the direction of the same proprietor, who lives, probably, on one of them, the other tract having a resident laborer or manager working for wages and without any proprietorship in the farm, except that portion of it which he occupies as a home. In a case like this, for the purpose of this report, the two tracts of land are regarded as one farm, because under the proprietorship of one farm family, and the family of the resident laborer or manager is regarded as a home family.

(2) In some counties in the recently settled parts of the west the number of farms is more than the entire number of families, because several members of the same family each claimed a farm which he had acquired under the homestead law.

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a It is not to be understood from this that when a farm has two owners it has been counted as two farms.

The supplementary work done by mail and special agents in connection with the investigation, in regard to which this is a report, was the means of changing some of the reports made by enumerators relative to farm proprietorship as well as in regard to home proprietorship, and this partly accounts for the difference between the number of farm-owning families and the number of owned farms, as stated in the two reports.

The disagreement between the two reports is often more apparent than real, and is largely due to differences of classifications which could not be made practically to accord with each other, and to other differences which are inevitable in any attempt to establish substantially the same statistical facts by different processes.

In the southern states the disagreements between the two reports are of considerable account, but the foregoing statements are sufficient to explain them, more especially the statement in regard to the supplemental work done by special agents, who visited nearly all of the counties of the south and corrected a considerable portion of the returns of farm and home proprietorship made by the enumerators.

Therefore it is probable that the statistics of farm families in this report more truly represent the facts than the statistics of farm proprietorship do in the report on agriculture; although for the purposes of comparing with the farm proprietorship statistics of the census of 1880, probably the farm proprietorship statistics of the report on agriculture of the census of 1890 may more fairly be used, on the assumption that there is no great difference in the quality of the work done in the south by the enumerators of the two censuses.

A FAMILY OCCUPIES EITHER A FARM OR A HOME.—In order that a family may be counted as occupying and cultivating a farm, it must have some sort of proprietorship in a farm. The family of a farm laborer, who works for wages, is counted as a home family, although it may be living in a dwelling situated on a farm. A very few cases were found in which a farm tenant was also the owner of his home; in that case his family is counted as a home-owning family. Every family must have the proprietorship of either a farm or a home. Even a squatter, being a tenant at sufferance, is regarded as having a proprietorship. A home may be in a canal boat, in a log cabin, or in the palace of the millionaire; it may consist of a camp of cowboys, or railroad constructing laborers, or of woodchoppers. Each family in a tenement house is regarded as having a home. A home may be in a factory, or warehouse, or barn, if a family lives in the building.

PROPRIETORSHIP IS EITHER OWNERSHIP OR TENANCY.—The secondary classification of families is into those that own the farms or homes occupied by them, and those that hire. A farm tenancy, the rent for which is paid with a share of the crops, is regarded as a tenancy as fully as one for which a money rental is paid. The word "proprietor", as herein used, is not confined to owner, as it is often used in European statistics, but has its full legal meaning, and includes tenants as well as owners. "Real estate" includes land and buildings.

It is largely the practice in Philadelphia and Baltimore to build a dwelling on leased land, for which the owner of the dwelling pays a "ground rent". Ground rents prevail to some degree in other cities, for example, in Chicago and St. Louis. The owners of these dwellings, if they live in them, are regarded as occupying owned homes, and since no part of the value of the land is an incumbrance on the dwelling, although any unpaid ground rent may be, the ground rents are not taken as incumbrances on the homes. The tenant farms and homes now drop from consideration.

OWNERSHIP QUALIFIED BY INCUMBRANCE.—The farms and homes occupied by owners are divided into two classes, those free of incumbrance and those subject to incumbrance. Although no incumbrances but mortgages were referred to in the petitions in compliance with which the act was passed by Congress requiring this investigation to be made, nor in the act itself, any incumbrance, except crop liens, that was reported was accepted and is included in the numbers expressing amount of incumbrance in this report. The enumerators were instructed to regard crop liens as incumbrances on farms, but they overlooked the instruction, with hardly an exception, in the districts where crop liens were in force. These liens are mostly confined to the southern states.

AMOUNT OF DEBT AND VALUE, RATE OF INTEREST, AND OBJECT OF DEBT.—The farms and homes that are free of incumbrance receive no further consideration, but for those subject to incumbrance reports were made giving the value of the farm or home, the amount of the incumbrance thereon, the rate of interest to which it is subject, and the purpose for which the incumbrance was incurred. The value of the entire farm or home is taken, even though but a portion of it is covered by the incumbrance.

The classifications above explained may be more clearly kept in mind by viewing the following arrangement:

- Farm families
  - Owning the farms occupied by them
    - Free of incumbrance.
    - Subject to incumbrance
      - With statement of value, incumbrance, rate of interest, and object of debt.
  - Hiring the farms occupied by them.
- Home families
  - Owning the homes occupied by them
    - Free of incumbrance.
    - Subject to incumbrance
      - With statement of value, incumbrance, rate of interest, and object of debt.
  - Hiring the homes occupied by them.

The way is now cleared for a consideration of the tables relating to farm and home proprietorship and indebtedness. The plan is to present every fact at first by states and territories, and then by counties, by cities and towns of 8,000 to 100,000 population, by wards of cities containing 100,000 population and over, as far as space and the cost of tabulation permit. Three of the more important tables presented are by states and territories for that portion of each state and territory that lies outside of cities and towns of 8,000 population and over, in order that city and country may be brought into the strongest contrast.

RELATION OF THIS REPORT TO THE REPORT ON REAL ESTATE MORTGAGES.—The report on Real Estate Mortgages of the Eleventh Census is of an investigation entirely distinct from the one covered by this report, and yet the two investigations are similar in some respects. While that investigation was confined to real estate mortgages, an attempt was made in this one to include all sorts of incumbrances on farms and homes occupied by the owners. It was expected that since the information in regard to incumbrance in this investigation was to be obtained mostly from the owners, and therefore the debtors, it would be easy to obtain reports of judgment liens and nearly all other liens. To some extent the expectation was realized, yet not fully; but this is of no material account, because the real estate mortgage debt is so great that all other liens on real estate hardly make a perceptible contribution to the real estate incumbrance.

In regard to the rate of interest, also, the two investigations are related, although the information was obtained from different sources—in the case of real estate mortgages mostly from the public records, and for the purpose of this investigation mostly from the debtors, the instructions in both cases being similar. Similarly, with regard to the objects of the debt the instructions were the same. In many instances there was found to be more than one incumbrance on a farm or home in this investigation. These are consolidated, since the farm or home is the unit; but in the report on Real Estate Mortgages the incumbrance is the unit and does not lose its individuality when associated with other incumbrances on the same real estate. Much of the text of that report is applicable to this investigation in matters referred to in the foregoing comparison. To save repeating word for word from that report such matter as would otherwise need to be included in this report, reference will be made in the proper places to the omission.

PROPRIETORSHIP.

PROPRIETORSHIP.

FOR FARMS AND HOMES COMBINED.

OWNERS AND TENANTS.—June 1, 1890, is the census day for this investigation and accords with that of the enumeration of the people. The population consists of 12,690,152 families, of which 6,066,417, or 47.80 per cent, own their farms and homes, and 6,623,735, or 52.20 per cent, hire them. The figures for states and territories will be found in Table 92.

To what extent the farm and home owners embrace the land owners of the United States it is impossible to say. Among the land owners, in addition to the occupying owners of farms and homes, there are the land owners living in tenant families, and the land owners living in the families owning farms and homes in addition to the owners of these farms and homes. These persons are to be found largely among the speculators, bachelors, and spinsters, women whose homes are broken up and who are boarding; among the widowed fathers and mothers living with sons and owning the old farm or home, and among the relatives living in the same family and owning land by common inheritance. Except in cases of land speculation, the general custom in this country is to make the first land that a person buys the place of his home.

Omitting the District of Columbia, practically synonymous with Washington, D. C., from the comparison, to avoid comparing a city with a state, farm and home tenancy among the states and territories is highest in South Carolina, where it is represented by 71.23 per cent of the families; next is Louisiana, with a tenancy of 70.44 per cent. Tenancy is least in Oklahoma, where the tenant families are 13.11 per cent of the entire number. North Dakota is next, with 21.84 per cent, and South Dakota third, with 24.72 per cent. Recent settlement and cheap public land are the causes of these low percentages. A comparison by geographical divisions is made in Table 7.

TABLE 7.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY GEOGRAPHICAL DIVISIONS: 1890.

FOR FARMS AND HOMES.

GEOGRAPHICAL DIVISIONS.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
The United States	12,690,152	6,066,417	4,369,527	1,696,890	6,623,735	47.80	52.20	34.43	13.37	72.03	27.97
North Atlantic	3,712,242	1,525,137	982,104	542,043	2,187,105	41.08	58.92	26.46	14.62	64.40	35.60
South Atlantic	1,687,707	664,516	603,489	61,027	1,023,251	39.37	60.63	35.76	3.61	90.82	9.18
North Central	4,598,605	2,668,508	1,684,009	984,499	1,930,097	58.03	41.97	36.62	21.41	63.11	36.89
South Central	2,071,120	872,146	831,305	40,841	1,198,974	42.11	57.89	40.14	1.97	95.32	4.68
Western	620,418	336,110	268,590	67,580	284,308	54.17	45.83	43.28	10.89	79.89	20.11
FOR FARMS.											
The United States	4,767,170	3,142,746	2,255,789	886,957	1,624,433	65.92	34.08	47.32	18.60	71.78	28.22
North Atlantic	660,407	518,722	341,214	177,508	141,685	78.55	21.45	51.67	26.88	65.78	34.22
South Atlantic	772,596	418,461	387,381	31,080	354,135	54.16	45.84	50.14	4.02	92.57	7.43
North Central	1,978,059	1,454,542	936,113	518,429	524,117	73.51	26.49	42.26	31.25	57.48	42.52
South Central	1,185,932	613,504	585,315	28,189	572,428	51.73	48.27	49.35	2.38	95.41	4.59
Western	169,585	137,517	105,766	31,751	32,068	81.09	18.91	62.37	18.72	76.91	23.09
FOR HOMES.											
The United States	7,922,973	2,923,671	2,113,738	809,933	4,999,302	36.90	63.10	26.68	10.22	72.30	27.70
North Atlantic	3,051,835	1,006,415	640,890	365,435	2,045,420	32.98	67.02	21.00	11.98	63.69	36.31
South Atlantic	915,171	246,055	216,108	29,947	669,116	26.89	73.11	23.62	3.27	87.83	12.17
North Central	2,619,946	1,213,966	847,896	366,070	1,405,980	46.34	53.66	32.37	13.97	69.85	30.15
South Central	885,188	258,642	245,990	12,652	626,546	29.22	70.78	27.79	1.43	95.11	4.89
Western	450,833	198,593	162,764	35,829	252,240	44.05	55.95	36.10	7.95	81.96	18.04

The geographical divisions of the United States, as used in the census, include states and territories as follows:

North Atlantic division.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania.

South Atlantic division.—Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida.

North Central division.—Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas.

South Central division.—Kentucky, Tennessee, Alabama, Mississippi, Louisiana, Texas, Oklahoma, Arkansas.

Western division.—Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Idaho, Washington, Oregon, California.

The lowest degree of farm and home tenancy is in the North Central division, the great wheat, corn, and live stock producing region; there the farm and home families are 36.24 per cent of the number of families in the United States, and of those families in that division 41.97 per cent are tenants. The western and northwestern parts of this division of states were settled in comparatively recent times, and in the older states of the division the native inhabitants are largely the children and grandchildren of the original settlers. Next above this division in tenancy is the Western division, where it is represented by 45.83 per cent of the families. This, also, is a region of comparatively recent settlement and of cheap public land, but a considerable portion of its inhabitants are employed on cattle ranches and in mines, and there is an unsettled element in the population that is not found in like degree in the other divisions.

In the South Central division farm and home tenancy is comparatively high in the older states, and comparatively low in Texas, in which nearly one-fifth of the families of this division live. Texas (*a*) has disposed of a large area of its public land to settlers at low prices and often upon long terms of credit, and this has made farm and home tenancy in that state lower than in most of the states of the South Central and South Atlantic divisions. The tenant families of the South Central division are 57.89 per cent of the entire number. Among the geographical divisions the North Atlantic division has next to the highest percentage of farm and home tenancy, namely, 58.92. This division includes 7 of the original 13 states, and they contain the denser populations of the country and the larger percentages of urban population. They are pre-eminently the states of manufactures, trade, finance, and wealth. The remaining division, the South Atlantic, containing 6 of the original 13 states, has the highest degree of tenancy, which is represented by 60.63 per cent. This fact, as will subsequently be shown when the ownership of farms and homes by color is considered, is due to the large negro element in the population.

FREE AND INCUMBERED OWNERSHIP.—To place a mortgage upon real estate in this country is an easy and everyday operation in every community, with exceptions in the southern states and some parts of the Rocky Mountain region. When a farm or home is to be bought or a dwelling erected, money may readily be borrowed for the purpose and the debt secured by mortgage upon the farm or home. There is, therefore, good reason for the statement that the owners of farms and homes have mortgaged them to the full extent to which, under the circumstances, they desire to do so; that is to say, there is nothing to prevent them from mortgaging to a greater extent than they have done. Under these conditions, 27.97 per cent of the families have mortgaged their farms or homes, leaving 72.03 per cent of the owned farms and homes free of mortgage. (*b*)

Among the states and territories the largest percentage of incumbered farms and homes occupied by owners, namely, 49.78 per cent, is in Kansas; South Dakota is next, with 49.04 per cent; Nebraska third, with 46.94 per cent; and New Jersey fourth in order, with 45.84 per cent. The southern states, in comparison with the remainder of the country, exhibit small percentages of incumbered homes and farms—4.68 per cent for the South Central division and 9.18 per cent for the South Atlantic division. Although it is established by the report on Real Estate Mortgages that real estate mortgaging is much less frequent in the southern states than elsewhere, yet it is probable that in many places in those states the enumerators did not report, as such, all of the mortgaged farms and homes occupied by owners. While, in the aggregate, the omissions are of small proportions, they are sometimes perceptible in counties where little mortgaging of farms and homes is done. There is reason to believe, however, that these omissions have not reduced the correct percentages representing farm and home mortgaging to any great extent.

The Western division is next above the South Atlantic and South Central divisions in its percentage of owned farms and homes that are incumbered, which is 20.11. The highest percentage, 36.89, represents the North Central division, and this is very nearly equaled by the one representing the North Atlantic division, 35.60 per cent. As will subsequently be shown in this report, when the reasons why incumbrances were placed on farms and homes are considered, the owners of farms and homes in the older states, constituting the North Atlantic division, placed incumbrances on them, to a great extent, for the same reasons that the owners in the North Central division did, the principal difference being that in the older states of the North Atlantic division the securing of purchase money and payment for improvements are more prominent causes of incumbrance than in the younger states of the North Central division.

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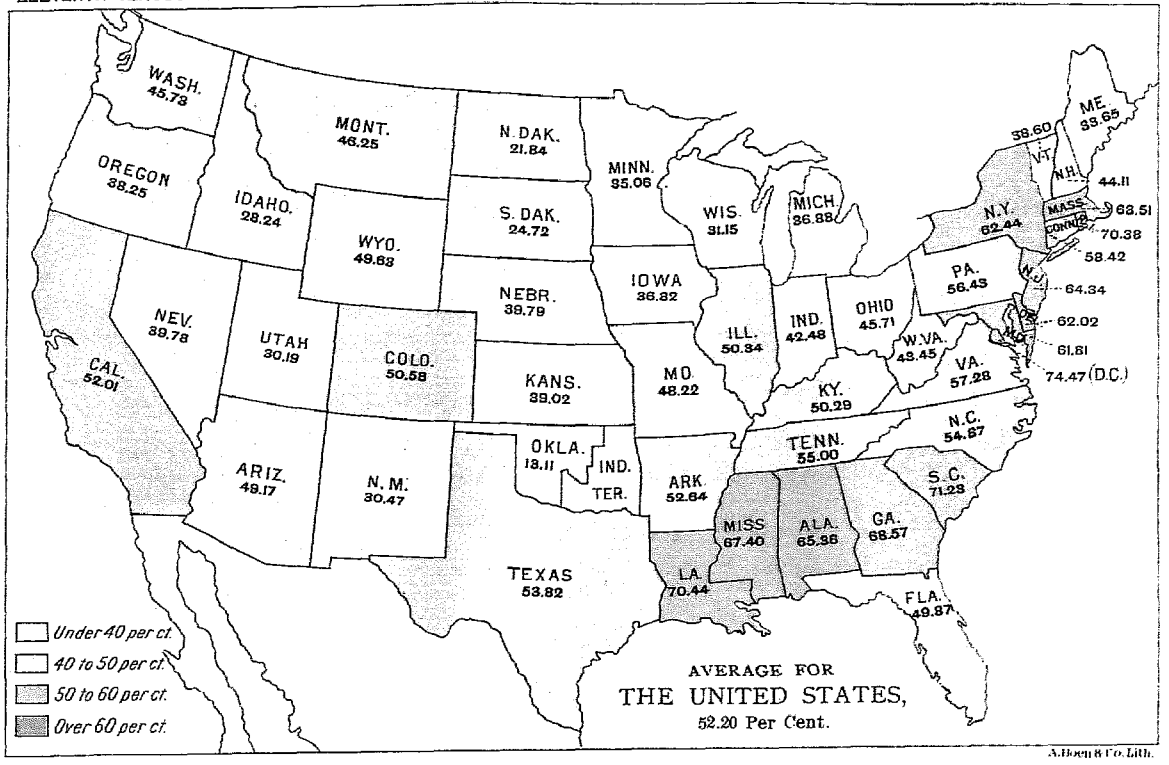
a The public lands in Texas do not belong to the nation but to the state as the successor of the independent republic of Texas.

b While the family is the statistical unit, it is sometimes convenient and even necessary to mention the farm or home as an equivalent.

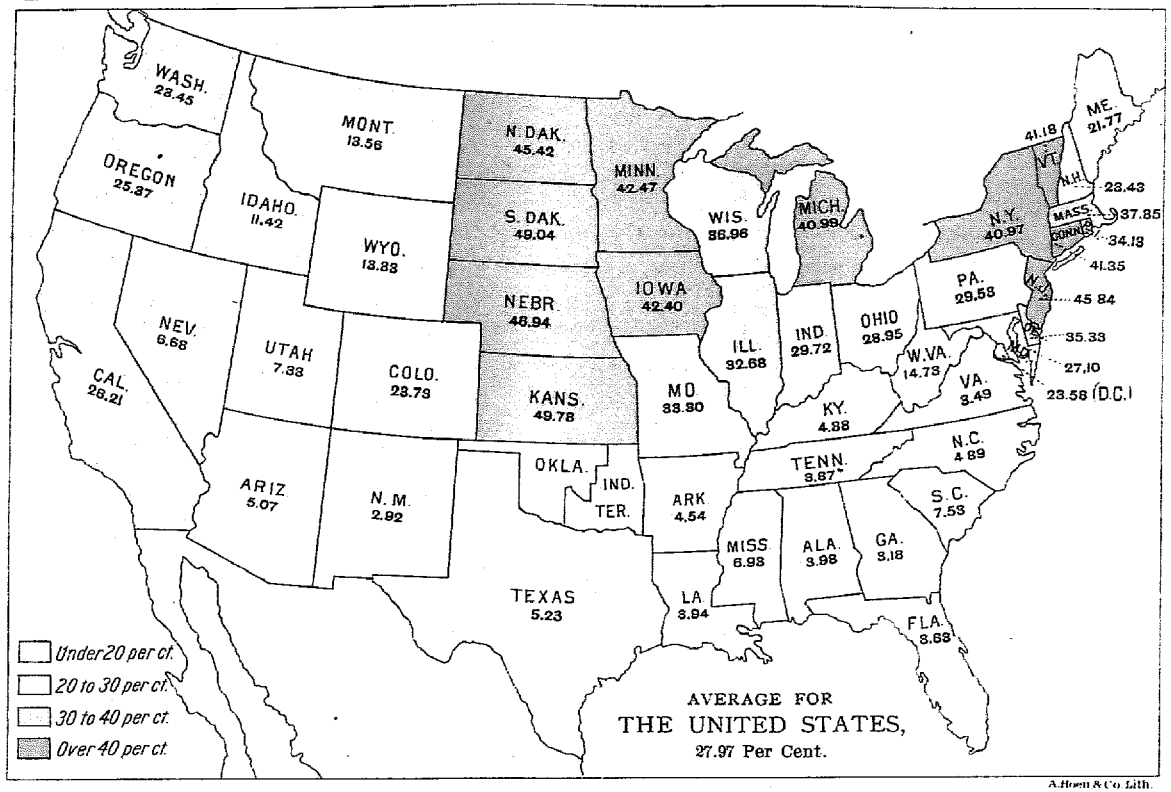
ELEVENTH CENSUS OF THE UNITED STATES. FARMS AND HOMES: PROPRIETORSHIP AND INDEBTEDNESS.



A. Hoen & Co. Lith.

PERCENTAGE OF FARM AND HOME TENANT FAMILIES OF ALL FARM AND HOME FAMILIES: 1890.

ELEVENTH CENSUS OF THE UNITED STATES. FARMS AND HOMES: PROPRIETORSHIP AND INDEBTEDNESS.



A. Hoen & Co. Lith.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES OF ALL FAMILIES OCCUPYING OWNED FARMS AND HOMES: 1890.

DIAGRAM 1.

PERCENTAGES OF THREE CLASSES OF FARM AND HOME PROPRIETORS OF ALL FARM AND HOME FAMILIES, BY STATES AND TERRITORIES.

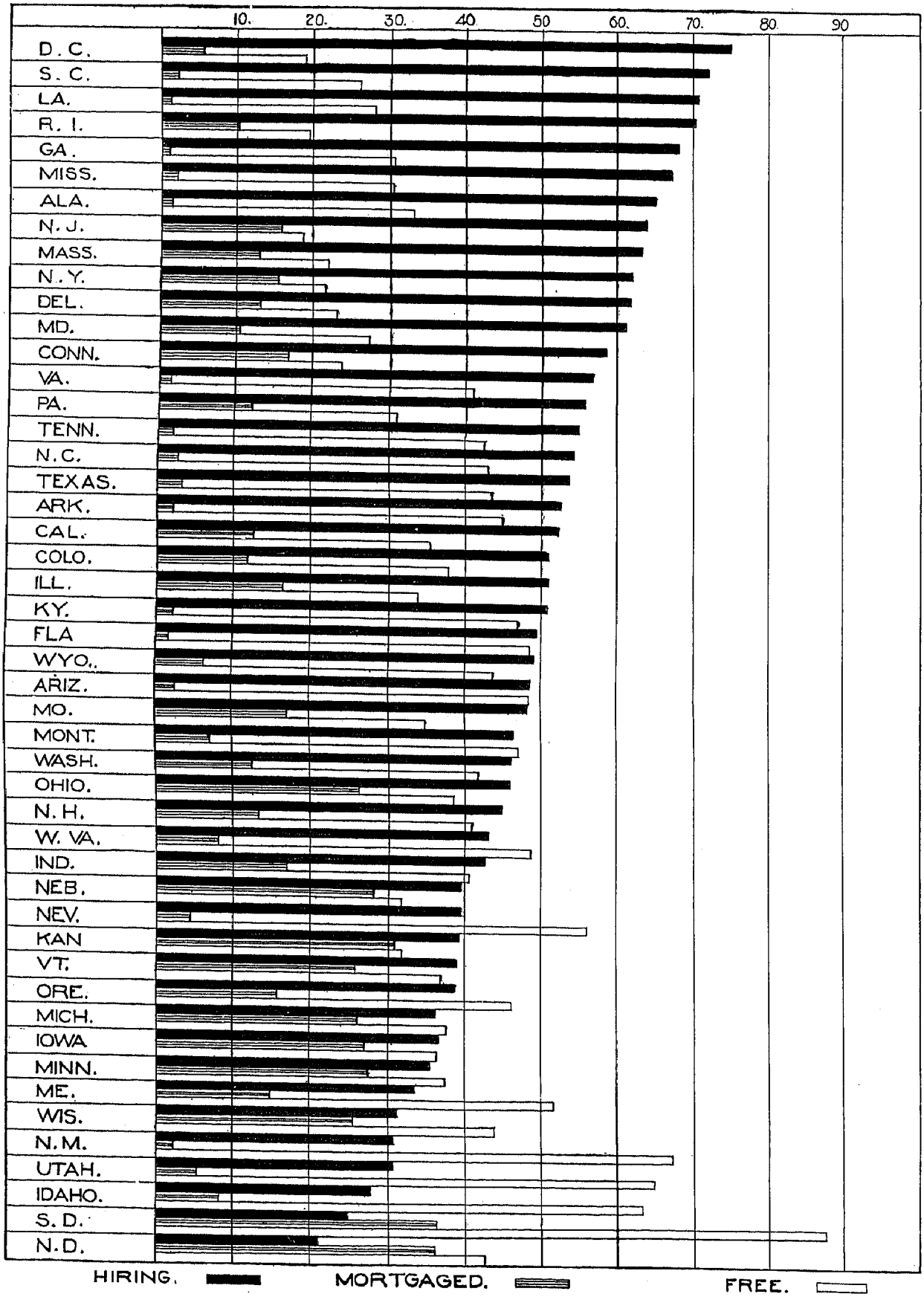
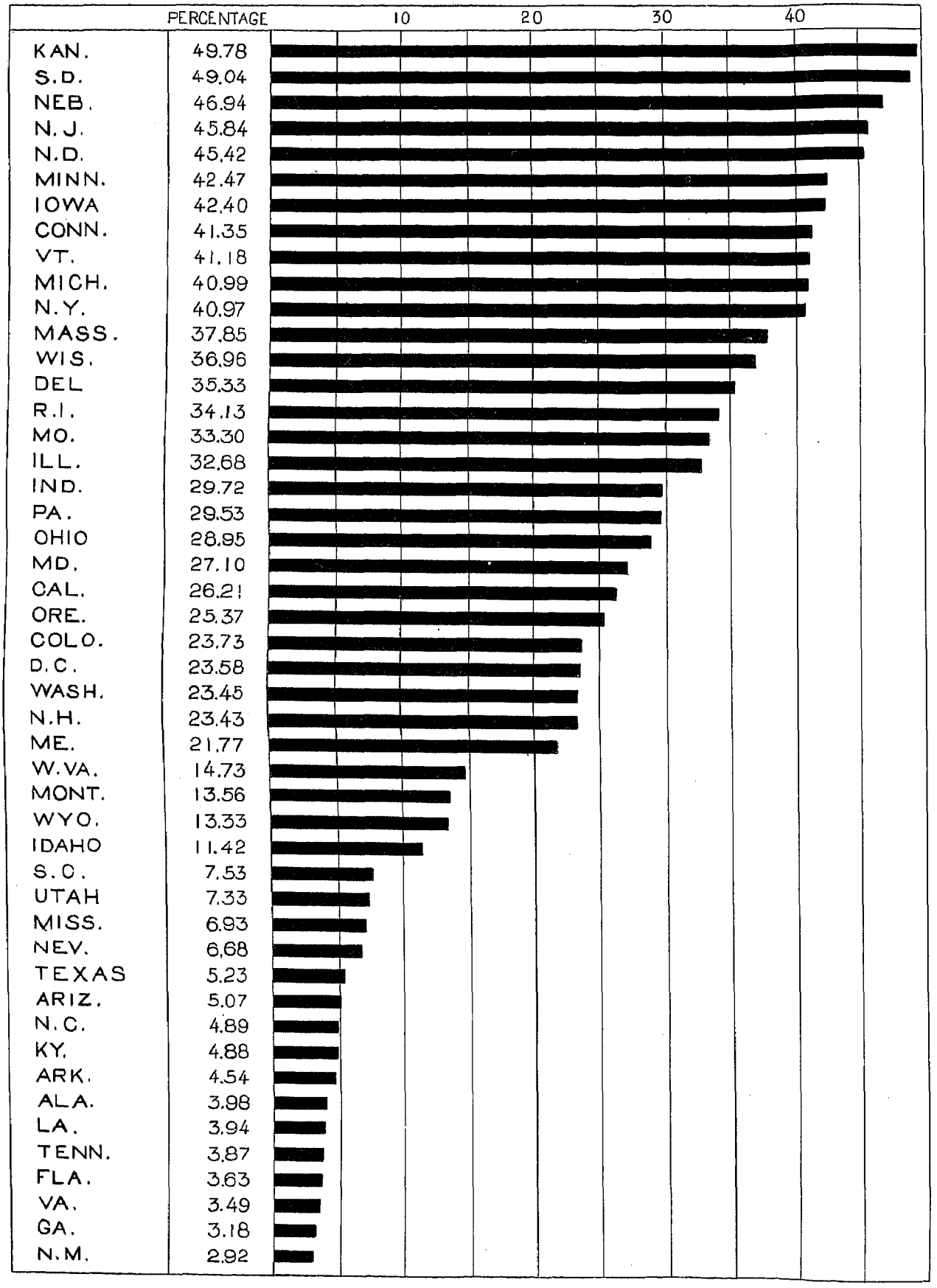


DIAGRAM 2.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES OF ALL FAMILIES OCCUPYING OWNED FARMS AND HOMES, BY STATES AND TERRITORIES.



RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—Percentages have been computed to show the ratios of the families owning free farms and homes to the entire number of families owning and hiring, and, similarly, ratios to represent the families owning incumbered farms and homes. In this way the total number of families is divided into three classes: those that hire, those that own free of incumbrance, and those that own subject to incumbrance. Among 100 farm and home families, on the average, there are 52.20 that hire, 34.43 that own free, and 13.37 that own subject to incumbrance. That is to say, a little over one-half of the families are tenants, a little more than one-third own their habitations free of incumbrance, and somewhat more than one-eighth of the families own their habitations subject to liens. By geographical divisions the average 100 families are divided as Table 7 shows.

With respect to proprietorship, the only combinations of farm with home families that have been made are contained in Tables 7 and 92.

GEOGRAPHICAL DISTRIBUTION SHOWN BY MAPS.—An accompanying colored map shows the geographical distribution of farm and home tenancy, by states and territories, in four gradations. The most prevalent tenancy is from and including Louisiana eastward to the Atlantic ocean, including Mississippi, Alabama, Georgia, and South Carolina, which constitutes most of the cotton region, and in Massachusetts, Rhode Island, New York, New Jersey, Delaware, Maryland, and the District of Columbia. Next below that in degree is the line of states extending from and including Texas northeastward to the Atlantic ocean, and including Arkansas, Tennessee, North Carolina, and Virginia; and in the same class are the scattered states of Connecticut, Pennsylvania, Illinois, Kentucky, Colorado, and California. In the third group is a body of states including West Virginia, Ohio, Indiana, and Missouri; Florida in the south, New Hampshire in New England; and Wyoming, Montana, Washington, and Arizona in the Rocky Mountain and Pacific regions; while the least tenancy of all is found in Maine and Vermont in New England; in a body of states consisting of Michigan, Wisconsin, Minnesota, Iowa, North Dakota, South Dakota, Nebraska, Kansas, and Oklahoma; in New Mexico; and in a body of states containing Oregon, Idaho, Nevada, and Utah.

Another accompanying map, colored to represent the percentage of the owned farms and homes that are incumbered, shows that the lowest percentages cover the South Central and South Atlantic divisions, except Delaware, Maryland, and the District of Columbia; and the Western division, except Colorado, Washington, Oregon, and California. In the group of next degree are Maine and New Hampshire, Maryland, Pennsylvania, Ohio, and Indiana, the Pacific Coast states, and Colorado; while the group of next greater degree is a small one containing Massachusetts, Rhode Island, Delaware, Wisconsin, Illinois, and Missouri. The greatest percentages representing incumbered farms and homes are found in Vermont, Connecticut, New York, New Jersey, and Michigan, and the body of states including Iowa, Minnesota, North Dakota, South Dakota, Nebraska, and Kansas.

FOR FARMS.

RELATIVE NUMERICAL IMPORTANCE OF FARM AND HOME FAMILIES.—The families that cultivate farms number 4,767,179, or 37.57 per cent of the entire number of families, and the families occupying homes as distinct from farms number 7,922,073, or 62.43 per cent of the total. Among the states and territories, North Dakota has the largest percentage representing farm families, 73.35; South Dakota is next, with 70.52 per cent; Oklahoma third, with 69.33 per cent; Arkansas fourth, with 68.80 per cent, and Mississippi fifth, with 66.80 per cent.

At the other extreme, omitting the District of Columbia, the lowest percentage representing farm families in the total is 7.21 in Massachusetts; next to that is 7.33 per cent in Rhode Island; third, 10.36 per cent in New Jersey. The comparison of geographical divisions shows that the farm families are most prominent in the South Central division, where they are represented by 57.26 per cent of the total families; the South Atlantic division follows, with 45.78 per cent; the North Central division next, with 43.03 per cent; the Western division is fourth, with 27.33 per cent; and the least percentage, 17.79, is in the North Atlantic division, while the home families in the division are 82.21 per cent of the entire number. The figures immediately preceding may be found in Table 8.

TABLE 8.—PERCENTAGE OF FARM AND HOME FAMILIES OF TOTAL FAMILIES, BY STATES AND TERRITORIES.

STATES AND TERRITORIES.	PERCENTAGE OF TOTAL FAMILIES.		STATES AND TERRITORIES.	PERCENTAGE OF TOTAL FAMILIES.	
	For farm families.	For home families.		For farm families.	For home families.
The United States	37.57	62.43	Montana	23.42	76.58
			Nebraska	56.05	43.95
Alabama	58.02	41.98	Nevada	14.89	85.11
Arizona	17.04	82.96	New Hampshire	33.37	66.63
Arkansas	68.80	31.20	New Jersey	10.36	89.64
California	22.60	77.40			
Colorado	22.76	77.24	New Mexico	26.81	73.19
			New York	17.33	82.67
Connecticut	15.94	84.06	North Carolina	59.55	40.45
Delaware	27.13	72.87	North Dakota	73.35	26.65
District of Columbia	0.88	99.12	Ohio	32.63	67.37
Florida	45.75	54.25			
Georgia	49.90	50.10	Oklahoma	69.33	30.67
			Oregon	43.33	56.67
Idaho	44.15	55.85	Pennsylvania	19.92	80.08
Illinois	32.51	67.49	Rhode Island	7.33	92.67
Indiana	43.95	56.05	South Carolina	52.66	47.34
Iowa	52.88	47.12			
Kansas	57.56	42.44	South Dakota	70.52	29.48
			Tennessee	54.98	45.02
Kentucky	53.20	46.80	Texas	60.49	39.51
Louisiana	37.22	62.78	Utah	30.62	69.38
Maine	41.32	58.68	Vermont	42.93	57.07
Maryland	20.46	79.54			
Massachusetts	7.21	92.79	Virginia	43.58	56.42
			Washington	33.88	66.12
Michigan	38.85	61.15	West Virginia	54.26	45.74
Minnesota	47.54	52.46	Wisconsin	44.22	55.78
Mississippi	66.80	33.20	Wyoming	29.29	70.71
Missouri	47.48	52.52			

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	17.79	82.21	South Central	57.26	42.74
South Atlantic	45.78	54.22	Western	27.33	72.67
North Central	43.03	56.97			

OWNERS AND TENANTS.—The farm tenant families are 34.08 per cent of all farm families, and there are great variations from this average among the states and territories. The highest degree of farm tenancy reached is in Mississippi, where the percentage is 62.27; South Carolina is next, with 61.49 per cent; Georgia is third, with 58.10 per cent; while Alabama is fourth, with 56.85 per cent. These are cotton states, where tenant farming for the raising of cotton is the custom.

The least degree of farm tenancy is represented by 4.95 per cent in Oklahoma, where the settlers did not begin to acquire the possession of farms until 1889, and in the Cherokee outlet, part of Oklahoma, May 2, 1890. Aside from Oklahoma, with its exceptional circumstances, the lowest degree of farm tenancy is in Maine, where it is represented by 7.62 per cent; Utah is next, with 9.43 per cent; and North Dakota follows, with 9.90 per cent. The proprietorship of farms, by states and territories, is shown in Table 93, and by geographical divisions in Table 7. In the South Atlantic and South Central divisions nearly one-half (45.84 and 48.27 per cent, respectively) of the farm families are tenants; in the North Central division, a little more than one-fourth (26.49 per cent); in the North Atlantic division, a little more than one-fifth (21.45 per cent); and in the Western division, a little less than one-fifth (18.91 per cent).

Tenancy in the southern states.—The south stands out conspicuously in the tables of this report as unlike other parts of the country, and this is due to the effects of the civil war upon the conditions peculiar to that part of the United States as they existed previous to the war. Before the civil war the agricultural land of the south was owned and cultivated in large areas by white planters who were wealthy and independent. Their purchases and sales were made through agents and brokers whose accounts, as a rule, showed balances in favor of the planters sufficient to meet all purchases made in their behalf and all drafts made by them for cash. When a planter wanted sugar, coffee, clothing for slaves, and other supplies that could not be produced on the plantation, they were bought by the agent and their cost was charged against the balance in his hands remaining from sales of cotton or other products. A devastating and exhausting war, in which nearly all of the able-bodied white men of the south were engaged, made an immediate and radical change in the agricultural system of that region. Large plantations could not be cultivated as formerly for want of equipment, and a subdivision into tenancies was the only course. The ex-slaves were still there, unprovided, as many of their former masters were, with food sufficient to last until the harvesting of the next crops. Freed from their bondage to the soil, many of the freedmen drifted to the towns, which they had not been allowed to frequent before.

So it happened that tenant farming largely replaced the old system. Farmers who owned the farms that they cultivated and landlords alike had to obtain from merchants the supplies of food, clothing, and farm equipment that were needed, and these on credit, giving in return pledges of the crop to come, out of which the debts must be

paid. The tenants, even less prepared to choose, adopted the same system and lived on their interest in the future crop. Every crop of cotton is mostly consumed before it is harvested, and after the harvest the farm owner or tenant has to place a lien on the next year's crop, often before the seed goes into the ground. Merchants in the cotton states will not accept agricultural land as security for debt unless they are compelled to do so when crop, mules, cattle, and other personal property are insufficient. This is one reason why mortgages on southern farm land are so few. The negroes prefer a tenancy to selling their labor for wages, and in some regions, at least, the white owners who cultivate their farms find that only the inferior laborers can be hired, because the superior ones prefer tenancies. As the planters become independent of merchants, they are unfriendly to these tenancies, but in some instances they have to grant very small ones, in order to hold the services of the negroes, who, under such circumstances, work for wages during a part of the year on the plantation cultivated by their landlord. The plantation owners, most of whom are landlords, often live in towns, having abandoned their plantations to irresponsible tenants, who care to work only indifferently and for a bare subsistence of the poorest sort. A tenant whose crop by chance more than suffices to meet his obligations not infrequently will pick enough cotton to discharge his debts to the landlord and the merchant and abandon the remainder, knowing that he can live on the next crop until it is harvested. The merchant who has a lien on his share of the crop pays his taxes, on occasion buries his wife or child, buys him a mule if he needs one, and feeds and clothes him and his family.

Distribution of farm tenancy among counties.—Table 94 exhibits farm proprietorship by counties, and only a brief examination of it is necessary here. The column containing the incumbered farms in Alabama shows the small extent to which farms are incumbered in that state, and Alabama is much like other southern states in this respect. Even if there was a failure to discover one-fourth of the mortgaged farms, still the fact remains that the percentage that these farms are of the total remains very small when compared with the corresponding percentage for states outside of the south.

An examination of the county map of Alabama printed on a subsequent page shows that farm tenancy is greater in that part of the state that is devoted to cotton raising, while south of that, in the pine woods region, farm tenancy is lower than in any other region in the state. It is noticeable that farm tenancy is higher in the counties where the average values of farm acres are high than where they are low, and vice versa. In the report on Real Estate Mortgages a series of county maps may be found showing the average value of a farm acre in each county of the United States.

In Arkansas the farm tenancy is high in the eastern part of the state, bordering on the Mississippi river, where the negro population is most prominent, and it is low in the mountainous parts of the state.

With respect to mountainous regions the same is true of California, where farm tenancy is lower in the northern and eastern parts of the state than it is along the coast and in the better agricultural and fruit growing counties, while the general fact is that farm tenancy is high where farm acre values are high.

The relationship between high acre values and high percentages of farm tenancy is shown in the case of the counties of Delaware; but this relationship does not appear in all states, nor uniformly in states where it is a general fact.

In Florida, for instance, the relationship is often uniform, and the smaller numbers representing farm tenancy are in those parts of the state where the winter resorts are situated and in the remote counties.

In Georgia the smaller percentages are found in the pine woods region along the coast and in the southern part of the state and in the mountainous region in the northern part, while the larger percentages are in the "cotton belt", where the more valuable farm acres are found.

Illinois is a state that presents quite uniform conditions with respect to agriculture; the southern part of the state, however, has the cheaper farm acres, and is somewhat less favorably conditioned than the remainder of the state, and in that part are found the lower percentages representing farm tenancy, while the larger ones are mostly in the middle part of the state, which is unexcelled for grain and stock raising.

In Indiana the larger percentages are in the western and middle parts of the state, and the smaller ones are in the southern part, which is less favorable to agriculture than the remainder of the state is, and has the cheaper farm acres.

In Iowa farm tenancy is rather evenly distributed, the distinctive exceptions being a low degree of tenancy in the western and newer parts of the state.

In Kansas farm tenancy is higher in the eastern and older part of the state with its higher farm acre values, and very distinctly decreases westward until, in the region recently settled and subsequently partly abandoned on account of conditions unfavorable to agriculture, the percentages are generally less than 10.

Varied farm conditions characterize Kentucky, as the irregular distribution of high and low percentages indicates; the percentages, however, are uniformly high in the "blue grass" region, containing the more valuable farm acres of the state.

Along the low gulf coast of Louisiana the percentages of farm tenancy are low, while in the cotton region they are high; there is no uniform relationship between acre values and tenancy.

In Maryland the counties bordering on the ocean and on Chesapeake bay generally have a high degree of farm tenancy, while in the better agricultural and mountainous regions they are low, and there is no general relationship between acre values and tenancy.

In Michigan the percentages representing farm tenancy diminish northward in the direction of the more recent settlements and of the cheaper farm acres, as in Kansas; and the same is true of Minnesota.

In Mississippi, as in other cotton states, farm tenancy is high in the cotton region and low in the pine woods and low regions bordering the gulf. The higher percentages are generally found in the counties that have the higher farm acre values, and vice versa.

An irregular distribution of percentages characterizes Missouri.

In Nebraska the farm tenancy diminishes westward in the direction of more recent settlement and cheaper farm acres.

In New Jersey, along the coast, farm tenancy is low, as it is also in the poorer agricultural regions among the hills.

In New York, with the exception of poor regions among the hills, and with the exception of high percentages in some of the counties containing large cities, farm tenancy appears to be rather evenly distributed throughout the state.

In the mountains of North Carolina a low degree of farm tenancy is found, and also in the lowlands bordering the ocean, while in the better agricultural part of the state farm tenancy is high.

In the eastern half of Ohio farm tenancy is greater than in the western, and is greater in the southwest quarter of the state, containing Cincinnati and the populous Miami valley, than in any other; no distinct relationship between acre values and farm tenancy appears.

In Pennsylvania the higher degrees of farm tenancy are found in the southeastern quarter of the state, containing the finest agricultural land, and a portion of it famous for tobacco raising.

As in the case of nearly all other states bordering on the Atlantic ocean or the Gulf of Mexico, a low degree of farm tenancy is found along the coast of South Carolina and also in the mountainous region of the state.

Tennessee is composed of three characteristic parts, the western, or cotton region, having a high degree of farm tenancy; the middle, or grain and stock raising region, having substantially the state's average percentage, and the eastern, or mountainous region, having low percentages of farm tenancy.

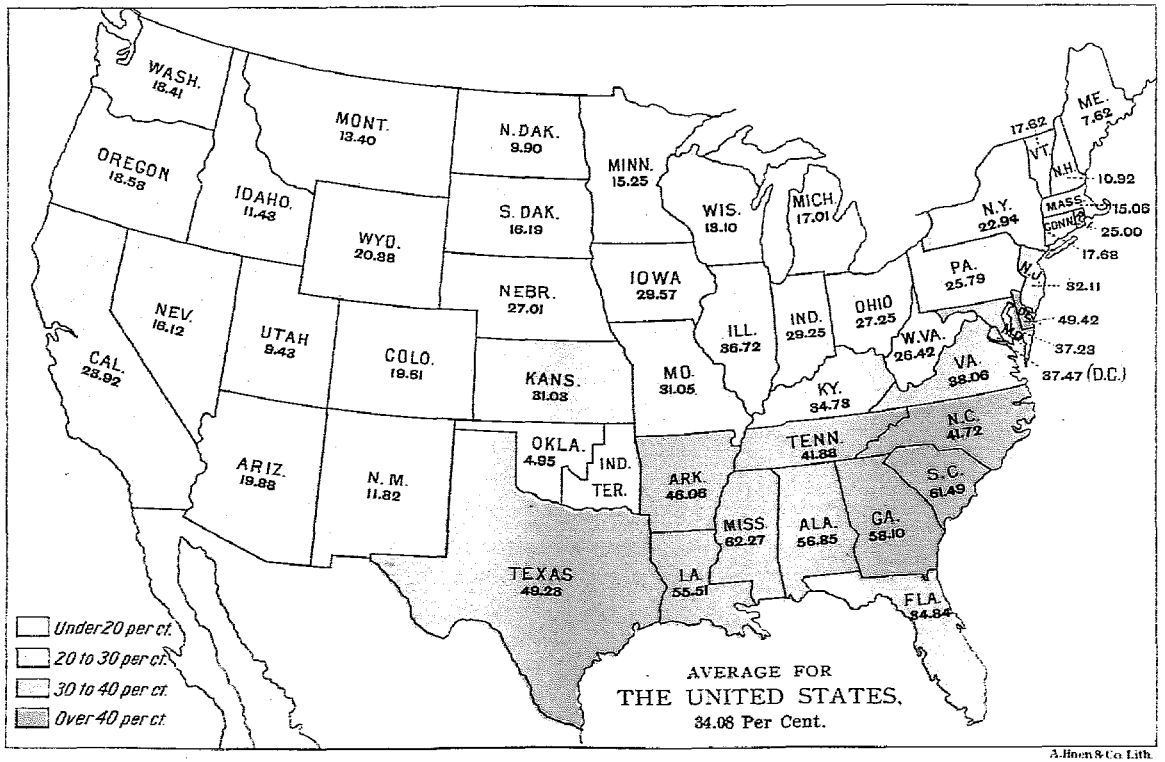
The varied agricultural conditions of Texas are accompanied with equally varied percentages representing farm tenancy. Along the gulf, as in other states, the tenancy is low, while in the cotton region northward it is high, and in the sparsely inhabited and recently settled country in the southwestern, western, and northwestern parts of the state, including the "Pan Handle", the tenancy is low. A direct relationship between high farm tenancy and high average acre values is apparent.

In Virginia the higher percentages standing for farm tenancy are found in that portion of the southern part of the state in which the negro population is large relative to the white population, and in the two counties between Chesapeake bay and the ocean; otherwise the high and low percentages are irregularly distributed, apparently regardless of tide water and mountains.

In Wisconsin farm tenancy decreases in the direction of the more recent settlements, which is also the direction of the cheaper farm acres.

Such, in brief, is the geographical distribution of farm tenancy within the various states and territories mentioned. In the ones not mentioned the characteristics of the distribution are not especially distinctive. There are many good reasons why one county has a low percentage of farm tenancy and an adjoining one a high one. A large colony of Mennonites in a Kansas county, or of Germans in an Alabama county, makes the farm tenancy percentage materially less than the one prevailing in the neighboring counties. The presence of a large city in a county generally makes a high percentage, and sometimes newly developed mines have the same effect; such special explanations as these are more noticeable, however, in the case of home tenancy. The general fact is that farm tenancy is low throughout the Appalachian mountain region, and also in the country close to the coasts of the Atlantic ocean and the Gulf of Mexico; while farm tenancy is high in the "cotton belt" and elsewhere in the regions where the negroes are a large portion of the population. There is some apparent relationship between high farm tenancy and high average farm acre values, but this apparent relationship may often be only a coincidence. As will subsequently be shown, there is an apparent relationship between the two in the neighborhood of cities.

MAP SHOWING DISTRIBUTION OF FARM TENANCY.—The accompanying map is colored to show the geographical distribution of farm tenancy in four gradations. It will be noticed that the darker colors, which indicate the higher degrees of farm tenancy, are mostly in the South Atlantic and South Central states. Outside of those two divisions there are no states belonging to the class of highest farm tenancy. In the class next to the highest are the states of New Jersey, Illinois, Missouri, and Kansas; while in the class next below this are Rhode Island, New York, Pennsylvania, Ohio, Indiana, Iowa, Nebraska, Wyoming, and California; the class of lowest tenancy includes all of New England except Rhode Island, also Michigan and the states westward to the Pacific ocean and nearly all of the Rocky Mountain and Pacific Coast regions.

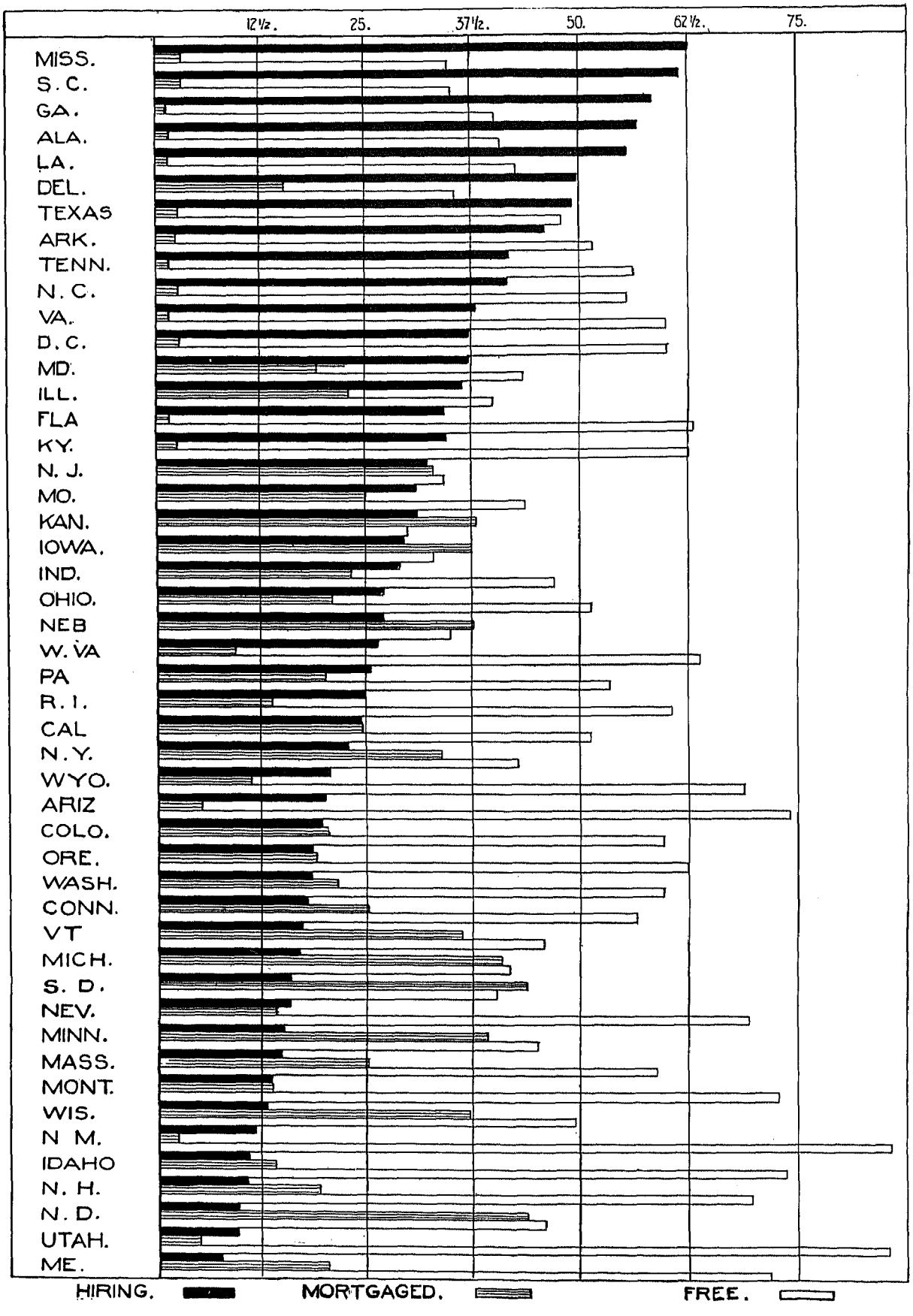


A. Hinen & Co. Lith.

PERCENTAGE OF FARM TENANT FAMILIES OF ALL FARM FAMILIES: 1890.

DIAGRAM 3.

PERCENTAGES OF THREE CLASSES OF FARM PROPRIETORS OF ALL FARM FAMILIES, BY STATES AND TERRITORIES.



COMPARISON WITH 1880 IN RESPECT TO FARM PROPRIETORSHIP.—In 1880, the enumerators returned upon the schedules for agriculture the proprietorship of farms, giving the two primary classes of owners and tenants. As already explained in regard to the difference between the number of farm families and of farms in the Eleventh Census, the enumerators of the Tenth Census probably returned fewer farms than farm families in the southern states, and were probably subject to the same causes that have made a difference between the number of farms and farm families in the Eleventh Census. The result of these differences, in all probability, was to make farm tenancy in 1880 of somewhat smaller proportions than it was in fact, and a comparison of the farm tenancy percentages of this report with those that stand for 1880 without question makes the increase of farm tenancy, where increase is shown, generally appear greater than it has been in reality. A computation will show the greatest limits within which this exaggeration can take place, and make possible a fair comparison of the farm tenant families of 1890 with the tenant farms of 1880.

Let it be assumed that the excess of farm families over farms in 1890 is entirely composed of farm tenant families; the excess is composed of 202,538 families; subtract these from the total farm families and farm tenant families in order to place the farm family proprietorship statistics of 1890 on the basis of the farm proprietorship statistics of 1880, with the greatest possible allowance for unreported tenant farms; after these subtractions the farm tenant families of 1890 become 31.15 per cent of the total number of farm families, and this percentage is the lowest one that can be computed for 1890 upon the assumption that every farm that the enumerators failed to report was occupied by a tenant. Therefore, when the percentages standing for farm tenancy in 1880 are used, they should be increased by no more than about 3.00; then they will be more fairly comparable with the farm tenant family percentages of this report.

After the farm tenancy percentages of 1880 have been properly increased, the general fact is that farm tenancy has increased throughout the United States. It was represented by 25.56 per cent in 1880, and is now 34.08 per cent, an increase of 8.52 in the percentage without increasing the reported percentage of 1880; the figures of that year will be mentioned in this report as they stand.

Table 95 shows to what extent farm tenancy has increased in the various states and territories, except that in the District of Columbia there was a decrease. Everywhere else, in each state and territory, there was a greater or smaller apparent increase of farm tenancy. In 1880 there were 2,984,306 owned farms; in 1890,3,142,746 farm-owning families, an increase of 158,440, or 5.31 per cent; while, in 1880, the hired farms numbered 1,024,601, and the farm-hiring families of 1890 are 1,624,433, an increase of 58.54 per cent. The increase of farm-hiring families over hired farms should not be used without some allowance due to the failure of enumerators to report hired farms in 1880. If it may be assumed that all of the 202,538 farm families which are in excess of the number of farms occupied hired farms, the subtraction of that number from the farm-hiring families leaves 1,421,895, which shows an increase in the number of hired farms of 38.78 per cent from 1880 to 1890.

In using the figures of this report for the United States, it might be well always to refer to the corresponding figures for the geographical divisions. The South Atlantic and South Central states, containing as they do 31.67 per cent of the population of the country, may exercise an important influence upon totals, averages, and percentages for the United States, especially in regard to tenancy, owing to the large negro element in the population. In Table 9, Table 95 has been condensed to geographical divisions, and in this table it appears that the greatest increase in farm tenancy has been in the South Central division, where the percentage increased 12.06; in the South Atlantic division the percentage increased 9.72; in the North Central, 6.01; in the North Atlantic, 5.46; and in the Western, 4.91. The number of owned farms decreased in the North Atlantic division and increased in the other divisions. Table 96 is presented to compare the farm proprietorship of 1890 with that of 1880, by counties. This table shows in parallel columns the changes in the number of owned farms in the various counties and also in the number of hired farms, and presents percentages showing the ownership and tenancy of farms in the two years.

TABLE 9.—FARM PROPRIETORSHIP, 1880 AND 1890, BY GEOGRAPHICAL DIVISIONS.

GEOGRAPHICAL DIVISIONS.	NUMBER OF—				PERCENTAGE OF—					
	Owned farms, 1880.	Farm-owning families, 1890.	Hired farms, 1880.	Farm-hiring families, 1890.	Owned farms, 1880.	Farm-owning families, 1890.	1890 under 1880.	Hired farms, 1880.	Farm-hiring families, 1890.	1890 over 1880.
The United States	2,984,306	3,142,746	1,024,601	1,624,433	74.44	65.92	8.52	25.56	34.08	8.52
North Atlantic	584,847	518,722	111,202	141,085	84.01	78.55	5.46	15.99	21.45	5.46
South Atlantic	411,073	418,461	232,756	354,135	63.88	54.16	9.72	36.12	45.84	9.72
North Central	1,350,225	1,454,542	347,743	524,117	79.52	73.51	6.01	20.48	26.49	6.01
South Central	565,556	613,504	321,092	572,428	63.79	51.73	12.06	36.21	48.27	12.06
Western	72,005	137,517	11,718	32,068	86.00	81.09	4.91	14.00	18.91	4.91

FREE AND INCUMBERED OWNERSHIP.—The ownership of farms under incumbrance is found among 28.22 per cent of the farm-owning families, so that 71.78 per cent of the farm-owning families have no incumbrance on their farms. The states vary greatly in this respect, as will be seen upon reference to Table 93. Kansas has reached the highest point, and 55.48 per cent of the owned farms there are subject to incumbrance. The percentage is higher than 50 in Iowa, Nebraska, and South Dakota; it is between 45 and 50 in Michigan, Minnesota, New Jersey, and North Dakota; and is between 40 and 45 in New York, Vermont, and Wisconsin. The lower percentages are found in the southern states and in the Rocky Mountain region. As an average for the North Central division, the families owning incumbered farms are 42.52 per cent of the entire number of farm-owning families; for the North Atlantic division, 34.22 per cent; for the Western division, 23.09 per cent; for the South Atlantic division, 7.43 per cent; and for the South Central division, 4.59 per cent.

RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—Upon dividing the entire number of farm families into three classes of proprietors, the tenant families become 34.08 per cent, the families owning free of incumbrance, 47.32 per cent, and the families owning under incumbrance, 18.60 per cent; in other words, a little over one-third of the farm families are tenants, nearly one-half of them own free of incumbrance, and nearly one-fifth of them own with incumbrance. In the North Central division of states, whose farm mortgages have caused much discussion for several years, somewhat less than one-third of the farm families own subject to incumbrance, more than two-fifths have no incumbrance on their farms, and a little more than one-fourth are tenants. The fraction representing the incumbered class is more than one-fourth for the North Atlantic division, the percentage being 4.37 less than the percentage representing the North Central division.

Texas has a law under which a homestead is not subject to mortgage foreclosure, and this prevents the making of many mortgages that otherwise would perhaps be made to secure purchase money and for other purposes. The homestead is thus defined by the constitution:

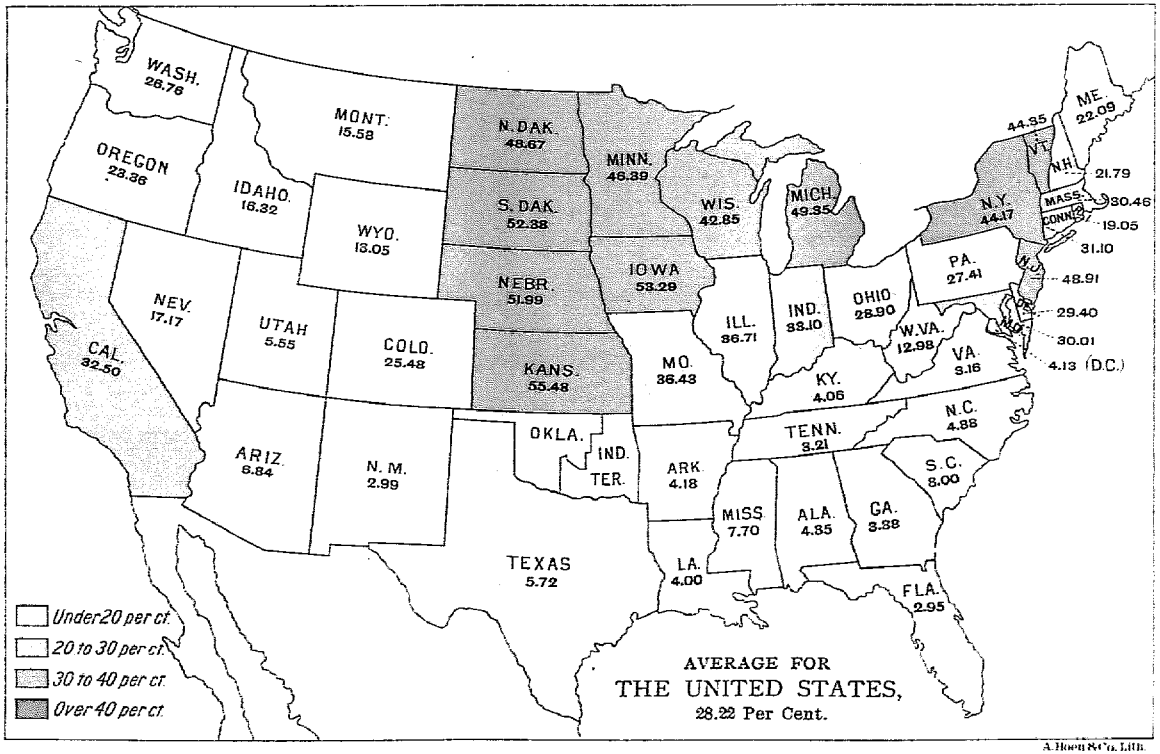
> The "homestead" of a family not in a town or city, shall consist of not more than two hundred acres of land, which may be in one or more parcels, with the improvements thereon; the homestead in a city, town, or village, consisting of a lot or lots, not to exceed in value five thousand dollars at the time of their designation as the homestead, without reference to the value of any improvements thereon; Provided, That the same shall be used for the purpose of a home or as a place to exercise the calling or business of the head of a family; Provided, also, that any temporary renting of the homestead shall not change the character of the same when no other homestead has been acquired.

Farm incumbrance in relation to proximity of cities.—Table 10 has been made to ascertain what difference there is between the group of counties containing the 448 cities and towns of 8,000 population and over and the remainder of the United States with respect to the incumbering of farms. The owned farms situated outside of the counties containing the 448 cities and towns are incumbered in the North Atlantic division to the extent of a slightly larger percentage of their number than the owned farms are in the counties containing such cities and towns, and in the North Central division perceptibly more so; but the counties containing these cities and towns contain owned farms that are incumbered to a greater extent than like farms are outside of these counties in the South Atlantic, South Central, and Western divisions. The North Atlantic and North Central divisions contain most of the owned and incumbered farms of the United States, and in these divisions the farms situated in counties with cities and towns of 8,000 population and over are less subject to mortgage than farms situated in counties that do not contain these cities. The average percentages for the United States in Table 10 are misleading; the percentage of the first column, 33.45, is influenced much more largely by the North Atlantic and North Central divisions than the 26.90 per cent of the second column is, and thus the percentages are made to express, with relation to each other, exactly the reverse of the relationship in the North Atlantic and North Central divisions, which, as before stated, contain most of the owned and incumbered farms.

TABLE 10.—PERCENTAGE OF FARM-OWNING FAMILIES OCCUPYING INCUMBERED FARMS: COMPARISON OF COUNTIES CONTAINING THE 448 CITIES AND TOWNS OF 8,000 POPULATION AND OVER WITH ALL OTHER COUNTIES, BY GEOGRAPHICAL DIVISIONS.

GEOGRAPHICAL DIVISIONS.	For counties containing cities and towns of 8,000 population and over.	For all other counties.
The United States	33.45	26.90
North Atlantic	34.04	34.41
South Atlantic	13.09	7.03
North Central	39.18	43.31
South Central	4.97	4.57
Western	27.45	22.28

ELEVENTH CENSUS OF THE UNITED STATES. FARMS AND HOMES: PROPRIETORSHIP AND INDEBTEDNESS.

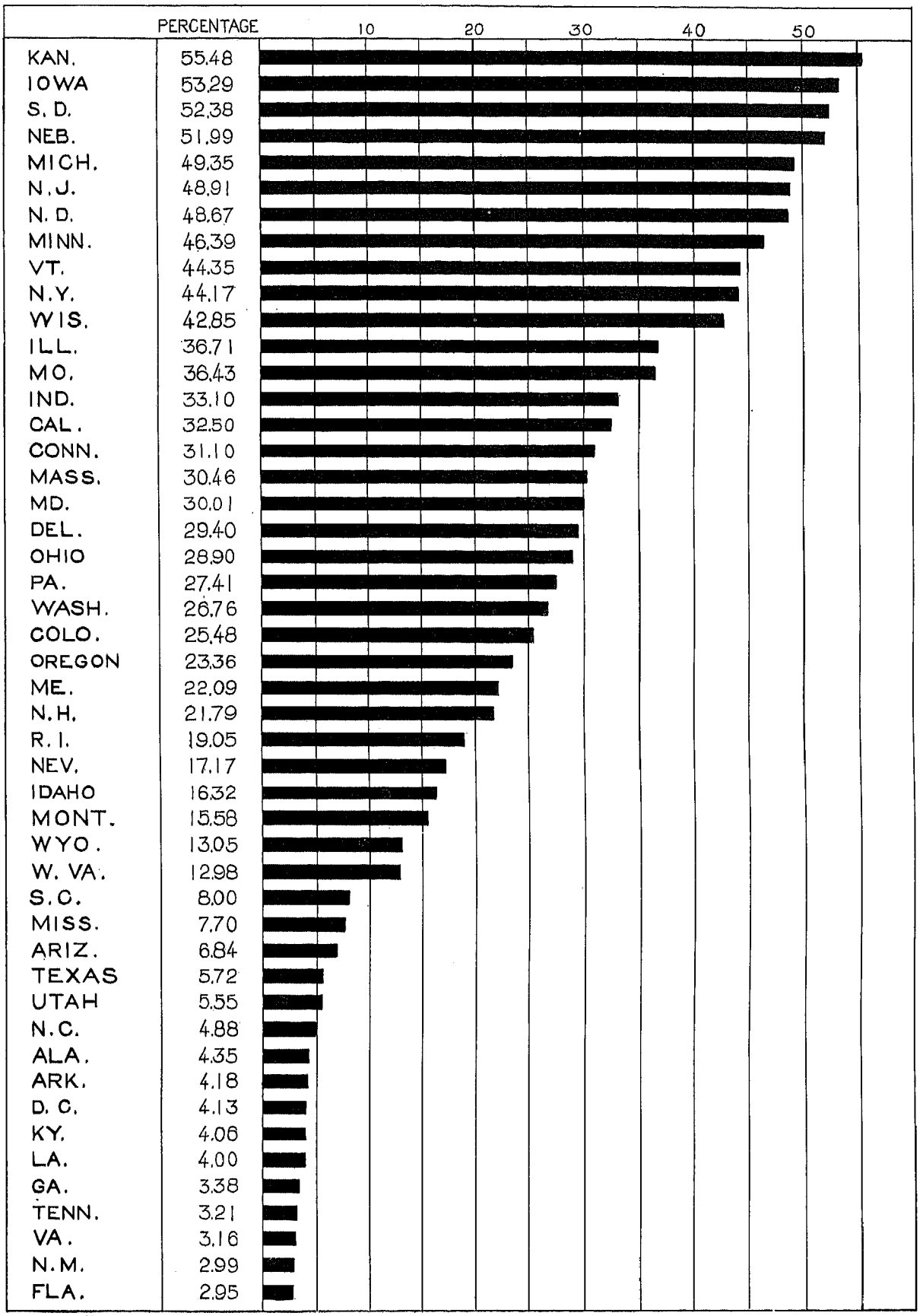


A. Hoen & Co. Lith.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS OF ALL FAMILIES OCCUPYING OWNED FARMS: 1890.

DIAGRAM 4.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS OF ALL FAMILIES OCCUPYING OWNED FARMS, BY STATES AND TERRITORIES.



FOR HOMES.

OWNERS AND TENANTS.—More than three-fifths of the families of the United States occupy homes that are not on farms. These families number 7,922,973, and of them almost an even five millions (4,999,302), or 63.10 per cent, hire their dwellings, leaving the home-owning families 36.90 per cent of the total. Outside of the southern states, where, on account of the negro population, the higher percentages of home tenancy are found, the state that has the highest percentage of home tenancy is Rhode Island, with 73.97 per cent; New York is next, with 70.72 per cent; third in order is New Jersey, with 68.07 per cent; fourth, Massachusetts, with 67.28 per cent; fifth, Connecticut, with 66.15 per cent; next in order is Pennsylvania, with 64.06 per cent. It will be noticed that all these states are of the original thirteen, and that they are especially the manufacturing states.

Oklahoma, on account of very recent settlement, has the smallest percentage representing home tenancy, namely, 31.54; New Mexico is next, with 37.30 per cent; and Utah third, with 39.35 per cent. The states that have percentages ranging from 40 to 45 are Idaho, Iowa, and Nevada; and the states having from 45 to 50 per cent are Kansas, Michigan, South Dakota, and Wisconsin. The states and territories having the lower percentages (below 50) are the opposite of the states having the higher ones in their principal characteristics. Public land has been easily and cheaply obtainable in them, and they are of comparative recent settlement. Except in Michigan and Wisconsin, manufactures are of subordinate account, and agriculture affords the principal occupation.

The percentages for home tenancy for the geographical divisions account for the averages for the United States. In the North Central division, home tenancy is represented by 53.66 per cent, and in the Western division by 55.95 per cent, both percentages being below the average for the United States; on the other hand, the percentage for the North Atlantic division, 67.02, is above the average, although not so far above as the two divisions mentioned are below. The South Central division has 70.78 per cent of tenancy, and the South Atlantic division 73.11 per cent. If the degree of home tenancy in the North Central states were as high as it is in the North Atlantic states, about two-thirds of the home families of this country would be tenants; while if the percentage for the North Atlantic division were as low as it is for the North Central division, the average for the whole country would be 57.95 per cent. The high degree of home tenancy in the south is largely due to the presence of the negroes, who have acquired the ownership of homes to a much less degree than the white people have. Of the entire population of the South Atlantic and South Central divisions, 33.99 per cent are people of African descent.

Distribution of home tenancy among counties.—Home proprietorship is exhibited by counties for all states and territories in Table 98, and the table affords opportunity for the examination of the geographical distribution of home tenancy.

On the map of Alabama, on a subsequent page, it will be noticed that the smaller percentages representing home tenancy are in the southern part of the state, which is the pine woods region; while the larger percentages are in the cotton region north of it; and north of that, in the mineral and grain belts, the percentages are lower than in the cotton belt.

Home tenancy in Arkansas is higher along the Mississippi river, where the negroes are a large portion of the population, than it is in the other parts of the state, and lower in the mountainous and forest region in the western and northwestern parts of the state.

In the mountains of California home tenancy is low, and it is high in the more populous valleys, as is generally the fact throughout the whole country. The geographical distribution of home tenancy is so largely related to density of population that in many of the states this is the only perceptible explanation of the distribution.

In Georgia the lower percentages of home tenancy are in the pine woods region near the Atlantic coast and in the mountainous region in the northern part of the state, while in the cotton region the percentages are the higher ones. While there is a low degree of farm tenancy in the southern part of Illinois, the home tenancy there is high; otherwise, home tenancy appears to be rather evenly distributed throughout the state. No marked inequality of distribution of home tenancy is apparent in Indiana, Iowa, Kansas, and Kentucky, except in the case of adjacent counties.

Generally speaking, home tenancy is of lower degree in the southern part of the lower peninsula of Michigan, which is also the older and more populous, than it is in the upper part and in the upper peninsula.

Home tenancy is of greater degree in the southeastern quarter of Missouri than in any other quarter of the state, and this is a poor quarter of the state in wealth and in agricultural conditions.

In New Jersey the smaller percentages are found in the counties bordering the Atlantic ocean.

In New York the smaller percentages are found in the mountains and more sparsely inhabited counties.

In North Carolina home tenancy is low in the lowlands near the Atlantic ocean and in the mountains in the western part of the state; and the same is true in South Carolina.

In Virginia there is a low degree of home tenancy in the tide water region, and in the Shenandoah valley and the northern part of the state, and a high degree in the southern part of the state where the negroes are most numerous.

A study of the geographical distribution of home tenancy among the counties of all of the states and territories leads to the conclusion that in a large portion of these the distribution is determined by local conditions rather than by widespread general conditions, although these are found in some states to have their apparent effect, as, for instance, the Atlantic and Gulf coasts and the Appalachian mountains, where home tenancy is represented by the smaller numbers. The conditions that prevail in this system of mountains are nearly the same, and the homes, generally speaking, are of the cheaper and less pretentious kind.

The conditions prevailing along the coasts mentioned are generally varied. Along the South Atlantic and Gulf coasts the climate is hot, humid, and unhealthful for whites, and there the negroes are a larger element of the population than elsewhere; land is cheap and a person does not require much industry and saving to enable him to earn enough to buy a home, which may consist of no more than a small lot and a log cabin. The North Atlantic coast is inhabited almost entirely by white people, the climate is healthful, and the people largely have occupations connected with navigation and fishing.

MAP SHOWING DISTRIBUTION OF HOME TENANCY.—The map of the United States that is colored to show the geographical distribution of the home tenancy exhibits the highest degree of tenancy in Rhode Island, New York, and a group of states composed of Virginia, North Carolina, South Carolina, Tennessee, Georgia, Alabama, Mississippi, and Louisiana. Population is dense in the two northern states; in the southern states the negro population is a large element. The same characteristics are found in most of the states next below in order of tenancy. These states are Florida, Wyoming, California, and a line of states extending southwestward from New Hampshire to Texas, including, besides those states, Massachusetts, Connecticut, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, Kentucky, Missouri, and Arkansas. In the class of states next below are Maine and Vermont in the east, Ohio, Indiana, Illinois, and 7 states and 1 territory west of the Mississippi river; while in the remaining group of states, having the lowest percentages of home tenancy, are Michigan, Wisconsin, and 5 states and 3 territories west of the Mississippi river.

FREE AND INCUMBERED OWNERSHIP.—The home-owning families of the United States have placed incumbrance upon their homes to the extent of 27.70 per cent of the entire number. It will be remembered that the corresponding percentage for farm families is 28.22, or only 0.52 greater than the percentage for home families. This incumbrance was made mostly for the purpose of buying real estate and making improvements, as in the case of the farm incumbrance, and hence it appears that home owners have borrowed nearly to the same extent that farm owners have for the purpose of acquiring ownership and making improvements.

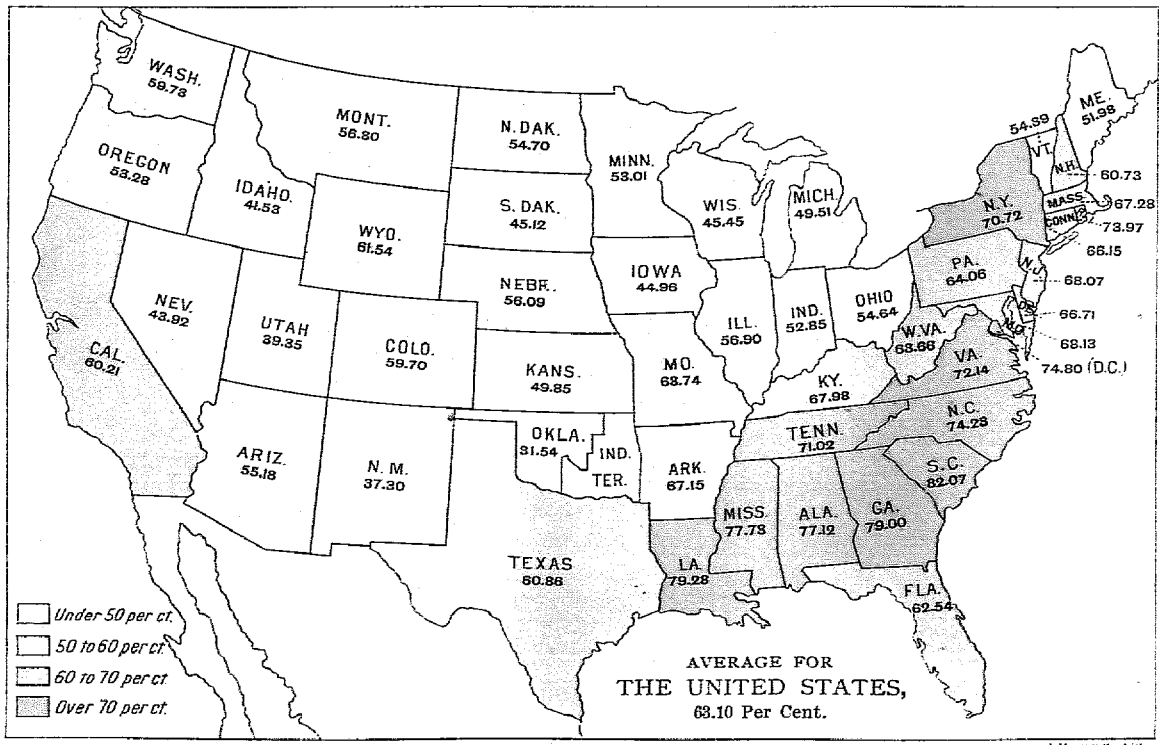
The incumbrance of homes is carried to a higher point in Connecticut than in any other state or territory, and is there represented by 46.07 per cent of the home-owning families. New Jersey is close to Connecticut, with 45.08 per cent, and there is no other state having a percentage greater than 40; the states with percentages between 35 and 40 are Delaware, Kansas, Massachusetts, Minnesota, Nebraska, New York, Rhode Island, South Dakota, and Vermont. The greater prevalence of mortgaged homes is thus found to be in the North Atlantic and North Central rather than in the South Atlantic and South Central and Western divisions. In the southern states and in the Rocky Mountain region they are represented by percentages that are generally less than 10.

In the South Central division the families owning incumbered homes are 4.89 per cent of all home-owning families; in the South Atlantic division, 12.17 per cent; in the Western division, 18.04 per cent; in the North Central division, 30.15 per cent; and in the North Atlantic division, 36.31 per cent. The presence of the negro and of the "poor whites" partly accounts for the small percentage of owned homes covered by incumbrance in the southern states. Many of the owned homes occupied by these people are of such small value that they would not be taken as security for debt. Besides this there is a feeling opposed to mortgages on the part of the well-to-do white people in the south; their traditions are against mortgaging, and these traditions still have much influence. There are many communities in which it is regarded as discreditable to have a mortgage on one's home.

The facts in regard to incumbered homes for the counties of each state and territory may be found in Table 98, for states and territories in Table 97, and for geographical divisions in Table 7.

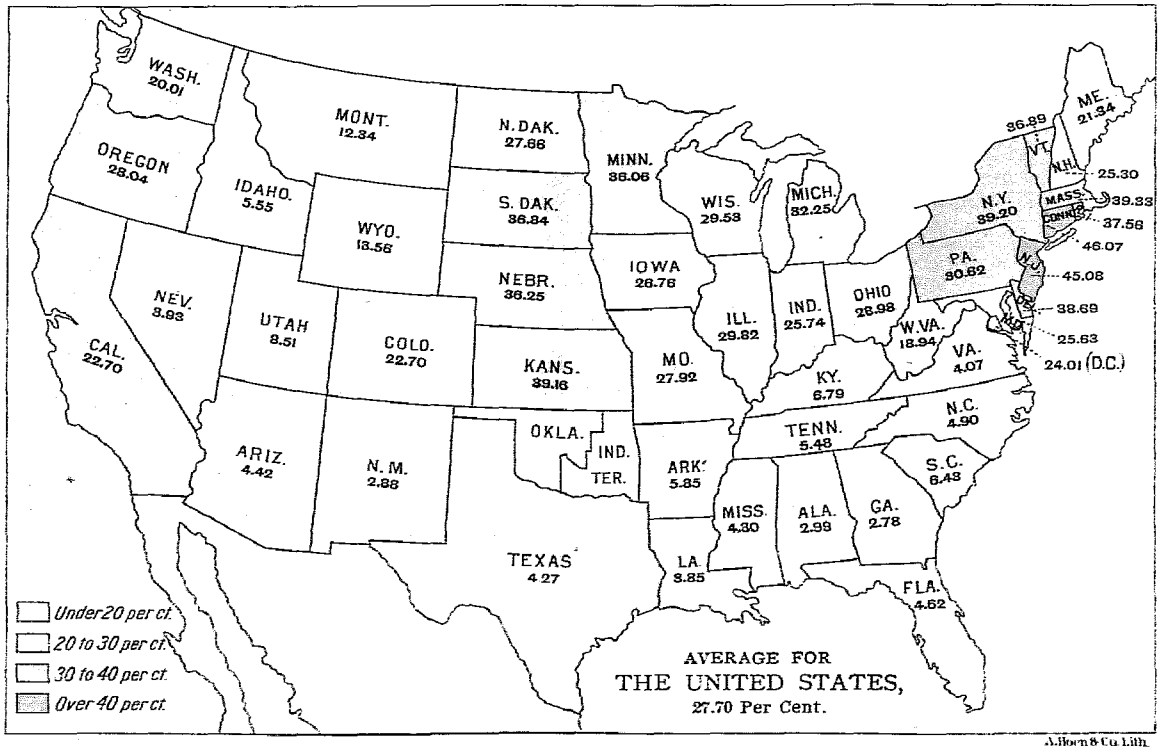
RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—On taking the average 100 home families and dividing them among the three classes of proprietors, it is found that 63.10 hire their homes, 26.68 own them free of incumbrance, and 10.22 own them subject to incumbrance. At one extreme of tenancy, in the South Atlantic division, the home-hiring families are 73.11 in 100 home families, those that own their homes free of incumbrance are 23.62, and those that own subject to incumbrance are 3.27. In the other extreme of tenancy, in the North Central division, 53.66 in 100 of the home families hire their homes, 32.37 own free, and 13.97 own with incumbrance.

ELEVENTH CENSUS OF THE UNITED STATES. FARMS AND HOMES: PROPRIETORSHIP AND INDEBTEDNESS.



A Hoen & Co. Lith.

PERCENTAGE OF HOME TENANT FAMILIES OF ALL HOME FAMILIES: 1890.



PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES OF ALL FAMILIES OCCUPYING OWNED HOMES: 1890.

DIAGRAM 5.

PERCENTAGES OF THREE CLASSES OF HOME PROPRIETORS OF ALL HOME FAMILIES, BY STATES AND TERRITORIES.

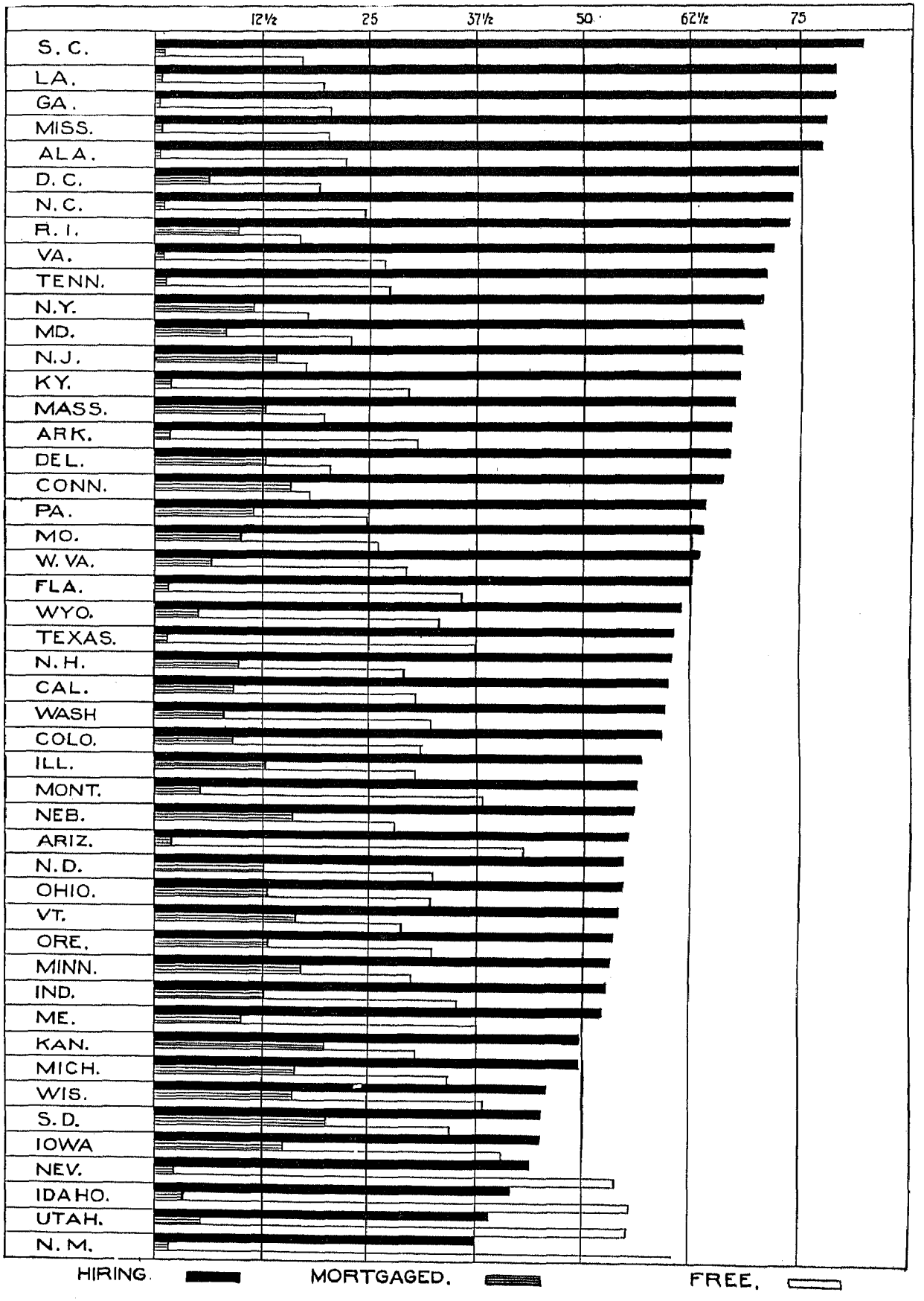
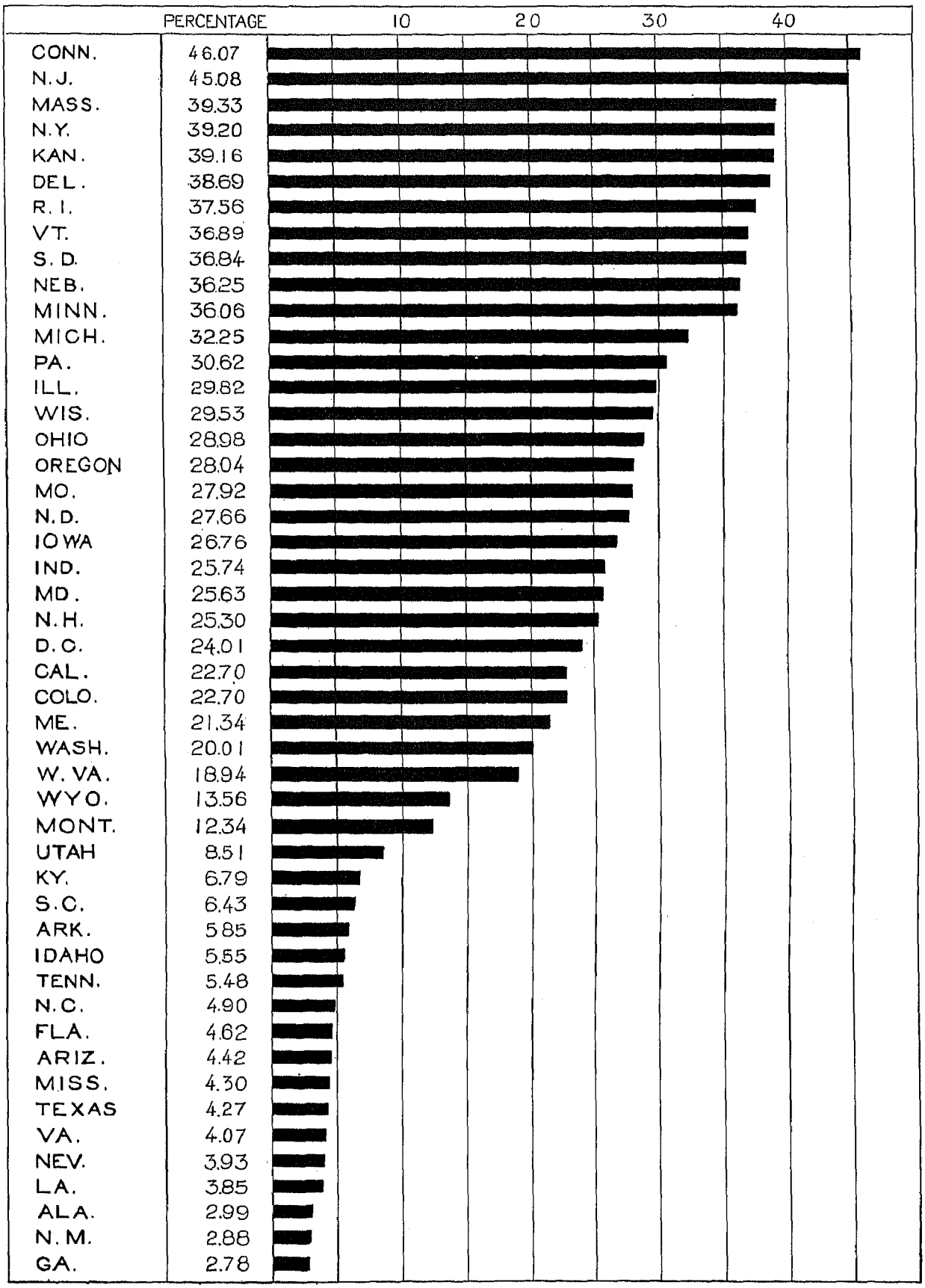


DIAGRAM 6.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES OF ALL FAMILIES OCCUPYING OWNED HOMES, BY STATES AND TERRITORIES.



FOR HOMES IN THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION.

OWNERS AND TENANTS.—It was foreseen that home ownership might be largely a city problem, and therefore, generally, tables have been made for cities as well as for states and territories. Table 99 exhibits the proprietorship of homes in each of the 420 cities and towns of 8,000 to 100,000 population. These are distributed among geographical divisions, as follows: in the North Atlantic division, 188 cities and towns; in the South Atlantic division, 34 cities and towns; in the North Central division, 141 cities and towns; in the South Central division, 35 cities and towns, and in the Western division, 22 cities and towns. The farm families living in these 420 cities and towns are not included in any tables for these cities and towns except Table 19. These farm families number 22,167.

The very lowest degree of home tenancy found in any of these cities and towns is 29.01 per cent, in Watertown, Wis.; second in order is Dunkirk, N. Y.; with 31.50 per cent; third, Virginia city, Nev., with 36.44 per cent; fourth, Oshkosh, Wis., with 36.50 per cent, and fifth, Fond du Lac, Wis., with 36.94 per cent. There are 12 cities and towns whose percentage of home tenancy is less than 40; 5 of these are in Wisconsin, 2 in Michigan, and 1 in each of the states of Iowa, Illinois, Minnesota, Nevada, and New York. At the opposite extreme are found 18 cities and towns with a percentage of home tenancy above 80. The highest is Birmingham, Ala., with 89.84 per cent; the second is Hoboken, N. J., with 88.11 per cent; third, Norfolk, Va., with 85.62 per cent; fourth, Macon, Ga., with 84.66 per cent, and fifth, Holyoke, Mass., with 83.84 per cent. The southern states contain 11 of these cities, New England 5, Pennsylvania 1, and New Jersey 1.

The average for the 420 cities and towns places home-hiring families at 64.04 per cent of the total home families. In Table 11 the cities and towns of the class under consideration in each state and territory have been consolidated; Virginia city, Nev., the only city of the class in that state, has for home tenant families 36.44 per cent of the total home families; next above this are the cities of this class in Wisconsin, with 44.80 per cent of home tenancy; third, those of Michigan, with 51.07 per cent; fourth, those of Illinois, with 51.23 per cent; and fifth, those of Minnesota, with 51.46 per cent. The cities and towns at the other extreme are in the southern states. Massachusetts has a larger population in cities and towns in this class than any other state, and in them 68.75 per cent of the home families are tenants. In the North Central division 54.45 per cent of the home families are tenants; in the Western division, 62.38 per cent; in the North Atlantic division, 66.69 per cent; in the South Central division, 73.18 per cent; and in the South Atlantic division, 75.20 per cent.

FREE AND INCUMBERED OWNERSHIP.—In the 420 cities and towns of the class under consideration, 34.11 per cent of the home-owning families have incumbrance on their homes. The smaller percentages are found in the southern states; in the South Central division, 7.62 per cent of the home-owning families have incumbrance on their homes; in the South Atlantic division, 13.96 per cent; in the Western divison, 30.31 per cent; in the North Central division, 34.74 per cent; and in the North Atlantic division, 40.63 per cent. It will be noticed that owned homes are more generally incumbered in the east than in the west.

RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—Among 100 home families in the 420 cities and towns there are 64.04 that hire their homes, 23.69 that own free, and 12.27 that own with incumbrance. In the North Atlantic division, 66.69 hire their homes, 19.78 own free, and 13.53 own subject to incumbrance; while in the North Central division 54.45 hire their homes, 29.73 own free, and 15.82 own with incumbrance.

It is probable that all owned and incumbered homes were not reported from every city in the southern states. The failure to report is conspicuous in Mobile, Ala., where only one owned and incumbered home was reported.

TABLE 11.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES: TOTAL FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
The United States	1,749,579	629,092	414,479	214,613	1,120,487	35.96	64.04	23.69	12.27	65.89	34.11
Alabama	17,637	3,767	3,658	109	13,870	21.36	78.64	20.74	0.62	97.11	2.89
Arizona											
Arkansas	11,316	3,553	3,047	506	7,763	31.40	68.60	26.93	4.47	85.76	14.24
California	39,729	16,276	11,257	5,019	23,453	40.97	59.03	28.34	12.63	69.16	30.84
Colorado	8,029	2 994	2,216	778	5,035	37.29	62.71	27.60	9.69	74.01	25.99
Connecticut	81,253	23,321	11,331	11,990	57,932	28.70	71.30	13.94	14.76	48.59	51.41
Delaware	12,448	3,759	1,899	1,860	8,689	30.20	69.80	15.26	14.94	50.52	49.48
District of Columbia											
Florida	9,077	3,046	2,727	319	6,031	31.48	68.52	28.18	3.30	89.53	10.47
Georgia	41,282	8,151	7,706	445	33,131	19.74	80.26	18.66	1.08	94.54	5.46
Idaho											
Illinois	78,827	38,446	26,272	12,174	40,381	48.77	51.23	33.33	15.44	68.33	31.67
Indiana	61,970	25,052	17,765	7,287	36,918	40.43	59.57	28.67	11.76	70.91	29.09
Iowa	54,291	24,005	15.874	8,731	29,680	45.32	54.68	29.24	16.08	64.52	35.48
Kansas	35,591	14,797	8,394	6,403	20,794	41.58	58.42	23.59	17.99	56.73	43.27
Kentucky	23,033	7,518	6,372	646	16,415	31.41	68.59	28.71	2.70	91.41	8.59
Louisiana	4 225	1,052	967	85	3,173	24.90	75.10	22 80	2.01	91.92	8.08
Maine	26,608	9,641	7,880	1,761	16,967	36.23	63.77	29 61	6.62	81.73	18.27
Maryland	6,084	2,340	1,568	772	3,744	38.46	61.54	25.77	12.69	67.01	32.99
Massachusetts	231,213	72,253	40,251	32,002	158,960	31.25	68.75	17.41	13.84	55.71	44.29
Michigan	71,238	34,855	21,742	13,113	36,383	48.93	51.07	30.52	18.41	62.38	37.62
Minnesota	12,321	5,980	4,269	1,711	6,341	48.54	51.46	34.65	13.89	71.39	28.61
Mississippi	6,985	1,643	1,504	139	5,342	23.52	76.48	21.53	1.99	91.54	8.46
Missouri	23,722	9,556	6,568	2,988	14,166	40.28	59.72	27.69	12.59	68.73	31.27
Montana	4,690	1,487	1,037	450	3,203	31.71	68.29	22.11	9.60	69.74	30.26
Nebraska	19,537	7,262	4,104	3,158	12,275	37.17	62.83	21.01	16.16	56.51	43.49
Nevada	1,737	1,104	1,102	2	633	63.56	36.44	63.44	0.12	99.82	0.18
New Hampshire	20,868	6,055	4,558	1,497	14,813	29.02	70.98	21.84	7.18	75.28	24.72
New Jersey	91,034	24,751	12,691	12,060	66,283	27.19	72.81	13.94	13.25	51.27	48.73
New Mexico											
New York	180,702	71,241	42,430	28,811	118,461	37.55	62.45	22.30	15.19	59.56	40.44
North Carolina	12,311	3,238	3,034	204	9,073	26.30	73.70	24.64	1.66	93.70	6.30
North Dakota											
Ohio	126,635	55,788	35,557	20,231	70,847	44.05	55.95	28.08	15.97	63.74	36.26
Oklahoma											
Oregon	3,803	2,971	959	2,012	5,832	33.75	66.25	10.89	22.86	32.28	67.72
Pennsylvania	153,322	58,520	38,893	19,627	94,802	38.17	61.83	25.37	12.80	66.46	33.54
Rhode Island	27,570	7,457	4,310	3,147	20,122	27.04	72.96	15.63	11.41	57.80	42.20
South Carolina	15,785	3,413	3,006	407	12,372	21.62	78.38	19.04	2.58	88.08	11.92
South Dakota	1,782	790	377	413	992	44.33	55.67	21.15	23.18	47.72	52.28
Tennessee	41,075	8,330	7,620	710	32,745	20.28	79.72	18.55	1.73	91.48	8.52
Texas	42,067	13,894	13,058	836	29,173	32.26	67.74	30.32	1.94	93.98	6.02
Utah	10,252	4,578	3,685	893	5,674	44.65	55.35	35.94	8.71	80.49	19.51
Vermont	5,332	2,237	1,204	1,033	3,095	41.95	58.05	22.58	19.37	53.82	46.18
Virginia	43 779	10,182	9,718	464	33,597	23.26	76.74	22.20	1.06	95.44	4.56
Washington	17,652	4,918	3,603	1,315	12,734	27.86	72.14	20.41	7.45	73.26	26.74
West Virginia	10,571	3,555	2,766	789	7.016	33.63	66.37	26.17	7.46	77.81	22.19
Wisconsin	43,627	24,080	16,491	7,589	19,547	55.20	44.80	37.80	17.40	68.48	31.52
Wyoming	2,090	630	509	127	1,424	30.87	69.13	24.71	6.16	80.03	19.97
RECAPITULATION BY GEOGRAPHICAL DIVISIONS.											
North Atlantic	826,911	275,476	163,548	111,928	551,435	33.31	66.69	19.78	13.53	59.37	40.63
South Atlantic	151,937	37,684	32,424	5,260	114,253	24.80	75.20	21.34	3.46	86.04	13.96
North Central	529,541	241,211	157,413	83,798	288,330	45.55	54.45	29.73	15.82	65.26	34.74
South Central	143,238	39,757	36,726	3,031	103,481	26.82	73.18	24.78	2.04	92.38	7.62
Western	92,952	34,964	24,368	10,596	57,988	37.62	62.38	26.22	11.40	69.69	30.31

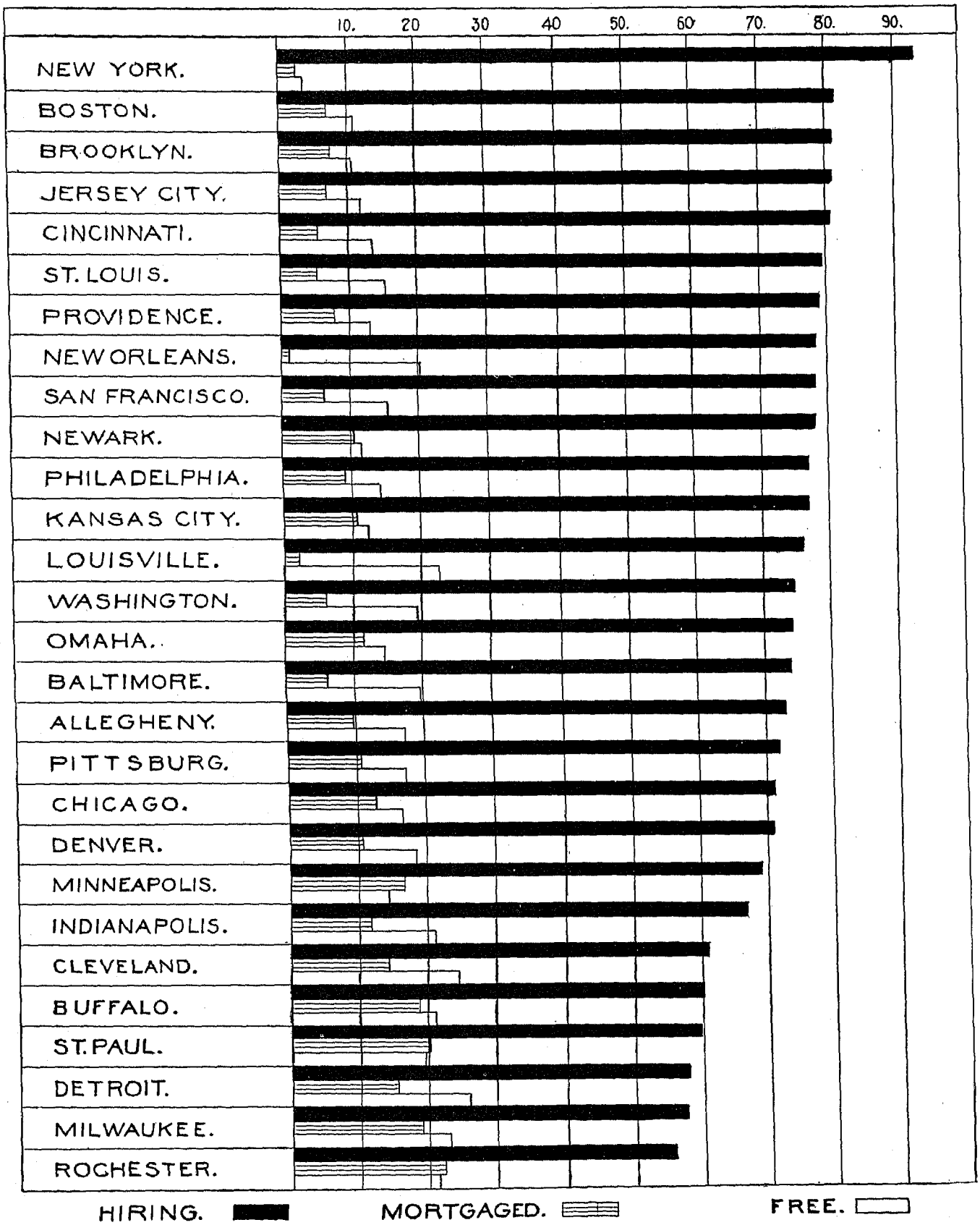
FOR HOMES IN CITIES OF 100,000 POPULATION AND OVER.

OWNERS AND TENANTS.—The 28 cities of 100,000 population and over have been selected for tabular analysis as well as for a total, and several tables have been made to exhibit results by wards. In the 28 cities are living 5,336 families that cultivate farms, and these farms are not included in any of the tables for these cities. The proprietorship by wards is shown in Table 100 and by totals in Table 13. The largest city, New York, has the highest percentage of home tenancy; in 22 of the 24 wards of that city at least 91.56 per cent of home tenancy is reached, and the highest percentage is 99.20 in the tenth ward, the average for the city being 93.67 per cent.

The New York metropolitan district.—The situation of New York city is exceptional among cities, because it is surrounded by adjoining cities which are part of it in every respect except a political one, and in those adjoining cities home tenancy is less than it is in New York. A "greater New York" should more fairly be taken

DIAGRAM 7.

PERCENTAGES OF THREE CLASSES OF HOME PROPRIETORS OF ALL HOME FAMILIES, FOR THE 28 CITIES CONTAINING 100,000 POPULATION AND OVER.



into consideration. In New York city, which is coterminous with the county of the same name, and the 9 counties in New York state and New Jersey that are neighboring to that city, 83.54 per cent of the home families are tenants; in that city and in 19 cities having a population greater than 8,000 and situated in New York state and New Jersey, all of the 19 by interest and situation virtually parts of New York, the home tenant families are 86.37 per cent of all home families. A percentage somewhere between this one and the percentage representing the 10 counties is more fairly the percentage to represent the home tenancy in the New York metropolitan district, say 85 per cent.

The 10 counties for which the foregoing total has been made are Bergen, Essex, Hudson, Passaic, and Union, in New Jersey; and Kings, New York, Queens, Richmond, and Westchester, in New York. The 20 cities for which a total has been made are Bayonne, Elizabeth, Harrison, Hoboken, Jersey city, Newark, Orange, Passaic, Paterson, Plainfield, and Union, in New Jersey; and Brooklyn, Edgewater, Flushing, Long Island city, Mount Vernon, New Brighton, New Rochelle, New York, and Yonkers, in New York. Home tenancy within the legal limits of New York city, 93.67 per cent, is somewhat below what it is in Berlin, the German capital, where in 1890 it was ascertained that the total number of families was 366,920, of which 96.65 per cent were living in hired homes.

TABLE 12.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES IN SELECTED COUNTIES AND CITIES OF NEW JERSEY AND NEW YORK, CONSTITUTING "A GREATER NEW YORK" CITY: 1890.

STATES, COUNTIES, AND CITIES.	FAMILIES—					PERCENTAGE—					
	Aggregate.	Owning—			Hiring.	Of all families—				Of families owning—	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
Total	701,463	115,455	66,826	48,629	586,008	16.46	83.54	9.53	6.93	57.88	42.12
New Jersey counties:											
Bergen	8,128	3,618	1,962	1,656	4,510	44.51	55.49	24.14	20.37	54.23	45.77
Essex	52,529	13,998	7,320	6,678	38,531	26.65	73.35	13.94	12.71	52.29	47.71
Hudson	57,419	11,577	7,004	4,573	45,842	20.16	79.84	12.20	7.96	60.50	39.50
Passaic	21,093	5,319	2,459	2,860	15,774	25.22	74.78	11.66	13.56	46.23	53.77
Union	14,044	5,068	2,864	2,204	8,976	36.09	63.91	20.39	15.70	56.51	43.49
New York counties:											
Kings	176,267	34,041	20,177	13,864	142,226	19.31	80.69	11.45	7.86	59.27	40.73
New York	312,754	19,798	11,610	8,188	292,956	6.33	93.67	3.71	2.62	58.64	41.36
Queens	24,161	9,728	6,157	3,571	14,433	40.26	59.74	25.48	14.78	63.29	36.71
Richmond	9,476	3,292	2,042	1,250	6,184	34.74	65.26	21.55	13.19	62.03	37.97
Westchester	25,502	9,016	5,231	3,785	16,576	35.23	64.77	20.44	14.79	58.02	41.98
Total	630,042	85,867	49,712	36,155	544,175	13.63	86.37	7.89	5.74	57.89	42.11
New Jersey cities:											
Bayonne	3,480	921	470	451	2,559	26.47	73.53	13.51	12.96	51.03	48.97
Elizabeth	7,674	2,561	1,461	1,100	5,113	33.37	66.63	19.04	14.33	57.05	42.95
Harrison	1,792	455	307	148	1,337	25.30	74.61	17.13	8.26	67.47	32.53
Hoboken	9,398	1,117	786	331	8,281	11.89	88.11	8.37	3.52	70.37	29.63
Jersey city	34,387	6,464	4,063	2,401	27,923	18.80	81.20	11.82	6.98	62.86	37.14
Newark	38,866	8,557	4,510	4,047	30,309	22.02	77.98	11.61	10.41	52.71	47.29
Orange	3,690	1,188	596	592	2,511	32.12	67.88	16.11	16.01	50.17	49.83
Passaic	2,476	599	286	313	1,877	24.19	75.81	11.55	12.64	47.75	52.25
Paterson	16,782	4,025	1,873	2,152	12,757	23.98	76.02	11.16	12.82	46.53	53.47
Plainfield	2,117	777	381	396	1,340	36.70	63.30	18.00	18.70	49.03	50.97
Union	2,393	631	331	300	1,762	26.37	73.63	13.83	12.54	52.46	47.54
New York cities:											
Brooklyn	170,732	31,692	18,716	12,976	139,040	18.56	81.44	10.96	7.60	59.06	40.94
Edgewater	2,814	773	538	235	2,041	27.47	72.53	19.12	8.35	69.60	30.40
Flushing	1,607	633	442	191	1,034	37.07	62.03	26.51	11.46	69.83	30.17
Long Island city	6,232	1,969	1,344	625	4,263	31.59	68.41	21.56	10.03	68.26	31.74
Mount Vernon	2,225	924	430	494	1,301	41.53	58.47	19.33	22.20	46.54	53.46
New Brighton	3,064	892	532	360	2,172	29.11	70.89	17.36	11.75	59.64	40.36
New Rochelle	1,483	611	283	328	872	41.20	58.80	19.08	22.12	46.32	53.68
New York	312,754	19,798	11,610	8,188	292,956	6.33	93.67	3.71	2.62	58.64	41.36
Yonkers	6,007	1,280	753	527	4,727	21.31	78.69	12.54	8.77	58.83	41.17

High and low degrees of tenancy.—Among the 28 cities, Boston, Mass., is next below New York in home tenancy, with 81.57 per cent; Brooklyn, N. Y., is third, with 81.44 per cent; Jersey city, N. J., fourth, with 81.20 per cent; and Cincinnati, Ohio, fifth in order, with 80.82 per cent. Among these large cities, Rochester, N. Y., has the least home tenancy, namely, 56.02; Milwaukee, Wis., is second, with 57.87 per cent; Detroit, Mich., third, with 58.33 per cent; and St. Paul, Minn., fourth, with 59.80 per cent. Home tenancy is represented by percentages greater than 80 in 5 of the 28 cities, and by percentages under 60 in 4 of the cities.

Wards with tenancy above 90 per cent.—The wards of the 28 cities number 537, counting Washington, or the District of Columbia, as one, and 77 of these wards each have home tenant families that are more than 90 per cent of all home families. The highest home tenancy found in any ward in Boston, Mass., is 96.98 per cent; in Brooklyn, N. Y., 93.66 per cent; in Chicago, Ill., 95.06 per cent; in Cincinnati, Ohio, 96.14 per cent; in Cleveland,

Ohio, 93.57 per cent; in Denver, Colo., 94.88 per cent; in Kansas city, Mo., 96.72 per cent; in Pittsburg, Pa., 96.81 per cent; in St. Louis, Mo., 96.76 per cent; and in San Francisco, Cal., 97.95 per cent, this being a Chinese district.

Tenancy in Boston, 1845 and 1890.—In the report of the committee of the city council of Boston, Mass., appointed to obtain the census for the city for 1845, are contained the results of an inquiry relating to the proprietorship of the home, and it appears that of the 19,175 families, 3,361, or 17.53 per cent, owned their homes, and 15,814, or 82.47 per cent, hired their homes. Since 1845 Boston has increased from small to large proportions, and is partly surrounded by a densely inhabited region belonging to other towns and cities. In the 45 years from 1845 to 1890 home tenancy in Boston decreased from 82.47 per cent to 81.57 per cent. In Suffolk county there are, besides Boston, the city of Chelsea, with 27,909 population, the town of Revere, with 5,668 population, and the town of Winthrop, with 2,726 population, and home tenancy in the whole county is 80.64 per cent.

FREE AND INCUMBERED OWNERSHIP.—The ownership of incumbered homes in the 28 cities is held by 37.80 per cent of the total home-owning families. The highest percentage, 53.77, is in Minneapolis, Minn.; the next, 51.14 per cent, in Rochester, N. Y.; and the third, 51.11 per cent, in St. Paul, Minn.; while the lowest is 5.04 per cent, in New Orleans, La.; and next to that, 7.46 per cent, in Louisville, Ky. Of the 537 wards, 35 have percentages below 10; these 35 wards are in 7 cities, and 23 of the wards are in Louisville, Ky., and New Orleans, La. In 77 of the wards the percentages are greater than 50, and these 77 wards are in 19 of the cities. It will be noticed that in many of the cities the percentage representing the owned and incumbered homes becomes larger among the last few wards as they stand arranged in numerical order, and these wards presumably represent recent growth.

RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—The three classes of home proprietors are found in the 28 cities in the following proportions among 100 families, on the average: hiring families, 77.17; families owning free, 14.20; families owning with incumbrance, 8.63. In New York, N. Y., hiring families are 93.67; those owning free, 3.71; and those owning under incumbrance, 2.62. In Rochester, N. Y., where the home tenancy is the least of the 28 cities, 56.02 families hire their homes, 21.49 own free, and 22.49 own with incumbrance.

TABLE 13.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY THE 28 CITIES OF 100,000 POPULATION AND OVER: 1890.

CITIES.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
The 28 cities	1,948,834	444,879	276,720	168,159	1,503,955	22.83	77.17	14.20	8.63	62.20	37.80
Allegheny, Pa.	20,777	5,588	3,563	2,025	15,189	26.90	73.10	17.15	9.75	63.76	36.24
Baltimore, Md.	86,457	22,531	17,039	5,492	63,926	26.06	73.94	10.71	6.35	75.62	24.38
Boston, Mass.	89,613	16,512	10,102	6,410	73,101	18.43	81.57	11.27	7.16	61.18	38.82
Brooklyn, N. Y.	170,732	31,692	18,716	12,976	139,040	18.56	81.44	10.96	7.60	59.06	40.94
Buffalo, N. Y.	51,275	20,497	10,800	9,697	30,778	39.97	60.03	21.06	18.91	52.69	47.31
Chicago, Ill.	219,690	63,124	35,876	27,248	156,566	28.73	71.27	16.33	12.40	56.83	43.17
Cincinnati, Ohio	63,423	12,162	8,638	3,524	51,261	19.18	80.82	13.62	5.56	71.02	28.98
Cleveland, Ohio	52,937	20,703	13,099	7,604	32,244	39.10	60.90	24.74	14.36	63.27	36.73
Denver, Colo.	19,621	5,712	3,657	2,055	13,909	29.11	70.89	18.64	10.47	64.02	35.98
Detroit, Mich.	42,110	17,549	11,050	6,499	24,561	41.67	58.33	26.24	15.43	62.97	37.03
Indianapolis, Ind.	22,970	7,606	4,857	2,749	15,373	33.10	66.90	21.14	11.96	63.86	36.14
Jersey city, N. J.	34,387	6,464	4,063	2,401	27,923	18.80	81.20	11.82	6.98	62.86	37.14
Kansas city, Mo.	26,519	6,134	3,299	2,835	20,385	23.13	76.87	12.44	10.69	53.78	46.22
Louisville, Ky.	32,852	7,989	7,393	596	24,863	24.32	75.68	22.50	1.82	92.54	7.46
Milwaukee, Wis.	41,436	17,459	9,500	7,959	23,977	42.13	57.87	22.92	19.21	54.41	45.59
Minneapolis, Minn.	32,750	10,198	4,715	5,483	22,552	31.14	68.86	14.40	16.74	46.23	53.77
Newark, N. J.	38,866	8,557	4,510	4,047	30,309	22.02	77.98	11.61	10.41	52.71	47.29
New Orleans, La.	48,276	10,374	9,851	523	37,902	21.49	78.51	20.41	1.08	94.96	5.04
New York, N. Y.	312,754	19,798	11,610	8,188	292,956	6.33	93.67	3.71	2.62	58.64	41.36
Omaha, Neb.	22,317	5,788	3,240	2,548	16,529	25.94	74.06	14.52	11.42	55.98	44.02
Philadelphia, Pa.	204,292	46,489	28,493	17,996	157,803	22.76	77.24	13.95	8.81	61.29	38.71
Pittsburg, Pa.	45,419	12,660	7,860	4,800	32,753	27.89	72.11	17.32	10.57	62.10	37.90
Providence, R. I.	29,187	6,054	3,754	2,300	23,133	20.74	79.26	12.86	7.88	62.01	37.99
Rochester, N. Y.	27,204	11,964	5,846	6,118	15,240	43.98	56.02	21.49	22.49	48.86	51.14
St. Louis, Mo.	91,364	18,704	13,740	4,964	72,660	20.47	79.53	15.04	5.43	73.46	26.54
St. Paul, Minn.	25,630	10,302	5,037	5,265	15,328	40.20	59.80	19.66	20.54	48.89	51.11
San Francisco, Cal.	52,377	11,280	8,060	3,220	41,097	21.54	78.46	15.39	6.15	71.45	28.55
Washington, D. C.	43,580	10,983	8,346	2,637	32,597	25.20	74.80	19.15	6.05	75.99	24.01

ELEVENTH CENSUS OF THE UNITED STATES.

FARMS AND HOMES: PROPRIETORSHIP AND INDEBTEDNESS.

MAPS OF STATES AND TERRITORIES

SHOWING BY COUNTIES THE PERCENTAGES OF FARM TENANT FAMILIES OF THE TOTAL FARM FAMILIES AND OF HOME TENANT FAMILIES OF THE TOTAL HOME FAMILIES: 1890.

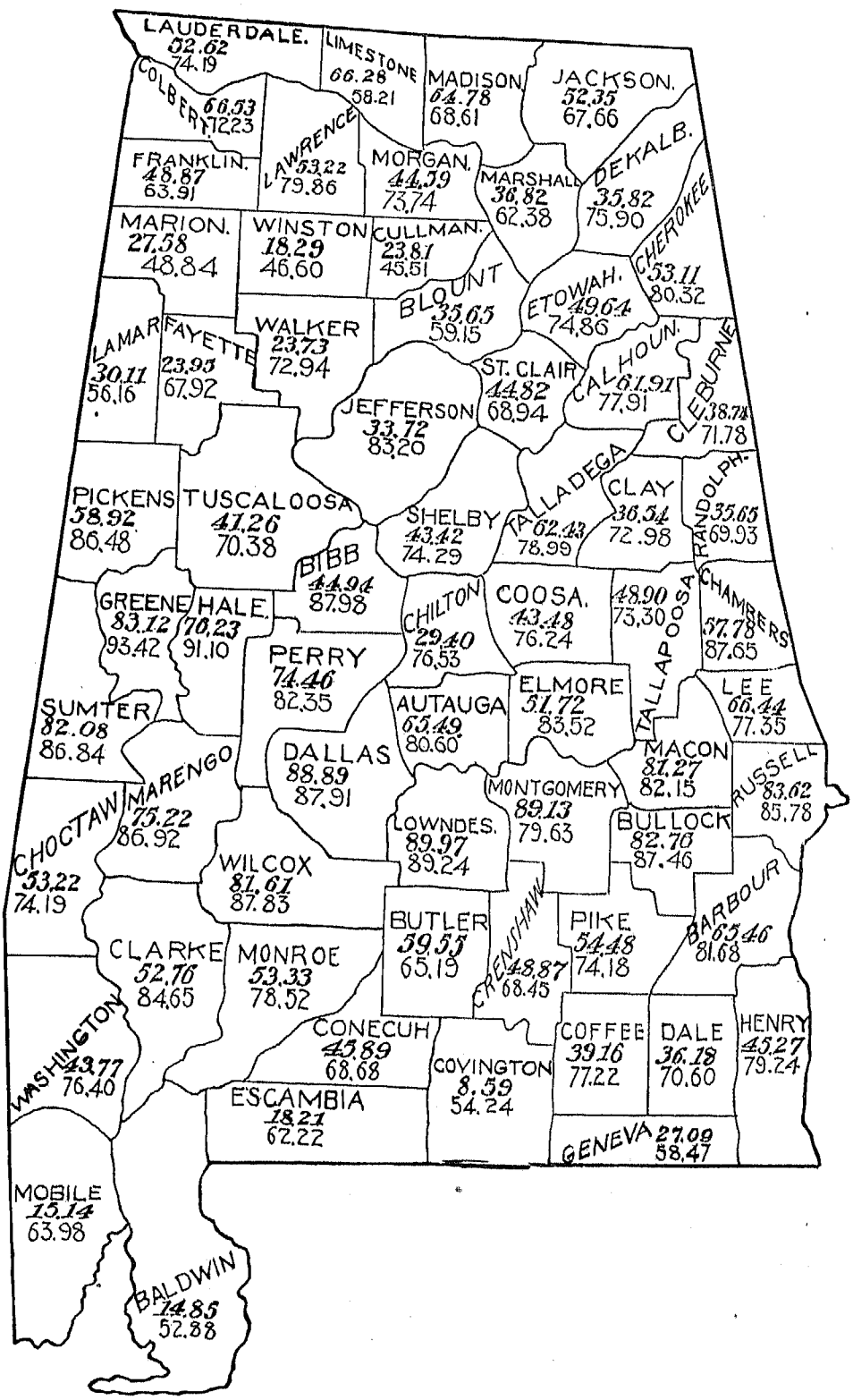
LEGEND.

Upper figures = PERCENTAGE OF FARM TENANT FAMILIES.

Lower figures = PERCENTAGE OF HOME TENANT FAMILIES.

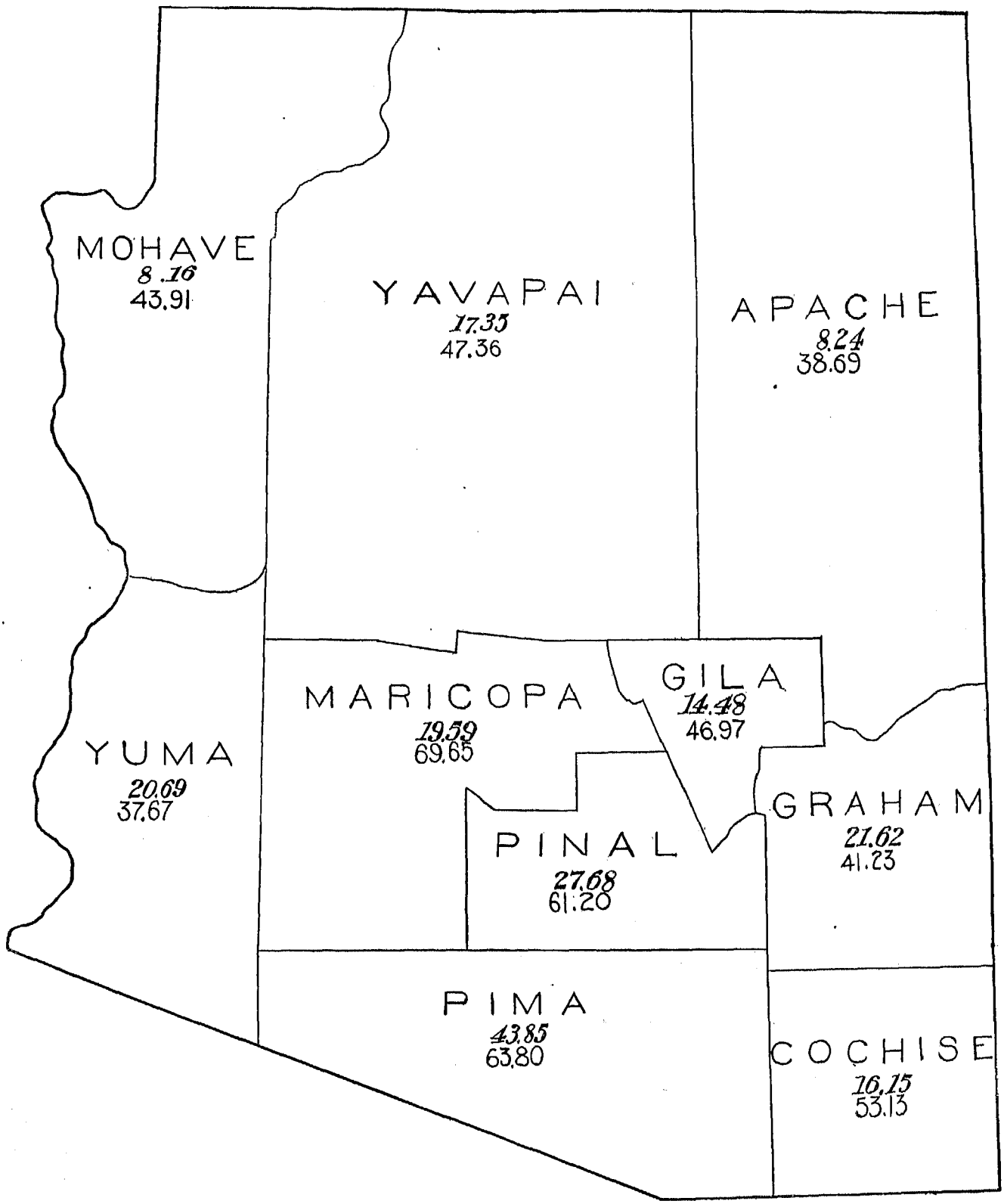
ALABAMA.

56.85—PERCENTAGE OF FARM TENANT FAMILIES.
77.12—PERCENTAGE OF HOME TENANT FAMILIES.



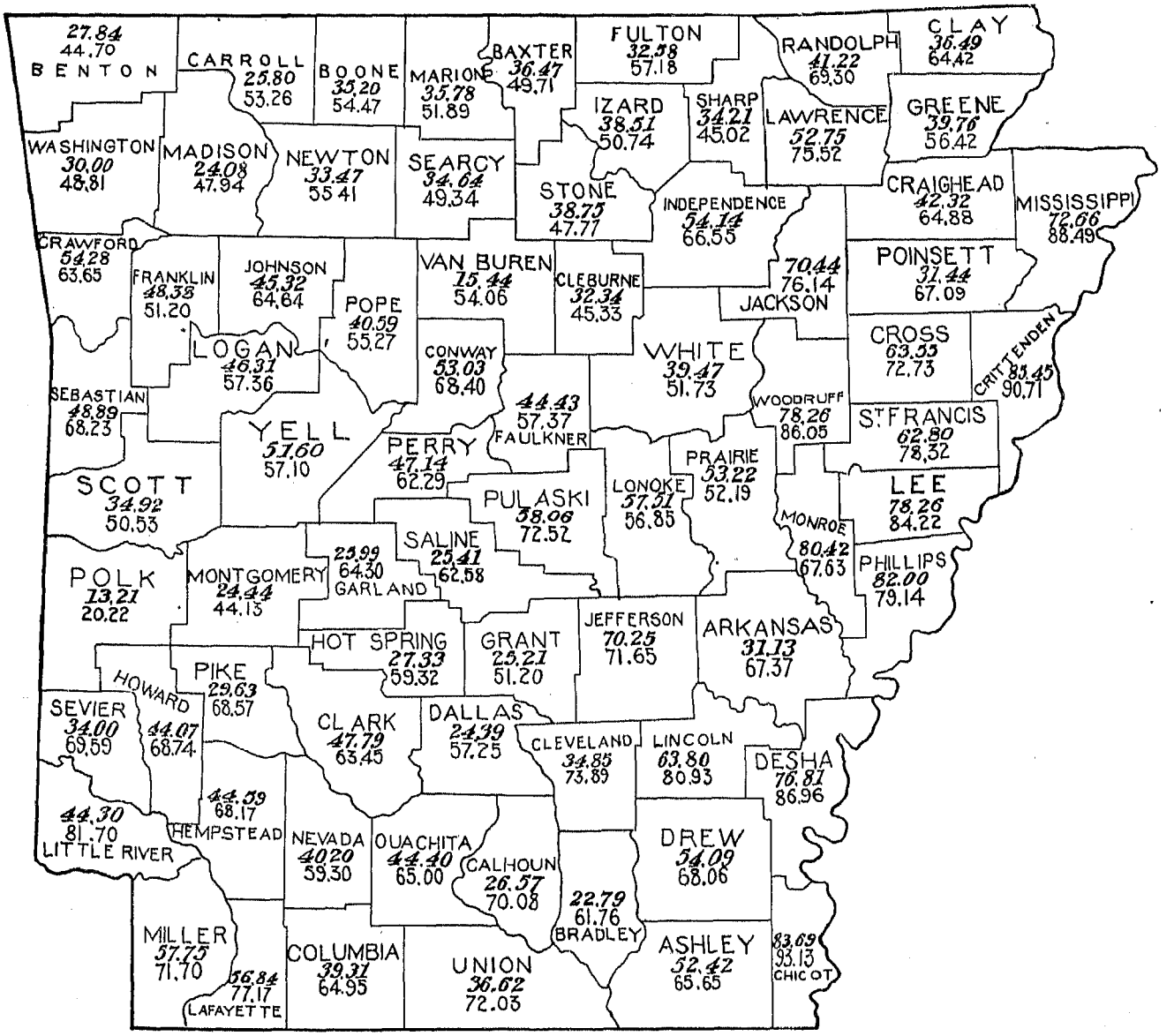
ARIZONA.

19.88—PERCENTAGE OF FARM TENANT FAMILIES.
55.18—PERCENTAGE OF HOME TENANT FAMILIES.



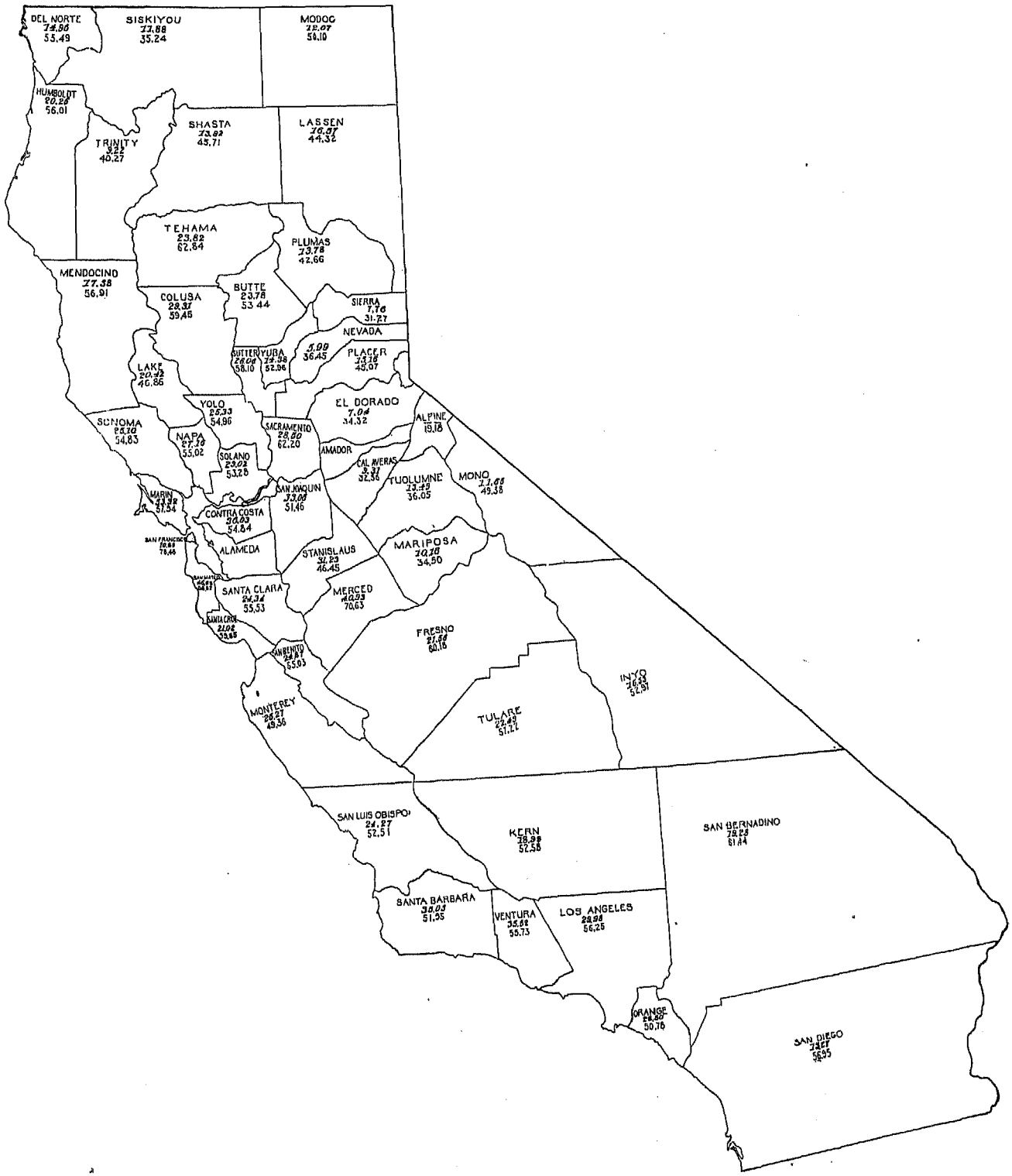
ARKANSAS.

46.06—PERCENTAGE OF FARM TENANT FAMILIES.
67.15—PERCENTAGE OF HOME TENANT FAMILIES.



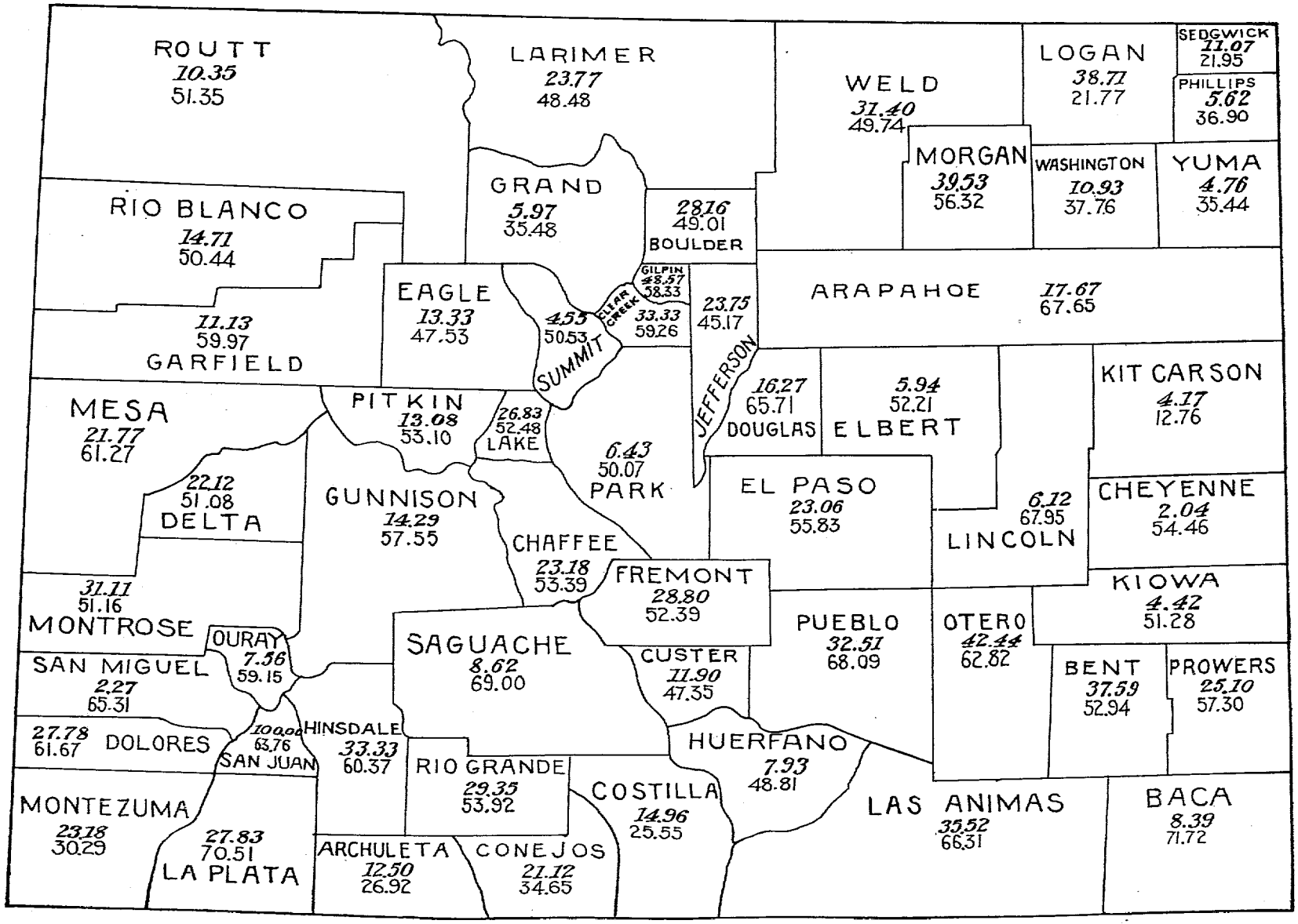
CALIFORNIA.

23.92—PERCENTAGE OF FARM TENANT FAMILIES.
60.21—PERCENTAGE OF HOME TENANT FAMILIES.



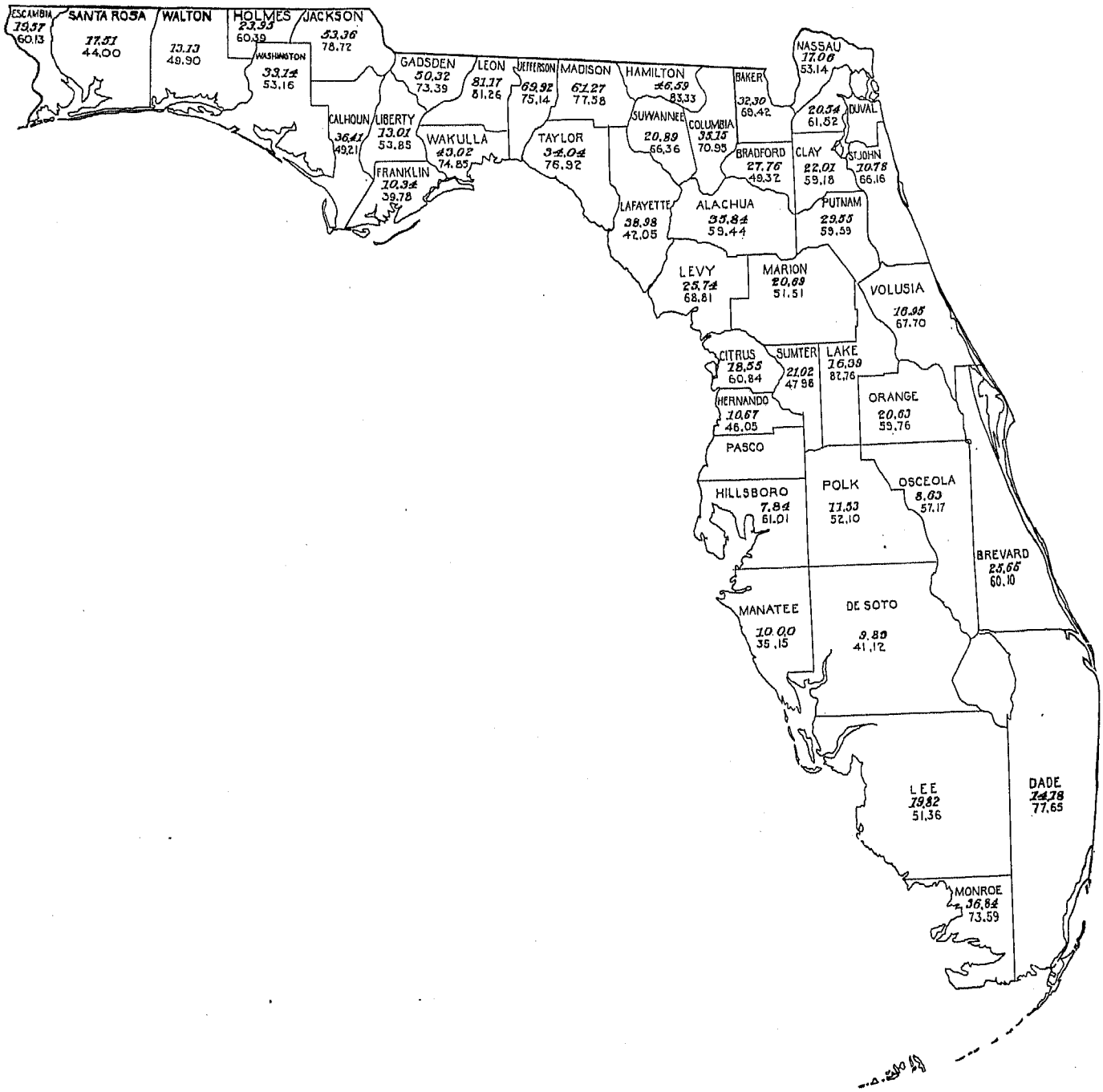
COLORADO.

19.61—PERCENTAGE OF FARM TENANT FAMILIES.
59.70—PERCENTAGE OF HOME TENANT FAMILIES.



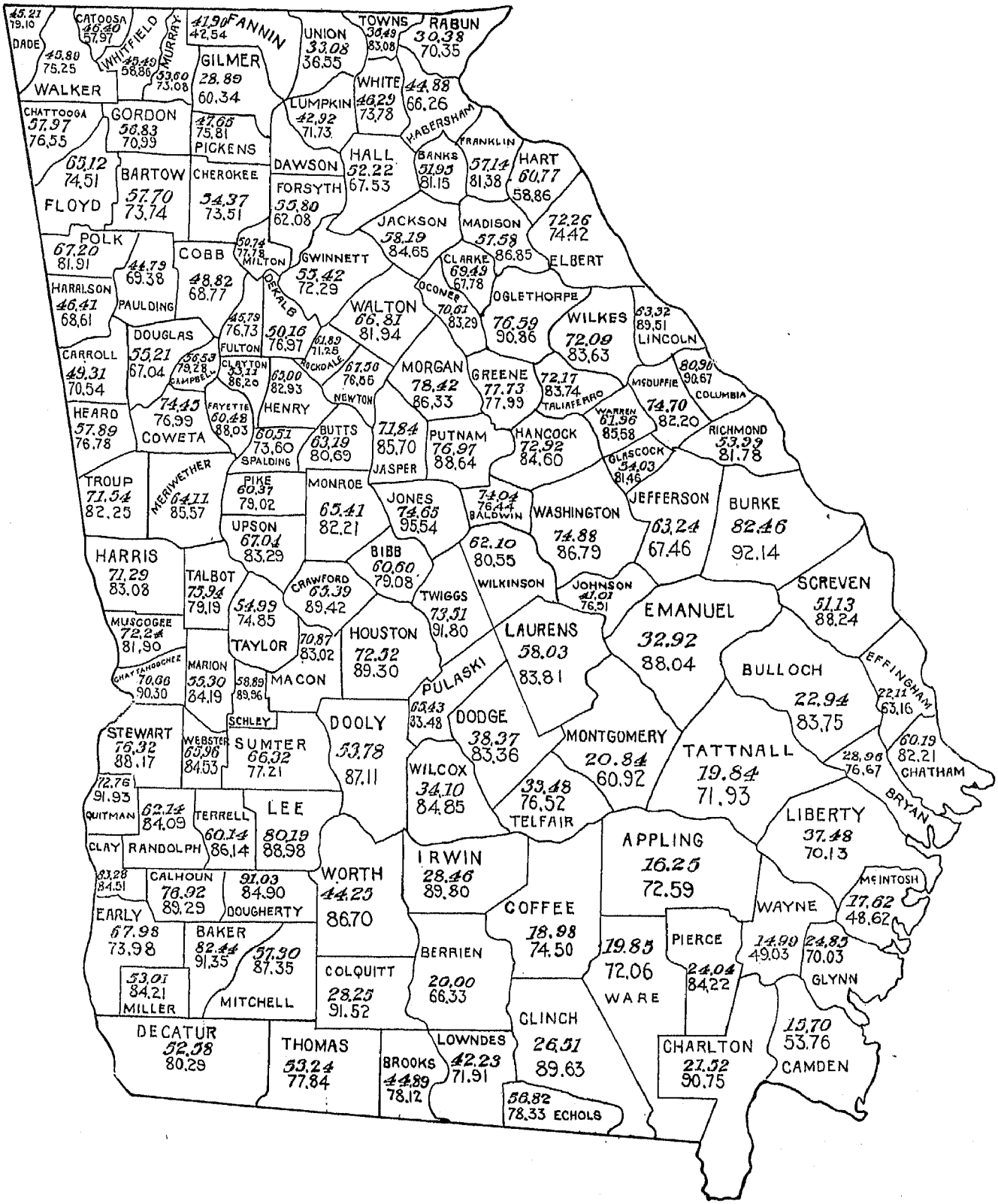
FLORIDA.

84.84—PERCENTAGE OF FARM TENANT FAMILIES.
62.54—PERCENTAGE OF HOME TENANT FAMILIES.



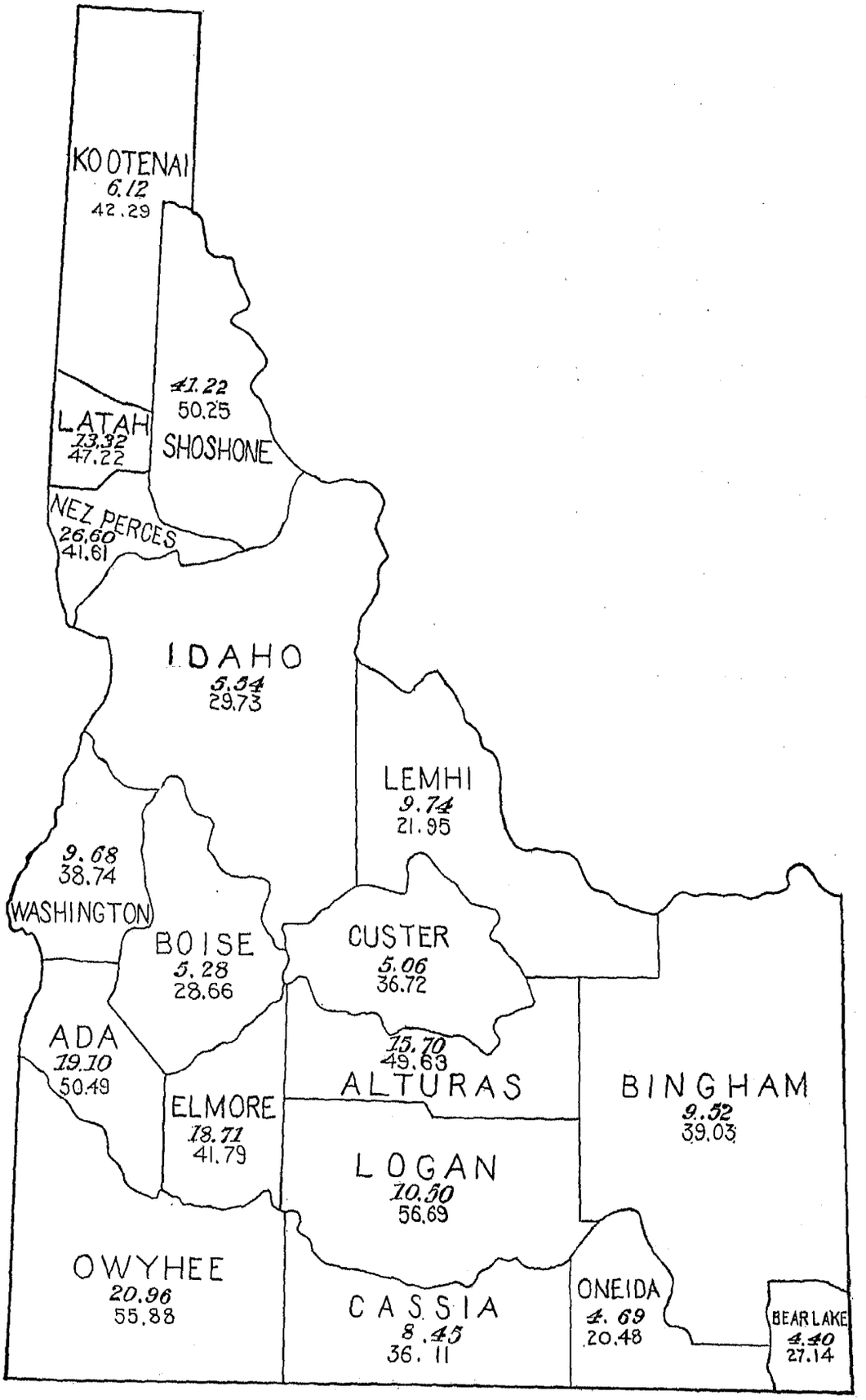
GEORGIA.

58.10—PERCENTAGE OF FARM TENANT FAMILIES.
79.00—PERCENTAGE OF HOME TENANT FAMILIES.



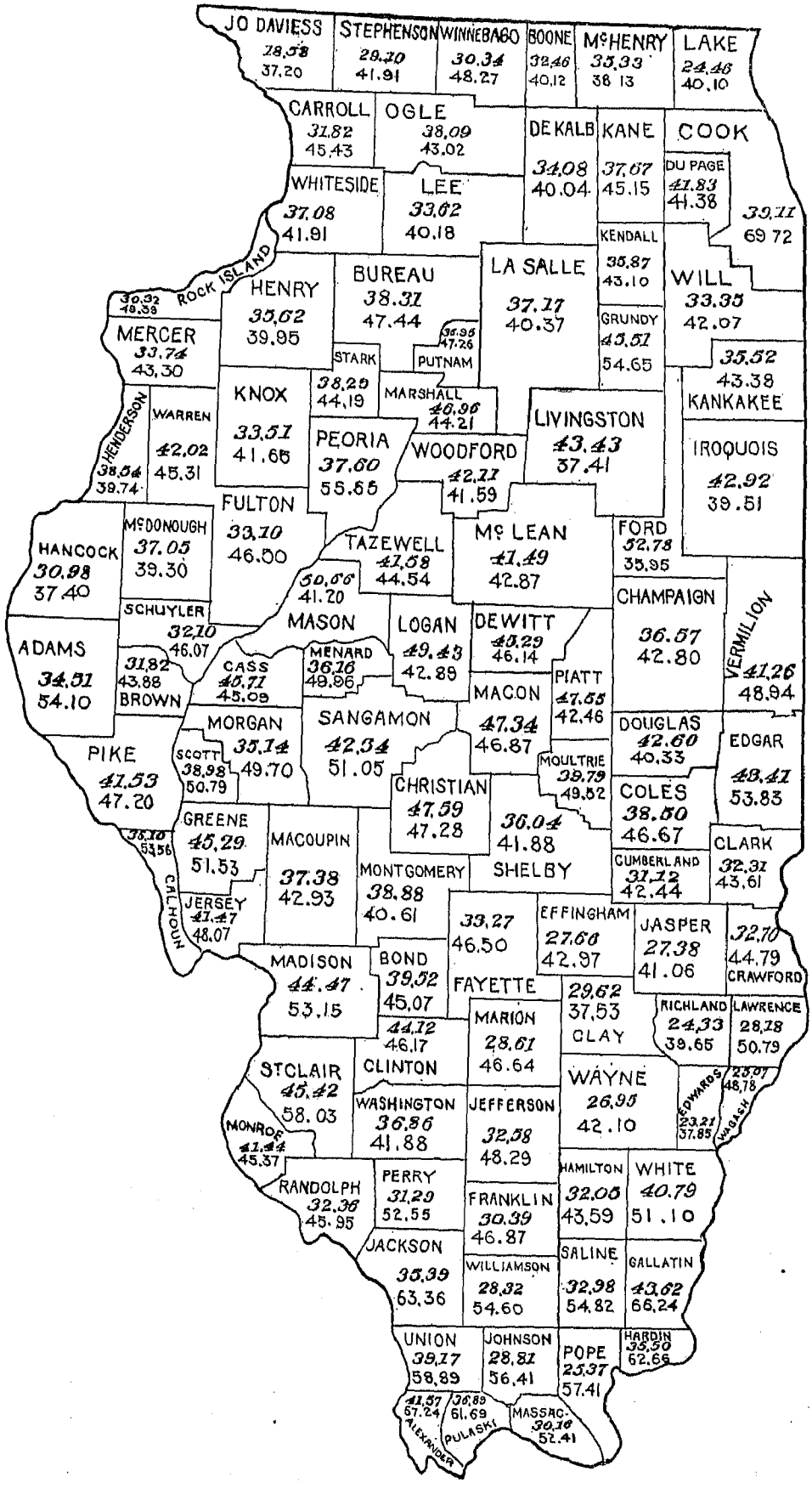
IDAHO.

11.43—PERCENTAGE OF FARM TENANT FAMILIES.
41.53—PERCENTAGE OF HOME TENANT FAMILIES.



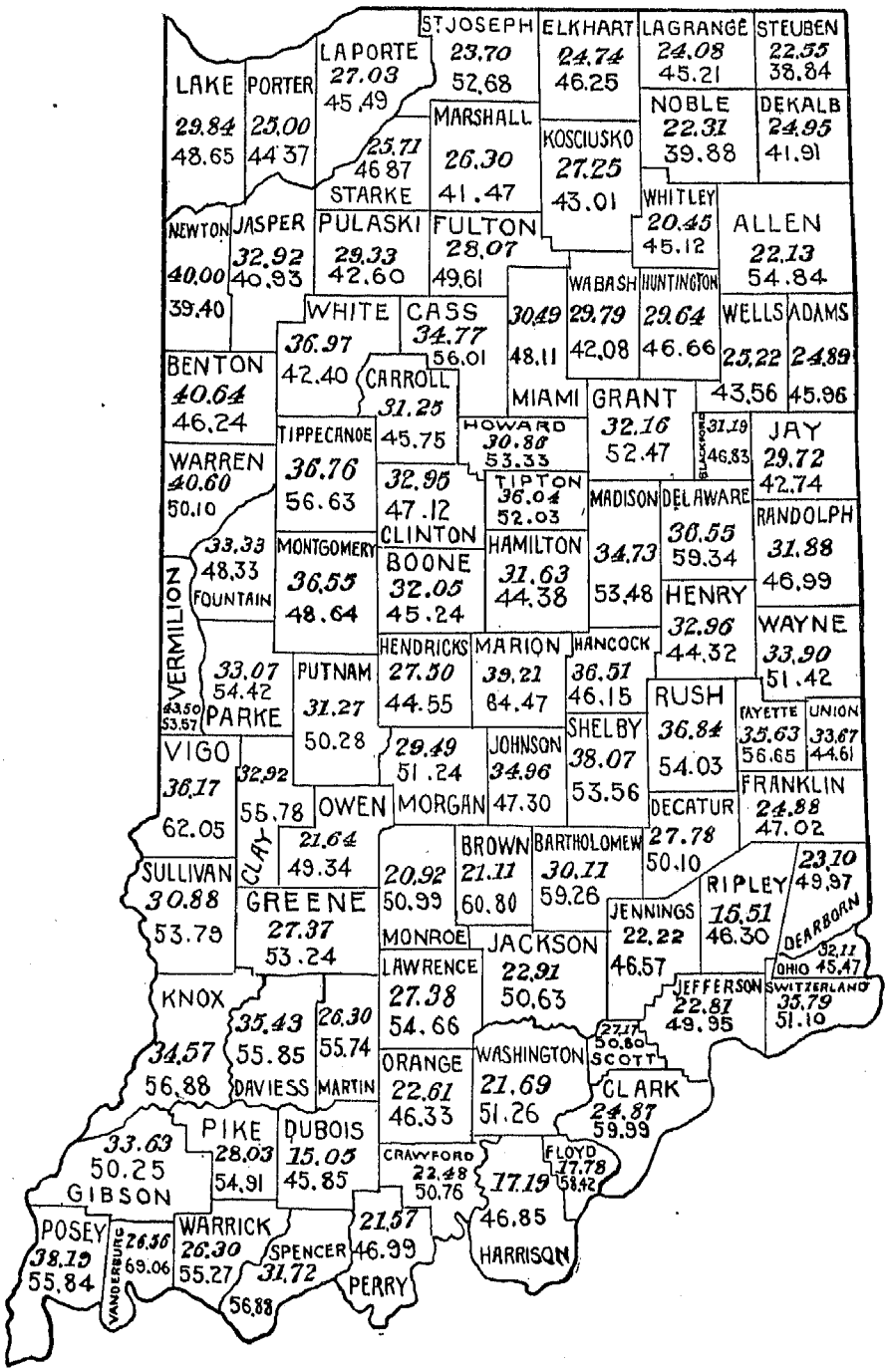
ILLINOIS.

36.72—PERCENTAGE OF FARM TENANT FAMILIES.
56.90—PERCENTAGE OF HOME TENANT FAMILIES.



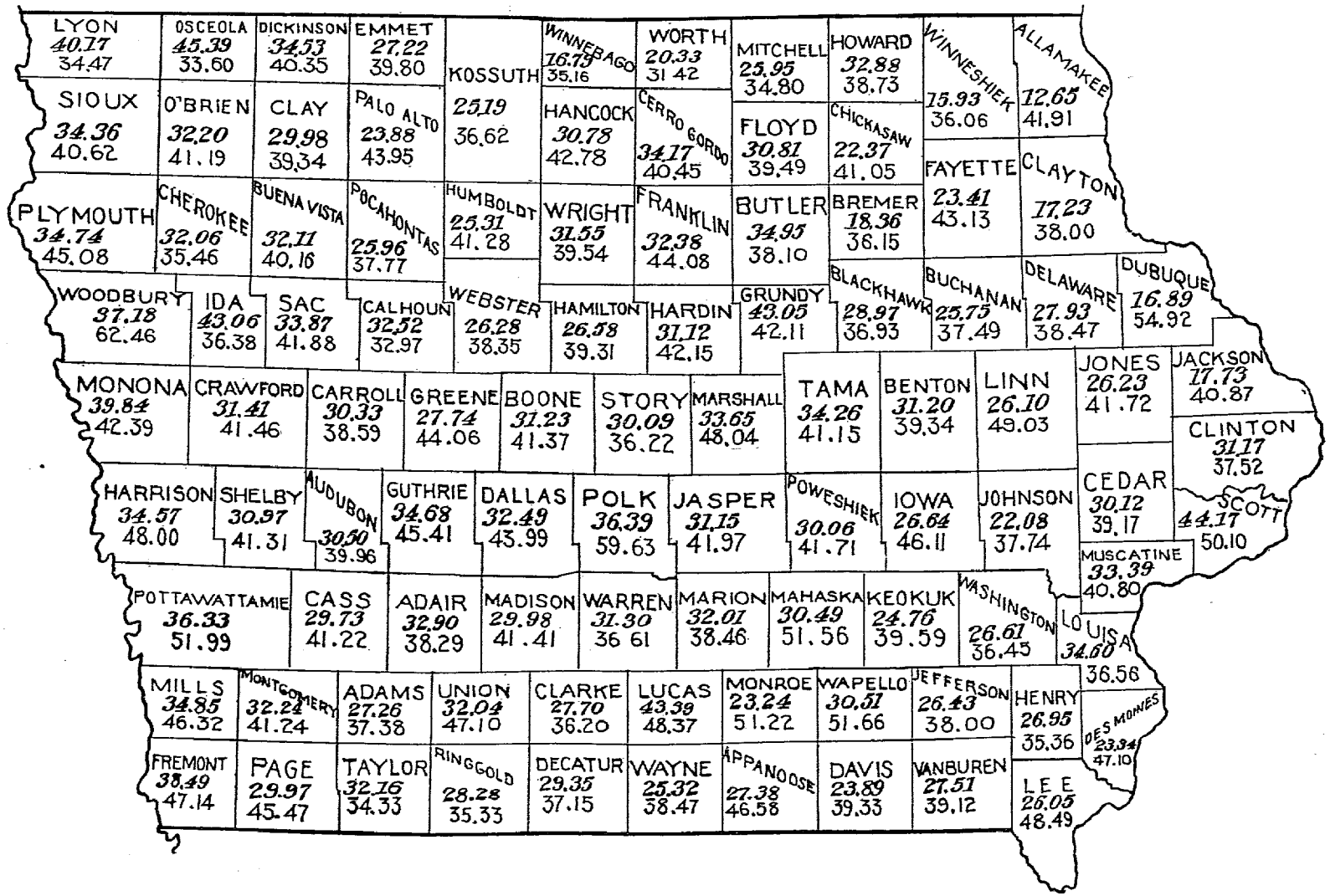
INDIANA.

29.25—PERCENTAGE OF FARM TENANT FAMILIES.
52.85—PERCENTAGE OF HOME TENANT FAMILIES.



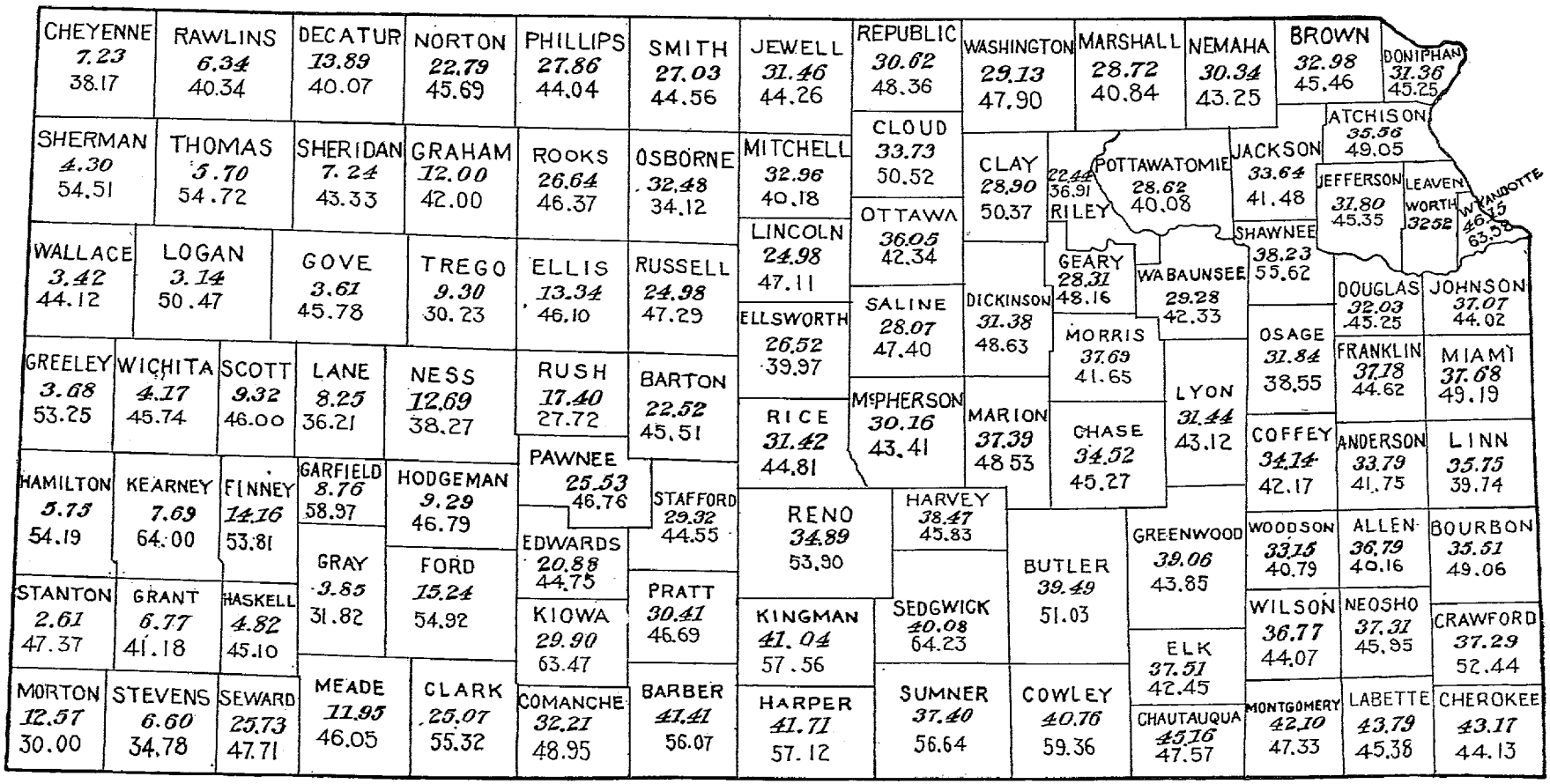
IOWA.

29.57—PERCENTAGE OF FARM TENANT FAMILIES.
44.96—PERCENTAGE OF HOME TENANT FAMILIES.



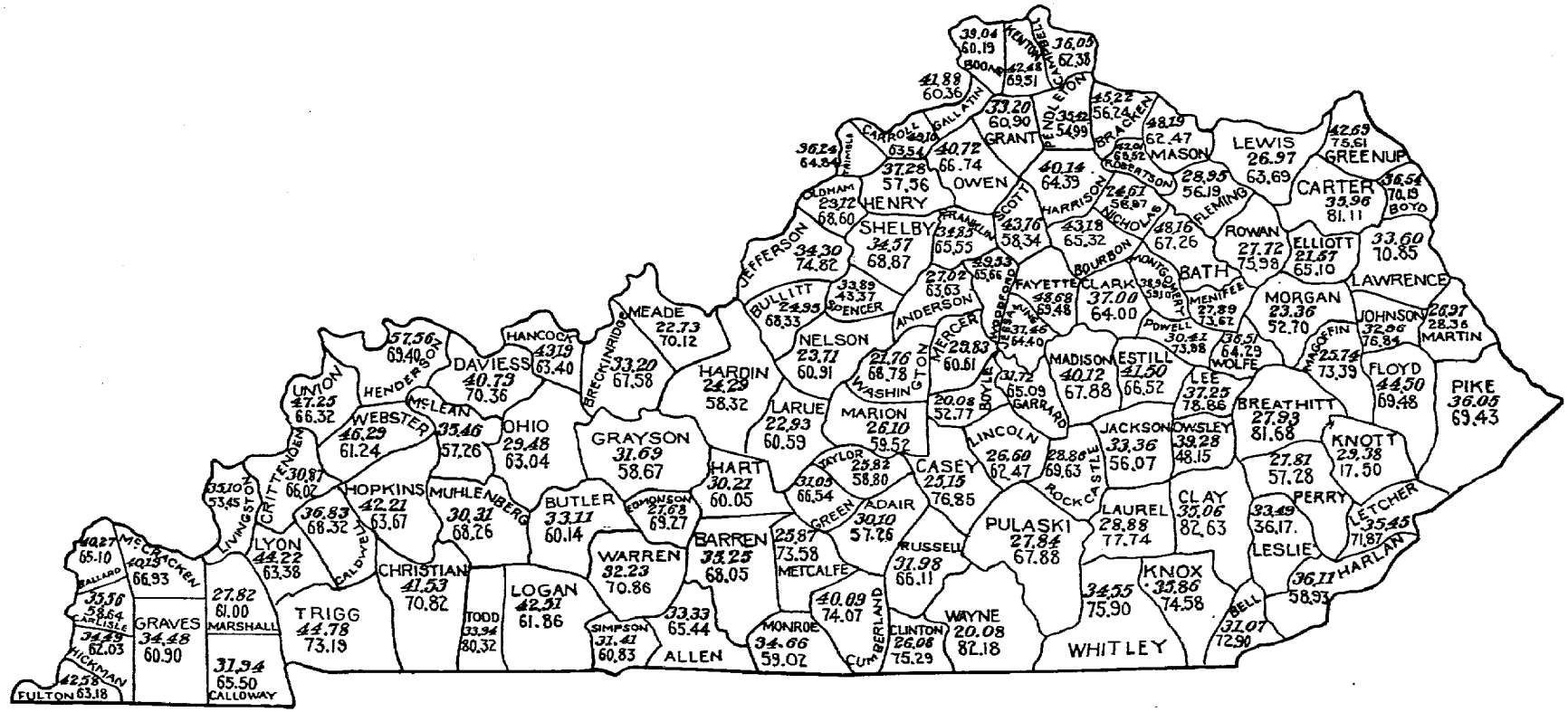
KANSAS.

31.03—PERCENTAGE OF FARM TENANT FAMILIES.
49.85—PERCENTAGE OF HOME TENANT FAMILIES.



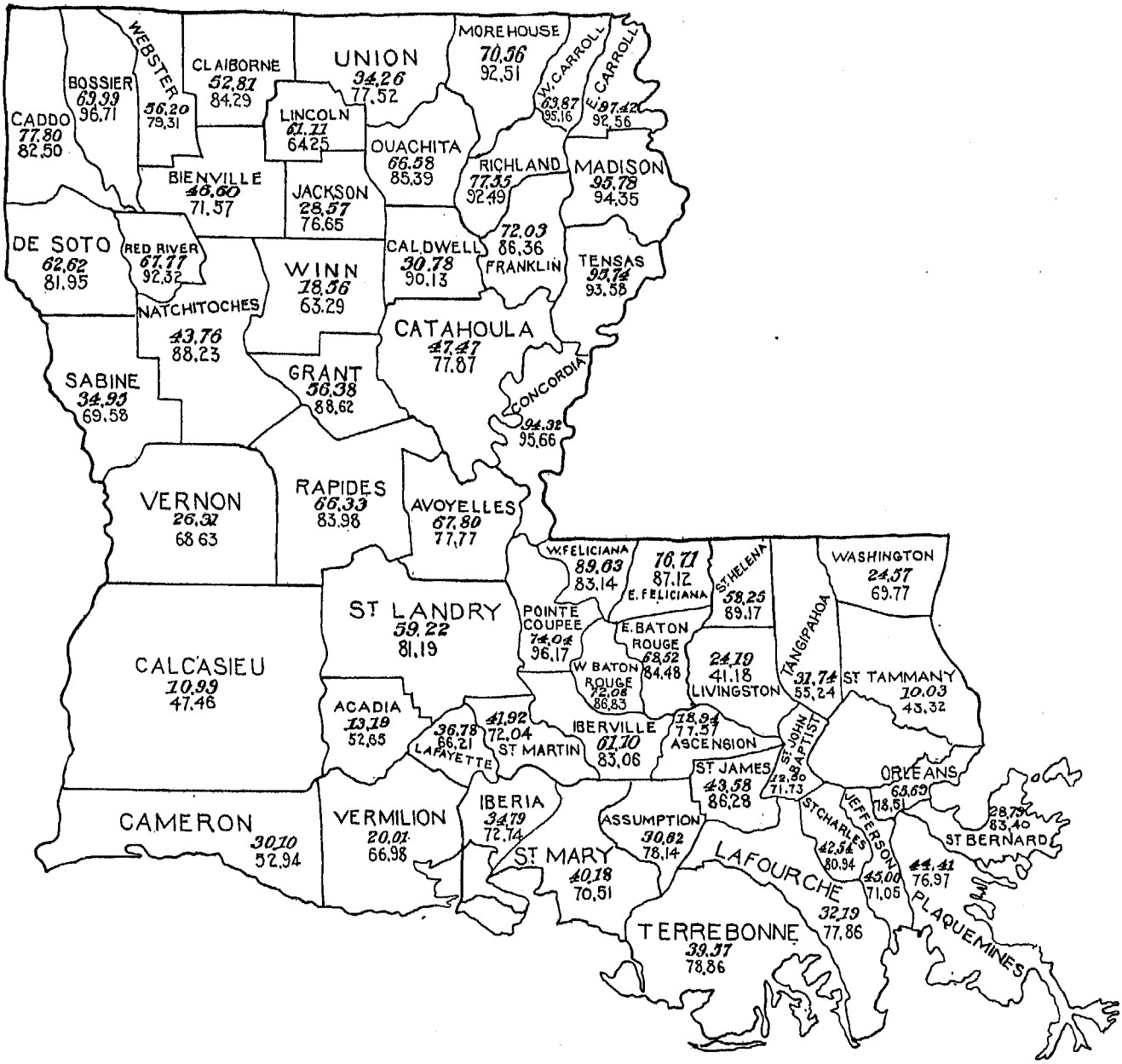
KENTUCKY.

34.73—PERCENTAGE OF FARM TENANT FAMILIES.
67.98—PERCENTAGE OF HOME TENANT FAMILIES.



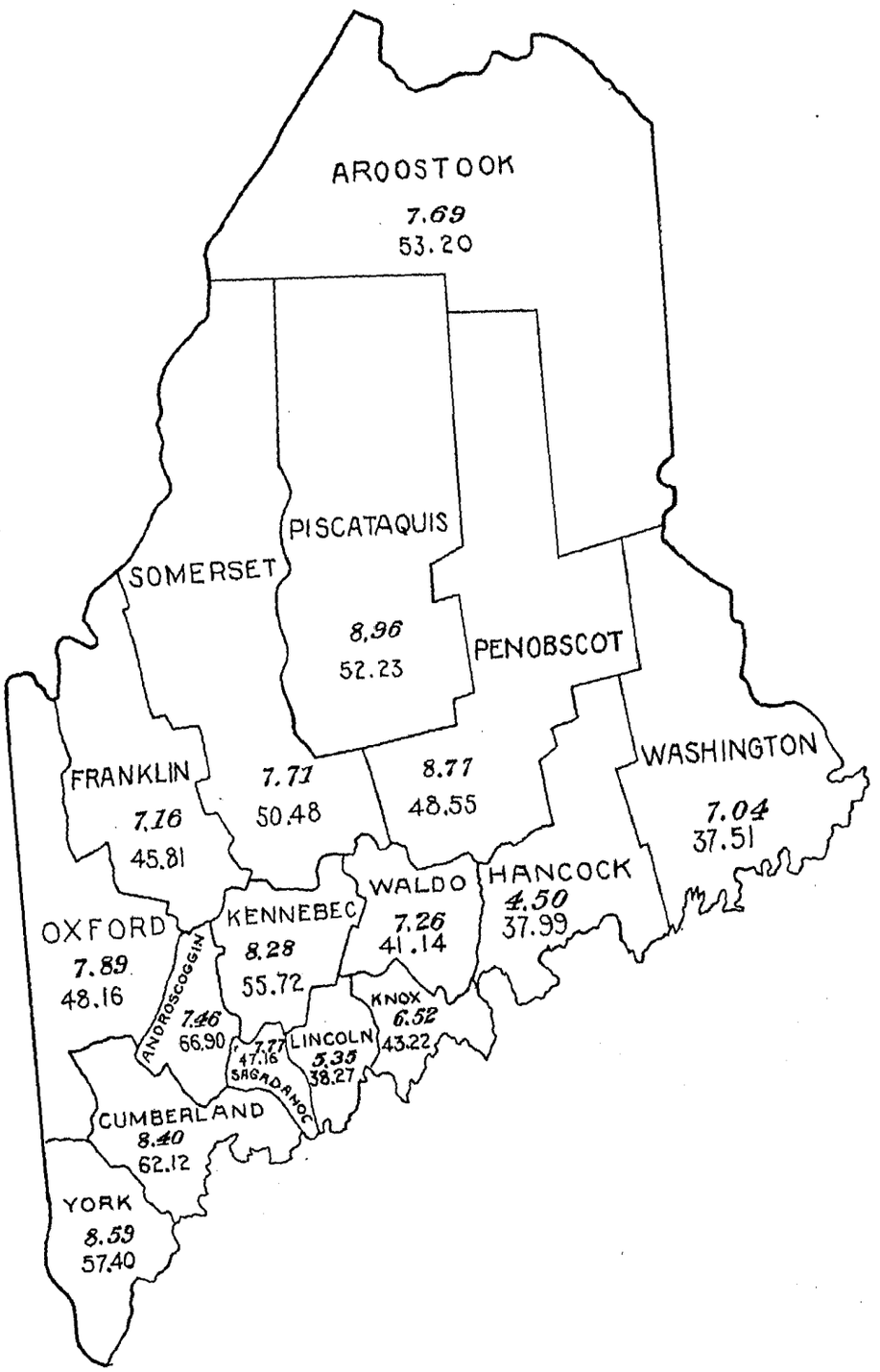
LOUISIANA.

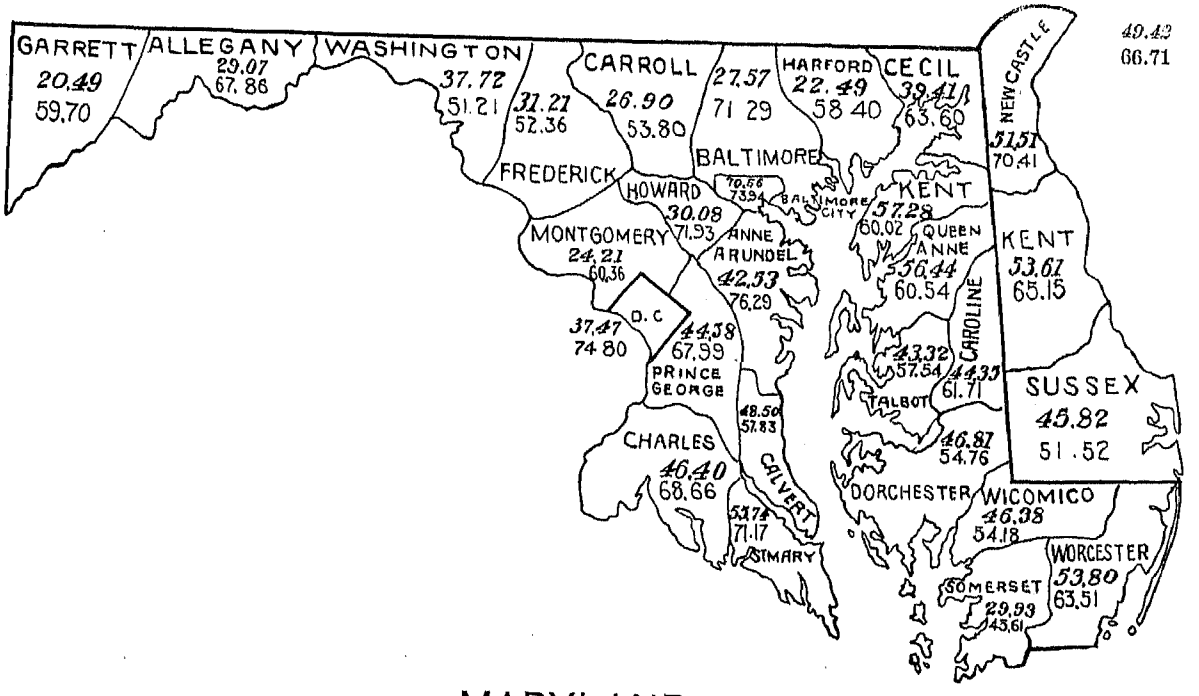
55.51—PERCENTAGE OF FARM TENANT FAMILIES.
79.28—PERCENTAGE OF HOME TENANT FAMILIES.



MAINE.

7.62—PERCENTAGE OF FARM TENANT FAMILIES.
51.98—PERCENTAGE OF HOME TENANT FAMILIES.

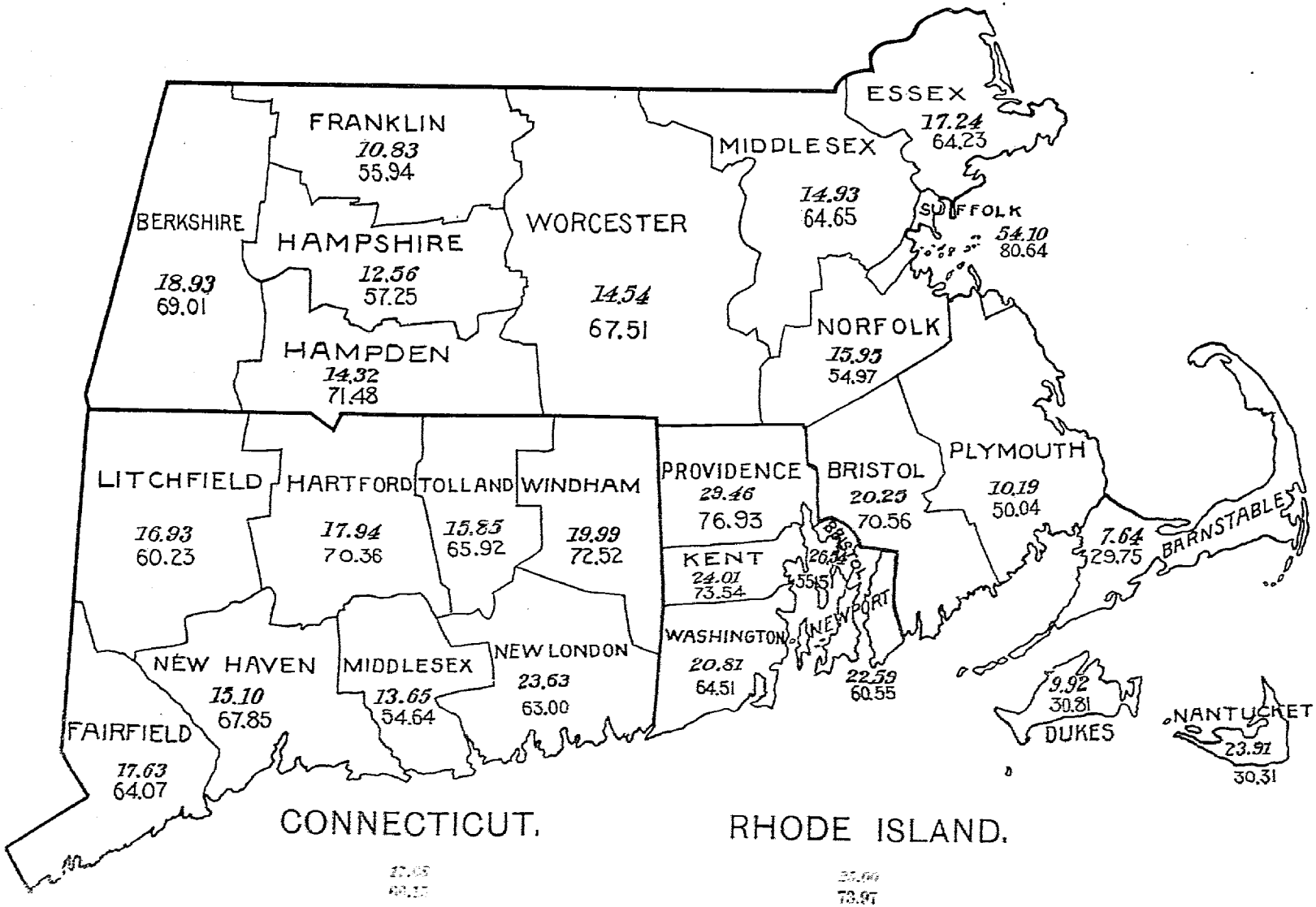




37.23—PERCENTAGE OF FARM TENANT FAMILIES.
68.13—PERCENTAGE OF HOME TENANT FAMILIES.

MASSACHUSETTS.

15.06—PERCENTAGE OF FARM TENANT FAMILIES.
67.28—PERCENTAGE OF HOME TENANT FAMILIES.

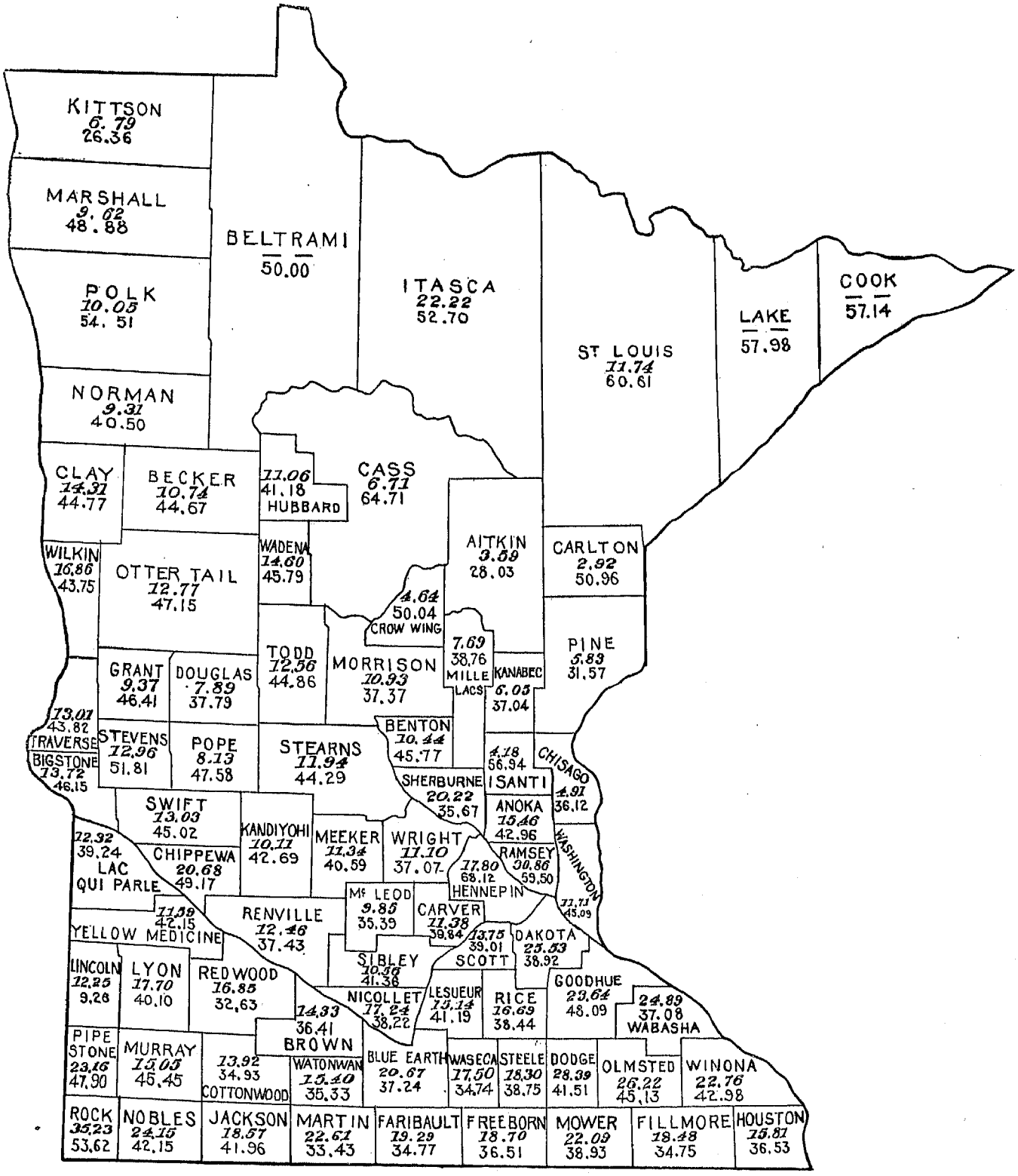


MICHIGAN.

17.01—PERCENTAGE OF FARM TENANT FAMILIES.
49.51—PERCENTAGE OF HOME TENANT FAMILIES.

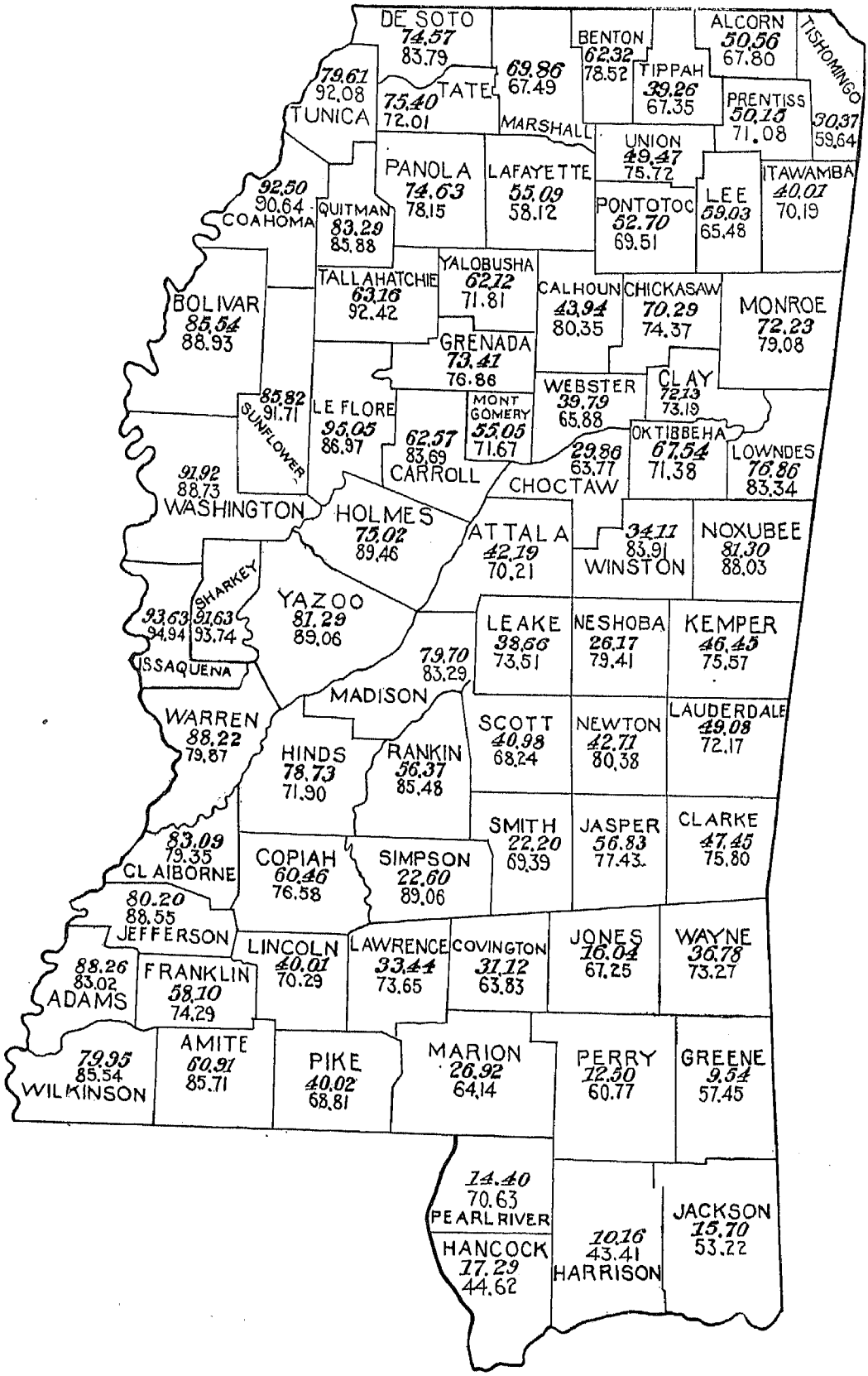
MINNESOTA.

15.25—PERCENTAGE OF FARM TENANT FAMILIES.
53.01—PERCENTAGE OF HOME TENANT FAMILIES.



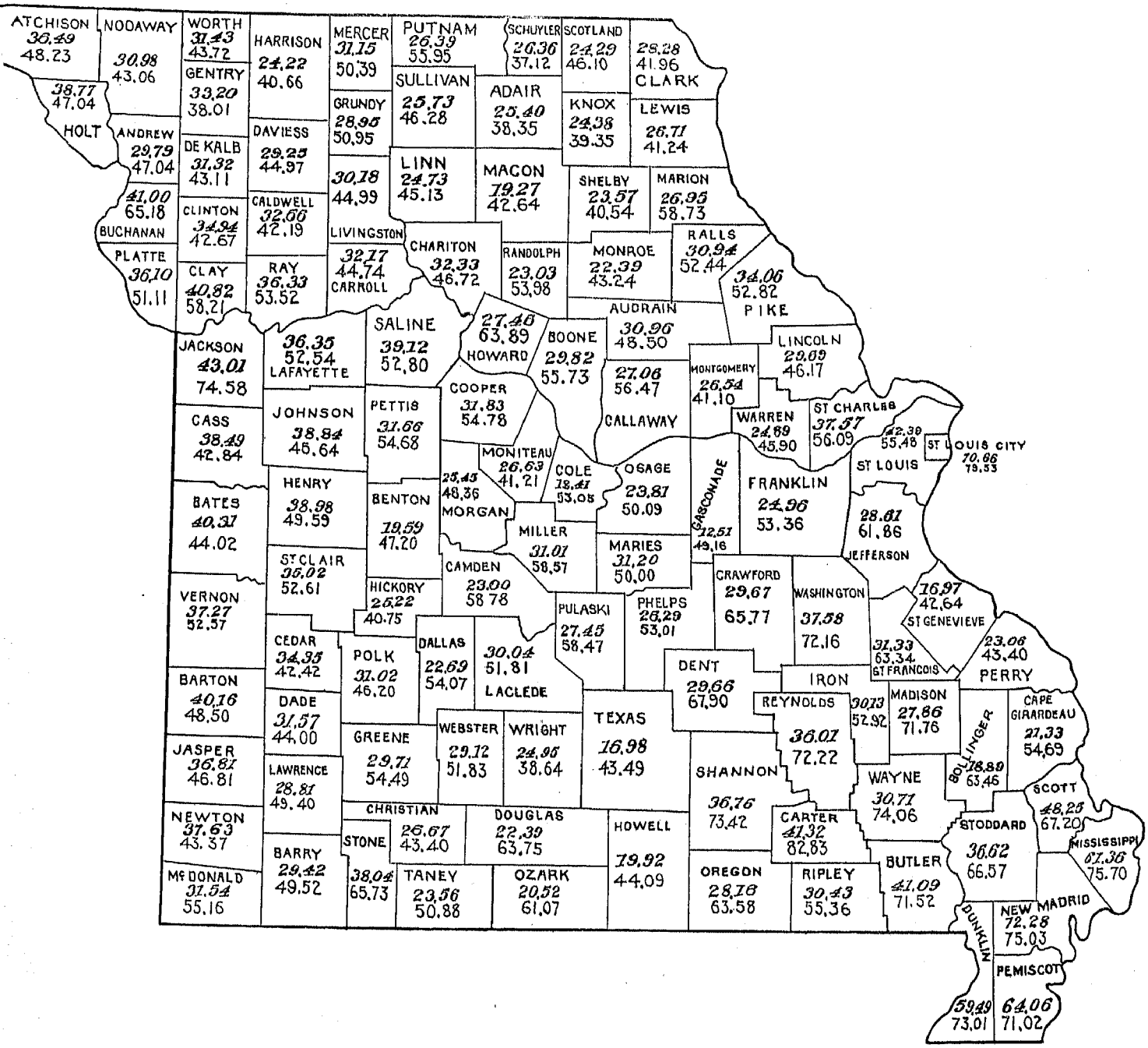
MISSISSIPPI.

62.27—PERCENTAGE OF FARM TENANT FAMILIES.
77.73—PERCENTAGE OF HOME TENANT FAMILIES.



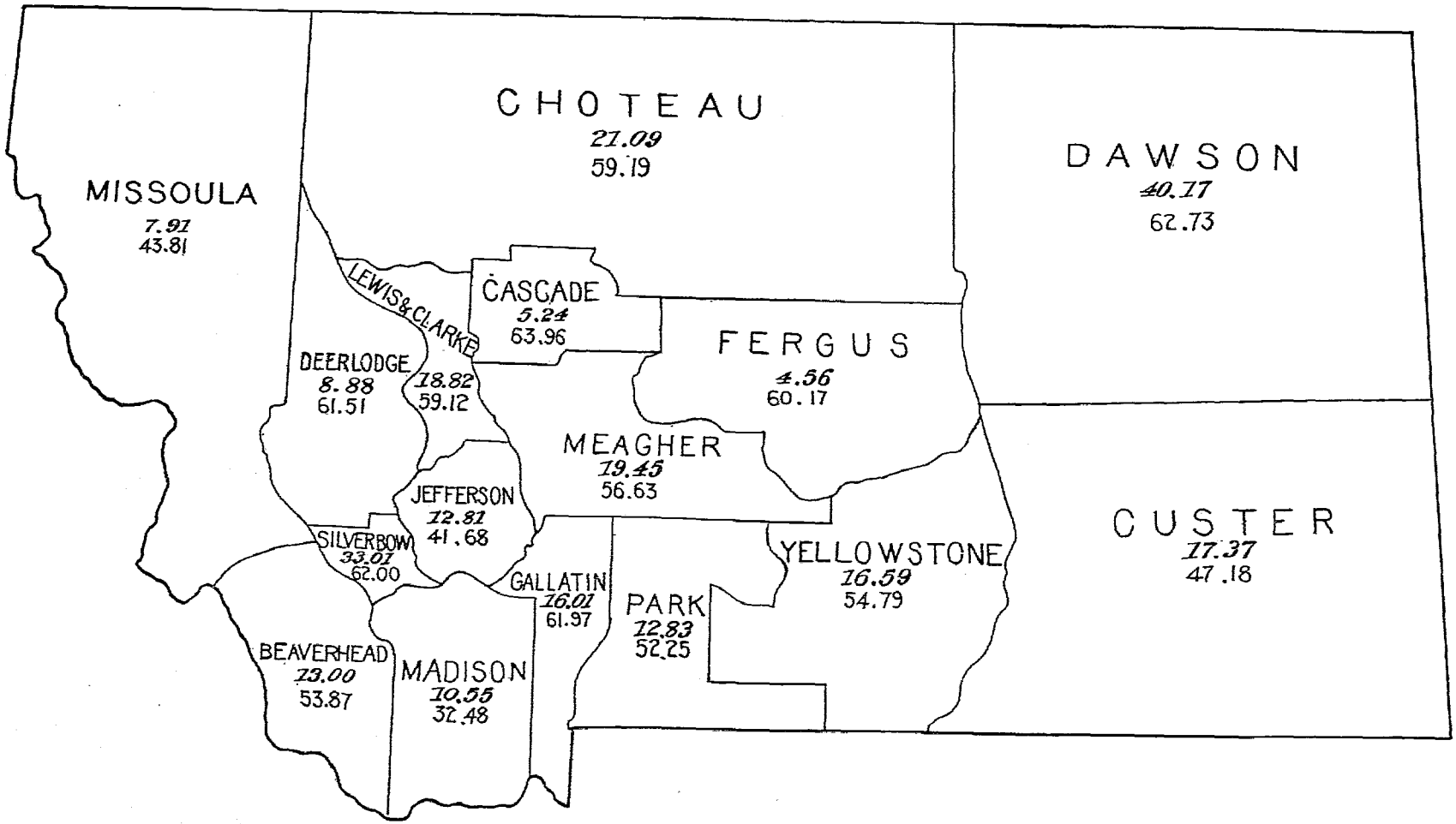
MISSOURI.

31.05—PERCENTAGE OF FARM TENANT FAMILIES.
63.74—PERCENTAGE OF HOME TENANT FAMILIES.



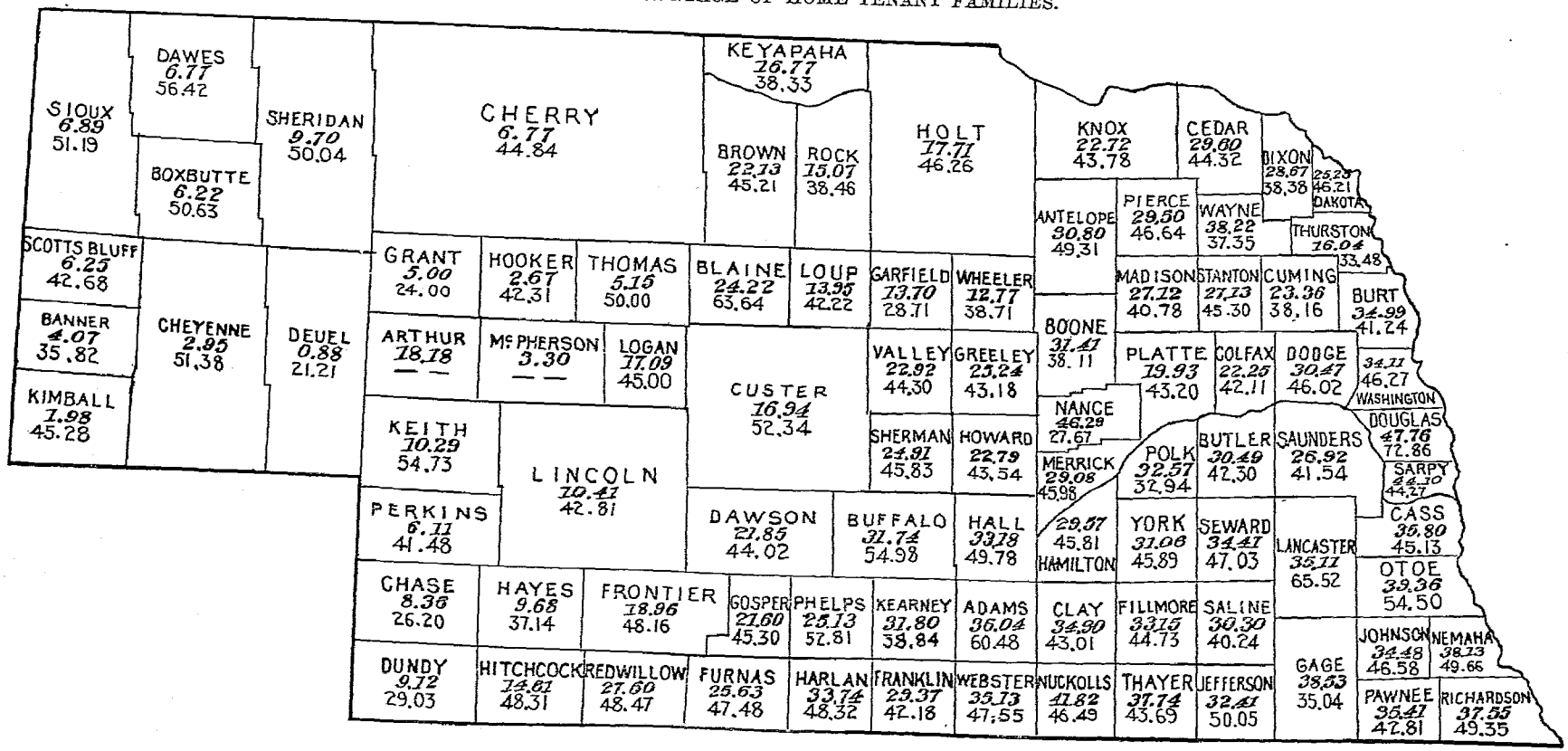
MONTANA.

13.40—PERCENTAGE OF FARM TENANT FAMILIES.
56.30—PERCENTAGE OF HOME TENANT FAMILIES.



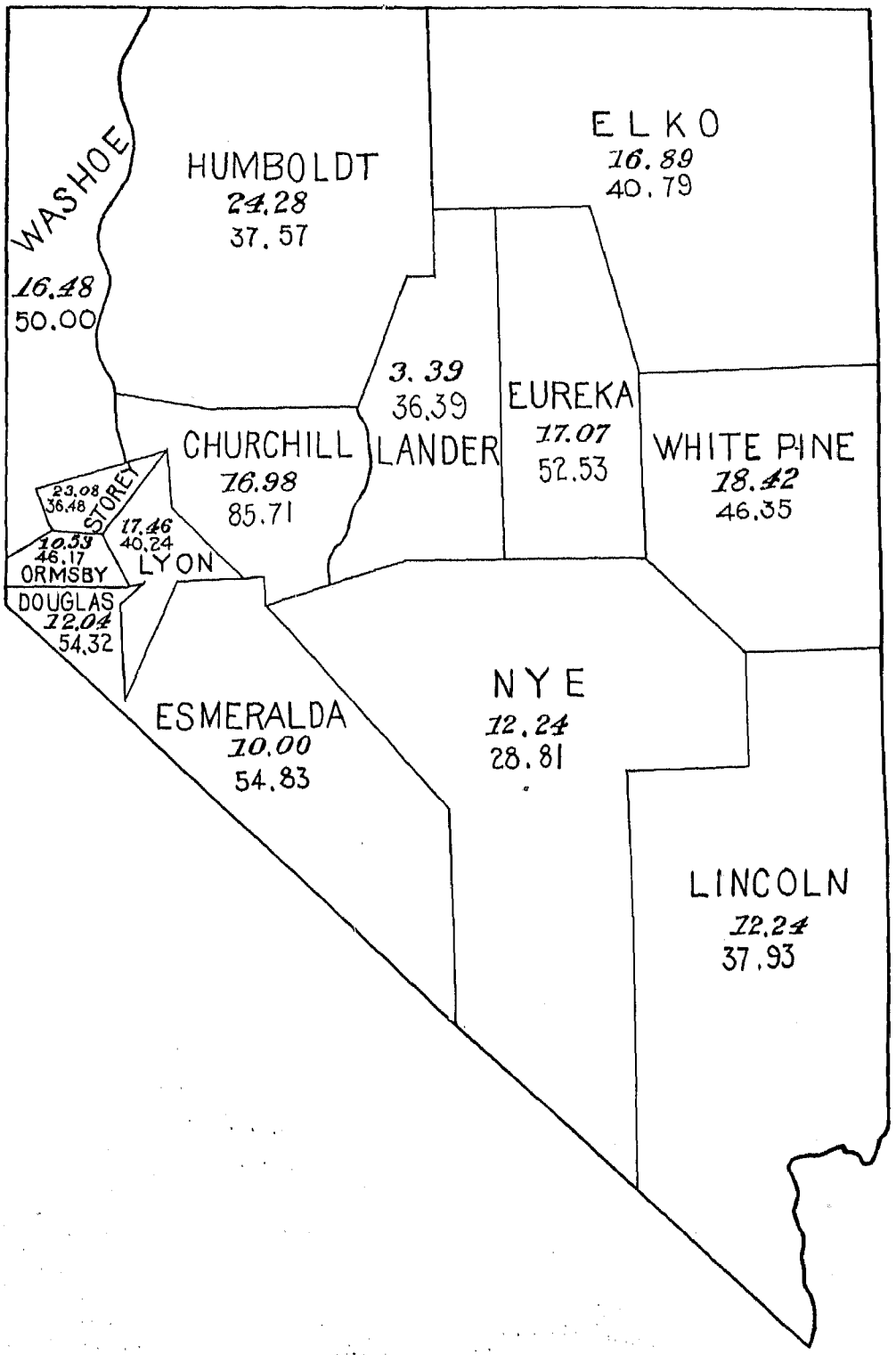
NEBRASKA.

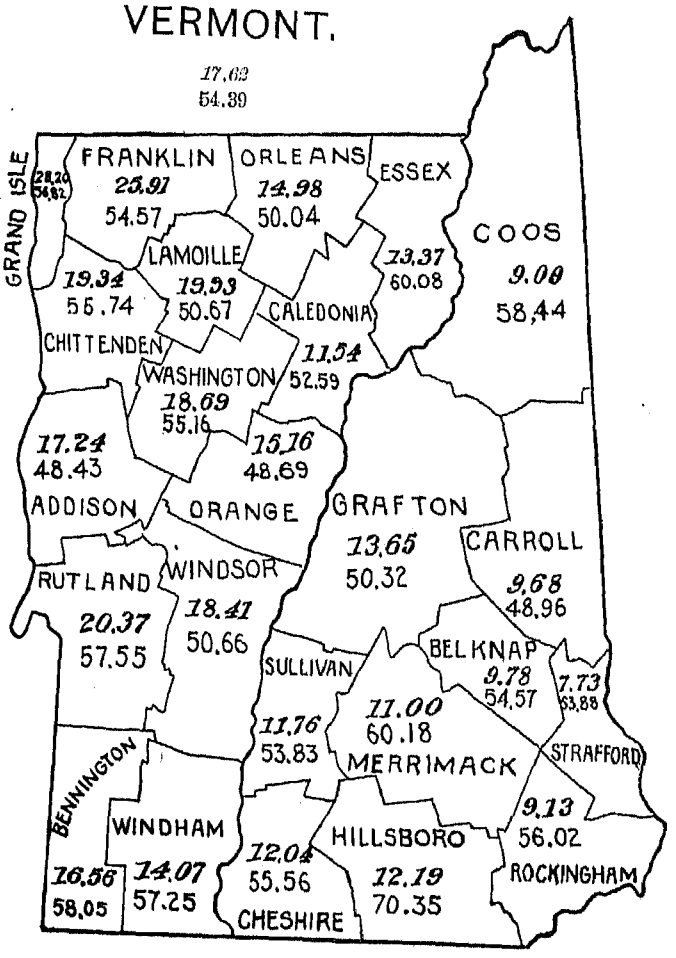
27.01—PERCENTAGE OF FARM TENANT FAMILIES.
56.09—PERCENTAGE OF HOME TENANT FAMILIES.



NEVADA.

16.12—PERCENTAGE OF FARM TENANT FAMILIES.
43.92—PERCENTAGE OF HOME TENANT FAMILIES.

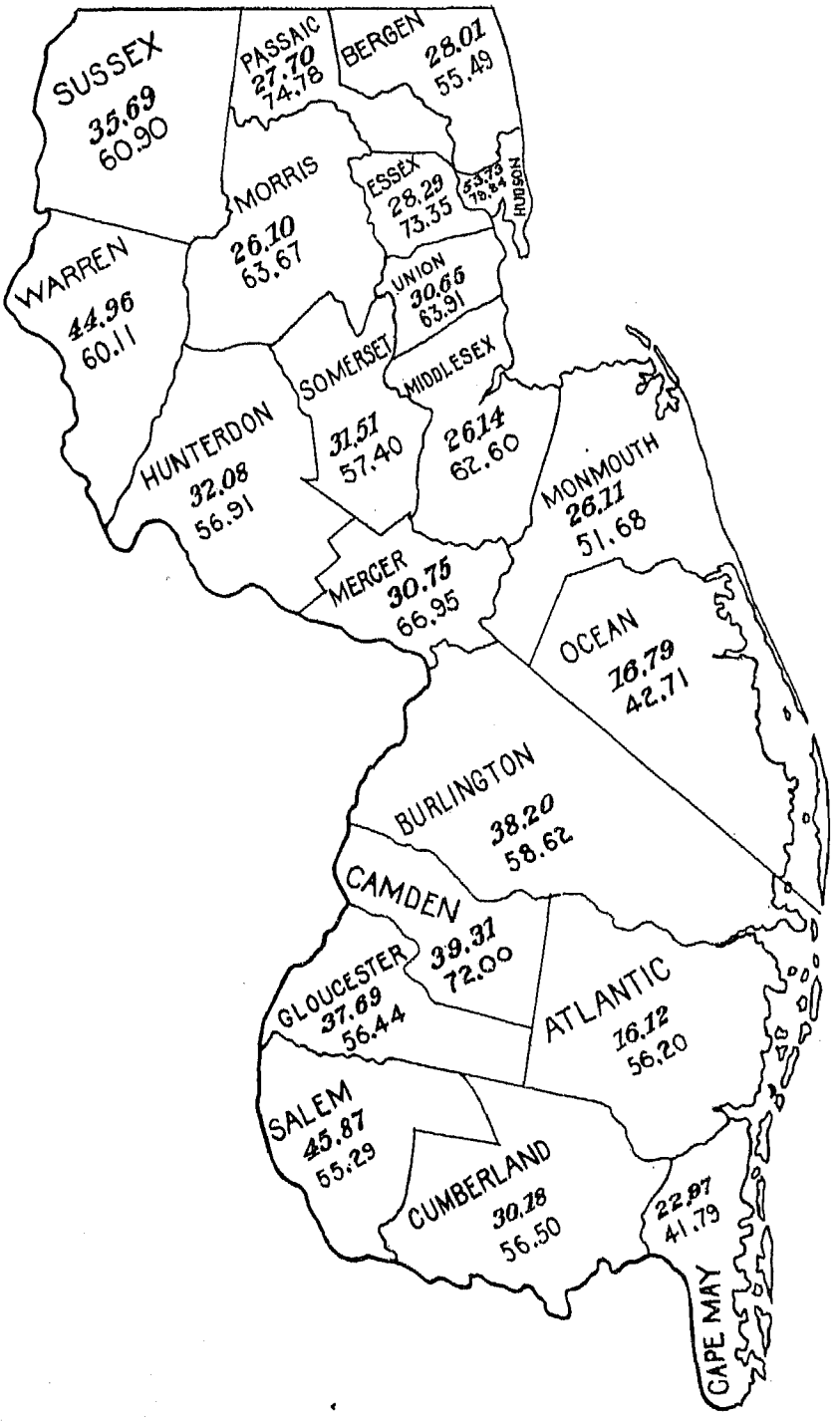




10.92—PERCENTAGE OF FARM TENANT FAMILIES.
60.73—PERCENTAGE OF HOME TENANT FAMILIES.

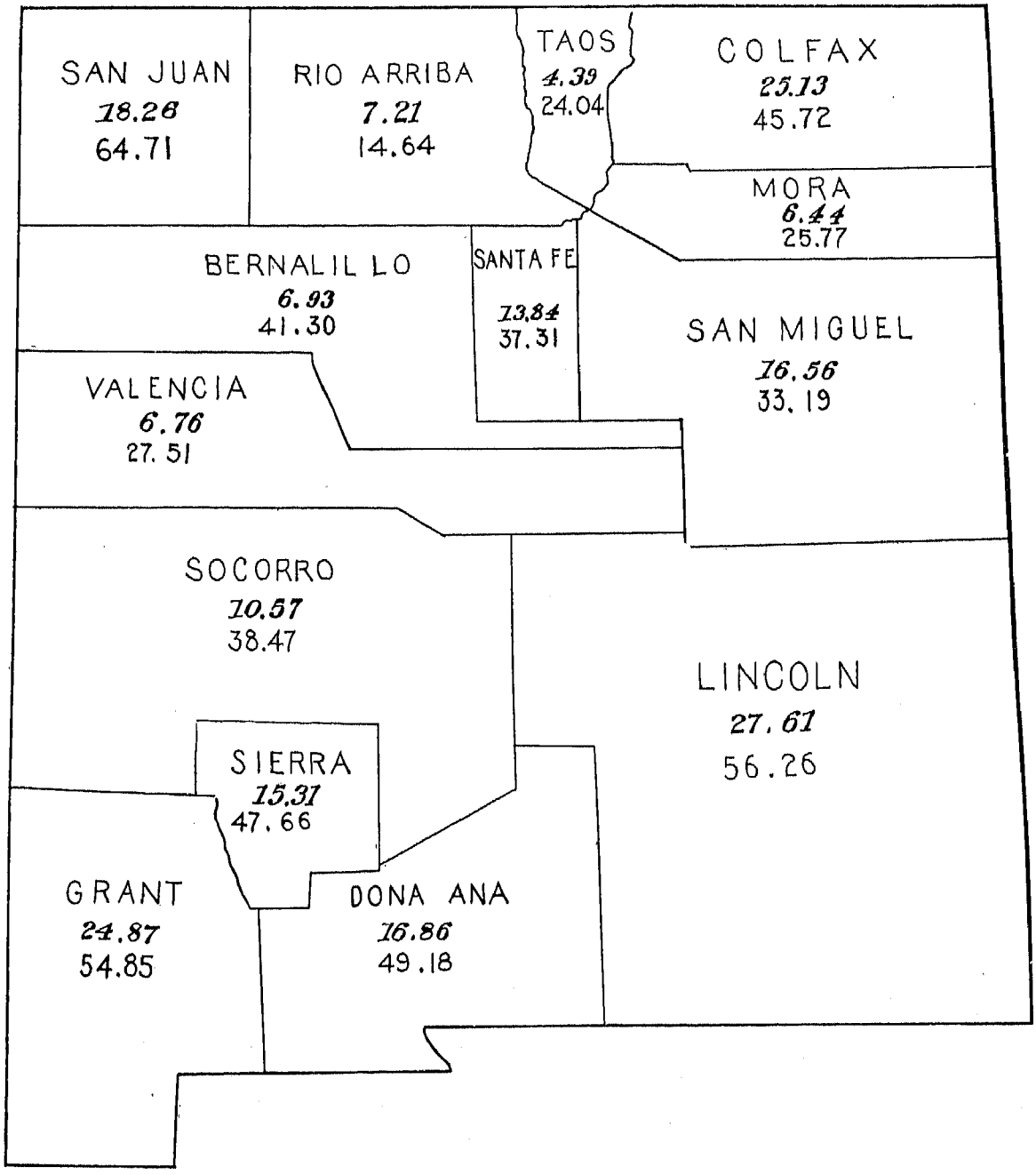
NEW JERSEY.

32.11—PERCENTAGE OF FARM TENANT FAMILIES.
68.07—PERCENTAGE OF HOME TENANT FAMILIES.



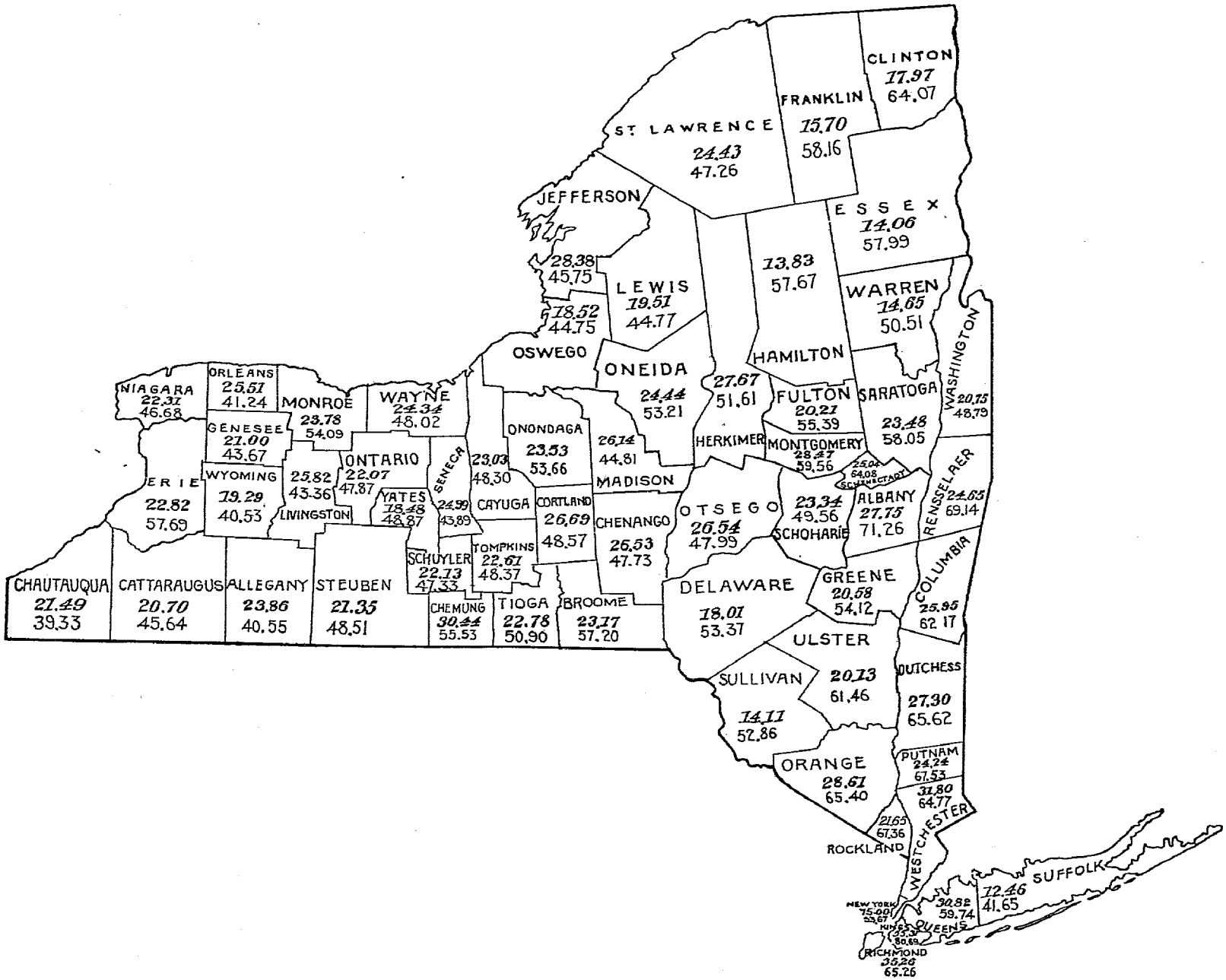
NEW MEXICO.

11.32—PERCENTAGE OF FARM TENANT FAMILIES.
37.30—PERCENTAGE OF HOME TENANT FAMILIES.



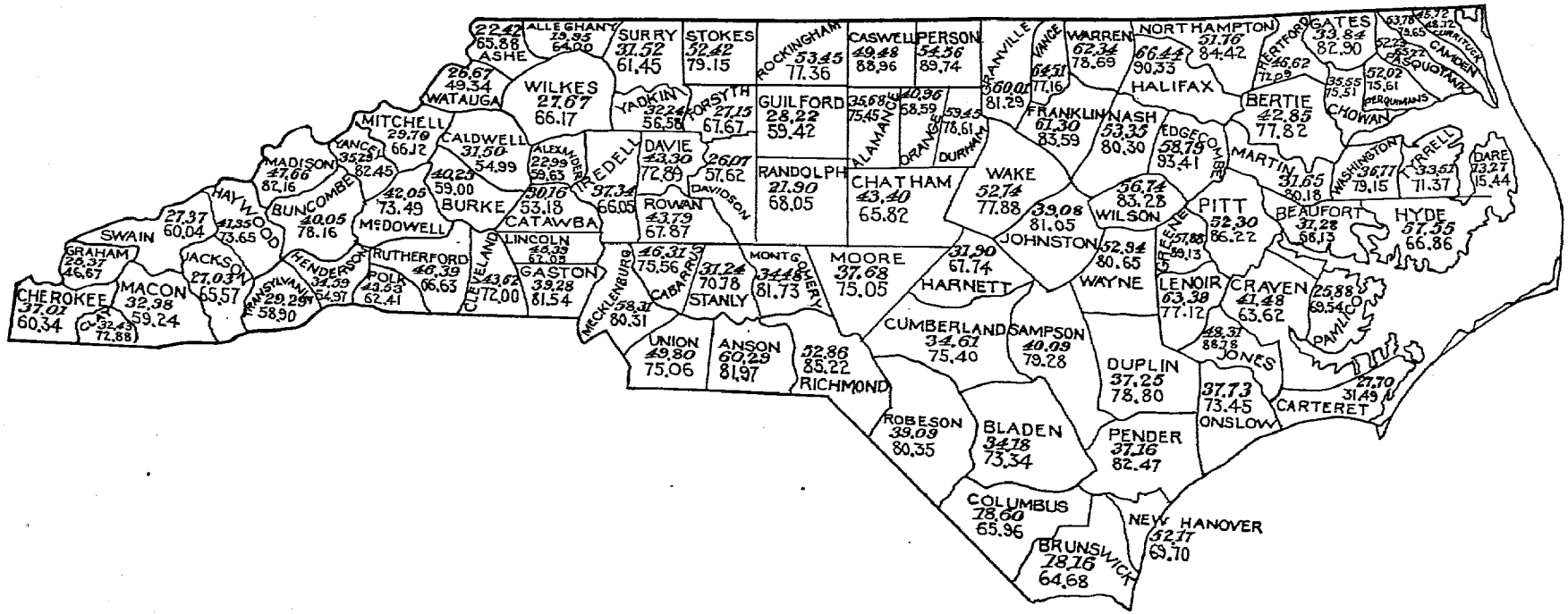
NEW YORK.

22.94—PERCENTAGE OF FARM TENANT FAMILIES.
70.72—PERCENTAGE OF HOME TENANT FAMILIES.



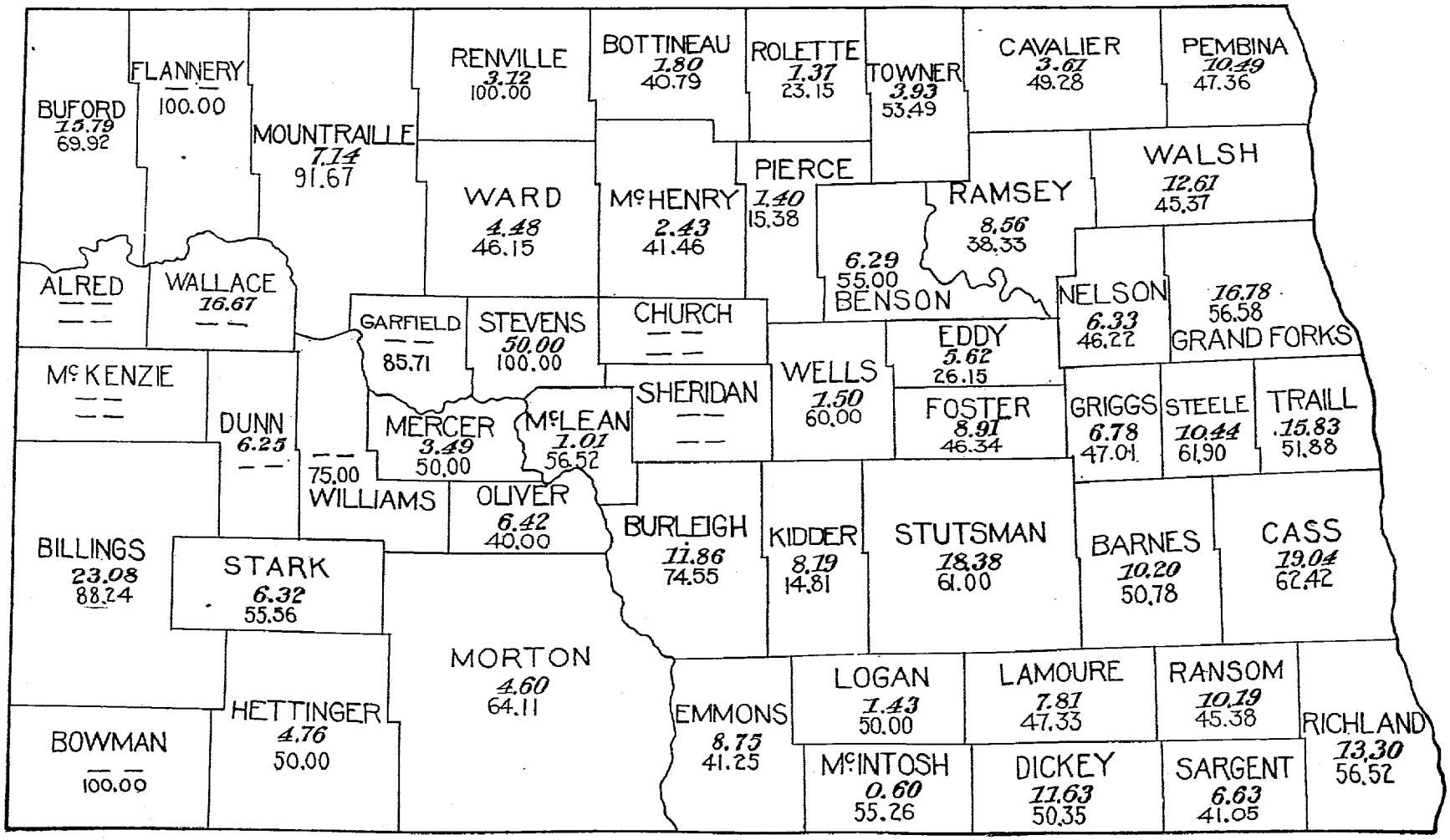
NORTH CAROLINA.

41.72—PERCENTAGE OF FARM TENANT FAMILIES.
74.23—PERCENTAGE OF HOME TENANT FAMILIES.



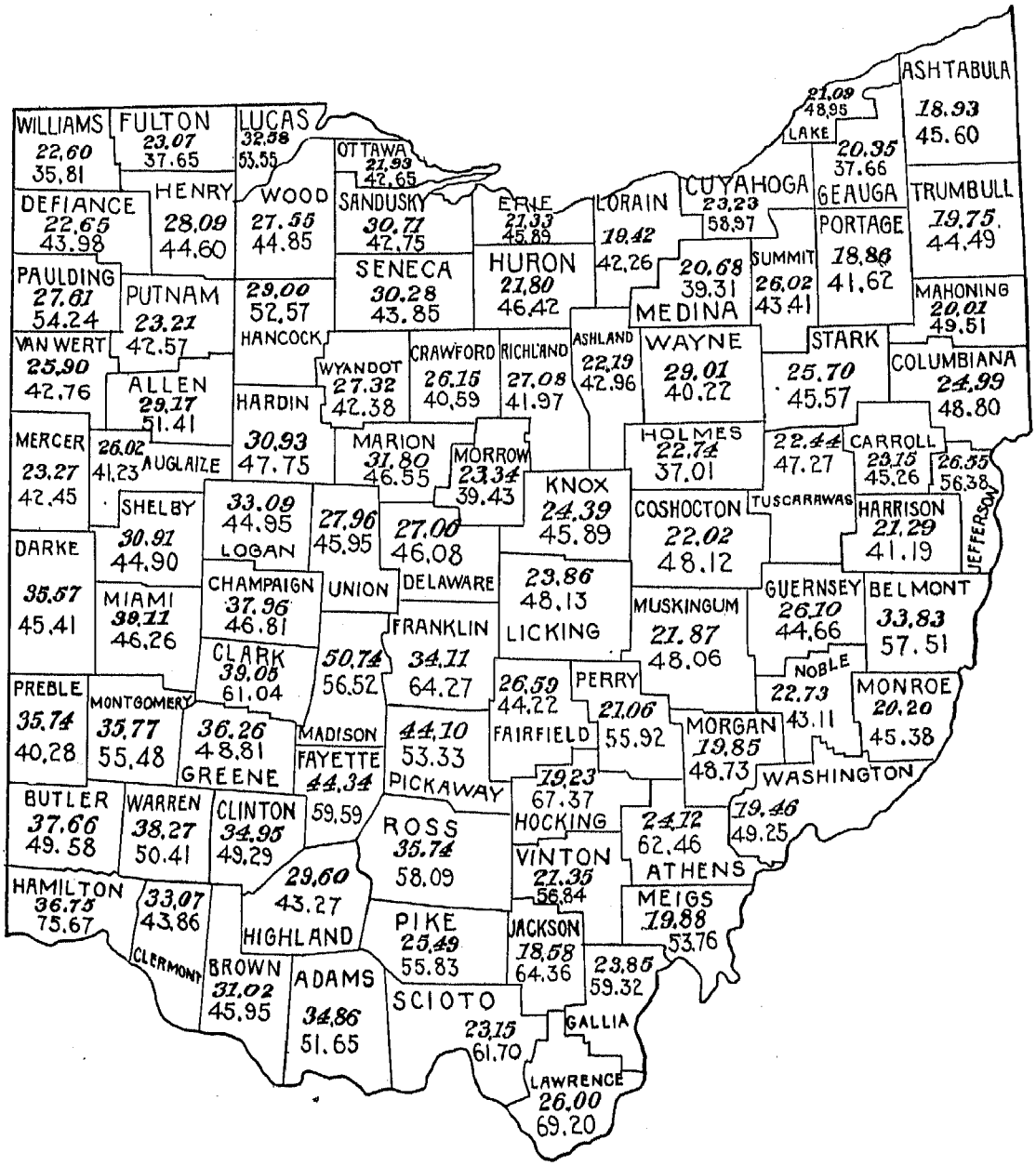
NORTH DAKOTA.

9.90—PERCENTAGE OF FARM TENANT FAMILIES.
54.70—PERCENTAGE OF HOME TENANT FAMILIES.



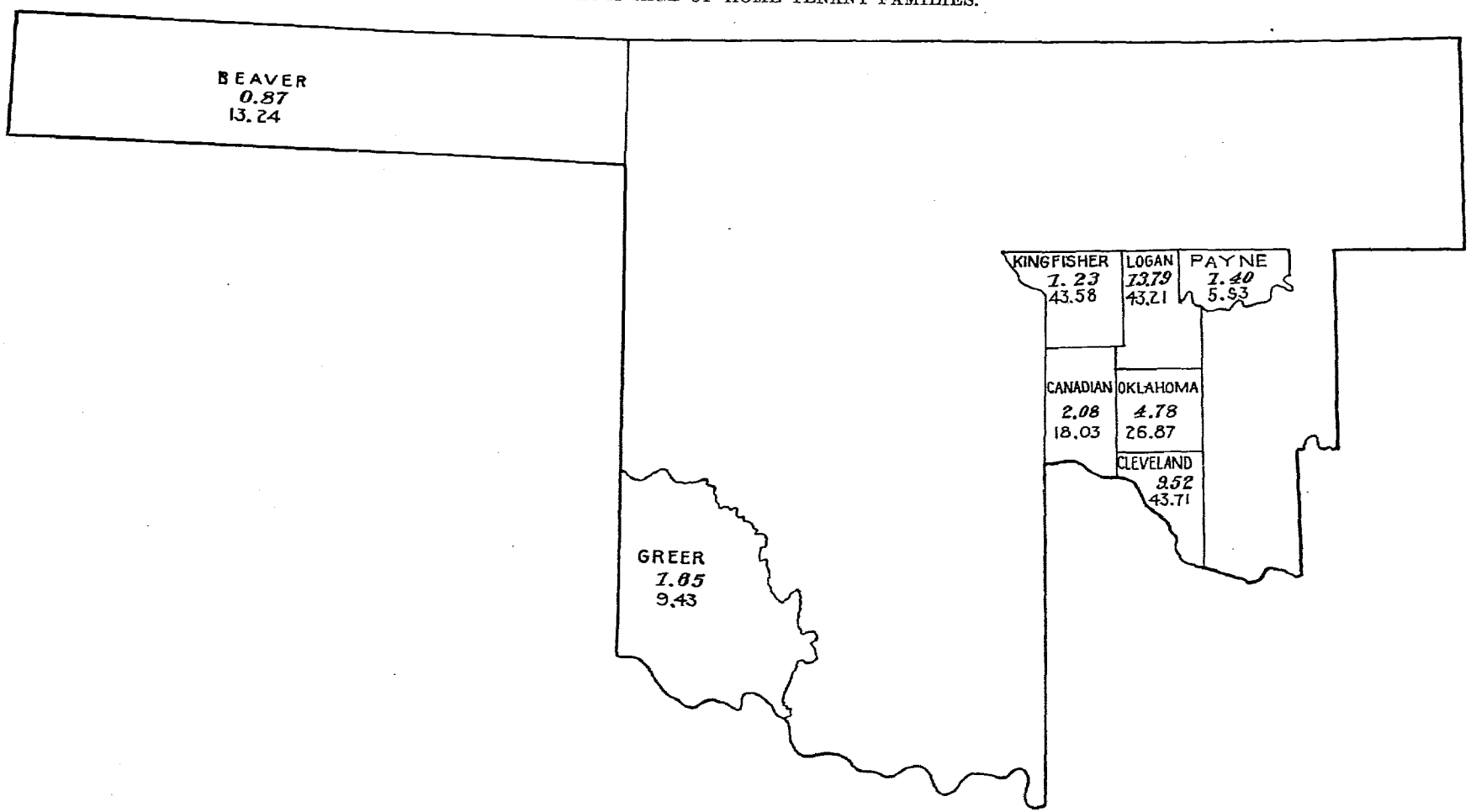
OHIO.

27.25—PERCENTAGE OF FARM TENANT FAMILIES.
54.64—PERCENTAGE OF HOME TENANT FAMILIES.



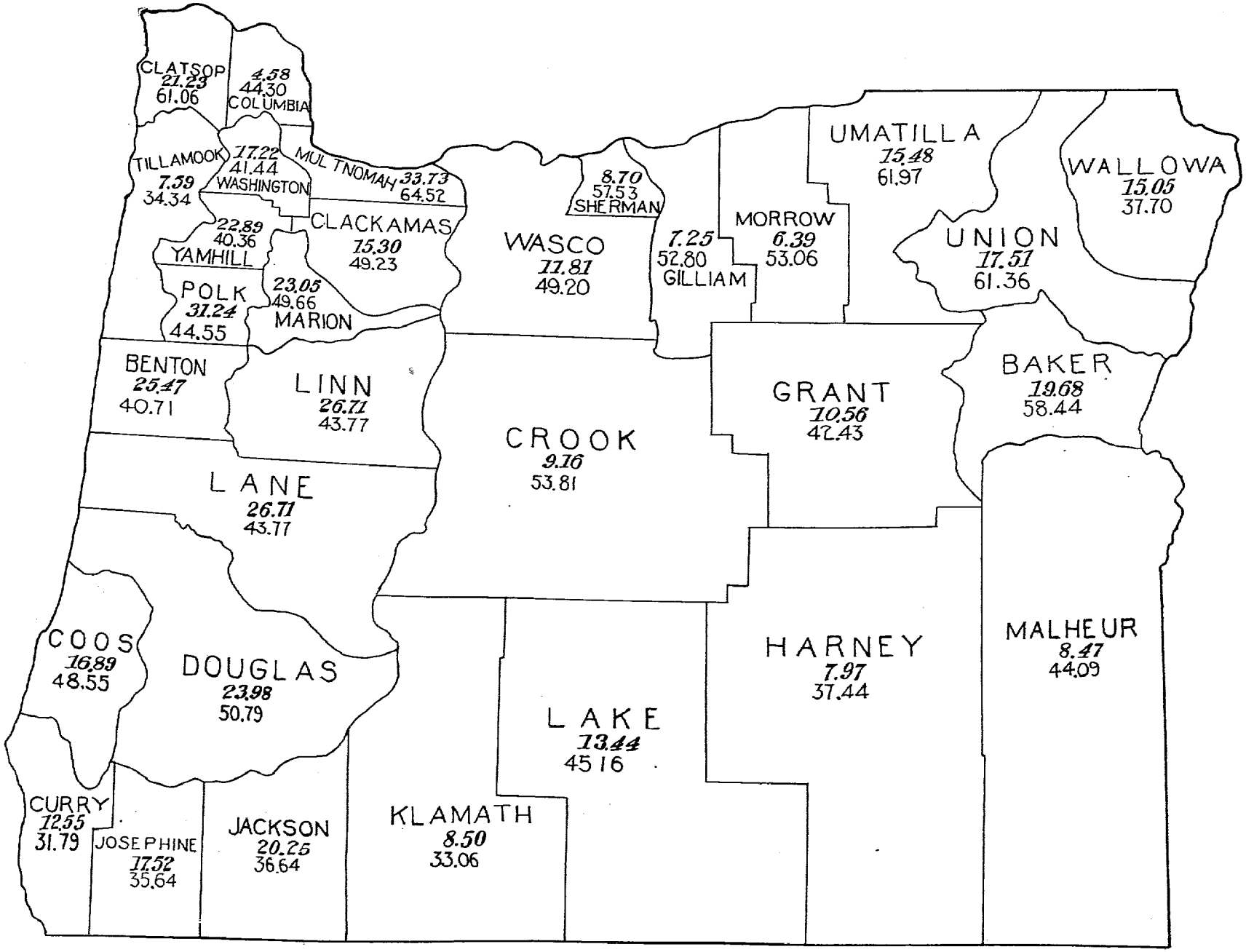
OKLAHOMA.

4.95—PERCENTAGE OF FARM TENANT FAMILIES.
31.54—PERCENTAGE OF HOME TENANT FAMILIES.



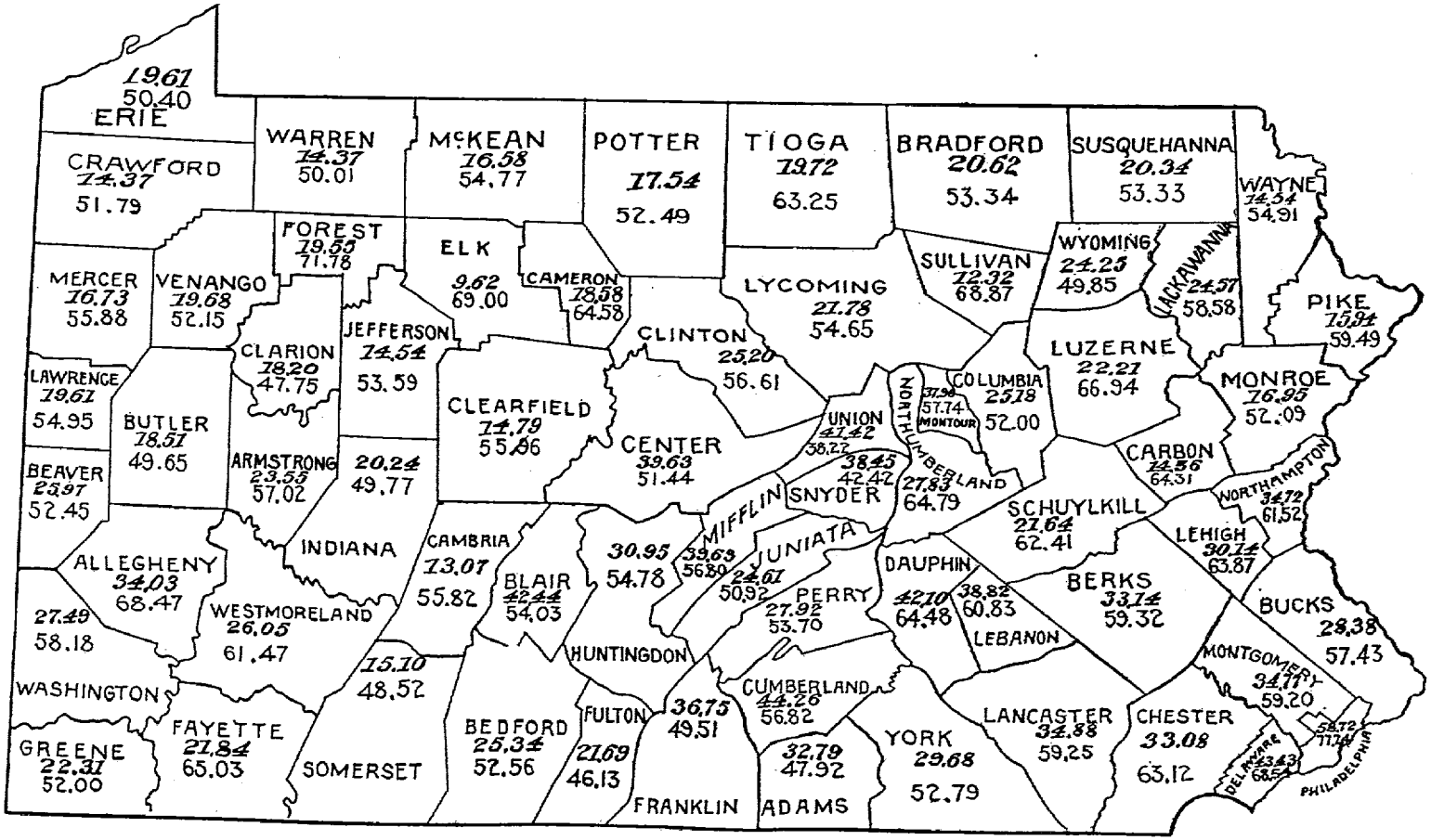
OREGON.

18.58—PERCENTAGE OF FARM TENANT FAMILIES.
53.28—PERCENTAGE OF HOME TENANT FAMILIES.



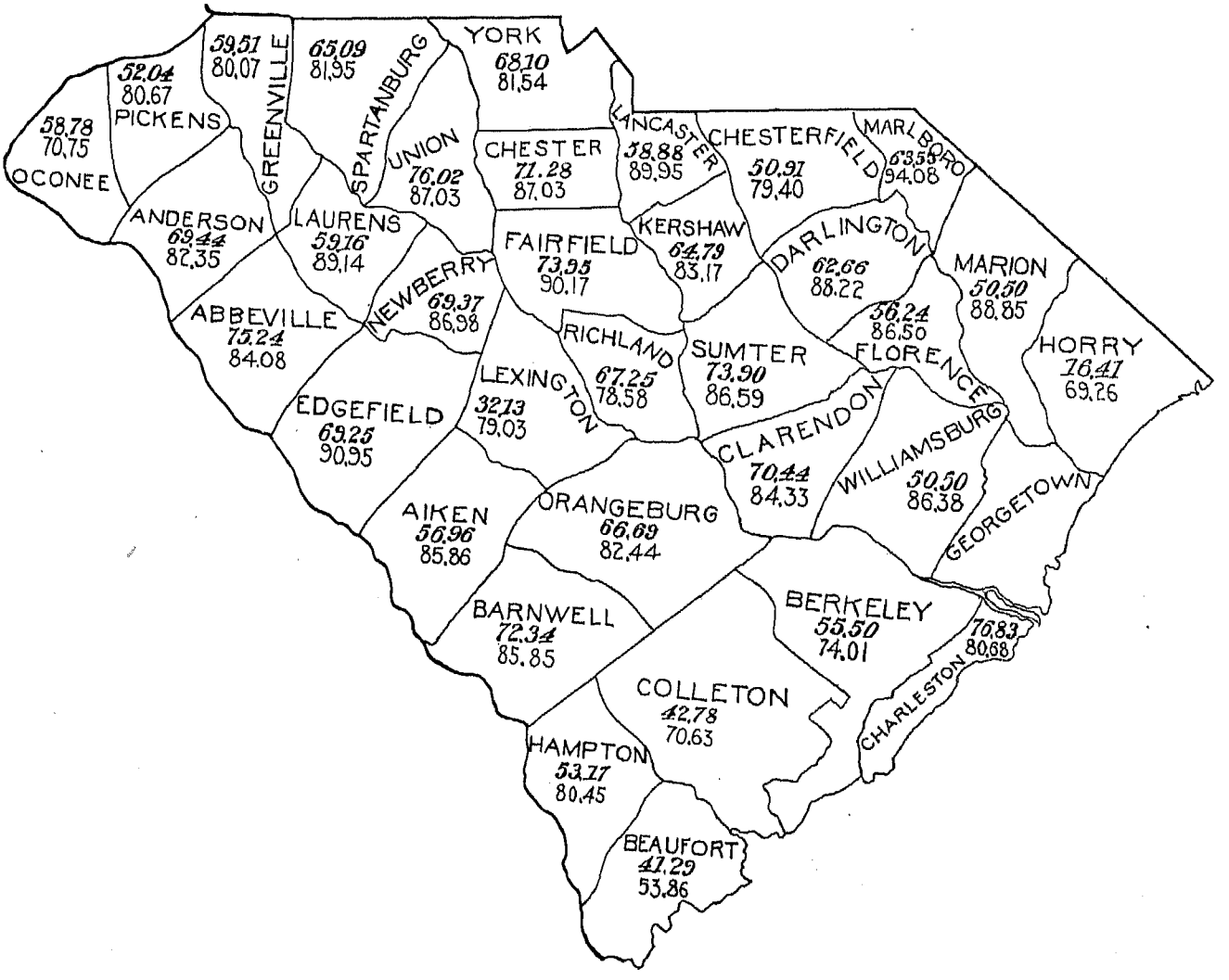
PENNSYLVANIA.

25.79—PERCENTAGE OF FARM TENANT FAMILIES.
64.06—PERCENTAGE OF HOME TENANT FAMILIES.



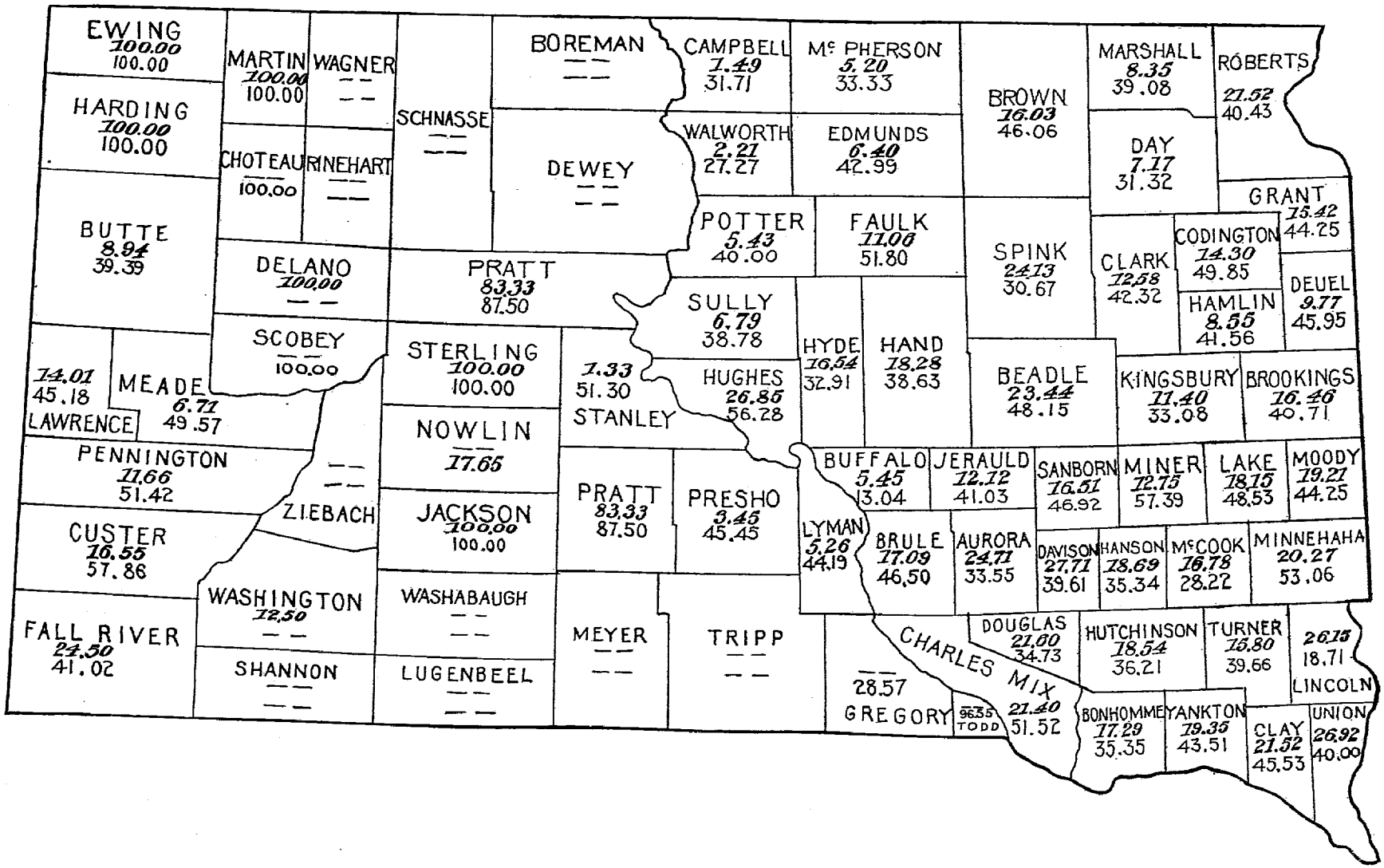
SOUTH CAROLINA.

61.49—PERCENTAGE OF FARM TENANT FAMILIES.
82.07—PERCENTAGE OF HOME TENANT FAMILIES.



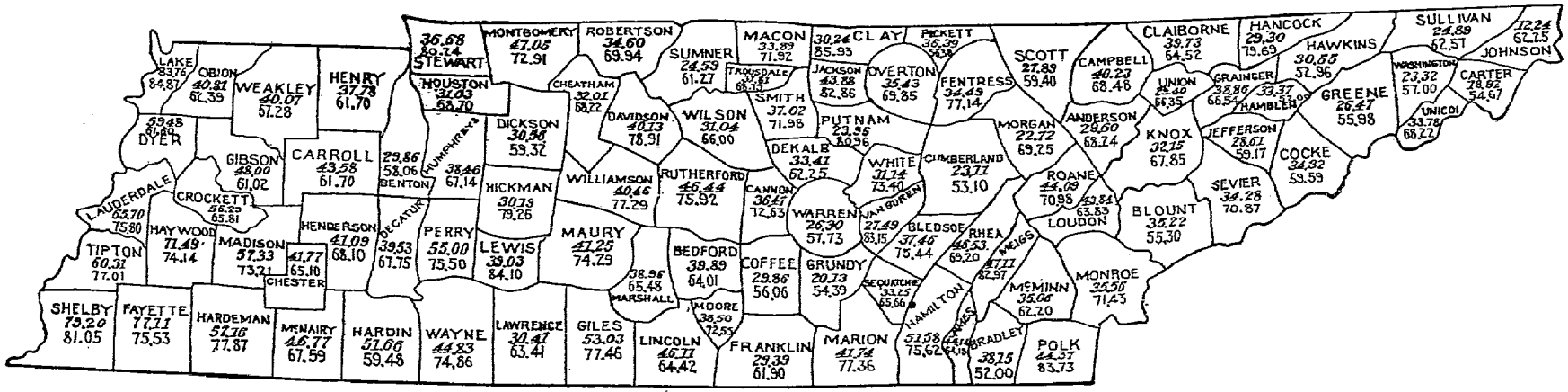
SOUTH DAKOTA.

16.19—PERCENTAGE OF FARM TENANT FAMILIES.
45.12—PERCENTAGE OF HOME TENANT FAMILIES.



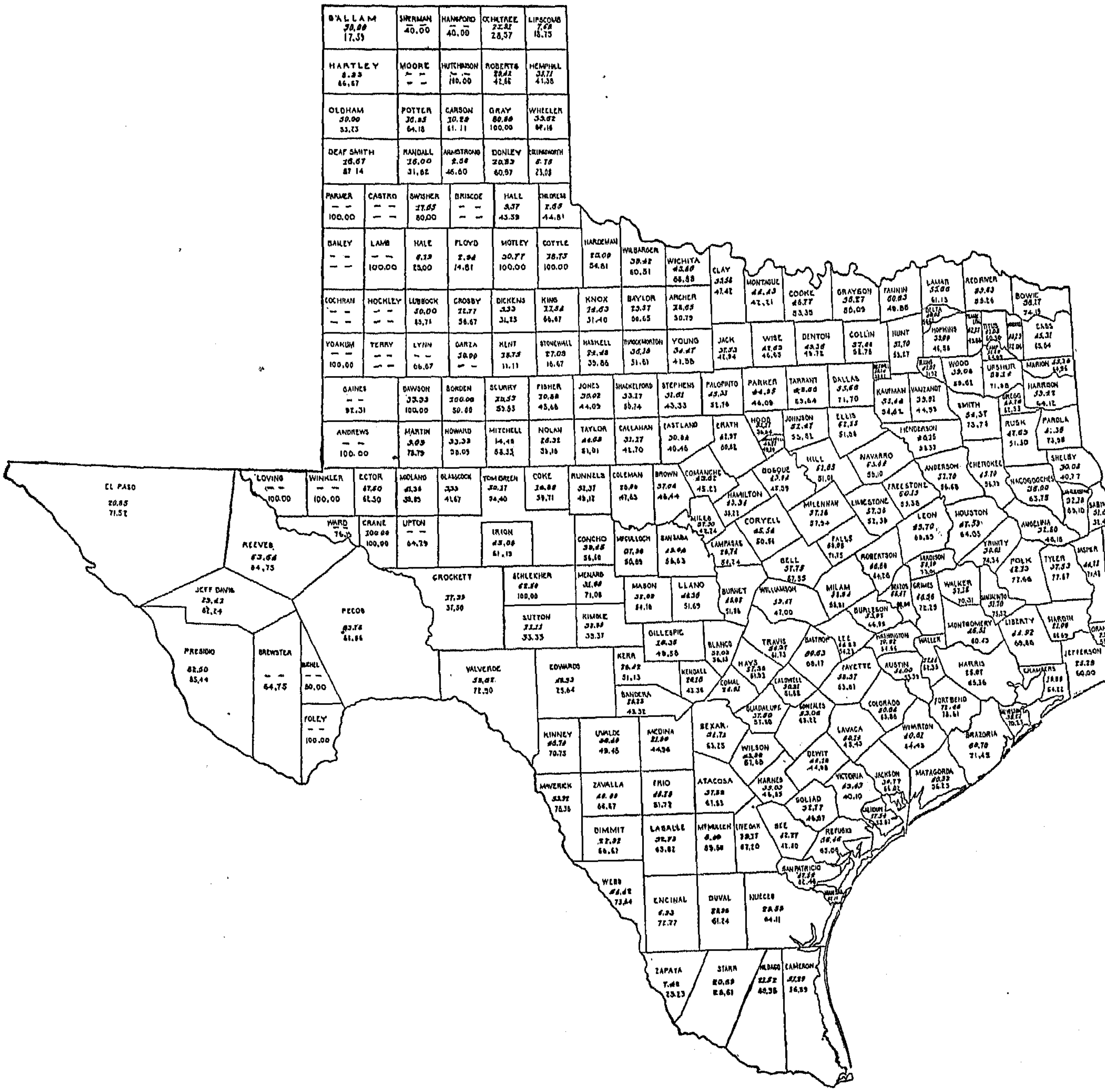
TENNESSEE.

41.88—PERCENTAGE OF FARM TENANT FAMILIES.
71.02—PERCENTAGE OF HOME TENANT FAMILIES.



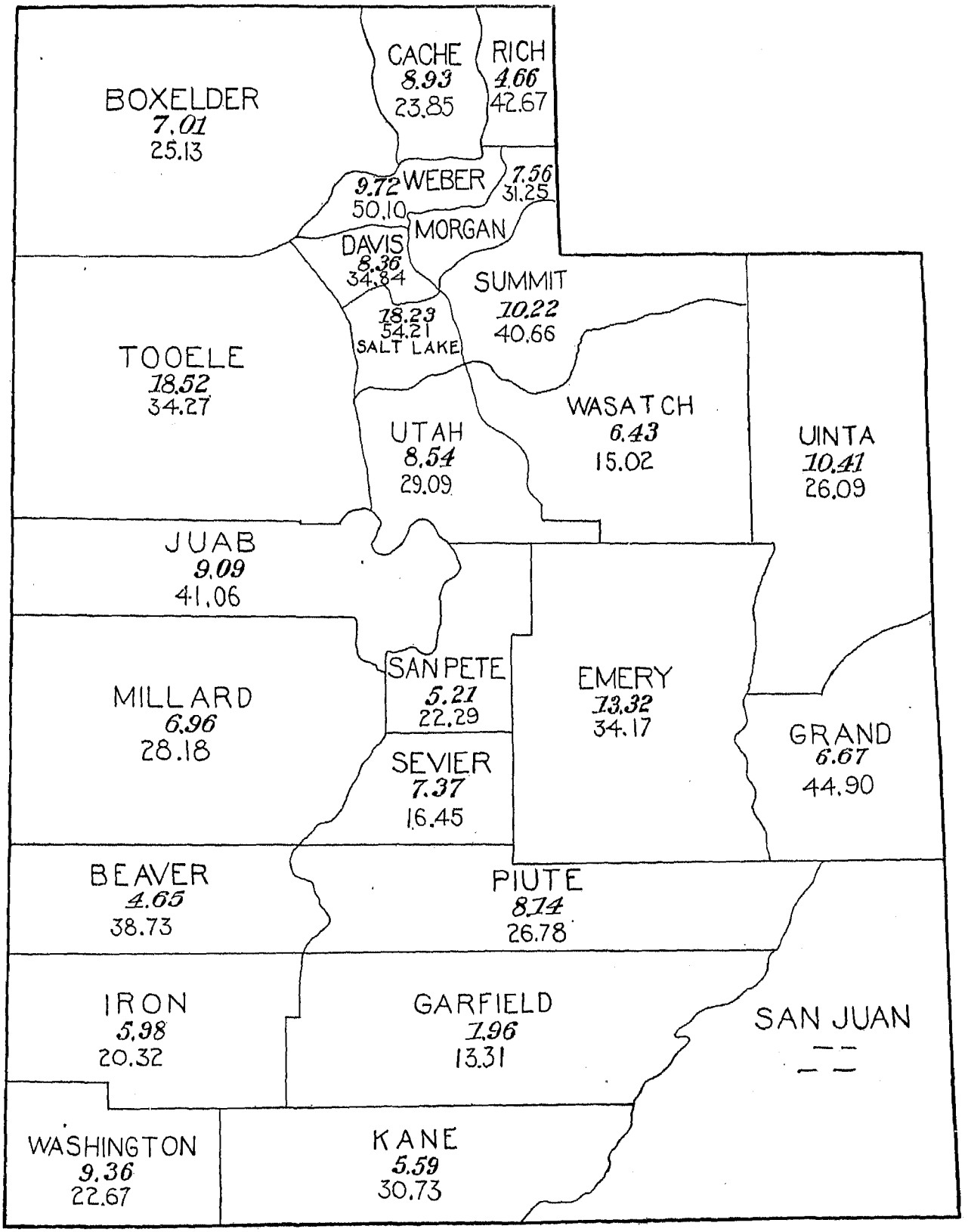
TEXAS.

49.23—PERCENTAGE OF FARM TENANT FAMILIES.
60.86—PERCENTAGE OF HOME TENANT FAMILIES.



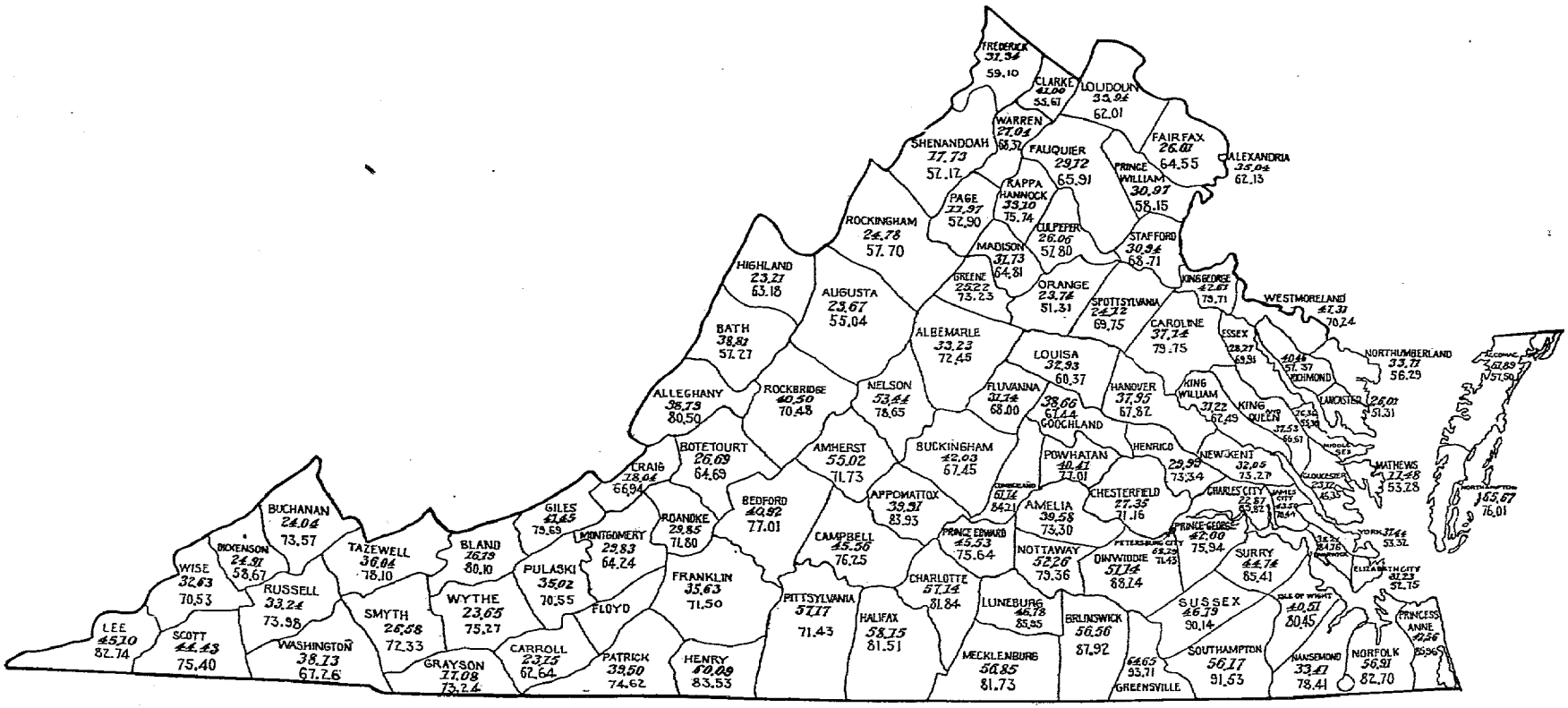
- UTAH.

9.43—PERCENTAGE OF FARM TENANT FAMILIES.
39.35—PERCENTAGE OF HOME TENANT FAMILIES.



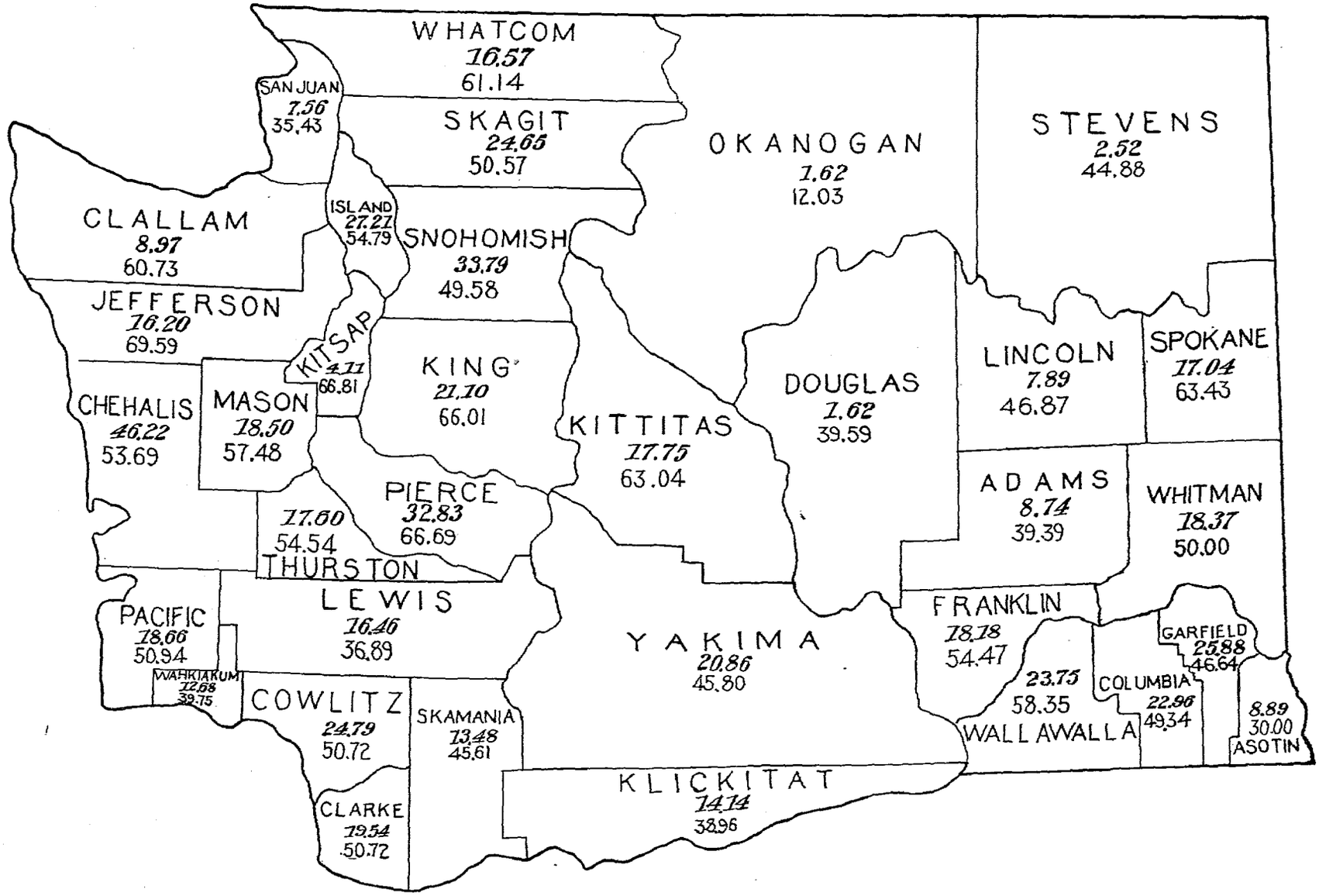
VIRGINIA.

38.06—PERCENTAGE OF FARM TENANT FAMILIES.
72.14—PERCENTAGE OF HOME TENANT FAMILIES.



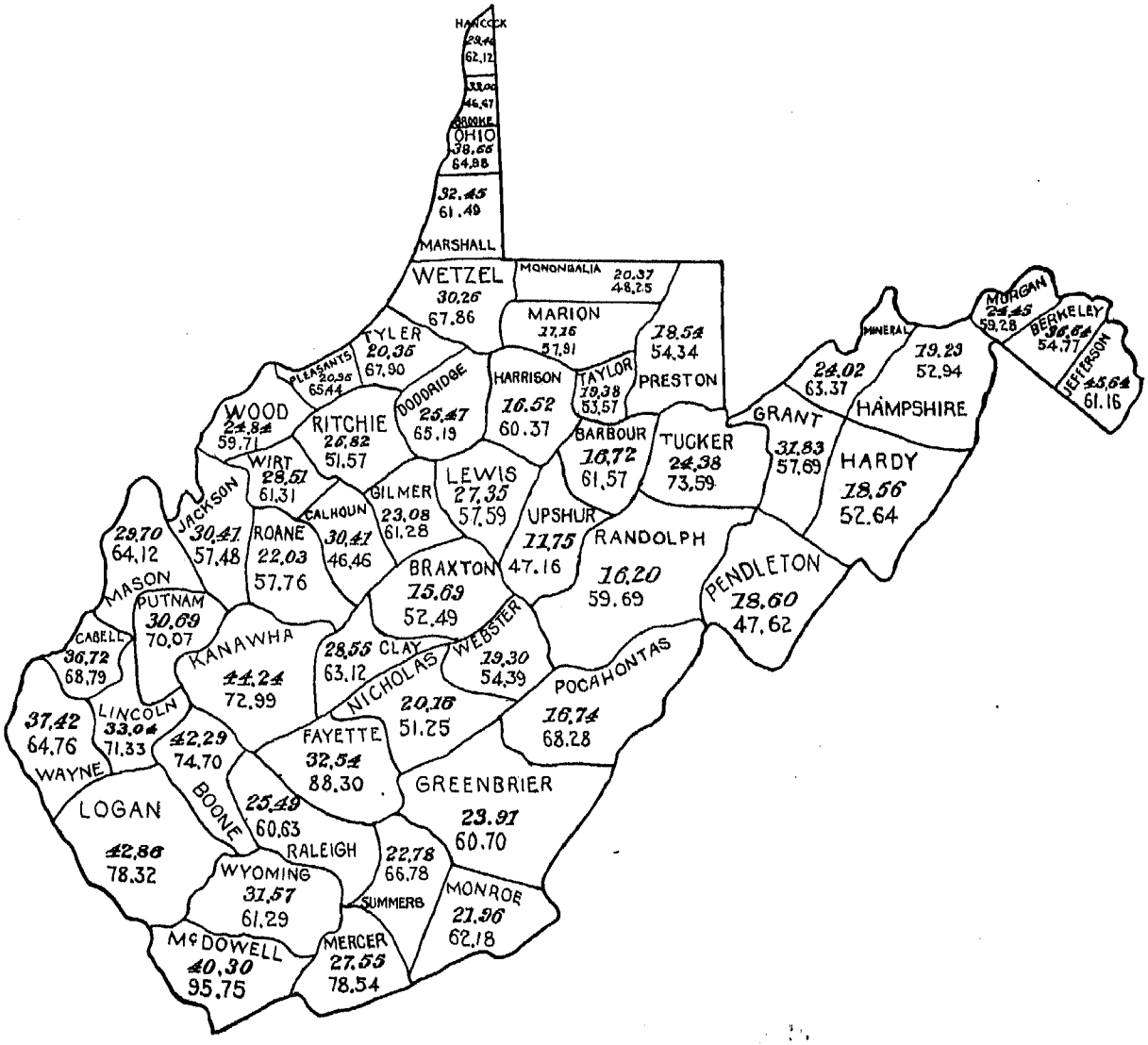
WASHINGTON.

18.41—PERCENTAGE OF FARM TENANT FAMILIES.
59.73—PERCENTAGE OF HOME TENANT FAMILIES.



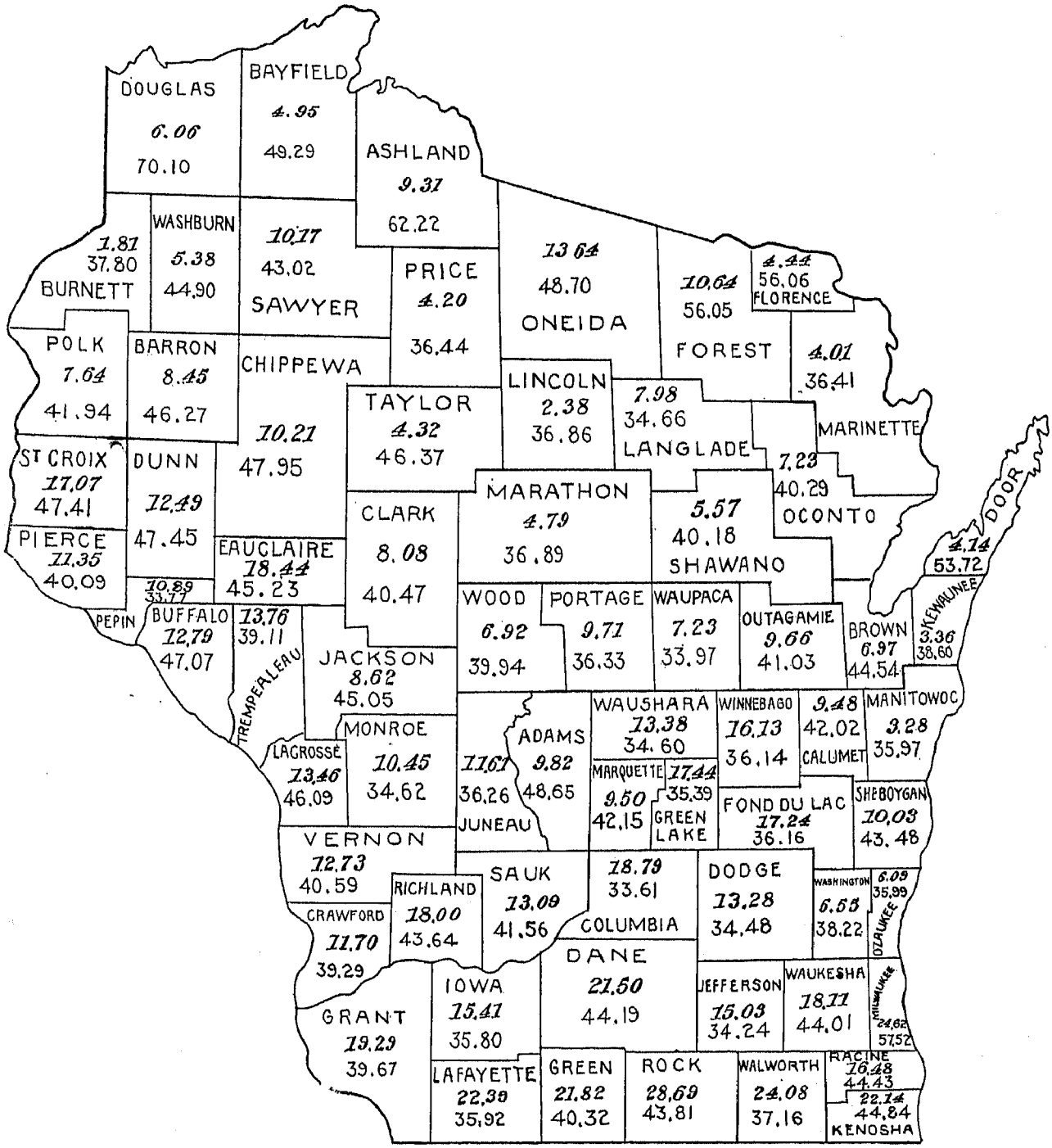
WEST VIRGINIA.

26.42—PERCENTAGE OF FARM TENANT FAMILIES.
63.66—PERCENTAGE OF HOME TENANT FAMILIES.



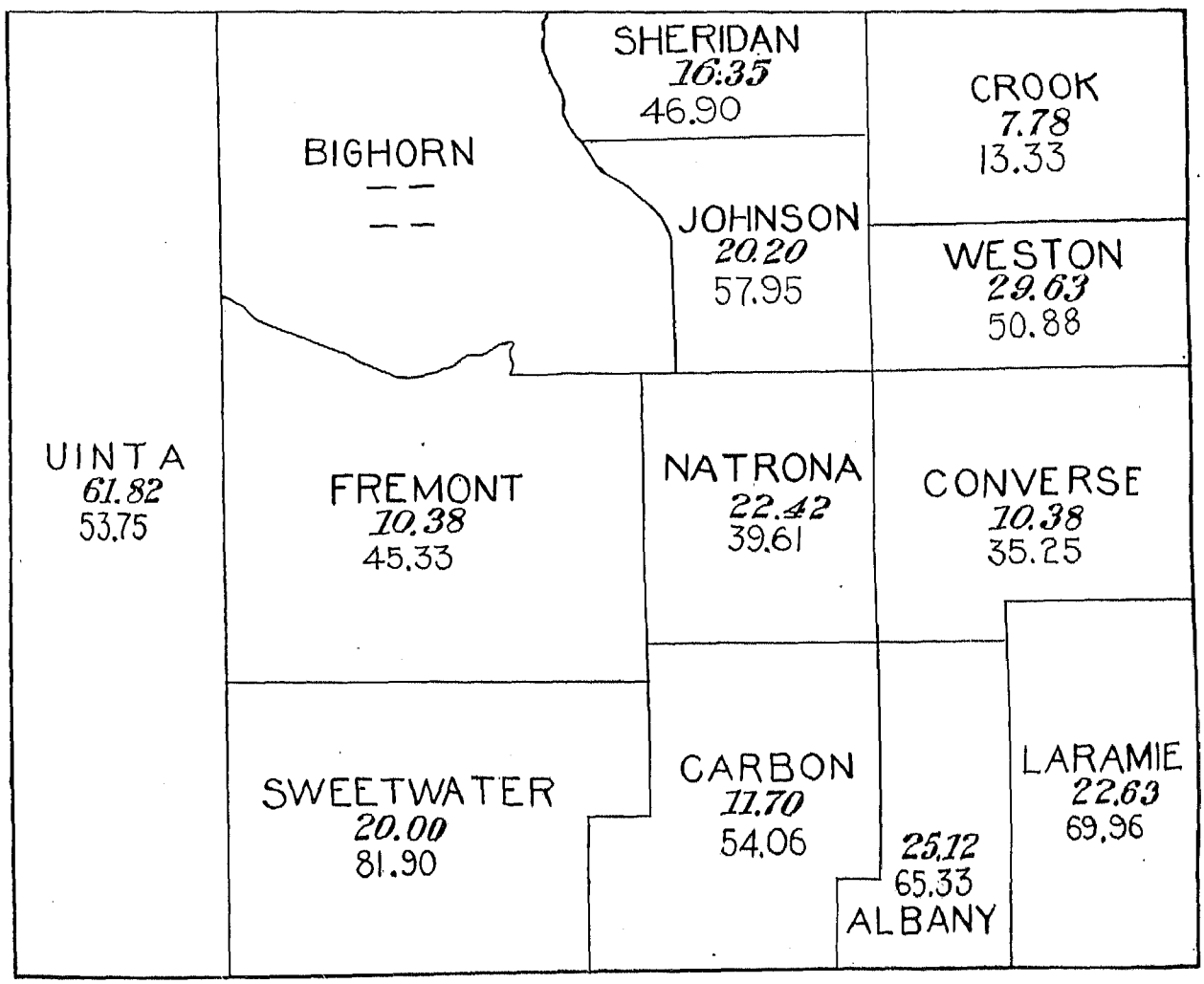
WISCONSIN.

13.10—PERCENTAGE OF FARM TENANT FAMILIES.
45.45—PERCENTAGE OF HOME TENANT FAMILIES.



WYOMING.

20.88—PERCENTAGE OF FARM TENANT FAMILIES.
61.54—PERCENTAGE OF HOME TENANT FAMILIES.



FOR HOMES OUTSIDE OF CITIES AND TOWNS OF 8,000 POPULATION AND OVER.

OWNERS AND TENANTS.—Home proprietorship having been considered in two groups of cities, attention may now be turned to the home proprietors that live outside of cities and towns of 8,000 population and over. These include all home families within the region mentioned, so that if their number is added to the home families of the two groups of cities the total will be the home families of the United States. Outside of cities and towns of 8,000 population and over, 56.22 per cent of home families hire their homes and 43.78 per cent own them. The results for the various states may be found in Table 101.

FREE AND INCUMBERED OWNERSHIP.—The cheaper homes are in the country outside of cities and towns of 8,000 population and over, and for one reason and another 23.09 per cent of the home owners have been induced to incumber their homes. Among 100 of these home families, on the average, there are 56.22 that hire their homes, 33.67 that own free, and 10.11 that own subject to incumbrance.

COMPARISON OF FARMS WITH HOMES AND OF COUNTRY WITH CITY.

OWNERS AND TENANTS.—The proprietorship tables, so far considered, present farms and homes separately and combined for the United States, homes for cities and towns of 8,000 to 100,000 population, homes for cities of 100,000 population and over, and homes outside of cities and towns of 8,000 population and over. To facilitate comparisons among the six groups of families Table 14 is presented. While the average farm and home tenancy is represented by 52.20 per cent, that for farms is represented by 34.08 per cent, and for homes by 63.10 per cent. The lowest home tenancy is found outside of cities and towns of 8,000 people and over, and this percentage is 56.22; next above that is the tenancy in cities of 8,000 to 100,000 population, namely, 64.04 per cent, and highest of all, 77.17 per cent, is the home tenancy in cities of 100,000 population and over; that is to say, the denser the population and the larger its urban aggregation the greater the tenancy.

In every geographical division the percentage standing for farm tenancy is less than that for home tenancy. The greatest difference between the two percentages representing farms and homes separately is 45.57 in the North Atlantic division; next is 37.04 for the Western division; next, 27.27 for the South Atlantic division; fourth, 27.17 for the North Central division; and the least difference is 22.51 for the South Central division. Thus it appears that while farm tenancy is low in the North Atlantic and Western divisions, home tenancy is farther above it than in the other divisions, even in the South Central and South Atlantic divisions, where farm tenancy is high.

In the state of New York, containing the largest city and more large cities than any other state, 70.72 per cent of the home families hire their homes. Outside of cities and towns of 8,000 population and over, the home tenant families are represented by 51.04 per cent; in cities of 8,000 to 100,000 population, by 62.45 per cent; in cities of 100,000 population and over, by 85.06 per cent. Thus, as between the home families in the small towns and in the country on the one side and the large cities on the other, there is a difference of 34.02 between the percentages of tenancy.

The difference for the United States is 20.95 per cent; the difference for Massachusetts, 27.33; for Wisconsin, 17.18.

FREE AND INCUMBERED OWNERSHIP.—With farms and homes in combination, 27.97 per cent of the families owning farms and homes have incumbrance on them. The percentage for farms is 0.52 of 1 greater than it is for homes. It will be noticed that the percentage increases with density of population and the size of cities, being 23.09 per cent for homes outside of cities and towns of 8,000 population and over, 34.11 per cent for homes in cities and towns of 8,000 to 100,000 population, and 37.80 per cent for homes in cities of 100,000 population and over.

Owned farms are more generally incumbered than owned homes in the North Central and Western divisions; in the other divisions the contrary is true. In the North Central division the percentage representing the owned and incumbered farms is 12.37 greater than that representing homes; in the Western division 5.05 greater. The home is greater than the farm percentage in the North Atlantic division by 2.09; in the South Atlantic division by 4.74; and in the South Central division by 0.30 of 1.

RELATIVE PROPORTIONS OF THE THREE CLASSES OF PROPRIETORS.—The composition of the proprietorship of the average 100 families in each of the six classes of families is as follows: in the 28 cities of 100,000 population and over, among the home families there are 77.17 that hire their homes, 14.20 that own free of incumbrance, and 8.63 that own subject to incumbrance; in the 420 cities and towns of 8,000 to 100,000 population, among the home families 64.04 hire, 23.69 own free of incumbrance, and 12.27 own with incumbrance; among the home families of the United States 63.10 hire, 26.68 own free, and 10.22 own under incumbrance; among the home families living outside of the 420 cities and towns of 8,000 population and over, 56.22 hire, 33.67 own free, and 10.11 own with incumbrance; for the total of farm and home families 52.20 hire, 34.43 own free, and 13.37 own with incumbrance; and among the farm families 34.08 hire, 47.32 own free of incumbrance, and 18.60 own subject to incumbrance.

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
The United States:											
For farms and homes	12,690,152	6,066,417	4,369,527	1,696,890	6,623,735	47.80	52.20	34.43	13.37	72.03	27.97
For farms	4,767,179	3,142,746	2,255,789	886,957	1,624,433	65.92	34.08	47.32	18.60	71.78	28.22
For homes	7,922,973	2,923,671	2,113,738	809,933	4,999,302	36.90	63.10	26.68	10.22	72.30	27.70
For homes, cities, 8,000-100,000	1,740,579	629,092	414,479	214,613	1,120,487	35.96	64.04	23.69	12.27	65.89	34.11
For homes, cities, 100,000 and over	1,948,834	444,879	276,720	168,159	1,503,955	22.83	77.17	14.20	8.63	62.20	37.80
For homes, outside of cities, 8,000 and over	4,224,560	1,849,700	1,422,539	427,161	2,374,860	43.78	56.22	33.67	10.11	76.91	23.09
Alabama:											
For farms and homes	287,292	99,521	95,564	3,957	187,771	34.64	65.36	33.26	1.38	96.02	3.98
For farms	166,690	71,929	68,798	3,131	94,761	43.15	56.85	41.27	1.88	95.65	4.35
For homes	120,602	27,592	26,766	826	93,010	22.88	77.12	22.19	0.69	97.01	2.99
For homes, cities, 8,000-100,000	17,637	3,767	3,658	109	13,870	21.36	78.64	20.74	0.62	97.11	2.89
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	102,965	23,825	23,108	717	79,140	23.14	76.86	22.44	0.70	96.99	3.01
Arizona:											
For farms and homes	13,495	6,860	6,512	348	6,635	50.83	49.17	48.25	2.58	94.93	5.07
For farms	2,299	1,842	1,716	126	457	80.12	19.88	74.64	5.48	93.16	6.84
For homes	11,196	5,018	4,796	222	6,178	44.82	55.18	42.84	1.98	95.58	4.42
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	11,196	5,018	4,796	222	6,178	44.82	55.18	42.84	1.98	95.58	4.42
Arkansas:											
For farms and homes	213,620	101,171	96,577	4,594	112,449	47.36	52.64	45.21	2.15	95.46	4.54
For farms	146,970	79,275	75,961	3,314	67,695	53.94	46.06	51.68	2.26	95.82	4.18
For homes	66,650	21,896	20,616	1,280	44,754	32.85	67.15	30.93	1.92	94.15	5.85
For homes, cities, 8,000-100,000	11,316	3,553	3,047	506	7,763	31.40	68.60	26.93	4.47	85.76	14.24
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	55,334	18,343	17,569	774	36,991	33.15	66.85	31.75	1.40	95.78	4.22
California:											
For farms and homes	245,710	117,925	87,018	30,907	127,785	47.99	52.01	35.41	12.58	73.79	26.21
For farms	55,534	42,252	28,520	13,732	13,282	76.08	23.92	51.35	24.73	67.50	32.50
For homes	190,176	75,673	58,498	17,175	114,503	39.79	60.21	30.76	9.03	77.30	22.70
For homes, cities, 8,000-100,000	39,729	16,276	11,257	5,019	23,453	40.97	59.03	28.34	12.63	69.16	30.84
For homes, cities, 100,000 and over	52,377	11,280	8,060	3,220	41,097	21.54	78.46	15.39	6.15	71.45	28.55
For homes, outside of cities, 8,000 and over	98,070	48,117	39,181	8,936	49,953	49.06	50.94	39.95	9.11	81.43	18.57
Colorado:											
For farms and homes	84,276	41,649	31,765	9,884	42,627	49.42	50.58	37.69	11.73	76.27	23.73
For farms	19,178	15,417	11,488	3,929	3,761	80.39	19.61	59.90	20.49	74.52	25.48
For homes	65,098	26,232	20,277	5,955	38,866	40.30	59.70	31.15	9.15	77.30	22.70
For homes, cities, 8,000-100,000	8,020	2,904	2,216	778	5,035	37.29	62.71	27.60	9.69	74.01	25.99
For homes, cities, 100,000 and over	19,621	5,712	3,657	2,055	13,909	29.11	70.89	18.64	10.47	64.02	35.98
For homes, outside of cities, 8,000 and over	37,448	17,526	14,404	3,122	19,922	46.80	53.20	38.46	8.34	82.19	17.81
Connecticut:											
For farms and homes	165,890	68,975	40,457	28,518	96,915	41.58	58.42	24.39	17.19	58.65	41.35
For farms	26,439	21,765	14,996	6,769	4,674	82.32	17.68	56.72	25.60	68.90	31.10
For homes	139,451	47,210	25,461	21,749	92,241	33.85	66.15	18.26	15.59	53.93	46.07
For homes, cities, 8,000-100,000	81,253	23,321	11,331	11,990	57,932	28.70	71.30	13.94	14.76	48.59	51.41
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	58,198	23,889	14,130	9,759	34,309	41.05	58.95	24.28	16.77	59.15	40.85
Delaware:											
For farms and homes	34,578	13,133	8,493	4,640	21,445	37.98	62.02	24.56	13.42	64.67	35.33
For farms	9,381	4,745	3,350	1,395	4,636	50.58	49.42	35.71	14.87	70.60	29.40
For homes	25,197	8,388	5,143	3,245	16,809	33.29	66.71	20.41	12.88	61.31	38.69
For homes, cities, 8,000-100,000	12,448	3,759	1,899	1,860	8,689	30.20	69.80	15.26	14.94	50.52	49.48
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	12,749	4,629	3,244	1,385	8,120	36.31	63.69	25.45	10.86	70.08	29.92

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
District of Columbia:											
For farms and homes	43,967	11,225	8,578	2,647	32,742	25.53	74.47	19.51	6.02	76.42	23.58
For farms	387	242	232	10	145	62.53	37.47	59.95	2.58	95.87	4.13
For homes	43,580	10,983	8,346	2,637	32,597	25.20	74.80	19.15	6.05	75.99	24.01
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over	43,580	10,983	8,346	2,637	32,597	25.20	74.80	19.15	6.05	75.99	24.01
For homes, outside of cities, 8,000 and over.											
Florida:											
For farms and homes	80,059	40,135	38,680	1,455	39,924	50.13	49.87	48.31	1.82	96.37	3.63
For farms	36,625	23,866	23,163	703	12,759	65.16	34.84	63.24	1.92	97.05	2.95
For homes	43,434	16,269	15,517	752	27,165	37.46	62.54	35.73	1.73	95.38	4.62
For homes, cities, 8,000-100,000	9,677	3,046	2,727	319	6,631	31.48	68.52	28.18	3.30	89.53	10.47
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	33,757	13,223	12,790	433	20,534	39.17	60.83	37.89	1.28	96.73	3.27
Georgia:											
For farms and homes	352,059	110,639	107,117	3,522	241,420	31.43	68.57	30.43	1.00	96.82	3.18
For farms	175,688	73,607	71,116	2,491	102,081	41.90	58.10	40.48	1.42	96.62	3.38
For homes	176,371	37,032	36,001	1,031	139,339	21.00	79.00	20.41	0.59	97.22	2.78
For homes, cities, 8,000-100,000	41,282	8,151	7,706	445	33,131	19.74	80.26	18.66	1.08	94.54	5.46
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	135,089	28,881	28,295	586	106,208	21.38	78.62	20.95	0.43	97.97	2.03
Idaho:											
For farms and homes	18,113	12,998	11,514	1,484	5,115	71.76	28.24	63.57	8.19	88.58	11.42
For farms	7,997	7,083	5,927	1,156	914	88.57	11.43	74.11	14.46	83.68	16.32
For homes	10,116	5,915	5,587	328	4,201	58.47	41.53	55.23	3.24	94.45	5.55
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	10,116	5,915	5,587	328	4,201	58.47	41.53	55.23	3.24	94.45	5.55
Illinois:											
For farms and homes	778,015	386,374	260,124	126,250	391,641	49.66	50.34	33.43	16.23	67.32	32.68
For farms	252,953	160,065	101,305	58,760	92,888	63.28	36.72	40.05	23.23	63.29	36.71
For homes	525,062	226,309	158,819	67,490	298,753	43.10	56.90	30.25	12.85	70.18	29.82
For homes, cities, 8,000-100,000	78,827	38,446	26,272	12,174	40,381	48.77	51.23	33.33	15.44	68.33	31.67
For homes, cities, 100,000 and over.	219,690	63,124	35,876	27,248	156,566	28.73	71.27	16.33	12.40	56.83	43.17
For homes, outside of cities, 8,000 and over.	226,545	124,739	96,671	28,068	101,806	55.06	44.94	42.67	12.39	77.50	22.50
Indiana:											
For farms and homes	467,146	268,724	188,871	79,853	198,422	57.52	42.48	40.43	17.09	70.28	29.72
For farms	205,331	145,275	97,196	48,079	60,056	70.75	29.25	47.34	23.41	66.90	33.10
For homes	261,815	123,449	91,675	31,774	138,366	47.15	52.85	35.01	12.14	74.26	25.74
For homes, cities, 8,000-100,000	61,070	25,052	17,765	7,287	36,018	40.43	59.57	28.07	11.76	70.91	29.09
For homes, cities, 100,000 and over.	22,979	7,606	4,857	2,749	15,373	33.10	66.90	21.14	11.96	63.86	36.14
For homes, outside of cities, 8,000 and over.	176,866	90,791	69,053	21,738	86,075	51.33	48.67	39.04	12.29	76.06	23.94
Iowa:											
For farms and homes	388,517	245,461	141,389	104,072	143,056	63.18	36.82	36.39	26.79	57.60	42.40
For farms	205,435	144,698	67,587	77,111	60,737	70.43	29.57	32.90	37.53	46.71	53.29
For homes	183,082	100,763	73,802	26,961	82,319	55.04	44.96	40.31	14.73	73.24	26.76
For homes, cities, 8,000-100,000	54,291	24,605	15,874	8,731	29,686	45.32	54.68	29.24	16.08	64.52	35.48
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	128,791	76,158	57,928	18,230	52,633	59.13	40.87	44.98	14.15	76.06	23.94
Kansas:											
For farms and homes	297,358	181,328	91,057	90,271	116,030	60.98	39.02	30.62	30.36	50.22	49.78
For farms	171,145	118,031	52,548	65,483	53,114	68.97	31.03	30.71	38.26	44.52	55.48
For homes	126,213	63,297	38,509	24,788	62,916	50.15	49.85	30.51	19.64	60.84	39.16
For homes, cities, 8,000-100,000	35,591	14,797	8,394	6,403	20,794	41.58	58.42	23.59	17.99	56.73	43.27
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	90,622	48,500	30,115	18,385	42,122	53.52	46.48	33.23	20.29	62.09	37.91

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
		Owning—			Hiring.	Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
Kentucky:											
For farms and homes	354,463	176,196	167,599	8,597	178,267	49.71	50.29	47.28	2.43	95.12	4.88
For farms	188,560	123,071	118,080	4,991	65,489	65.27	34.73	62.62	2.65	95.94	4.06
For homes	165,903	53,125	49,519	3,606	112,778	32.02	67.98	29.85	2.17	93.21	6.79
For homes, cities 8,000-100,000	23,933	7,518	6,872	646	16,415	31.41	68.59	28.71	2.70	91.41	8.59
For homes, cities, 100,000 and over	32,852	7,989	7,393	596	24,863	24.32	75.68	22.50	1.82	92.54	7.46
For homes, outside of cities, 8,000 and over	109,118	37,618	35,254	2,364	71,500	34.47	65.53	32.31	2.16	93.72	6.28
Louisiana:											
For farms and homes	214,123	63,303	60,811	2,492	150,820	29.56	70.44	28.40	1.16	96.06	3.94
For farms	79,705	35,458	34,038	1,420	44,247	44.49	55.51	42.71	1.78	96.00	4.00
For homes	134,418	27,845	26,773	1,072	106,573	20.72	79.28	19.92	0.80	96.15	3.85
For homes, cities, 8,000-100,000	4,225	1,052	967	85	3,173	24.90	75.10	22.89	2.01	91.92	8.08
For homes, cities, 100,000 and over	48,276	10,374	9,851	523	37,902	21.49	78.51	20.41	1.08	94.96	5.04
For homes, outside of cities, 8,000 and over	81,917	16,419	15,955	464	65,498	20.04	79.96	19.48	0.56	97.17	2.83
Maine:											
For farms and homes	150,355	99,761	78,040	21,721	50,594	66.35	33.65	51.90	14.45	78.23	21.77
For farms	62,122	57,391	44,712	12,679	4,731	92.38	7.62	71.97	20.41	77.91	22.09
For homes	88,233	42,370	33,328	9,042	45,863	48.02	51.98	37.77	10.25	78.66	21.34
For homes, cities, 8,000-100,000	20,608	9,041	7,880	1,761	10,967	36.23	63.77	29.61	6.62	81.73	18.27
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	61,625	32,729	25,448	7,281	28,896	53.11	46.89	41.29	11.82	77.75	22.25
Maryland:											
For farms and homes	202,179	77,217	56,290	20,927	124,962	38.19	61.81	27.84	10.35	72.90	27.10
For farms	41,372	25,969	18,175	7,794	15,403	62.77	37.23	43.93	18.84	69.99	30.01
For homes	160,807	51,248	38,115	13,133	109,559	31.87	68.13	23.70	8.17	74.37	25.63
For homes, cities, 8,000-100,000	6,084	2,340	1,568	772	3,744	38.46	61.54	25.77	12.69	67.01	32.99
For homes, cities, 100,000 and over	86,457	22,531	17,039	5,492	63,926	26.06	73.94	19.71	6.35	75.62	24.38
For homes, outside of cities, 8,000 and over	68,266	26,377	19,508	6,869	41,889	38.64	61.36	28.58	10.06	73.96	26.04
Massachusetts:											
For farms and homes	479,790	175,053	108,804	66,249	304,737	36.49	63.51	22.68	13.81	62.15	37.85
For farms	34,576	20,370	20,425	8,945	5,206	84.94	15.06	59.07	25.87	69.54	30.46
For homes	445,214	145,683	88,379	57,304	299,531	32.72	67.28	19.85	12.87	60.67	39.33
For homes, cities, 8,000-100,000	231,213	72,253	40,251	32,002	158,960	31.25	68.75	17.41	13.84	55.71	44.29
For homes, cities, 100,000 and over	89,613	16,512	10,102	6,410	73,101	18.43	81.57	11.27	7.16	61.18	38.82
For homes, outside of cities, 8,000 and over	124,388	56,918	38,026	18,892	67,470	45.76	54.24	30.57	15.19	66.81	33.19
Michigan:											
For farms and homes	455,004	287,182	169,475	117,707	167,822	63.12	36.88	37.25	25.87	59.01	40.99
For farms	176,764	146,697	74,302	72,395	30,067	82.99	17.01	42.03	40.96	50.65	49.35
For homes	278,240	140,485	95,173	45,312	137,755	50.49	49.51	34.21	16.28	67.75	32.25
For homes, cities, 8,000-100,000	71,238	34,855	21,742	13,113	36,383	48.93	51.07	30.52	18.41	62.38	37.62
For homes, cities, 100,000 and over	42,110	17,549	11,050	6,499	24,561	41.67	58.33	26.24	15.43	62.97	37.03
For homes, outside of cities, 8,000 and over	164,892	88,081	62,381	25,700	76,811	53.42	46.58	37.83	15.59	70.82	29.18
Minnesota:											
For farms and homes	247,975	161,031	92,046	68,985	86,944	64.94	35.06	37.36	27.58	57.53	42.47
For farms	117,893	99,911	53,564	46,347	17,982	84.75	15.25	45.44	39.31	53.61	46.39
For homes	130,082	61,120	39,082	22,038	68,962	46.99	53.01	30.05	16.94	63.94	36.06
For homes, cities, 8,000-100,000	12,321	5,980	4,269	1,711	6,341	48.54	51.46	34.65	13.89	71.39	28.61
For homes, cities, 100,000 and over	58,380	20,500	9,752	10,748	37,880	35.11	64.89	16.70	18.41	47.57	52.43
For homes, outside of cities 8,000 and over	59,381	34,640	25,061	9,579	24,741	58.34	41.66	42.21	16.13	72.35	27.65
Mississippi:											
For farms and homes	241,148	78,610	73,163	5,447	162,538	32.60	67.40	30.34	2.26	93.07	6.93
For farms	161,080	60,777	56,096	4,681	100,303	37.73	62.27	34.82	2.91	92.30	7.70
For homes	80,068	17,833	17,067	766	62,235	22.27	77.73	21.31	0.96	95.70	4.30
For homes, cities, 8,000-100,000	6,985	1,643	1,504	139	5,342	23.52	76.48	21.53	1.99	91.54	8.46
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	73,083	16,190	15,563	627	56,893	22.15	77.85	21.29	0.86	96.13	3.87

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
		Owning—				Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.	Hiring.	Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
Missouri:											
For farms and homes	528,295	273,577	182,472	91,105	254,718	51.78	48.22	34.54	17.24	66.70	33.30
For farms	250,832	172,957	109,946	63,011	77,875	68.95	31.05	43.83	25.12	63.57	36.43
For homes	277,463	100,620	72,526	28,094	176,843	36.26	63.74	26.14	10.12	72.08	27.92
For homes, cities, 8,000-100,000	23,722	9,556	6,568	2,988	14,166	40.28	59.72	27.69	12.59	68.73	31.27
For homes, cities, 100,000 and over	117,883	24,838	17,039	7,799	93,045	21.07	78.93	14.45	6.62	68.60	31.40
For homes, outside of cities, 8,000 and over	135,858	66,226	48,919	17,307	69,632	48.75	51.25	36.01	12.74	73.87	26.13
Montana:											
For farms and homes	27,501	14,781	12,776	2,005	12,720	53.75	46.25	46.46	7.29	86.44	13.56
For farms	6,441	5,578	4,709	869	863	86.60	13.40	73.11	13.49	84.42	15.58
For homes	21,060	9,203	8,067	1,136	11,857	43.70	56.30	38.31	5.39	87.66	12.34
For homes, cities, 8,000-100,000	4,690	1,487	1,037	450	3,203	31.71	68.29	22.11	9.60	69.74	30.26
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	16,370	7,716	7,030	686	8,654	47.14	52.86	42.95	4.19	91.11	8.89
Nebraska:											
For farms and homes	206,820	124,529	66,071	58,458	82,291	60.21	39.79	31.95	28.26	53.06	46.94
For farms	115,928	84,620	40,620	43,991	31,308	72.99	27.01	35.04	37.95	48.01	51.99
For homes	90,892	39,909	25,442	14,467	50,983	43.91	56.09	27.99	15.92	63.75	36.25
For homes, cities, 8,000-100,000	19,537	7,262	4,104	3,158	12,275	37.17	62.83	21.01	16.16	56.51	43.49
For homes, cities, 100,000 and over	22,317	5,788	3,240	2,548	16,529	25.94	74.06	14.52	11.42	55.98	44.02
For homes, outside of cities, 8,000 and over	49,038	26,859	18,098	8,761	22,179	54.77	45.23	36.91	17.86	67.38	32.62
Nevada:											
For farms and homes	10,170	6,124	5,715	409	4,040	60.22	39.78	56.20	4.02	93.32	6.68
For farms	1,514	1,270	1,052	218	244	83.88	16.12	69.48	14.40	82.83	17.17
For homes	8,656	4,854	4,663	191	3,802	56.08	43.92	53.87	2.21	96.07	3.93
For homes, cities, 8,000-100,000	1,737	1,104	1,102	2	633	63.56	36.44	63.44	0.12	99.82	0.18
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	6,919	3,750	3,561	189	3,169	54.20	45.80	51.47	2.73	94.96	5.04
New Hampshire:											
For farms and homes	87,348	48,822	37,381	11,441	38,526	55.89	44.11	42.79	13.10	76.57	23.43
For farms	29,151	25,969	20,310	5,659	3,182	89.08	10.92	69.67	19.41	78.21	21.79
For homes	58,197	22,853	17,071	5,782	35,344	39.27	60.73	29.33	9.94	74.70	25.30
For homes, cities, 8,000-100,000	20,868	6,055	4,558	1,497	14,813	29.02	70.98	21.84	7.18	75.28	24.72
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	37,329	16,798	12,513	4,285	20,531	45.00	55.00	33.52	11.48	74.49	25.51
New Jersey:											
For farms and homes	308,339	109,941	59,548	50,393	198,398	35.66	64.34	19.31	16.35	54.16	45.84
For farms	31,942	21,687	11,080	10,607	10,255	67.89	32.11	34.69	33.20	51.09	48.91
For homes	276,397	88,254	48,468	39,786	188,143	31.93	68.07	17.54	14.39	54.92	45.08
For homes, cities, 8,000-100,000	91,034	24,751	12,601	12,060	66,283	27.19	72.81	13.94	13.25	51.27	48.73
For homes, cities, 100,000 and over	73,253	15,021	8,573	6,448	58,232	20.51	79.49	11.71	8.80	57.07	42.93
For homes, outside of cities, 8,000 and over	112,110	48,482	27,204	21,278	63,628	43.25	56.75	24.27	18.98	56.11	43.89
New Mexico:											
For farms and homes	35,504	24,687	23,966	721	10,817	69.53	30.47	67.50	2.03	97.08	2.92
For farms	9,518	8,393	8,142	251	1,125	88.18	11.82	85.54	2.64	97.01	2.99
For homes	25,986	16,294	15,824	470	9,692	62.70	37.30	60.89	1.81	97.12	2.88
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	25,986	16,294	15,824	470	9,692	62.70	37.30	60.89	1.81	97.12	2.88
New York:											
For farms and homes	1,308,015	491,283	290,025	201,258	816,732	37.56	62.44	22.17	15.39	59.03	40.97
For farms	226,632	174,652	97,509	77,143	51,980	77.06	22.94	43.02	34.04	55.83	44.17
For homes	1,081,383	316,631	192,516	124,115	764,752	29.28	70.72	17.80	11.48	60.80	39.20
For homes, cities, 8,000-100,000	189,702	71,241	42,430	28,811	118,461	37.55	62.45	22.36	15.19	59.56	40.44
For homes, cities, 100,000 and over	561,965	83,951	46,972	36,979	478,014	14.94	85.06	8.36	6.58	55.95	44.05
For homes outside of cities, 8,000 and over	329,716	161,439	103,114	58,325	168,277	48.96	51.04	31.27	17.69	63.87	36.13

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
		Owning—				Of all families—				Of families owning—	
	Aggregate.	Total.	Free.	Incumbered.	Hiring.	Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
North Carolina:											
For farms and homes	306,952	138,515	131,746	6,769	168,437	45.13	54.87	42.92	2.21	95.11	4.89
For farms	182,791	106,523	101,321	5,202	76,268	58.28	41.72	55.43	2.85	95.12	4.88
For homes	124,161	31,992	30,425	1,567	92,169	25.77	74.23	24.51	1.26	95.10	4.90
For homes, cities, 8,000-100,000	12,311	3,238	3,034	204	9,073	26.30	73.70	24.64	1.66	93.70	6.30
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	111,850	28,754	27,391	1,363	83,096	25.71	74.29	24.49	1.22	95.26	4.74
North Dakota:											
For farms and homes	38,478	30,076	16,414	13,662	8,402	78.16	21.84	42.66	35.50	54.58	45.42
For farms	28,225	25,431	13,054	12,377	2,794	90.10	9.90	46.25	43.85	51.33	48.67
For homes	10,253	4,645	3,360	1,285	5,608	45.30	54.70	32.77	12.53	72.34	27.66
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	10,253	4,645	3,360	1,285	5,608	45.30	54.70	32.77	12.53	72.34	27.66
Ohio:											
For farms and homes	785,201	426,366	302,943	123,423	358,025	54.29	45.71	38.58	15.71	71.05	28.95
For farms	250,204	186,423	132,540	53,883	60,841	72.75	27.25	51.72	21.03	71.10	28.90
For homes	529,027	239,943	170,403	69,540	289,084	45.36	54.64	32.21	13.15	71.02	28.98
For homes, cities, 8,000-100,000	126,635	55,788	35,557	20,231	70,847	44.05	55.95	28.08	15.97	63.74	36.26
For homes, cities, 100,000 and over.	116,370	32,865	21,737	11,128	83,505	28.24	71.76	18.68	9.56	66.14	33.86
For homes, outside of cities, 8,000 and over.	286,022	151,290	113,109	38,181	134,732	52.89	47.11	39.54	13.35	74.76	25.24
Oklahoma:											
For farms and homes	15,029	13,059	13,059		1,970	86.89	13.11	86.89		100.00	
For farms	10,419	9,003	9,003		516	95.05	4.95	95.05		100.00	
For homes	4,610	3,156	3,156		1,454	68.46	31.54	68.46		100.00	
For homes, cities, 8,000-100,000											
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	4,610	3,156	3,156		1,454	68.46	31.54	68.46		100.00	
Oregon:											
For farms and homes	63,791	39,392	29,400	9,992	24,399	61.75	38.25	46.09	15.66	74.63	25.37
For farms	27,639	22,503	17,246	5,257	5,136	81.42	18.58	62.40	19.02	76.64	23.36
For homes	36,152	16,889	12,154	4,735	19,263	46.72	53.28	33.62	13.10	71.96	28.04
For homes, cities, 8,000-100,000	8,803	2,971	959	2,012	5,832	33.75	66.25	10.89	22.86	32.28	67.72
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	27,349	13,918	11,195	2,723	13,431	50.89	49.11	40.93	9.96	80.44	19.56
Pennsylvania:											
For farms and homes	1,061,626	462,499	325,904	136,595	599,127	43.57	56.43	30.70	12.87	70.47	29.53
For farms	211,472	156,928	113,908	43,020	54,544	74.21	25.79	53.87	20.34	72.59	27.41
For homes	850,154	305,571	211,996	93,575	544,583	35.94	64.06	24.93	11.01	69.38	30.62
For homes, cities, 8,000-100,000	153,322	58,520	38,893	19,627	94,802	38.17	61.83	25.37	12.80	66.46	33.54
For homes, cities, 100,000 and over.	270,488	64,743	39,922	24,821	205,745	23.94	76.06	14.76	9.18	61.66	38.34
For homes, outside of cities, 8,000 and over.	426,344	182,308	133,181	49,127	244,036	42.76	57.24	31.24	11.52	73.05	26.95
Rhode Island:											
For farms and homes	75,010	22,219	14,636	7,583	52,791	29.62	70.38	19.51	10.11	65.87	34.13
For farms	5,500	4,125	3,339	786	1,375	75.00	25.00	60.71	14.29	80.95	19.05
For homes	69,510	18,094	11,297	6,797	51,416	26.03	73.97	16.25	9.78	62.44	37.56
For homes, cities, 8,000-100,000	27,579	7,457	4,310	3,147	20,122	27.04	72.96	15.63	11.41	57.80	42.20
For homes, cities, 100,000 and over.	29,187	6,054	3,754	2,300	23,133	20.74	79.26	12.86	7.88	62.01	37.99
For homes, outside of cities, 8,000 and over.	12,744	4,583	3,233	1,350	8,161	35.96	64.04	25.37	10.59	70.54	29.46
South Carolina:											
For farms and homes	222,941	64,141	59,308	4,833	158,800	28.77	71.23	26.60	2.17	92.47	7.53
For farms	117,405	45,218	41,601	3,617	72,187	38.51	61.49	35.43	3.08	92.00	8.00
For homes	105,536	18,923	17,707	1,216	86,613	17.93	82.07	16.78	1.15	93.57	6.43
For homes, cities, 8,000-100,000	15,785	3,413	3,006	407	12,372	21.62	78.38	19.04	2.58	88.08	11.92
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	89,751	15,510	14,701	809	74,241	17.28	82.72	16.38	0.90	94.78	5.22

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
	Aggregate.	Owning—			Hiring.	Of all families—				Of families owning—	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
South Dakota:											
For farms and homes	70,250	52,886	26,949	25,937	17,364	75.28	24.72	38.36	36.92	50.96	49.04
For farms	49,540	41,521	19,771	21,750	8,019	83.81	16.19	39.91	43.90	47.62	52.38
For homes	20,710	11,365	7,178	4,187	9,345	54.88	45.12	34.66	20.22	63.16	36.84
For homes, cities, 8,000-100,000	1,782	790	377	413	992	44.33	55.67	21.15	23.18	47.72	52.28
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	18,928	10,575	6,801	3,774	8,353	55.87	44.13	35.93	19.94	64.31	35.69
Tennessee:											
For farms and homes	334,194	150,380	144,560	5,820	183,814	45.00	55.00	43.26	1.74	96.13	3.87
For farms	183,726	106,777	103,346	3,431	76,949	58.12	41.88	56.25	1.87	96.79	3.21
For homes	150,468	43,603	41,214	2,389	106,865	28.98	71.02	27.39	1.59	94.52	5.48
For homes, cities, 8,000-100,000	41,075	8,330	7,620	710	32,745	20.28	79.72	18.55	1.73	91.48	8.52
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	109,393	35,273	33,594	1,679	74,120	32.24	67.76	30.71	1.53	95.24	4.76
Texas:											
For farms and homes	411,251	189,006	179,972	9,034	221,345	46.18	53.82	43.76	2.42	94.77	5.23
For farms	248,782	126,314	119,093	7,221	122,468	50.77	49.23	47.87	2.90	94.28	5.72
For homes	162,469	63,592	60,879	2,713	98,877	39.14	60.86	37.47	1.67	95.73	4.27
For homes, cities, 8,000-100,000	43,067	13,894	13,058	836	29,173	32.26	67.74	30.32	1.94	93.98	6.02
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	119,402	49,698	47,821	1,877	69,704	41.62	58.38	40.05	1.57	96.22	3.78
Utah:											
For farms and homes	38,816	27,096	25,109	1,987	11,720	69.81	30.19	64.69	5.12	92.67	7.33
For farms	11,884	10,763	10,166	597	1,121	90.57	9.43	85.55	5.02	94.45	5.55
For homes	26,932	16,333	14,943	1,390	10,599	60.65	39.35	55.49	5.16	91.49	8.51
For homes, cities, 8,000-100,000	10,252	4,578	3,685	893	5,674	44.65	55.35	35.94	8.71	80.49	19.51
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	16,680	11,755	11,258	497	4,925	70.47	29.53	67.49	2.98	95.77	4.23
Vermont:											
For farms and homes	75,869	46,584	27,399	19,185	29,285	61.40	38.60	36.11	25.29	58.82	41.18
For farms	32,573	26,835	14,935	11,900	5,738	82.38	17.62	45.85	36.53	55.65	44.35
For homes	43,296	19,749	12,464	7,285	23,547	45.61	54.39	28.79	16.82	63.11	36.89
For homes, cities, 8,000-100,000	5,332	2,237	1,204	1,033	3,095	41.95	58.05	23.58	19.37	53.82	46.18
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	37,964	17,512	11,260	6,252	20,452	46.13	53.87	29.66	16.47	64.30	35.70
Virginia:											
For farms and homes	304,673	130,142	125,599	4,543	174,531	42.72	57.28	41.23	1.49	96.51	3.49
For farms	132,790	82,256	79,660	2,596	50,534	61.94	38.06	59.99	1.95	96.84	3.16
For homes	171,883	47,886	45,939	1,947	123,997	27.86	72.14	26.73	1.13	95.93	4.07
For homes, cities, 8,000-100,000	43,779	10,182	9,718	464	33,597	23.26	76.74	22.20	1.06	95.44	4.56
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	128,104	37,704	36,221	1,483	90,400	29.43	70.57	28.27	1.16	96.07	3.93
Washington:											
For farms and homes	70,977	38,521	20,488	9,033	32,456	54.27	45.73	41.54	12.73	76.55	23.45
For farms	24,047	19,620	14,369	5,251	4,427	81.59	18.41	59.75	21.84	73.24	26.76
For homes	46,930	18,901	15,119	3,782	28,029	40.27	59.73	32.21	8.06	79.99	20.01
For homes, cities, 8,000-100,000	17,652	4,918	3,603	1,315	12,734	27.86	72.14	20.41	7.45	73.26	26.74
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	29,278	13,983	11,516	2,467	15,295	47.76	52.24	39.33	8.43	82.36	17.64
West Virginia:											
For farms and homes	140,359	79,369	67,678	11,691	60,990	56.55	43.45	48.22	8.33	85.27	14.73
For farms	76,157	56,035	48,763	7,272	20,122	73.58	26.42	64.03	9.55	87.02	12.98
For homes	64,202	23,334	18,915	4,419	40,868	36.34	63.66	29.46	6.88	81.06	18.94
For homes, cities, 8,000-100,000	10,571	3,555	2,766	789	7,016	33.63	66.37	26.17	7.46	77.81	22.19
For homes, cities, 100,000 and over.											
For homes, outside of cities, 8,000 and over.	53,631	19,779	16,149	3,630	33,852	36.88	63.12	30.11	6.77	81.65	18.35

TABLE 14.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY FAMILY GROUPS AND BY STATES AND TERRITORIES: 1890—Continued.

STATES AND TERRITORIES AND FARMS AND HOMES.	FAMILIES—					PERCENTAGE—					
	Aggregate.	Owning—			Hiring.	Of all families—				Of families owning—	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Owning free.	Owning incumbered.	Free.	Incumbered.
Wisconsin:											
For farms and homes	335,456	230,974	145,598	85,376	104,482	68.85	31.15	43.40	25.45	63.04	36.96
For farms	148,349	128,913	73,671	55,242	19,436	86.90	13.10	49.66	37.24	57.15	42.85
For homes	187,107	102,061	71,927	30,134	85,046	54.55	45.45	38.44	16.11	70.47	29.53
For homes, cities, 8,000-100,000	43,627	24,080	16,491	7,589	19,547	55.20	44.80	37.80	17.40	68.48	31.52
For homes, cities, 100,000 and over	41,436	17,459	9,500	7,959	23,977	42.13	57.87	22.92	19.21	54.41	45.59
For homes, outside of cities, 8,000 and over	102,044	60,522	45,936	14,586	41,522	59.31	40.69	45.02	14.29	75.90	24.10
Wyoming:											
For farms and homes	12,065	6,077	5,267	810	5,988	50.37	49.63	43.66	6.71	86.67	13.33
For farms	3,534	2,796	2,431	365	738	79.12	20.88	68.79	10.33	86.95	13.05
For homes	8,531	3,281	2,836	445	5,250	38.46	61.54	33.24	5.22	86.44	13.56
For homes, cities, 8,000-100,000	2,060	636	509	127	1,424	30.87	69.13	24.71	6.16	80.03	19.97
For homes, cities, 100,000 and over											
For homes, outside of cities, 8,000 and over	6,471	2,645	2,327	318	3,826	40.87	59.13	35.96	4.91	87.98	12.02

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic:											
For farms and homes	3,712,242	1,525,137	982,194	542,943	2,187,105	41.08	58.92	26.46	14.62	64.40	35.60
For farms	660,407	518,722	341,214	177,508	141,685	78.55	21.45	51.67	26.88	65.78	34.22
For homes	3,051,835	1,006,415	640,980	365,435	2,045,420	32.98	67.02	21.00	11.98	63.69	36.31
South Atlantic:											
For farms and homes	1,087,767	664,516	603,489	61,027	1,023,251	39.37	60.63	35.76	3.61	90.82	9.18
For farms	772,596	418,461	387,381	31,080	354,135	54.16	45.84	50.14	4.02	92.57	7.43
For homes	915,171	246,055	216,108	29,947	669,116	26.89	73.11	23.62	3.27	87.83	12.17
North Central:											
For farms and homes	4,598,605	2,668,508	1,684,009	984,499	1,930,097	58.03	41.97	36.62	21.41	63.11	36.89
For farms	1,978,659	1,454,542	836,113	618,429	524,117	73.51	26.49	42.26	31.25	57.48	42.52
For homes	2,619,946	1,213,966	847,896	366,070	1,405,980	46.34	53.66	32.37	13.97	69.85	30.15
South Central:											
For farms and homes	2,071,120	872,146	831,305	40,841	1,198,974	42.11	57.89	40.14	1.97	95.32	4.68
For farms	1,185,932	613,504	585,315	28,189	572,428	51.73	48.27	49.35	2.38	95.41	4.59
For homes	885,188	258,642	245,990	12,652	626,546	29.22	70.78	27.79	1.43	95.11	4.89
Western:											
For farms and homes	620,418	336,110	268,530	67,580	284,308	54.17	45.83	43.28	10.89	79.89	20.11
For farms	169,555	137,517	105,766	31,751	32,068	81.09	18.91	62.37	18.72	76.91	23.09
For homes	450,893	198,593	162,764	35,829	252,240	44.05	55.95	36.10	7.95	81.96	18.04

TENANCY.

TENANCY FOR FARMS.—The consideration of the statistics of farm and home proprietorship has now reached a point at which the facts that are related to tenancy may be presented. It is doubtful whether any intelligible answer could be statistically constructed out of replies received from every tenant family to the question, "Why are you a tenant, instead of an owner, of your farm or home"? This inference is justified by the numerous statements made by mortgage debtors to account for their not paying their mortgages. Many theories were advanced in the replies, as that the mortgages were not paid because there is a wrong standard of value, or because there is not money enough, or because the tax system is wrong, or because one class of citizens is robbing another class, or because one political party is in power and not another.

Primarily, tenancy is a matter of the want of wealth. Either the tenant does not produce enough wealth to enable him to buy a home or farm, or else he does not get enough of what he produces, or does not save enough. The amount necessary to be produced, got and saved, is not a fixed quantity, but varies with a person's education, tastes, associations, and his condition in general. A merchant in South Carolina would need to command a larger amount of wealth for the purpose of owning his home than the negro laborer in the cotton field, whose home may be a log cabin and an acre of ground, the acre being worth $1.25 and the cabin the product of a few weeks' labor.

Tenancy, value, and density of population.—In view of the futility of any attempt to say statistically and definitely why farm and home tenancy is as high or as low as it is, little has been done to throw light upon the subject. The subject is, rather, one for the economist and sociologist, independent of statistical method. So far as it may be considered here, it will be considered separately for farms and for homes, because of the unlikeness of the situations of the farm tenants and the home tenants.

If reference is made to subsequent tables showing the average value of owned and incumbered farms, it will not be apparent that farm tenancy is related to farm values. For instance, the average value of a farm in California based on the number of farm families, is $12,553, while farm tenancy is represented by 23.92 per cent; in Illinois farm tenancy is represented by 36.72 per cent and the average value of a farm there is $4,993. Such comparisons may be extended. Under the supposition that farm values are higher in the neighborhood of cities where farmers are independent of railroad transportation, or nearly so, and where local markets are generally good, Table 15 has been made to compare farm tenancy in the counties containing cities and towns of 8,000 population and over with all other counties, and this by geographical divisions. It will be noticed that in every division the tenancy is lower in the counties that have no cities and towns of at least 8,000 population.

The ability to own the high priced farm in one state may be greater than the ability to own the low priced farm in another; it is a relative matter, and possibly this is the case as between counties containing the cities and towns of 8,000 population and over and the other counties, if it may be supposed that the cities, rather than the farms in their neighborhood, attract the owners of the more considerable wealth. The table presents results drawn from facts and should be explained by each one as he pleases.

While in every geographical division the percentages for the counties having no cities and towns of 8,000 population and over are below the percentages in the counties that have such cities, the contrary is true of the total for the United States. The computations are all correct and the apparent error in the line for the United States is due to the fact that the numbers are average percentages of the numbers from which the percentages were computed for the geographical divisions. The South Atlantic and South Central divisions have contributed very largely to the 35.10 per cent, and to a comparatively small extent to the 20.71 per cent. It is proper again to call attention to the fact that averages for the United States in this report may be very misleading, and that for the proper understanding they should be compared with the averages for the geographical divisions, and, indeed, often with the results for the separate states.

TABLE 15.—PERCENTAGE OF FARM FAMILIES OCCUPYING HIRED FARMS: COMPARISON OF COUNTIES CONTAINING CITIES AND TOWNS OF 8,000 POPULATION AND OVER WITH ALL OTHER COUNTIES, BY GEOGRAPHICAL DIVISIONS: 1890.

GEOGRAPHICAL DIVISIONS.	For counties containing cities and towns of 8,000 population and over.	For all other counties.
The United States	20.71	35.10
North Atlantic	22.46	20.34
South Atlantic	47.03	45.75
North Central	28.24	20.06
South Central	56.72	47.59
Western	23.71	17.06

To discover what relationship, if any, there is between farm tenancy on the one hand and density of population and farm values on the other, Table 16 has been prepared. After presenting the results for all of the states and territories, the states and territories are divided into two groups, one group having farm tenancy above the average for the two groups and the other group below the average. For each of these fixed groups the average population per square mile is shown, and also the average value of farms occupied by owners and incumbered. In the states having farm tenancy above the average for the United States, 47.01 per cent of the farm families hire their farms, and in the other group of states and territories, 23.68 per cent. There are 27 persons to the square mile in the first group, and 18 persons in the second group, while in the first group the average value of owned and incumbered farms is $3,712, and in the second group, $3,406.

The group of states in each geographical division having farm tenancy above the average for the division has a greater density of population than the other group of states in every geographical division except the South Central, and has a higher average value for farms occupied by owners and incumbered in each geographical division except the South Atlantic and South Central divisions. All of the states of the South Central and South Atlantic divisions, except West Virginia and the territory of Oklahoma, are included in the group of states having farm tenancy above the average for the United States, and this considerably reduces the difference between the two groups of states and territories with respect to density of population and the average value of each owned and incumbered farm below what it is for the North Atlantic and North Central divisions.

In drawing conclusions from the figures presented in this table, allowance should be made for the differences among the geographical divisions, and especially for the tenant system of the south, and for the easily obtained cheap public land in the North Central and Western divisions, as well as in parts of the South Atlantic and South Central divisions. The states and territories in which national, state, and railroad lands have been disposed of during the last two decades to an appreciable extent for the purpose of establishing farms and homes, are Florida, in the South Atlantic division; Arkansas, Texas, and Oklahoma, in the South Central division; Michigan, Wisconsin, Minnesota, Nebraska, Kansas, North Dakota, and South Dakota, in the North Central division; and all of the states and territories in the Western division.

TABLE 16.—FARM AND HOME TENANCY IN COMPARISON WITH DENSITY OF POPULATION AND AVERAGE VALUE OF OWNED AND INCUMBERED FARMS AND HOMES, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	PERCENTAGE OF FARM OR HOME FAMILIES OCCUPYING HIRED—		Average population per square mile.	AVERAGE VALUE OF FARMS OR HOMES OCCUPIED BY OWNER AND INCUMBERED.	
	Farms.	Homes.		For farms.	For homes.
The United States	34.08	63.10	21.31	$3,444	$3,250
Alabama	56.85	77.12	29.36	1,392	3,132
Arizona	19.88	55.18	0.53	4,410	3,305
Arkansas	46.06	67.15	21.27	1,382	1,999
California	23.92	60.21	7.75	11,293	5,205
Colorado	19.61	59.70	3.98	4,379	4,552
Connecticut	17.68	66.15	154.03	3,115	3,026
Delaware	49.42	66.71	85.97	4,875	3,616
District of Columbia	37.47	74.80	3,839.87	5,278	7,054
Florida	34.84	62.54	7.22	3,921	2,647
Georgia	58.10	79.00	31.15	1,627	2,396
Idaho	11.43	41.53	1.00	3,960	2,946
Illinois	36.72	56.90	68.33	4,862	3,114
Indiana	29.25	52.85	61.05	3,209	1,861
Iowa	29.57	44.96	34.46	3,964	1,987
Kansas	31.03	49.85	17.47	3,120	2,202
Kentucky	34.78	67.98	46.47	2,065	2,051
Louisiana	55.51	79.28	24.63	5,423	3,731
Maine	7.62	51.98	22.11	1,449	1,830
Maryland	37.23	68.13	105.72	4,251	2,346
Massachusetts	15.06	67.28	278.48	3,158	3,090
Michigan	17.01	49.51	36.40	2,748	1,842
Minnesota	15.25	53.01	10.44	2,574	3,692
Mississippi	62.27	77.73	27.33	1,188	1,556
Missouri	31.05	63.74	38.08	2,643	2,616
Montana	13.40	56.30	0.91	5,624	3,612
Nebraska	27.01	56.09	13.78	3,346	3,268
Nevada	16.12	43.92	0.42	11,188	4,513
New Hampshire	10.92	60.73	41.81	1,940	2,336
New Jersey	32.11	68.07	193.82	4,891	3,829
New Mexico	11.82	37.30	1.25	4,346	2,891
New York	22.94	70.72	125.95	4,010	4,057
North Carolina	41.72	74.23	33.30	1,584	1,795
North Dakota	9.90	54.70	2.60	2,486	2,049
Ohio	27.25	54.64	90.10	3,829	2,366
Oklahoma	4.95	31.54	1.59	.....	.....
Oregon	18.58	53.28	3.32	4,359	4,014
Pennsylvania	25.79	64.06	116.83	4,222	3,416
Rhode Island	25.00	73.97	318.44	3,581	4,207
South Carolina	61.49	82.07	38.16	1,851	2,356
South Dakota	16.19	45.12	4.28	1,846	1,894
Tennessee	41.88	71.02	42.34	1,663	1,847
Texas	49.23	60.86	8.52	2,158	2,580
Utah	9.43	39.35	2.53	3,670	3,711
Vermont	17.62	54.39	36.39	2,495	2,026
Virginia	38.06	72.14	41.27	2,747	2,007
Washington	18.41	59.73	5.22	4,632	4,788
West Virginia	26.42	63.66	30.95	2,060	1,809
Wisconsin	13.10	45.45	30.98	3,005	2,314
Wyoming	20.88	61.54	0.62	3,600	3,171

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	21.45	67.02	107.37	3,679	3,933	South Central	48.27	70.78	18.94	2,006	2,475
South Atlantic	45.84	73.11	32.98	2,698	2,782	Western	18.91	55.95	2.58	7,425	4,814
North Central	26.49	53.66	29.68	3,276	2,480						

COMPARISON OF STATES AND TERRITORIES HAVING PERCENTAGES OF HIRING OF TOTAL FAMILIES ABOVE THE AVERAGE WITH THOSE BELOW THE AVERAGE.

The United States:						North Central division:					
Above the average	47.01	69.47	For farms .27 For homes .53	3,712	3,828	Above the average	30.58	57.32	For farms .40 For homes .37	3,584	2,754
Below the average	23.08	53.06	For farms .18 For homes .12	3,406	2,656	Below the average	15.04	49.25	For farms .17 For homes .25	2,668	2,213
North Atlantic division:						South Central division:					
Above the average	24.35	69.63	For farms .129 For homes .156	4,148	4,332	Above the average	55.13	75.93	For farms .15 For homes .31	2,004	2,413
Below the average	12.73	62.88	For farms .71 For homes .75	2,335	3,273	Below the average	39.77	64.53	For farms .28 For homes .13	2,010	2,516
South Atlantic division:						Western division:					
Above the average	59.15	78.00	For farms .35 For homes .35	2,339	4,147	Above the average	22.64	59.83	For farms .4 For homes .4	9,549	4,918
Below the average	37.27	68.40	For farms .32 For homes .31	2,812	2,407	Below the average	15.53	45.14	For farms .2 For homes .1	4,590	4,409

Farm purchase as a financial operation.—The ability to own a farm and the want of ability to do so being relative terms, it becomes important to know how much must be done and overcome by the individual in his efforts to acquire ownership. For this purpose Table 17 has been constructed. It is a theoretical table in which facts are complicated with assumptions, the assumptions being approximately met as facts in the purchase of farms and homes. The first line of the table is to be explained thus: the supposition is that the farm or home to be bought will cost $1,000 and that it can be incumbered to the extent of one-half to two-thirds of its value to secure that portion of the purchase money; that is to say, the mortgage may be for $500 to $667, leaving the net value above the incumbrance $500 to $333, to be met with cash or other wealth.

The actual average rate of interest on the incumbrances on farms, on homes, on homes in cities and towns of 8,000 to 100,000 population, and on homes in cities of 100,000 population and over has been multiplied into the two amounts of possible incumbrance, namely, $500 and $667, in order to determine the amount of the annual interest that the purchaser would need to pay on such mortgage. The average rates of interest so used have been established by this investigation and will be found in subsequent tables.

The average farm is worth $2,786 on the basis of number of farm families. In acquiring the ownership of a farm worth $2,500 if it may be incumbered to the extent of one-half to two-thirds of its value, the purchaser must advance from $833 to $1,250 toward the payment and pay annually from $88 to $118 as interest. He may get a cheaper farm worth $1,500 by a payment of $500 to $750 and a payment of annual interest ranging from $53 to $71. A farm worth $5,000 could be bought under the supposition by paying from $1,667 to $2,500 and by paying annual interest ranging from $177 to $236. The lowest value for farms or homes assumed in the table is $1,000, but, as a matter of fact, farms worth less than that amount may be purchased, especially in the south, where a farm on which a family can get its living can be bought for as little as $200 to $500, and part of the amount may be secured by mortgage.

TABLE 17.—COST OF FARMS AND HOMES ABOVE A MAXIMUM POSSIBLE INCUMBRANCE OF ONE-HALF TO TWO-THIRDS OF THEIR VALUE AND ANNUAL INTEREST CHARGE ON THE INCUMBRANCE, BY GEOGRAPHICAL DIVISIONS: 1890.

ENTIRE VALUE OF FARM OR HOME.	POSSIBLE INCUMBRANCE.		NET VALUE ABOVE POSSIBLE INCUMBRANCE OF—		ANNUAL INTEREST CHARGE ON POSSIBLE INCUMBRANCE AT ACTUAL AVERAGE RATE OF INTEREST FOR ALL VALUES.							
					For farms.		For homes.		For homes in cities and towns of 8,000 to 100,000 population.		For homes in cities of 100,000 population and over.	
	One-half of value.	Two-thirds of value.	One-half of value.	Two-thirds of value.	Incumbrance one-half of value.	Incumbrance two-thirds of value.	Incumbrance one-half of value.	Incumbrance two-thirds of value.	Incumbrance one-half of value.	Incumbrance two-thirds of value.	Incumbrance one-half of value.	Incumbrance two-thirds of value.
The United States:												
$1,000	$500	$667	$500	$333	$35	$47	$31	$42	$31	$42	$29	$38
$1,500	750	1,000	750	500	53	71	47	62	47	63	43	58
$2,000	1,000	1,333	1,000	667	71	94	62	83	63	84	58	77
$2,500	1,250	1,667	1,250	833	88	118	78	104	79	105	72	96
$3,000	1,500	2,000	1,500	1,000	106	141	93	125	94	126	86	115
$4,000	2,000	2,667	2,000	1,333	141	189	125	166	126	168	115	153
$5,000	2,500	3,333	2,500	1,667	177	236	156	208	157	210	144	192
North Atlantic division:												
$1,000	500	667	500	333	28	37	27	37				
$1,500	750	1,000	750	500	42	56	41	55				
$2,000	1,000	1,333	1,000	667	56	75	55	73				
$2,500	1,250	1,667	1,250	833	70	94	69	91				
$3,000	1,500	2,000	1,500	1,000	84	112	82	110				
$4,000	2,000	2,667	2,000	1,333	112	150	110	146				
$5,000	2,500	3,333	2,500	1,667	141	187	137	183				
South Atlantic division:												
$1,000	500	667	500	333	33	44	31	42				
$1,500	750	1,000	750	500	50	66	47	63				
$2,000	1,000	1,333	1,000	667	66	89	63	83				
$2,500	1,250	1,667	1,250	833	83	111	78	104				
$3,000	1,500	2,000	1,500	1,000	100	133	94	125				
$4,000	2,000	2,667	2,000	1,333	133	177	125	167				
$5,000	2,500	3,333	2,500	1,667	166	221	157	209				
North Central division:												
$1,000	500	667	500	333	37	50	36	47				
$1,500	750	1,000	750	500	56	74	53	71				
$2,000	1,000	1,333	1,000	667	74	99	71	95				
$2,500	1,250	1,667	1,250	833	93	124	89	119				
$3,000	1,500	2,000	1,500	1,000	111	149	107	142				
$4,000	2,000	2,667	2,000	1,333	149	198	142	190				
$5,000	2,500	3,333	2,500	1,667	186	248	178	237				
South Central division:												
$1,000	500	667	500	333	40	54	40	53				
$1,500	750	1,000	750	500	60	81	60	80				
$2,000	1,000	1,333	1,000	667	81	107	80	106				
$2,500	1,250	1,667	1,250	833	101	134	100	133				
$3,000	1,500	2,000	1,500	1,000	121	161	119	159				
$4,000	2,000	2,667	2,000	1,333	161	215	159	212				
$5,000	2,500	3,333	2,500	1,667	201	268	199	265				
Western division:												
$1,000	500	667	500	333	45	61	44	59				
$1,500	750	1,000	750	500	68	91	66	88				
$2,000	1,000	1,333	1,000	667	91	121	88	117				
$2,500	1,250	1,667	1,250	833	114	151	110	147				
$3,000	1,500	2,000	1,500	1,000	136	182	132	176				
$4,000	2,000	2,667	2,000	1,333	182	242	176	235				
$5,000	2,500	3,333	2,500	1,667	227	303	220	294				

Various explanations of farm tenancy that are advanced.—Without attempting to explain the causes of farm tenancy and of its increase, it may, nevertheless, be proper to call attention to explanations that have been advanced without any characterizing of their soundness and the extent to which they are effective. The conditions under which the farming population of the south live have already been stated. Farm tenancy in that part of the United States has become a system, especially in the cotton states; but this system does not prevent the purchase of farms by farm tenants. From special agents employed to collect facts in the southern states and from other trustworthy sources reports have been received to the effect that farms, each more than sufficient to support a farmer, have been sold to negroes who have been farm tenants or perhaps farm laborers without being farm tenants, that no payment toward the purchase money was required at the time of sale, and that the usual fate of these sales is the eventual abandonment of the farms to the sellers after some partial payments have been made. Similar reports have been received in regard to similar sales of home lots.

It is claimed that farm tenants would be laborers on farms or elsewhere if they were not such tenants, and that their tenancy outside of the south is a distinct advantage to them, since the requirements of tenancy and of self-directed labor are educational, and the tenant is better off as a tenant than he was or would be as a farm laborer; but, on the other hand, it is urged that the independence of the owners is poorly represented by the tenant proprietorship.

Among the common explanations of the cause of farm tenancy is the one that some of the older farmers have accumulated sufficient property to enable them to move to towns for the purpose of educating children, and because they, and especially their wives and children, find town life more agreeable than life on a farm, while it may increase their social standing. It is also to be said that some couples in advancing years retiring from farm labor seek restfulness in town or village life. In these cases the farmers leave their farms in the hands of their sons or of persons who have been farm laborers, as tenants.

Some statements have been received to the effect that the increase of farm tenancy is a reaction from the prevalence of too large farms. The older farmers find that the large farms make too great a demand upon them after sons have grown to manhood and gone to towns or have farms of their own, and, if an entire farm is not divided into several tenancies, a portion of it is placed in the possession of a tenant while the owner continues to work the other portion himself. From 1880 to 1890 farms diminished in average size in the North Atlantic, the South Atlantic, and the South Central divisions of states; they increased in size in the North Central and Western divisions, in which a large area of public land was converted into large farms during the decade.

It is claimed, especially in some parts of the west, that the foreclosure of mortgages accounts for the increase of farm tenancy; but this has not been established statistically. By reference to the report on Real Estate Mortgages of the Eleventh Census, it will be found that the foreclosures on acre tracts in Illinois, Minnesota, and New Jersey are from 0.61 of 1 per cent to 1.55 per cent of the number of mortgages in force on acre tracts in certain years mentioned. If it is a fact that these farms upon which mortgages have been foreclosed become and remain tenant farms, the foreclosures are sufficient to account not only for much of the farm tenancy but also for the entire increase. It has not been established, however, that mortgagees who foreclose upon farms keep them as landlords or sell them to others who do so.

Among the other mentioned causes of farm tenancy is the migration of farmers' sons from farms to towns. It is claimed that education is spoiling sons for farm life and consequently that they prefer the more exciting social life of the towns even with small returns. The statistics of population show that the movement of population is from country to town and not from town to country.

In various parts of the North Central division, it may be said, some increase of farm tenancy is the result of seeking new land. A farmer in Missouri, or eastern Kansas, for instance, leaves his farm in the hands of a tenant for the better part of a year while he is taking up a homestead in western Kansas. He does this, perhaps, for speculation or, perhaps, to get a farm for a son when he shall become of age. It is claimed that this has been done to a sufficient extent to have a perceptible effect upon farm tenancy.

FARM TENANCY IN FOREIGN COUNTRIES.—No foreign country has had such an investigation of farm and home proprietorship as is covered by this report. Statistics of land proprietorship, principally of farms and generally representing areas as well as number of owners and tenants, have been published by many foreign countries. These were mostly obtained in the assessment of taxes. It is not known that any special attempt has been made to collect statistics of farm and home or land proprietorship by enumeration, except in the Berlin census of 1890.

Mr. Michael G. Mulhall, in his Dictionary of Statistics, has collected statistics of various countries bearing upon land ownership, and, for the purpose of comparing foreign countries with the United States, extracts are made from that book. The years for which the statistics are given, when no year is mentioned, are the last ones for which the facts are obtainable. Mr. Mulhall often uses round numbers instead of the exact figures.

Australia.—In 1880 the nonurban land owners numbered 167,900, or 89.83 per cent of the total number of land owners and squatters, and they owned 64,100,000 acres, or 10.62 per cent of the total number of acres of the two classes, while the squatters numbered 19,011, or 10.17 per cent of the total number of land owners and squatters, and their "sheep runs" comprised 539,400,000 acres, or 89.38 per cent of the total acreage.

Austria-Hungary.—Down to 1849 the tenure of land was similar to that in Russia. In that year the emancipation law changed the ownership of one-half of the empire. In 1869 the peasants owned 25,180,000 acres, or 33.10 per cent of the area of Austria. In the whole empire the land (apparently nonurban) owners number 6,150,700, and are classified as follows: peasants, 4,673,000, or 75.97 per cent of the total number; farmers, 1,259,000, or 20.47 per cent; gentry, 162,200, or 2.64 per cent; nobles, 56,500, or 0.92 of 1 per cent.

Belgium.—Exclusive of holdings of less than 2½ acres, the tenure of farms in 1880 was as follows: farms cultivated by owners, 211,000, or 66.98 per cent of the total number; farms cultivated by tenants, 104,000, or 33.02 per cent of the total. In 1866, 34 per cent of the land was cultivated by owners.

Canada.—Of the whole number of farms in Ontario and Quebec in 1874, 322,400, or 87.99 per cent, were cultivated by owners, and 44,000, or 12.01 per cent, by tenants.

Denmark.—In 1801 the kingdom belonged to 614 nobles, but by 1840 the tenants had bought from the landlords about half of the kingdom. In 1870 the farms were held as follows: 550 nobles owned farms containing 1,380,000 acres; the freeholders were 70,300, or 33.91 per cent of the total number of proprietors, excluding the nobles, and these farms contained 4,560,000 acres, or 88.89 per cent of the total acreage, excluding that owned by nobles; 137,000 tenants cultivated farms, or 66.09 per cent of the total number of freeholders and tenants, and their farms contained 570,000 acres, or 11.11 per cent of the total acreage of these two classes.

France.—Number of farm owners in 1862, 1,813,000; in 1873, 2,826,000. Number of farm tenants in 1862, 1,440,000; in 1873, 1,151,000. Of the total number of owners and tenants in 1862, the owners were 55.73 per cent and the tenants 44.27 per cent. In 1873, the owners were 71.06 per cent and the tenants were 28.94 per cent. With regard to the acres cultivated in 1882, 50,500,000 acres, or 59.83 per cent, were cultivated by owners; and 33,900,000, or 40.17 per cent, by tenants.

Germany.—There are 5,276,000 farms in the German empire, of which 2,953,000, or 55.97 per cent, are cultivated solely by owners; 829,000, or 15.71 per cent, solely by tenants; and 1,494,000, or 28.32 per cent, by owners and tenants; so that 84.29 per cent of the farms are cultivated wholly or in part by their owners. In order that this mixed proprietorship may be fairly represented, each farm having such proprietorship should be regarded as being cultivated by an owner and a tenant. After adding 1,494,000 to the number of farms cultivated solely by owners and the same number to the number of farms cultivated solely by tenants, the percentage representing owned farms becomes 65.69 and the percentage representing tenant farms 34.31.

In Prussia in 1869, the crown owned 11,200,000 acres, or 13.95 per cent of the total number; the nobles owned 21,200,000 acres, or 26.40 per cent; the farmers owned 44,800,000 acres, or 55.79 per cent; and the cottiers owned 3,100,000 acres, or 3.86 per cent.

Holland.—The farm owners who cultivate their farms number 88,001, or 60.40 per cent of the total number of owners and tenants, and the tenants number 57,693, or 39.60 per cent of the total. (*a*)

India.—The nobles are 130,000 in number; the farmers, 724,000, and the ryots, 9,750,000. Of the total of farmers and ryots, the farmers are 6.91 per cent and the ryots 93.09. A report of Consul General Matteson, of Calcutta, says: (*b*)

> The Indian agriculturist, ryot, can in no sense be compared to the American farmer, but rather to the late serf of Russia. He is a tenant on hard conditions, and is by custom and bigotry almost a fixture on the particular spot of land where he was born; * * * he cultivates his patch of 5 to 15 acres on shares for the landed proprietor, who holds under rental to the government, and the better half of his gross income generally goes to the landlord, the priest, and the usurer in the form of rent, presents, offerings, and interest, and if he can net 10 cents a day by his hard and hopeless labor that will suffice for the most pressing wants of his household.

Italy.—In 1870 the farms numbered 2,823,000, of which 1,265,000, or 44.81 per cent, were cultivated by owners, and 1,558,000, or 55.19 per cent, by tenants. Of the 71,000,000 farm acres, 33,000,000, or 46.48 per cent, were cultivated by owners, and 38,000,000, or 53.52 per cent, by tenants.

Norway.—The number of farms in 1870 was 110,000, of which 75,000, or 68.18 per cent, were cultivated by owners, and 35,000, or 31.82 per cent, by tenants.

Portugal.—There are 559,000 farm proprietors, of whom the nobles are 62,000, owning 12,450,000 acres; the owners other than nobles are 357,000, and their farms contain 5,950,000 acres; and the tenants are 140,000, with 2,800,000 acres in their farms.

Mr. Mulhall does not state by whom the farms owned by the nobles are cultivated. Leaving them out of account, 71.83 per cent of the remaining proprietors are owners, and 28.17 per cent are tenants; and the farms of the owners contain 68.00 per cent of the total area of farms cultivated by owners and tenants, and the farms of the tenants contain the remaining 32.00 per cent of the area.

Russia.—In 1878, according to Strebinsky, the crown owned 5,000,000 acres of arable land, or 1.53 per cent of the total number of arable acres; the peasants, 115,000,000 acres, or 35.28 per cent; the nobles 206,000,000 acres, or 63.19 per cent.

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a Reports from the consuls of the United States on agricultural machinery, December, 1884, page 539.
b The same, page 713.

Down to 1860 the land was almost equally held by the crown and the nobles, the former possessing 26,200,000 serfs, the latter 21,800,000, by whom the soil was cultivated. The serfs were emancipated in 1861, the crown serfs receiving their lands in fee on condition of paying 12 shillings a year for each male serf (3 usually going to a family) during 40 years. Between 1861 and 1870 the government bought up from the nobles 40,954 estates, covering 35,000,000 acres, the crown paying five-sixths and the serfs one-sixth of the amount. The assessment, however, was made according to the number of serfs, the owners receiving about $15 a head for 20,700,000 of them; but the option was left to the serfs of receiving "beggar lots" of 10 acres free, in which case the noble received no indemnity. About 610,000 families preferred these lots, which they received free of conditions, the lands thus ceded to them covering 6,440,000 acres. The rest received farms of about 30 acres each, subject to a crown rent of 2 shillings an acre for 49 years.

South Africa.—In the consular district consisting of Orange Free State, Cape Colony, and neighboring colonies the agricultural land contains 80,000,000 acres, of which 44,000,000 acres, or 55.00 per cent of the total number, are subject to quit rent and leases, and 36,000,000, or 45.00 per cent, are freehold. (*a*)

Sweden.—In 1810 the kingdom was held by 1,200 noblemen, who owned 65,300 farms let to tenants. Between 1818 and 1840 the peasants bought from the nobles many of the farms, and in 1876 the tenure of farms was as follows: the farm proprietors were 193,650, of whom the nobles were 2,650, the freeholders were 191,000, and the tenants were 40,000. Omitting the nobles from the total of proprietors, the freeholders were 82.68 per cent and the tenants 17.32 per cent.

United Kingdom.—Owners of less than 10 acres being excluded, the land of England is owned by 141,100 persons; of Scotland, by 9,720 persons; of Ireland, by 25,700 persons; and of the United Kingdom, by 176,520 persons. (*b*) The owners of land and of an estate in land of more than 1 acre number 262,850 in England, 19,225 in Scotland, 32,610 in Ireland, and 314,685 in the United Kingdom.

General Adam Badeau, writing of land in England in 1885, says: (*c*)

The landed property of England covers 72,000,000 acres. It is worth ten thousand millions of dollars, and yields an annual rent, independent of mines, of three hundred and thirty millions. One-fourth of this territory, exclusive of that held by the owners of less than an acre, is in the hands of 1,200 proprietors, and a second fourth is owned by 6,200 others; so that half of the entire country is held by 7,400 individuals. The population is 34,000,000. The peers, not 600 in number, own more than one-fifth of the kingdom; they possess 14,000,000 acres of land, worth two thousand millions of dollars, with an annual rental of $66,000,000.

Mr. George Warde Norman, in a paper read before the Royal Statistical Society in 1873, says: (*d*)

The land in England is almost all cultivated by tenants who have no other property in it than the circulating capital embarked in implements, seed corn, and crops, and the means of paying the wages of laborers. The farms are usually much larger than the holdings of owners or tenants across the channel. It is a rare thing for an English cultivator to possess in property the land which he cultivates; it is still rarer for a man to purchase land with a view to derive a livelihood from its occupation; in truth, the writer never met with an instance of this, although he is aware that rich farmers, like other capitalists, often buy land, perhaps lying contiguous to their leased farms, and occupy such land themselves; if at a distance, they would usually let it to others.

TABLE 18.—COMPARISON OF COUNTRIES WITH RESPECT TO FARM PROPRIETORSHIP. (*a*)

COUNTRIES.	PERCENTAGE FOR—		The percentage represents—
	Ownership.	Tenancy.	
Australia	89.83	10.17	Proprietors of acres.
Do	10.62	89.38	Acres.
Belgium	66.98	33.02	Farms.
Canada (Ontario and Quebec)	87.99	12.01	Do.
Denmark	33.91	66.09	Proprietors of farms.
Do	88.89	11.11	Acres.
France	71.06	28.94	Proprietors of farms.
Do	59.83	40.17	Acres.
Germany	65.69	34.31	Farms.
Holland	60.40	39.60	Proprietors of farms.
Italy	44.81	55.19	Farms.
Do	46.48	53.52	Acres.
Norway	68.18	31.82	Farms.
Portugal	71.83	28.17	Proprietors of farms.
Do	68.00	32.00	Acres.
South Africa	45.00	55.00	Do.
Sweden	82.68	17.32	Proprietors of farms.
United Kingdom		b100.00	Farms.
United States	47.80	52.20	Farm and home proprietor families.
Do	65.92	34.08	Farm proprietor families.
Do	36.90	63.10	Home proprietor families.

a The percentages are for the last years for which the facts are obtainable. *b* Nearly.

TENANCY FOR HOMES.—Table 16 attempts to show for homes as well as for farms the relationship, if any there is, between home tenancy on the one hand and density of population and the average value of owned and

a Reports from the consuls of the United States on agricultural machinery, December, 1884 page 744.
b Population in 1891: England, 29,374,576; Scotland, 4,025,647; Ireland, 4,704,750; United Kingdom, 38,104,973.
c Aristocracy in England, page 230.
d Journal of the Royal Statistical Society, volume XXXVI, page 362.

incumbered homes on the other. In the group of states having home tenancy above the average for the United States home tenancy is represented by 69.47 per cent, while in the group of states and territories having home tenancy below the average for the United States home tenancy is represented by 53.66 per cent. In the first group of states the population per square mile is 53, while in the second group it is 12; in the first group the average value of owned and incumbered homes is $3,828, in the second group $2,656.

In each geographical division the states that have home tenancy above the average for the division have also the denser population, and, with the exception of the South Central division, they have the higher average values of owned and incumbered homes. As was said in the consideration of this matter with reference to farms, the differences among the geographical divisions should be borne in mind, particularly the large negro element in the population of the south, and the disposal of public land by the United States, Texas, and many railroad companies.

The association of high home values with high home tenancy is discovered also in the 420 cities and towns having a population of 8,000 to 100,000. These cities and towns are divided into two groups, and in the group having home tenancy above the average for the 420 cities, the home tenancy is represented by 73.21 per cent; and in the group of cities and towns having home tenancy below the average for the entire number, the home tenancy percentage is 54.81. In the former group the average value of each owned and incumbered home is $4,372; in the latter, $2,931. A similar treatment of the 28 cities of 100,000 population and over finds in the group having home tenancy above the average for the 28 cities a home tenancy of 83.43 per cent, while in the group below the average it is 68.44 per cent. In the first group of cities the average value of each owned and incumbered home is $7,552; in the second group, $4,248.

Home purchase as a financial operation.—Upon referring back to Table 17, the results of the computations will be found to show, under the stated conditions, what a person who acquires the ownership of a home encounters. The assumed conditions are that a home may be incumbered for one-half to two-thirds of its value. Hence, if a person buys a home worth $3,000, which is about the average value of an owned and incumbered home, the payment of $1,000 to $1,500 would need to be made under the conditions assumed in the table, and the payment of the remaining $1,500 to $2,000 might be secured by mortgage, which, at the established average rates of interest, would make the annual interest charge from $93 to $125; in cities and towns of 8,000 to 100,000 population, from $94 to $126; and in cities of 100,000 population and over, from $86 to $115.

The purchaser may incumber a home worth $1,000 for $500 to $667 and will need to pay cash or other wealth to the amount of $333 to $500. The annual interest on his mortgage at the average rate established by this investigation would then be $31 to $42; in cities and towns of 8,000 to 100,000 population it would be the same, and in cities of 100,000 population and over it would be $29 to $38. Results have been computed for seven values, and are presented for the United States and for geographical divisions.

Making a sinking fund.—Let the computation be extended by supposing that the purchaser of this home had previously occupied it as a tenant, paying to his landlord in rent the same rate of interest on the value of the home that he pays as mortgagor, namely, 6.23 per cent, which is the average rate of interest on home incumbrance. The yearly rental would thus be $62, or $20 more than he is paying as interest on the mortgage. If he will invest the $20 where it will draw interest at 6 per cent, and year by year invest $20 at the same rate, in the course of about 21 years the sum of the principal and interest will be sufficient to pay off the debt of $667.

Building and loan associations.—The promotion of home ownership by building and loan associations has been supposed to have a pronounced effect upon home ownership in cities and towns where these associations do a large business. The object of these associations is professedly to stimulate a habit of saving by frequent payment of small installments of loans and thus to induce tenants to buy homes. It can not be determined whether the ownership of these homes would have been acquired had there been no associations of this sort, and with the material at hand the only light that can be thrown upon the subject is by the grouping of cities and towns with respect to tenancy, as done by states and territories in Table 16. This is done in Table 19.

The 420 cities and towns of 8,000 to 100,000 population are selected and divided into two groups, according as they are above or below the average of the total with respect to home tenancy. In the cities and towns whose home tenancy is above the average the borrowers from building and loan associations are 5.68 per cent of the number of farm and home families, while in the cities and towns having home tenancy below the average the borrowers are 9.88 per cent of the number of farm and home families. The home tenancy of the first group is represented by 73.21 per cent, of the second group by 54.81 per cent; in the group of cities having the more prevalent home ownership there are 18.40 less home-hiring families in 100 families of tenants and owners and 4.20 more borrowers from building and loan associations among 100 farm and home families than in the group of cities and towns having a less prevalent home ownership.

Whether there is a relationship of cause and effect between the lower percentage of home tenancy, 54.81, and the higher percentage of borrowers of families, 9.88, in the cities and towns having tenancy below the average, the table does not guaranty. Upon reference to the figures for the separate cities and towns, many will be found in which there is hardly any business done by building and loan associations, and for which home tenancy is below the average, and vice versa. Westfield, Mass., with borrowers equal to 9.05 per cent of the families, has a

percentage of home tenants represented by 58.25; while in Northampton in the same state, where the borrowers are 1.37 per cent of the families, the home tenant families are 56.98 per cent of the total. In Mansfield, Ohio, the borrowers are 45.05 per cent of the number of families, and the home tenant families are 47.19 per cent of the total home families, while in Sandusky in that state the percentage for borrowers is 1.88 and for home tenants 46.56.

In the foregoing two comparisons home owning does not seem to be perceptibly responsive to a large building and loan association business; but other comparisons could be made in which there seems to be a responsiveness. In explanation of results that are so different, it may be said that would-be home buyers are not restricted to building and loan associations for the loans that they may obtain, and that in some cities loan capital is provided for homes by banks and individual lenders which in other cities is provided by building and loan associations. Whether there is any net effect upon home owning when loans are obtained from building and loan associations above what the effect would be if there were no such associations and loans were obtained from other lenders, Table 19 does not and can not positively decide, but it indicates that there is some net effect. This table does not include borrowers from the national associations.

Upon making two groups of the 28 cities of 100,000 population and over, one above and the other below the average for tenancy, it is found that in the group having tenancy above the average the borrowers from building and loan associations are 5.26 per cent of the number of families, while the home tenant families are 83.43 per cent of the total number of home families. In the other group of cities the borrowers are 10.02 per cent and the tenant families 68.44 per cent. There are 15 more home owning families in 100 home families in the group of cities where home owning is the more prevalent, and 5 more borrowers in 100 farm and home families. The borrowers mentioned in this table are present borrowers, and do not include any who have borrowed at some previous time and have ceased to be borrowers.

Philadelphia, Pa., which has long been famous for its building and loan associations, has 11 borrowers to every 100 families; Chicago, Ill., 13 borrowers; Cincinnati, Ohio, 22 borrowers; Indianapolis, Ind., 36 borrowers; Cleveland, Ohio, 2 borrowers. In the city last named home tenancy is represented by 60.90 per cent of the home families; in Cincinnati, which is the second of the large cities of the country in amount of building and loan association business relative to number of families, by 80.82 per cent of the number of home families, or nearly as high as the home tenant percentage for Brooklyn, N. Y., 81.44, where the borrowers from building and loan associations are 0.71 of 1 per cent of the number of families. While building and loan associations seem to have no net effect upon home ownership in Cincinnati, Ohio, the effect is apparently indicated in Rochester, N. Y., if Rochester is compared with Brooklyn; but it is hardly indicated if Rochester is compared with Detroit, Mich., where there is substantially no building and loan association business and where the home tenant families are 58.33 per cent of all home families.

TABLE 19.—NUMBER OF BORROWERS FROM LOCAL BUILDING AND LOAN ASSOCIATIONS AND PERCENTAGE OF BORROWERS OF NUMBER OF FAMILIES IN THE POPULATION, BY CITIES AND TOWNS OF 8,000 POPULATION AND OVER: 1890.

FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION.

CITIES AND TOWNS.	Percentage of home families occupying hired homes.	Number of borrowers.	Percentage of borrowers of families.
The 420 cities and towns	64.04	137,707	7.87
Adams, Mass	76.64	----	----
Adrian, Mich	37.15	161	7.38
Akron, Ohio	43.85	890	14.68
Alameda, Cal	47.52	229	9.84
Albany, N. Y	72.88	302	1.02
Alexandria, Va	63.45	620	20.89
Allentown, Pa	63.95	174	3.23
Alpena, Mich	38.96	128	5.56
Alton, Ill	57.81	274	12.94
Altoona, Pa	54.84	3,707	61.80
Amesbury, Mass	59.42	70	3.22
Amsterdam, N. Y	68.26	----	----
Anderson, Ind	59.30	543	24.83
Ann Arbor, Mich	44.07	141	6.29
Anniston, Ala	80.67	67	4.09
Ansonia, Conn	67.16	----	----
Appleton, Wis	39.20	86	3.62
Arkansas city, Kan	66.46	78	4.30
Asheville, N. C	75.59	----	----
Ashland, Wis	57.41	39	2.23
Ashtabula, Ohio	53.51	54	3.00
Atchison, Kan	50.87	18	0.61
Athens, Ga	62.48	124	7.76
Atlanta, Ga	77.40	576	4.31
Atlantic city, N. J	67.36	628	22.03
Auburn, Me	55.01	150	6.26
Auburn, N. Y	50.94	----	----
Augusta, Ga	83.21	----	----
Augusta, Me	62.74	201	9.43
Aurora, Ill	46.76	449	10.30
Austin, Tex	61.95	----	----
Bangor, Me	52.96	188	4.52
Bath, Me	51.34	11	0.55
Baton Rouge, La	74.29	9	0.53
Battle Creek, Mich	52.58	189	5.91
Bay city, Mich	54.81	346	6.26
Bayonne, N. J	73.53	295	8.46
Beatrice, Neb	55.78	30	1.30
Beaver Falls, Pa	59.22	601	30.20
Bellaire, Ohio	66.40	852	41.80
Belleville, Ill	54.11	196	6.32
Beverly, Mass	57.47	61	2.38
Biddeford, Me	72.13	31	1.13
Binghamton, N. Y	60.82	195	2.51
Birmingham, Ala	89.84	695	13.26
Bloomington, Ill	45.40	697	15.08
Braddock, Pa	66.56	54	3.57
Bradford, Pa	48.81	----	----
Bridgeport, Conn	75.52	42	0.40
Bridgeton, N. J	61.98	732	27.63
Brockton, Mass	65.28	597	9.61
Brookline, Mass	68.31	----	----
Brunswick, Ga	71.97	----	----
Burlington, Iowa	48.33	67	1.41
Burlington, Vt	58.71	----	----
Butler, Pa	54.62	331	19.99
Butte, Mont	74.62	35	1.76
Cairo, Ill	65.48	425	19.34
Cambridge, Mass	75.97	44	0.31
Camden, N. J	77.58	2,135	16.85
Canton, Ohio	50.83	418	7.08
Carbondale, Pa	41.28	----	----
Cedar Rapids, Iowa	54.78	217	5.62
Charleston, S. C	80.58	331	2.96
Charlotte, N. C	73.49	747	30.78
Chattanooga, Tenn	82.24	465	7.58
Chelsea, Mass	74.10	----	----
Chester, Pa	69.73	659	16.46
Cheyenne, Wyo	69.13	16	0.77
Chicopee, Mass	73.54	----	----
Chillicothe, Ohio	54.45	267	10.27
Chippewa Falls, Wis	43.16	----	----
Clinton, Iowa	37.85	1,570	54.12
Clinton, Mass	66.65	91	4.52
Cohoes, N. Y	78.00	----	----
Colorado Springs, Colo	56.04	131	5.98
Columbia, Pa	65.08	287	13.20
Columbia, S. C	75.37	219	7.37
Columbus, Ga	82.00	105	2.86
Columbus, Ohio	67.30	1,586	8.79
Concord, N. H	58.23	97	2.46
Corning, N. Y	52.11	176	9.34
Cortland, N. Y	48.44	----	----
Council Bluffs, Iowa	54.40	230	5.17
Covington, Ky	70.69	3,311	42.44
Cranston, R. I	66.05	----	----
Cumberland, Md	65.81	207	8.53
Cumberland, R. I	70.41	----	----
Dallas, Tex	74.54	237	3.29
Danbury, Conn	63.46	----	----
Danville, Ill	48.14	1,660	64.59
Danville, Va	78.09	75	3.55
Davenport, Iowa	52.06	306	6.79
Dayton, Ohio	58.52	4,447	33.65
Decatur, Ill	48.83	546	14.65
Delaware, Ohio	43.87	423	23.49
Denison, Tex	67.09	255	10.23
Des Moines, Iowa	60.49	918	8.75
Dover, N. H	60.82	14	0.48
Dubuque, Iowa	58.07	692	11.20
Duluth, Minn	63.03	447	9.23
Dunkirk, N. Y	31.50	165	7.94
Dunmore, Pa	43.66	17	1.03
East Liverpool, Ohio	57.01	332	14.53
Easton, Pa	63.99	139	4.16
East Portland, Ore	55.68	----	----
East Providence, R. I	63.76	----	----
East St. Louis, Ill	72.89	282	9.70
Eauclaire, Wis	46.95	501	14.34
Edgewater, N. Y	72.53	----	----
Elgin, Ill	46.87	400	11.24
Elizabeth, N. J	66.63	1,412	18.38
Elkhart, Ind	52.20	185	6.78
Elmira, N. Y	56.43	398	5.88
El Paso, Tex	77.19	----	----
Erie, Pa	54.29	72	0.90
Evansville, Ind	68.79	237	2.43
Everett, Mass	58.48	7	0.27
Fall River, Mass	82.95	386	2.68
Findlay, Ohio	58.62	411	10.67
Fitchburg, Mass	66.99	746	15.90
Flint, Mich	45.48	204	8.77
Flushing, N. Y	62.03	59	3.39
Fond du Lac, Wis	36.94	----	----
Fort Scott, Kan	51.64	71	2.67
Fort Smith, Ark	70.15	82	3.56
Fort Wayne, Ind	57.97	2,506	34.36
Fort Worth, Tex	71.24	398	9.26
Framingham, Mass	59.23	----	----
Frederick, Md	66.93	137	8.10
Freeport, Ill	42.88	293	12.68
Fresno, Cal	62.70	16	0.85
Galesburg, Ill	45.18	592	18.05
Galveston, Tex	70.70	101	1.73
Gardner, Mass	53.87	68	3.56
Glens Falls, N. Y	48.75	38	1.89
Gloucester, Mass	61.55	69	1.51
Gloversville, N. Y	56.85	60	1.73
Grand Rapids, Mich	55.43	745	5.56
Green Bay, Wis	46.82	----	----
Greenville, S. C	60.61	65	3.52
Greenwich, Conn	53.01	----	----
Hagerstown, Md	56.99	----	----
Hamilton, Ohio	53.07	1,129	30.46
Hannibal, Mo	59.48	574	20.01
Harrisburg, Pa	67.87	1,435	17.23
Harrison, N. J	74.61	464	25.86
Hartford, Conn	80.06	76	0.66
Hastings, Neb	62.99	68	2.77
Haverhill, Mass	72.41	278	4.68
Hazleton, Pa	69.06	45	1.95
Helena, Mont	63.73	66	2.41
Henderson, Ky	68.36	383	20.73
Hoboken, N. J	88.11	122	1.30
Holyoke, Mass	83.84	222	3.30
Hornellsville, N. Y	53.33	84	3.30
Hot Springs, Ark	63.76	149	8.48
Houston, Tex	66.79	159	3.05
Hudson, N. Y	65.42	113	5.09
Huntington, W. Va	73.90	337	18.43

TABLE 19.—NUMBER OF BORROWERS FROM LOCAL BUILDING AND LOAN ASSOCIATIONS AND PERCENTAGE OF BORROWERS OF NUMBER OF FAMILIES IN THE POPULATION, ETC.—Continued.

FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION—Continued.

CITIES AND TOWNS.	Percentage of home families occupying hired homes.	Number of borrowers.	Percentage of borrowers of families.	CITIES AND TOWNS.	Percentage of home families occupying hired homes.	Number of borrowers.	Percentage of borrowers of families.
Hutchinson, Kan	57.78	----	----	Michigan city, Ind	46.63	65	3.01
Hyde Park, Mass	58.54	77	3.61	Middletown, Conn	60.46	46	2.51
Iron Mountain, Mich	56.59	34	2.55	Middletown, N. Y	60.35	120	4.04
Ironton, Ohio	58.55	384	17.14	Milford, Mass	60.76	189	9.28
Ishpeming, Mich	62.78	94	4.95	Millville, N. J	61.60	551	25.58
Ithaca, N. Y	54.71	----	----	Moberly, Mo	50.75	317	18.16
Jackson, Mich	54.25	475	9.81	Mobile, Ala	71.33	27	0.42
Jackson, Tenn	70.96	337	16.35	Moline, Ill	48.78	117	4.68
Jacksonville, Fla	66.84	259	7.13	Montgomery, Ala	75.32	247	5.57
Jacksonville, Ill	49.47	354	14.50	Morristown, N. J	61.36	68	4.67
Jamestown, N. Y	44.51	514	13.07	Mount Carmel, Pa	66.34	735	47.54
Janesville, Wis	40.69	103	4.49	Mount Vernon, N. Y	58.47	92	4.13
Jeffersonville, Ind	61.65	569	25.38	Muncie, Ind	65.69	1,207	47.41
Johnston, R. I	71.35	----	----	Muscatine, Iowa	41.51	21	0.83
Johnstown, Pa	59.49	1,071	25.96	Muskegon, Mich	49.55	140	2.91
Joliet, Ill	44.78	1,865	45.63	Nanticoke, Pa	72.57	----	----
Joplin, Mo	52.72	65	3.25	Nashua, N. H	70.04	117	2.86
Kalamazoo, Mich	45.04	385	9.80	Nashville, Tenn	80.08	1,174	7.58
Kankakee, Ill	41.39	140	9.02	Natchez, Miss	79.51	122	6.00
Kansas city, Kan	65.44	121	1.48	Natick, Mass	50.65	58	2.80
Kearney, Neb	57.61	27	1.74	Nebraska city, Neb	57.09	81	4.37
Keokuk, Iowa	51.37	224	7.21	New Albany, Ind	59.85	1,042	23.34
Key West, Fla	73.68	250	7.24	Newark, Ohio	53.43	1,124	34.97
Kingston, N. Y	63.85	----	----	New Bedford, Mass	68.33	321	3.56
Knoxville, Tenn	71.90	891	20.61	New Brighton, N. Y	70.89	105	3.42
Kokomo, Ind	57.29	629	33.18	New Britain, Conn	69.51	54	1.53
Lacrosse, Wis	48.27	277	5.45	New Brunswick, N. J	63.07	855	21.24
Lafayette, Ind	60.30	505	13.75	Newburg, N. Y	73.10	66	1.20
Lancaster, Pa	62.00	697	10.36	Newburyport, Mass	58.38	121	3.68
Lansing, Mich	49.79	155	5.27	Newcastle, Pa	55.88	249	10.11
Lansingburg, N. Y	62.50	----	----	New Haven, Conn	73.30	59	0.34
Laredo, Tex	69.75	----	----	New London, Conn	66.40	----	----
Lasalle, Ill	37.55	493	29.56	Newport, Ky	66.24	1,950	36.85
Lawrence, Kan	45.09	220	9.85	Newport, R. I	63.97	70	1.72
Lawrence, Mass	73.63	103	1.14	New Rochelle, N. Y	58.80	45	2.97
Leadville, Colo	55.14	----	----	Newton, Mass	53.30	70	1.60
Leavenworth, Kan	50.60	318	7.23	Norfolk, Va	85.62	1,551	21.15
Lebanon, Pa	64.74	873	27.24	Norristown, Pa	57.95	116	3.10
Lewiston, Me	74.90	----	----	North Adams, Mass	73.60	12	0.38
Lexington, Ky	68.81	1,590	34.04	Northampton, Mass	56.98	41	1.37
Lima, Ohio	56.63	778	23.06	Norwalk, Conn	59.77	----	----
Lincoln, Neb	67.37	69	0.75	Norwich, Conn	67.07	----	----
Lincoln, R. I	80.07	----	----	Oakland, Cal	59.62	815	8.10
Little Falls, N. Y	61.16	----	----	Ogden, Utah	55.72	85	2.98
Little Rock, Ark	71.54	1,290	23.47	Ogdensburg, N. Y	47.20	147	5.81
Lockport, N. Y	46.22	184	5.16	Oil city, Pa	48.87	410	18.83
Logansport, Ind	57.26	76	2.51	Orange, N. J	67.88	59	1.59
Long Island city, N. Y	63.41	106	1.69	Oshkosh, Wis	36.50	343	7.27
Los Angeles, Cal	60.01	445	4.02	Oswego, N. Y	44.44	429	8.97
Lowell, Mass	77.30	141	0.95	Ottawa, Ill	41.70	181	8.71
Lynchburg, Va	76.44	----	----	Ottumwa, Iowa	54.27	320	10.80
Lynn, Mass	60.00	203	1.66	Owensboro, Ky	67.16	----	----
McKeesport, Pa	63.72	753	18.99	Paducah, Ky	67.88	320	12.00
Macon, Ga	84.66	46	1.01	Paris, Tex	56.73	65	4.13
Madison, Ind	51.46	520	26.09	Parkersburg, W. Va	61.25	857	50.58
Madison, Wis	48.82	71	2.57	Passaic, N. J	75.81	426	17.17
Mahanoy, Pa	62.57	814	38.47	Paterson, N. J	76.02	1,104	6.57
Malden, Mass	57.13	137	2.67	Pawtucket, R. I	70.85	----	----
Manchester, Conn	72.10	6	0.35	Peabody, Mass	63.29	62	2.83
Manchester, N. H	78.00	157	1.83	Peekskill, N. Y	62.92	7	0.30
Manchester, Va	72.35	185	10.99	Pensacola, Fla	64.00	321	12.13
Manistee, Mich	51.10	91	3.56	Peoria, Ill	58.04	1,173	13.08
Mankato, Minn	38.33	143	7.93	Perth Amboy, N. J	68.79	350	18.82
Mansfield, Ohio	47.10	1,380	45.05	Petersburg, Va	71.43	50	0.98
Marblehead, Mass	52.92	55	2.70	Phenixville, Pa	69.47	62	3.07
Marietta, Ohio	49.58	214	11.96	Phillipsburg, N. J	70.14	162	8.77
Marinette, Wis	43.23	----	----	Pine Bluff, Ark	63.18	68	3.20
Marion, Ind	58.50	98	5.10	Piqua, Ohio	50.29	583	28.27
Marion, Ohio	46.29	409	22.23	Pittsfield, Mass	70.23	49	1.38
Marlboro, Mass	56.63	31	1.12	Pittston, Pa	50.56	----	----
Marquette, Mich	52.53	148	9.18	Plainfield, N. J	63.30	110	5.00
Marshall, Iowa	52.61	----	----	Plattsmouth, Neb	50.59	96	6.75
Massillon, Ohio	46.03	321	15.06	Plymouth, Pa	76.82	----	----
Meadville, Pa	62.32	----	----	Port Huron, Mich	51.89	190	6.76
Medford, Mass	57.14	95	3.97	Port Jervis, N. Y	60.04	188	9.50
Melrose, Mass	48.85	10	0.52	Portland, Me	70.50	421	5.12
Memphis, Tenn	82.00	715	5.35	Portland, Ore	69.49	278	4.09
Menominee, Mich	53.68	201	10.47	Portsmouth, N. H	66.18	13	0.56
Meriden, Conn	71.15	150	3.26	Portsmouth, Ohio	58.98	527	20.28
Meridian, Miss	71.40	371	17.84	Portsmouth, Va	76.92	240	9.35

TABLE 19.—NUMBER OF BORROWERS FROM LOCAL BUILDING AND LOAN ASSOCIATIONS AND PERCENTAGE OF BORROWERS OF NUMBER OF FAMILIES IN THE POPULATION, ETC.—Continued.

FOR THE 420 CITIES AND TOWNS OF 8,000 TO 100,000 POPULATION—Continued.

CITIES AND TOWNS.	Percentage of home families occupying hired homes.	Number of borrowers.	Percentage of borrowers of families.
Pottstown, Pa	59.99	146	5.30
Pottsville, Pa	60.35	172	5.74
Poughkeepsie, N. Y	70.05	56	1.12
Pueblo, Colo	71.00	68	1.81
Quincy, Ill	57.28	769	11.52
Quincy, Mass	57.06	74	2.14
Racine, Wis	45.08	40	0.90
Raleigh, N. C	78.16	11	0.49
Reading, Pa	60.94	1,666	13.52
Richmond, Ind	57.61	293	7.57
Richmond, Va	76.78	1,381	8.81
Roanoke, Va	78.74	65	2.45
Rockford, Ill	50.77	467	9.09
Rock Island, Ill	52.34	1,084	38.66
Rockland, Me	46.29	137	6.69
Rome, N. Y	51.34	48	1.43
Rutland, Vt	57.27	.....	.....
Sacramento, Cal	61.96	466	9.18
Saginaw, Mich	47.71	810	8.62
St. Joseph, Mo	66.22	435	4.39
Salem, Mass	70.28	132	1.88
Salt Lake, Utah	55.21	461	6.02
San Antonio, Tex	62.90	.....	.....
San Diego, Cal	62.23	162	4.35
Sandusky, Ohio	46.56	73	1.88
San Jose, Cal	58.18	305	8.59
Saratoga Springs, N. Y	59.01	.....	.....
Savannah, Ga	83.83	105	1.16
Schenectady, N. Y	66.03	38	0.87
Scranton, Pa	63.35	1,698	11.44
Seattle, Wash	71.31	94	1.18
Sedalia, Mo	54.94	293	10.05
Shamokin, Pa	73.23	93	3.31
Sheboygan, Wis	48.00	189	5.52
Shenandoah, Pa	77.29	315	11.14
Shreveport, La	75.04	70	2.57
Singsing, N. Y	58.03	.....	.....
Sioux city, Iowa	65.20	313	5.19
Sioux Falls, S. D	55.67	305	16.80
Somerville, Mass	69.03	143	1.60
South Bend, Ind	55.18	495	10.81
South Bethlehem, Pa	68.97	170	9.23
South Omaha, Neb	67.76	69	4.42
Spencer, Mass	64.37	31	1.73
Spokane, Wash	73.83	4	0.11
Springfield, Ill	51.46	1,837	34.73
Springfield, Mass	68.08	148	1.49
Springfield, Mo	55.11	374	8.31
Springfield, Ohio	64.75	522	7.34
Stamford, Conn	64.43	.....	.....
Steelton, Pa	80.65	216	12.95
Steubenville, Ohio	62.14	176	6.16
Stillwater, Minn	48.21	137	6.61
Stockton, Cal	51.24	273	10.34
Streator, Ill	43.78	189	8.05
Superior, Wis	74.44	109	5.66
Syracuse, N. Y	56.48	143	0.74
Tacoma, Wash	72.25	.....	.....
Taunton, Mass	62.09	704	12.87
Terre Haute, Ind	61.67	2,854	43.20
Tiffin, Ohio	47.88	242	10.48
Titusville, Pa	59.94	.....	.....
Toledo, Ohio	54.00	1,885	11.02
Topeka, Kan	57.49	135	1.92
Trenton, N. J	68.47	128	1.08
Troy, N. Y	77.27	140	1.09
Union, N. J	73.63	.....	.....
Utica, N. Y	57.59	229	2.41
Vernon, Conn	68.14	.....	.....
Vicksburg, Miss	77.98	377	12.81
Vincennes, Ind	54.91	304	16.03
Virginia city, Nev	30.44	.....	.....
Waco, Tex	50.76	.....	.....
Waltham, Mass	69.29	505	13.21
Warwick, R. I	75.17	.....	.....
Waterbury, Conn	72.02	.....	.....
Watertown, N. Y	51.95	141	4.18
Watertown, Wis	29.01	.....	.....
Wausau, Wis	36.97	.....	.....
West Bay city, Mich	52.25	184	7.20
West Chester, Pa	56.32	196	11.24
Westfield, Mass	58.25	212	9.05
West Troy, N. Y	70.58	.....	.....
Weymouth, Mass	48.25	14	0.55
Wheeling, W. Va	65.69	500	7.17
Wichita, Kan	60.25	.....	.....
Wilkesbarre, Pa	64.03	72	0.98
Williamsport, Pa	60.54	105	1.82
Willimantic, Conn	74.74	3	0.17
Wilmington, Del	69.80	548	4.30
Wilmington, N. C	69.36	404	8.05
Winona, Minn	43.23	233	6.27
Winston, N. C	78.42	78	5.51
Woburn, Mass	60.63	98	3.41
Woonsocket, R. I	80.92	27	0.69
Worcester, Mass	73.66	625	3.51
Yonkers, N. Y	78.69	31	0.51
York, Pa	57.77	2,319	50.93
Youngstown, Ohio	53.11	179	2.72
Zanesville, Ohio	50.12	1,142	24.30
The cities and towns having percentages of home hiring of total families above the average for the 420 cities and towns.	73.21	50,349	5.68
Below	54.81	87,358	9.88

FOR THE 28 CITIES OF 100,000 POPULATION AND OVER.

The 28 cities	77.17	141,138	7.24
Allegheny, Pa	73.10	2,717	13.06
Baltimore, Md	73.04	14,972	17.28
Boston, Mass	81.57	1,947	2.17
Brooklyn, N. Y	81.44	1,222	0.71
Buffalo, N. Y	60.03	2,568	4.99
Chicago, Ill	71.27	27,045	12.55
Cincinnati, Ohio	80.82	13,946	21.95
Cleveland, Ohio	60.90	921	1.74
Denver, Colo	70.89	2,503	12.60
Detroit, Mich	58.33	64	0.15
Indianapolis, Ind	66.90	8,353	36.22
Jersey city, N. J	81.20	2,105	6.11
Kansas city, Mo	76.87	543	2.03
Louisville, Ky	75.68	1,396	4.23
Milwaukee, Wis	57.87	1,241	2.99
Minneapolis, Minn	68.86	853	2.59
Newark, N. J	77.98	3,026	7.78
New Orleans, La	78.51	1,420	2.92
New York, N. Y	93.67	2,199	0.70
Omaha, Neb	74.06	390	1.73
Philadelphia, Pa	77.24	22,090	10.77
Pittsburg, Pa	72.11	6,855	15.04
Providence, R. I	70.26	454	1.55
Rochester, N. Y	56.02	4,645	17.01
St. Louis, Mo	79.53	8,007	8.73
St. Paul, Minn	59.80	1,291	5.00
San Francisco, Cal	78.40	3,413	6.50
Washington, D. C	74.80	4,343	9.88
The cities having percentages of home hiring of total families above the average for the 28 cities.	83.43	59,838	5.26
Below	68.44	81,300	10.02

Sales of real estate in Massachusetts.—No statistics have been published in this country to show the frequency with which the ownership of land changes from one person to another, on the average, by deed or by inheritance; but it is possible to compute the average population to each transfer of real estate ownership by deed in Massachusetts during each of the 10 years 1880 to 1889, inclusive. This information will be useful in considertion of farm and home tenancy, and in the effort to understand why tenancy is as high or as low as it is. If real estate changes ownership infrequently, the inference may be either that the real estate is so cheap as to be undesirable or else so valuable as to be beyond the reach of the masses of the people with respect to ownership. On the other hand, if the transfers are frequent, the inference may be that the ownership of real estate is easily obtainable; but a ratio of deeds to population will not disclose whether the activity in purchasing is intense among a very small fraction of the population or is pretty well diffused among the masses.

The registers of deeds in that state annually report the number of deeds and mortgages of real estate to the secretary of the commonwealth, without separation of the two classes of instruments. By subtracting the number of mortgages made, as shown in the report on Real Estate Mortgages of the Eleventh Census, from the number of deeds and mortgages reported to the state, the remainder will be approximately (*a*) the number of deeds, most of them probably being warranty deeds of title in fee simple, and some of them being quitclaim deeds and deeds of tax collectors, sheriffs, and those that are made in foreclosure proceedings.

Table 20 exhibits the number of deeds of real estate, not including mortgages, made in Massachusetts during the 10 years 1880 to 1889, by counties, and Table 21 shows the average population to each of these deeds for each of the years. It appears that in the state, in 1880, there were 37 persons to each deed made; the highest number of persons was reached in 1885, namely, 39, and the lowest in 1889, 33 persons; average for the 10 years, 36 persons, or 1 deed annually to about 7 families during the decade, or 1 deed during the decade to about seven-tenths of a family. This is for a state that has a denser population per square mile than any other except Rhode Island, and denser than any nation has, except Belgium and the Netherlands.

Whether the transfers of real estate ownership, as shown by Table 21, shall be regarded as frequent or infrequent, must depend upon the reader's expectations and presumption as to what the fact ought to be under existing conditions. The question to be answered is, since there was 1 transfer of real estate title to 36 persons of the entire population (men, women, and children) during the decade 1880 to 1889, or 1 transfer to about 7 families, annually, is it probable, a relative individual ability to purchase considered, that a high value of land is chiefly responsible for the degree of tenancy that exists?

TABLE 20.—NUMBER OF DEEDS OF REAL ESTATE (NOT INCLUDING MORTGAGES) MADE IN MASSACHUSETTS, 1880 TO 1889, BY YEARS AND BY COUNTIES.

COUNTIES.	Total.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The State	530,042	47,966	47,361	51,731	52,167	50,808	50,319	53,314	50,550	61,066	66,660
Barnstable	17,224	1,549	1,308	1,463	1,774	1,781	1,990	1,721	1,653	1,869	2,656
Berkshire	16,988	1,600	1,496	1,856	1,662	1,676	1,575	2,056	1,603	1,595	1,869
Bristol	39,172	3,448	3,706	3,828	3,985	3,607	3,554	3,767	4,185	4,443	4,649
Dukes	3,597	366	325	523	505	326	298	249	287	336	382
Essex	84,993	7,773	7,442	8,439	8,388	8,616	7,729	8,797	8,802	9,219	9,728
Franklin	12,697	1,022	1,347	1,370	1,544	1,367	1,169	1,196	1,142	1,160	1,374
Hampden	25,467	2,330	1,989	2,480	2,511	2,450	2,526	2,454	2,803	2,593	3,331
Hampshire	17,339	1,801	1,870	1,911	1,755	1,926	1,389	1,682	1,720	1,658	1,627
Middlesex	93,285	8,153	7,641	8,297	8,615	8,274	9,276	10,112	10,061	10,784	12,672
Nantucket	2,732	203	210	203	366	273	290	279	258	277	281
Norfolk	46,590	4,248	3,966	4,101	4,042	4,314	4,348	4,804	4,847	6,220	5,760
Plymouth	42,670	3,810	3,481	3,743	3,878	4,312	4,226	4,226	4,474	5,331	5,683
Suffolk	83,991	7,629	7,873	8,730	8,446	7,530	7,331	7,310	8,826	9,608	10,710
Worcester	52,297	4,528	4,647	4,601	4,696	4,356	4,618	4,661	5,829	6,875	7,306

a A small element of variation would exist in the difference of rules governing the state record and the national census.

TABLE 21.—AVERAGE POPULATION TO EACH DEED OF REAL ESTATE (NOT INCLUDING MORTGAGES) MADE IN MASSACHUSETTS, 1880 TO 1889, BY YEARS AND BY COUNTIES.

COUNTIES.	Average for 10 years.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The State	36	37	38	36	36	38	39	37	36	34	33
Barnstable	18	21	23	21	17	17	15	17	18	16	14
Berkshire	43	43	47	38	43	43	47	37	48	40	43
Bristol	40	40	39	38	38	43	45	43	40	39	39
Dukes	12	12	13	8	8	13	14	17	15	13	11
Essex	31	31	33	30	31	30	34	31	31	31	30
Franklin	29	35	27	27	24	27	32	32	33	33	28
Hampden	46	45	54	44	44	47	46	40	44	49	40
Hampshire	28	26	25	25	27	25	35	29	29	30	31
Middlesex	39	39	43	40	40	42	39	37	38	37	34
Nantucket	12	18	17	12	9	12	11	11	12	12	11
Norfolk	22	23	25	24	25	23	23	22	22	18	20
Plymouth	19	22	22	21	20	19	19	20	19	17	16
Suffolk	50	51	50	46	48	55	57	50	50	48	44
Worcester	47	50	50	50	50	55	53	54	44	39	37

Migration.—It has been said that home tenancy would be less than it is were not the people of this country so restless, so migratory, and so disposed to change from one occupation to another. To what extent this change of occupation occurs and how frequently migration takes place with individuals or families are not known. The only information that can be supplied in regard to migration consists of the extra-state nativity of native born persons in each state and territory. This is contained in Table 22, the figures being derived from the reports on population for the Ninth, Tenth, and Eleventh Censuses. In 1870, 23.25 per cent of the native born persons were born outside of the states or territories of their residence; in 1880, 22.07 per cent; in 1890, 21.55 per cent. The percentage thus seems to be a diminishing one, as an average for the United States, but upon analysis by geographical divisions it will be noticed that the percentage was an increasing one from 1870 to 1890 in the North Atlantic, South Atlantic, and Western divisions, and that the decrease is found in the South Central and North Central divisions, where the decline in the immigration of natives from other states has been a decline from the abnormal immigration due to the settlement of the western parts of those divisions.

TABLE 22.—PERCENTAGE OF NATIVES BORN OUTSIDE OF STATE OR TERRITORY OF RESIDENCE, BY STATES AND TERRITORIES.

STATES AND TERRITORIES.	1870	1880	1890	STATES AND TERRITORIES.	1870	1880	1890
The United States	23.25	22.07	21.55	Montana	86.58	73.86	75.73
				Nebraska	70.91	73.02	64.12
Alabama	24.61	19.01	15.37	Nevada	85.83	62.40	53.21
Arizona	67.78	66.52	62.12	New Hampshire	10.04	19.27	21.04
Arkansas	51.43	44.88	40.75	New Jersey	19.79	20.21	23.16
California	51.51	42.99	43.47				
Colorado	80.93	82.94	75.78	New Mexico	3.57	9.39	18.32
				New York	7.91	8.14	9.84
Connecticut	17.80	19.18	20.23	North Carolina	3.71	3.09	3.27
Delaware	18.23	19.32	22.80	North Dakota (a)	77.71	78.66	50.76
District of Columbia	54.66	49.72	51.50	Ohio	19.65	15.76	13.73
Florida	40.06	33.17	31.02				
Georgia	11.85	8.91	8.40	Oklahoma			97.85
				Oregon	53.16	52.90	50.39
Idaho	86.70	73.52	70.39	Pennsylvania	8.40	8.37	8.18
Illinois	41.25	31.46	26.40	Rhode Island	22.65	24.71	25.12
Indiana	31.87	26.15	21.09	South Carolina	2.70	3.59	2.80
Iowa	56.68	45.90	37.06				
Kansas	79.96	73.09	61.92	South Dakota (a)			64.99
				Tennessee	17.07	13.90	13.20
Kentucky	14.04	11.77	10.57	Texas	48.62	41.05	34.20
Louisiana	24.54	17.78	13.66	Utah	26.14	18.26	22.04
Maine	4.74	4.58	4.84	Vermont	13.07	13.57	13.44
Maryland	9.09	10.50	10.71				
Massachusetts	18.18	18.74	20.57	Virginia	4.01	4.19	4.92
				Washington	63.38	67.36	79.09
Michigan	44.62	35.65	27.40	West Virginia	10.27	33.81	23.40
Minnesota	54.66	41.07	33.55	Wisconsin	34.76	23.83	18.36
Mississippi	30.93	23.09	17.01	Wyoming	94.77	83.29	81.49
Missouri	41.70	35.17	31.98				

RECAPITULATION BY GEOGRAPHICAL DIVISIONS.

North Atlantic	10.97	11.36	12.47	South Central	26.78	23.32	21.02
South Atlantic	9.05	10.39	9.86	Western	47.95	47.93	54.03
North Central	33.48	33.71	30.07				

a South Dakota combined with North Dakota in 1870 and 1880.

Increase or decrease of home tenancy.—If the interstate migration of natives is referred to as a source of home tenancy, the increased migration that is found in the older states, and which may possibly be found in the newer ones when special inducements to native immigrants have disappeared, is suggestive of an increasing tendency of home tenancy. Nothing definite, however, is known in regard to this. No home proprietorship statistics embracing the entire home population have heretofore been collected outside of Boston, Mass., as taken in 1845; therefore, if any conclusion is reached, it can only be by inference.

It is known that urban population is increasing relative to the total population. In 1790 the population in cities and towns of 8,000 and over was 3.35 per cent of the total population; in 1850, 12.49 per cent; and in 1890 it is 29.20 per cent. The urban population has reached the place of 69.90 per cent of the total population in Massachusetts and 78.89 per cent in Rhode Island.

This tendency of the drift of the population being established by the censuses of this country, as it has been established by those of other countries, a comparison of urban with nonurban home tenancy may point out the tendency of home tenancy. Outside of cities and towns of 8,000 population and over, the home tenants are 56.22 per cent of the total number of home families; in cities and towns of 8,000 to 100,000 population, 64.04 per cent; and in cities of 100,000 population and over, 77.17 per cent. In the class of the smaller cities and towns there are 8 more tenant families in 100 families than in the country outside of cities and towns of 8,000 people and over; and in the cities of 100,000 population and over there are 13 more home tenant families in 100 families than in the group of the smaller cities. Therefore, the inference is that home tenancy is increasing in the whole country as the urban population becomes numerically a more important element of the population.

While it has been asserted that farm tenants would prefer to be farm owners, and would become such if they were able to buy farms, it has been denied that this is true of home owners, and the assertion is made that home tenants are often found who are able financially to own homes, but who for various reasons prefer not to do so. It is not within the proper scope of this report to go into this matter further than to state some of the theories that have been advanced to account for home tenancy and for its probable increase. The accumulation of the unearned increment to land value, which has received much popular notice, has been mentioned by some as the principal cause. It is stated that there is no more land in this country than there was when the white people first came here, but that it has gone on increasing in value until it has become a large fraction of the national wealth, and that it is contributing more and more to the cost of a home which must be met by the home buyer.

Another explanation is that the great immigration to this country has contributed immensely to its tenants. To what extent the foreign born are tenants will be shown in a subsequent part of this report, and here it will be sufficient to present Table 23, which shows that the number of immigrants that came to this country in the period from 1821 to 1830, inclusive, were 143,439, and that the number increased to 5,246,613 in the period from 1881 to 1890, inclusive.

TABLE 23.—NUMBER OF IMMIGRANTS TO THE UNITED STATES, 1821 TO 1890 INCLUSIVE, BY DECENNIAL PERIODS.

DECENNIAL PERIODS.	Immigrants.
1821–1830	143,439
1831–1840	599,125
1841–1850	1,713,251
1851–1860	2,598,214
1861–1870	2,314,824
1871–1880	2,812,191
1881–1890	5,246,613

Among other explanations it is said that home tenancy and its probable increase are due to the pressure of population, which results in rising land values; and that one political party or another is responsible for it, or one monetary policy or another, or that legislation in favor of one class or another has had this effect.

CAUTION IN REGARD TO CONCLUSIONS.—If the statistics of proprietorship of this report are used to characterize the welfare of the people of the United States, it will be well to remember that no values are given for the homes of tenants nor for free homes occupied by owners. A home has a highly variable character, and in comparing the two classes of owned and hired homes with each other, it may be that the units are unlike. In counting an owned and a hired home against each other it may be that greater weight in the comparison is given to the owned cabin of the agricultural laborer than to the vastly more comfortable hired dwelling of the merchant or lawyer. When two civil divisions are compared with respect to tenancy, it may be that the difference in tenancy is not the only difference between them, and there may be conditions in one of them that make an equal degree of tenancy worse or better than in the other. It may or may not be true that a tenant family is not well cared for and in the receipt of an income sufficient for comfort and even many enjoyments and luxuries; nor does it follow that a tenant family, because of tenancy, is unable to own a home, especially under mortgage.

Farms and homes are but a portion of the wealth of the country, and it will be necessary to determine how far the distribution of farm and home ownership indicates the distribution of all wealth before giving to the statistics of proprietorship a greater significance in this respect than they have superficially.