
FARMS AND HOMES:
PROPRIETORSHIP AND INDEBTEDNESS.

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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.

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 farmer 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 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.

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.

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.

It was decided that some of the facts should be collected by the enumerators, and 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.

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 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 was used, containing on one side an explanation of the object of the investigation, and on the other side 4 questions with instructions how they should be answered.

This simple slip was better understood than the longer circular and brought a higher percentage of returns than it was expected the mail would bring. 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.

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.

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.

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 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.

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.

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.

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 from home families is 25.98.

SCOPE OF THE INVESTIGATION.

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.

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.

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 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.

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

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

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

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.

The supplementary work done by mail and special agents in connection with the investigation, 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.

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 the 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.

June 1, 1890, is the census day for this investigation, and accords with that of the enumeration of the people.

The statistics of proprietorship are given for farms and homes by states and territories in Tables 1 to 3; for homes in 420 cities and towns having from 8,000 to 100,000 inhabitants by states and territories, in Table 4; for homes in each of these 420 cities and towns, in Table 5; for homes in each of the 28 cities having 100,000 inhabitants or more, in Table 6; and for homes outside of cities and towns having 8,000 inhabitants or more, in Table 7.

From Table 1 it is seen that of the 12,690,152 families living in the United States June 1, 1890, 6,066,417, or 47.80 per cent, occupy farms and homes that are owned by them, and 6,623,735, or 52.20 per cent, occupy hired farms and homes.

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 the table on the following page. 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.

FARMS AND HOMES.

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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.	Aggregate families.	FAMILIES OCCUPYING OWNED FARMS AND HOMES.			Total families occupying hired farms and homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING FARMS AND HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED FARMS AND HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
The United States.	12,690,152	6,000,417	4,309,527	1,690,890	6,623,735	47.80	34.43	13.37	52.20	72.03	27.97
North Atlantic	3,712,242	1,525,137	982,194	542,943	2,187,105	41.08	28.46	14.62	58.92	64.40	35.60
South Atlantic	1,887,767	664,516	603,489	61,027	1,023,251	39.37	35.76	3.61	60.63	90.82	9.18
North Central	4,598,605	2,668,508	1,684,009	984,499	1,930,607	58.03	36.62	21.41	41.97	63.11	36.89
South Central	2,071,120	872,146	831,305	40,841	1,198,974	42.11	40.14	1.97	57.89	95.32	4.68
Western	620,418	336,110	268,530	67,580	284,308	54.17	43.28	10.89	45.83	79.89	20.11

FOR FARMS.

The United States.	4,767,179	3,142,746	2,255,789	886,957	1,624,433	65.92	47.32	18.60	34.08	71.78	28.22
North Atlantic	660,407	518,722	341,214	177,508	141,685	78.55	51.67	26.88	21.45	65.78	34.22
South Atlantic	772,566	418,461	387,381	31,080	354,135	54.16	50.14	4.02	45.84	92.57	7.43
North Central	1,978,659	1,454,542	836,113	618,429	524,117	73.51	42.26	31.25	26.49	57.48	42.52
South Central	1,185,932	613,504	585,315	28,189	572,428	51.73	49.35	2.38	48.27	95.41	4.59
Western	169,585	137,517	105,766	31,751	32,068	81.09	62.37	18.72	18.91	76.91	23.09

FOR HOMES.

The United States.	7,922,973	2,923,671	2,113,738	809,933	4,993,302	36.90	26.68	10.22	63.10	72.30	27.70
North Atlantic	3,051,835	1,006,415	640,980	365,435	2,045,420	32.98	21.00	11.98	67.02	63.69	36.31
South Atlantic	915,171	246,055	210,108	29,947	669,116	26.89	23.62	3.27	73.11	87.83	12.17
North Central	2,619,946	1,213,966	847,890	366,070	1,405,980	46.34	32.37	13.97	53.66	69.85	30.15
South Central	885,188	258,642	245,990	12,652	626,546	29.22	27.79	1.43	70.78	95.11	4.89
Western	450,833	198,593	162,704	35,829	252,240	44.05	36.10	7.95	55.95	81.96	18.04

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 preeminently 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, due to the large negro element in the population.

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.

The next smallest percentage of owned farms and homes that are incumbered is 20.11 for the Western division, and is followed by 35.60 per cent for the North Atlantic division, and 36.89 per cent for the North Central division.

Percentages have been computed to show the relation of the families owning free farms and homes to the entire number of families owning and hiring, and, similarly, of the families owning incumbered farms and homes. 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.

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 7,922,973, 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.

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.

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 figures immediately preceding are given in the following table:

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

STATES AND TERRITORIES.	PER CENT OF TOTAL FAMILIES.		STATES AND TERRITORIES.	PER CENT OF TOTAL FAMILIES.	
	Farm families.	Home families.		Farm families.	Home families.
The United States.....	37.57	62.43	Montana.....	23.42	76.58
Alabama.....	58.02	41.98	Nebraska.....	56.05	43.95
Arizona.....	17.04	82.96	Nevada.....	14.89	85.11
Arkansas.....	68.80	31.20	New Hampshire.....	33.37	66.63
California.....	22.60	77.40	New Jersey.....	10.36	89.64
Colorado.....	22.76	77.24	New Mexico.....	26.81	73.19
Connecticut.....	15.94	84.06	New York.....	17.33	82.67
Delaware.....	27.13	72.87	North Carolina.....	59.55	40.45
District of Columbia.....	0.88	99.12	North Dakota.....	73.35	26.65
Florida.....	45.75	54.25	Ohio.....	32.63	67.37
Georgia.....	49.90	50.10	Oklahoma.....	69.33	30.67
Idaho.....	44.15	55.85	Oregon.....	43.33	56.67
Illinois.....	32.51	67.49	Pennsylvania.....	19.92	80.08
Indiana.....	43.95	56.05	Rhode Island.....	7.33	92.67
Iowa.....	52.88	47.12	South Carolina.....	52.66	47.34
Kansas.....	57.56	42.44	South Dakota.....	70.52	29.48
Kentucky.....	53.20	46.80	Tennessee.....	54.98	45.02
Louisiana.....	37.22	62.78	Texas.....	69.49	30.51
Maine.....	41.32	58.68	Utah.....	30.62	69.38
Maryland.....	20.46	79.54	Vermont.....	42.93	57.07
Massachusetts.....	7.21	92.79	Virginia.....	43.58	56.42
Michigan.....	38.85	61.15	Washington.....	33.88	66.12
Minnesota.....	47.54	52.46	West Virginia.....	54.26	45.74
Mississippi.....	62.27	37.73	Wisconsin.....	44.22	55.78
Missouri.....	47.48	52.52	Wyoming.....	29.29	70.71

As shown by Table 2, the farm tenant families number 1,624,433 and constitute 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 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. Of the owned farms in Kansas 55.48 per cent 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.

New Hampshire, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Vermont, West Virginia, and Wisconsin. The difference between the two averages is at least \$1,000 in Arizona, California, District of Columbia, Florida, Idaho, Louisiana, Montana, Nevada, New Mexico, South Carolina, Utah, and Washington.

The average value, average incumbrance, total annual and average annual interest charge, and average annual rate of interest are given for incumbered farms and homes occupied by owners, by states and territories, in Table 13; for incumbered homes in the 420 cities and towns having from 8,000 to 100,000 inhabitants, by states and territories, in Table 14; for incumbered homes in each of the 28 cities having 100,000 inhabitants or more, in Table 15; and for incumbered homes outside of cities and towns having 8,000 inhabitants or more, in Table 16.

The average value of owned and incumbered farms is \$3,444, and the average incumbrance thereon, \$1,224. The total annual interest charge on incumbered farms occupied by owners is \$76,728,077; the average annual interest charge, \$87; and the average annual rate of interest, 7.07 per cent.

The average value of owned and incumbered homes for the entire country is 3,250; for incumbered homes in the 420 cities and towns having from 8,000 to 100,000 inhabitants, \$3,447; for incumbered homes in the 28 cities having 100,000 inhabitants or more, \$5,555; and for incumbered homes outside of cities and towns having 8,000 inhabitants or more, \$2,244. For the entire country, the average incumbrance on incumbered homes occupied by owners is \$1,293; the annual interest charge, \$65,182,029; the average annual interest charge, \$80; and the average annual rate of interest, 6.23 per cent. The average incumbrance on incumbered homes in the 420 cities and towns is \$1,363; on incumbered homes in the 28 large cities as a whole, \$2,337, and on incumbered homes outside of cities and towns of 8,000 inhabitants or more, \$846.

The number of families in the United States occupying owned and incumbered farms and homes, and the total value of such farms and homes, are classified according to specified values in Table 17, and according to specified amounts of incumbrance in Table 18.

The values of farms and homes are presented with the understanding that in each case the value is that of the entire farm and home, whether the entire farm and home is covered by incumbrance or not, so long as a portion of it is.

The first of the two tables which follow gives the percentages based upon the figures contained in Table 17, and the second table those based upon the figures contained in Table 18. One or two illustrations will suffice to show how these tables are to be used. From Table 17 we find that 40,457 families occupy owned and incumbered farms valued at less than \$500, and from the first of the percentage tables that this number constitutes 4.56 per cent of all the families occupying owned and incumbered farms, and similarly, that the value of these farms is \$12,742,835, or 0.42 per cent of the total value of owned and incumbered farms. With respect to the classification by amounts of incumbrance, Table 18 and the second of the percentage tables show that there are 284,428 families occupying owned and incumbered farms upon which the amount of incumbrance is less than \$500, or 32.07 per cent of the whole number of families occupying such farms, and that the total incumbrance on farms incumbered to the extent of less than \$500 is \$74,501,278, or 6.86 per cent of the whole amount of incumbrance on all the owned and incumbered farms.

thus found to be in the North Atlantic and North Central rather than in the South Atlantic, 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.

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.

Of the 1,749,579 families occupying homes in the 420 cities and towns having from 8,000 to 100,000 inhabitants, as given in Tables 4 and 5, 1,120,487, or 64.04 per cent, are tenants and 629,092, or 35.96 per cent, are owners; of the home-owning families, 214,613 or 34.11 per cent, have incumbrance upon their homes. 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.

Among the 28 cities having 100,000 inhabitants or more, given in detail in Table 6, the largest percentage of home tenancy is that for New York city, where 93.67 per cent of all the families live in hired homes. The next largest percentages of home tenancy are 81.57 for Boston, 81.44 for Brooklyn, 81.20 for Jersey city, and 80.82 for Cincinnati. The percentage of families occupying hired homes in the 28 cities as a whole is 77.17 per cent, those owning their homes free of incumbrance constituting 14.20 per cent and those owning with incumbrance 8.63 per cent.

Of the families occupying homes outside of the cities and towns having 8,000 inhabitants or more, as shown by Table 7, 56.22 per cent hire their homes and 43.78 per cent own them. Of the home-owning families 23.09 per cent have incumbered their homes.

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 maybe 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.

VALUE AND INCUMBRANCE.

Proprietorship having been considered, the next step is to determine how far proprietorship is qualified by incumbrance. The owners of farms and homes are at liberty to incumber them to any extent that is acceptable to lenders, but a very large portion of the incumbered farms and homes are incumbered for amounts less than those for which it would be possible to incumber them. While the word incumbrance is used instead of the word mortgage, it is to be understood as including mortgages, and, indeed, as including comparatively few incumbrances other than mortgages, and these of small amounts, mostly for taxes.

In one sense the incumbrance on a farm or home does not qualify its ownership; as long as the debtor fulfills the conditions of the mortgage, he is entitled to possession and to all the rights of ownership. In another sense, however, the incumbrance qualifies the ownership; the owner, while possessing the use and enjoyment of his farm or home, is, after all, the owner of only the net value above the incumbrance, and his ownership of this net value may be in jeopardy at any time by his failure to fulfill the conditions of his mortgage.

It is well to recall the fact that the incumbrance that is taken account of in this report is on farms and homes occupied by owners; no account is taken of the incumbrance on hired farms and homes, nor of the value thereof, nor of the value of the farms and homes that are free of incumbrance. Therefore, it is not made known whether hired farms and homes are less or more valuable than those that are owned, nor whether farms and homes occupied by owners free of incumbrance are less or more valuable than those that are occupied by owners subject to incumbrance. In these statistics a home worth \$25,000, for instance, may appear as incumbered to the extent of any percentage of its value, and a home worth \$300 may appear unvalued and as free of incumbrance, while a home worth \$2,000 may be unvalued, its incumbrance, if any, unascertained, and may be classified as hired by the occupying family. A costly home may be free of incumbrance and the hovel subject to incumbrance, or the reverse may be true.

The value of incumbered farms and homes occupied by owners, and the amount and percentage of the incumbrance thereon, is shown by states and territories in Table 8; for incumbered homes in 420 cities and towns having from 8,000 to 100,000 inhabitants by states and territories in Table 9; for incumbered homes in each of the 28 cities having 100,000 inhabitants or more, in Table 10; and for incumbered homes outside of cities and towns having 8,000 inhabitants or more, in Table 11. A comparison by geographical divisions follows:

VALUE OF INCUMBERED FARMS AND HOMES OCCUPIED BY OWNERS, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY GEOGRAPHICAL DIVISIONS: 1890.

GEOGRAPHICAL DIVISIONS.	OWNED AND INCUMBERED FARMS.				OWNED AND INCUMBERED HOMES.			
	Families owning with incumbrance.	Value.	Amount of incumbrance.	Per cent of incumbrance of value.	Families owning with incumbrance.	Value.	Amount of incumbrance.	Per cent of incumbrance of value.
The United States.	886,957	\$3,054,923,165	\$1,085,995,960	35.55	809,933	\$2,032,374,904	\$1,046,953,603	39.77
North Atlantic	177,508	652,966,011	279,050,920	42.74	365,435	1,437,403,468	618,694,516	43.04
South Atlantic	31,080	83,843,919	33,665,166	40.15	29,947	83,304,256	33,394,569	40.09
North Central	618,429	2,025,806,556	677,442,943	33.44	366,070	907,886,461	325,580,983	35.86
South Central	28,189	56,551,699	24,356,766	43.07	12,652	31,312,351	12,172,140	38.87
Western	31,751	235,754,980	71,480,165	30.32	35,829	172,468,368	57,111,395	33.11

The farms cultivated by owners and subject to incumbrance number 886,957, and the value, as reported mostly by owners, is \$3,054,923,165. New York has a larger aggregate value of such farms than any other state, and its amount is \$309,352,398; Iowa being second, with \$305,658,669; and Illinois third, with \$285,706,170. More than two-thirds of the value of this class of farms in the United States is found in the North Central division, and 4.63 per cent of the total value is in the South Atlantic and South Central divisions.

Upon the owned and incumbered farms there is an incumbrance amounting to \$1,085,995,960, and there are 2 states in which the amount is at least \$100,000,000, namely, New York, with \$134,960,703, and Iowa, with \$101,745,924. There is an incumbrance of \$98,940,935 in Illinois, and an amount not less than \$50,000,000 nor more than \$75,000,000 in each of the states of Kansas, Michigan, Missouri, Ohio, Pennsylvania, and Wisconsin. In the 3 states, Illinois, Iowa, and New York, 30.91 per cent of the incumbrance is concentrated; 51.01 per cent in the 6 states, Illinois, Iowa, Kansas, New York, Ohio, and Pennsylvania; and 71.37 per cent in the 10 states, Illinois, Iowa, Kansas, Michigan, Missouri, Nebraska, New York, Ohio, Pennsylvania, and Wisconsin. The smaller amounts are found in the southern states and the Rocky Mountain region.

Among the geographical divisions, the North Central is the most prominent, with 62.38 per cent of the entire incumbrance; the North Atlantic division has 25.70 per cent of the incumbrance, the Western division 6.58 per cent, and the South Atlantic and South Central divisions together 5.34 per cent.

The incumbered farms that are cultivated by owners are incumbered to the extent of 35.55 per cent of their value, and the percentage varies among the states and territories from 24.93 per cent in Utah to 54.44 per cent in Mississippi; in South Carolina the percentage is 50.24; New Jersey is third, with 49.64 per cent. Oklahoma has no incumbered farms cultivated by owners. Next above the percentage of Utah is that for Washington, 28.64; and third in order is 29.85 for Oregon.

The value of incumbered homes is \$2,632,374,904, and more than one-fifth of the amount is found in New York, namely, \$578,036,985; next below this is Pennsylvania, with \$319,606,121; third, Massachusetts, with \$228,645,292; fourth, Illinois, with \$210,173,123. There are no incumbered homes occupied by owners in Oklahoma. The smallest amount of the value of such homes is \$733,635 in Arizona; and the value is less than \$1,000,000 each in Arizona, Idaho, and Nevada. More than one-half (\$1,437,403,468) of the value of incumbered homes occupied by owners is found in the North Atlantic division, and more than one-third (\$907,886,461) in the North Central division; in the Western division the value aggregates \$172,468,368; and in the South Atlantic and South Central divisions combined, \$114,616,607.

The incumbrance on owned homes is \$1,046,953,603, and the incumbrance is nearly a quarter of that amount in New York, namely, \$245,647,981; in Pennsylvania it is \$137,868,232; and in Massachusetts, \$102,948,196. No other state has an amount as high as \$100,000,000, and only 3 other states have amounts greater than \$50,000,000: these are, Illinois, \$78,535,763; New Jersey, \$66,029,089; and Ohio, \$61,145,301. In Arizona the incumbrance is \$260,104, the smallest amount among the states and territories, of which 9 have amounts less than \$1,000,000 each.

More than nine-tenths (90.19 per cent) of the home incumbrance is owed on the owned homes of the North Atlantic and North Central divisions combined—59.09 per cent in the North Atlantic and 31.10 per cent in the North Central; the incumbrance in the Western division is 5.46 per cent of the total; and in the South Atlantic and South Central divisions combined, 4.35 per cent.

The homes occupied by owners under incumbrance are incumbered to the extent of 39.77 per cent of their value, from which the extreme variations above, among the states and territories, are 51.09 per cent in Virginia, 48.95 per cent in Mississippi, and 48.15 per cent in North Carolina; and from which the extreme variations below are 27.70 per cent in Utah, 28.45 per cent in Oregon, and 28.86 per cent in Washington; these are the only percentages below 30.00.

The value of owned and incumbered homes in 420 cities and towns having from 8,000 to 100,000 inhabitants is \$739,846,087, the amount of the incumbrance thereon, \$292,611,974, and the percentage of the incumbrance of the total value, 39.55.

The value of the incumbered homes occupied by owners in the 28 cities having 100,000 inhabitants or more is \$934,191,811. New York, N. Y., leads, with the high value of \$157,207,357; Chicago, Ill., is second, with \$125,965,021; Philadelphia, Pa., is third, with \$95,460,512; Brooklyn, N. Y., is fourth, with \$95,366,474; and Boston, Mass., fifth, with \$45,039,557.

Upon the owned and incumbered homes of the 28 cities the incumbrance amounts to \$393,029,833. It is \$72,318,130 in New York, N. Y.; \$48,530,900 in Philadelphia, Pa.; \$48,322,126 in Chicago, Ill.; and \$43,984,834 in Brooklyn, N. Y. The total home incumbrance of the 28 cities is 18.43 per cent of the farm and home incumbrance of the United States, and is 37.54 per cent of the home incumbrance.

The value of incumbered homes bears incumbrance to the extent of 42.07 per cent in the 28 cities; the percentage of New Orleans, La., 61.22, is the highest; that of Philadelphia, Pa., 50.84, is second; that of Boston, Mass., 48.18, is third; and that of Brooklyn, N. Y., 46.12, is fourth. The lowest percentage is 21.00 for Louisville, Ky.; next to that is 29.79 per cent for Omaha, Neb.; third, 32.86 per cent for Milwaukee, Wis.; fourth, 33.58 per cent for San Francisco, Cal.; and fifth, 34.57 per cent for Washington, D. C.

The value of owned and incumbered homes outside of cities and towns having 8,000 inhabitants or more is \$958,337,006, which is 36.41 per cent of the value of owned and incumbered homes of the whole country. The largest value, \$153,767,581, is in New York; next, \$130,234,434, in Pennsylvania; and third, \$73,106,643, in Ohio.

The incumbrance upon these homes amounts to \$361,311,796, or to 34.51 per cent of the total for the United States. It is highest in New York, where the amount is \$60,423,411; second, in Pennsylvania, \$52,173,833; and third, in New Jersey, \$29,644,774.

The incumbrance on these homes constitutes 37.70 per cent of their total value. The highest percentages of incumbrance are 51.73 in Mississippi and 50.69 in Virginia, while the lowest percentage is 28.35 in Oregon.

By comparing the average value of each farm occupied by owner and incumbered with the average value of all farms, as shown by the Report on Agriculture, it will be discovered how closely the values of farms occupied by owners and incumbered represent all of the farms of the United States in respect to average values. The comparison is made in Table 12. In taking account of the approximate agreements in average values as between the two classes into which farms are divided for the purposes of this table, it should be remembered that the average values of farms occupied by owners and incumbered are for 18.61 per cent of the farm families of the United States, and that the value of the farms occupied by these families is sufficient to have considerable influence upon the average for all farms.

The average owned and incumbered farm is worth \$3,444, while the average farm that is hired or owned free is worth \$2,635. The states in which the average farms of the two classes approach each other so that the difference is not greater than \$500 are Colorado, Illinois, Iowa, Kansas, Maine, Maryland, Mississippi, Missouri, Nebraska,

New Hampshire, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Vermont, West Virginia, and Wisconsin. The difference between the two averages is at least \$1,000 in Arizona, California, District of Columbia, Florida, Idaho, Louisiana, Montana, Nevada, New Mexico, South Carolina, Utah, and Washington.

The average value, average incumbrance, total annual and average annual interest charge, and average annual rate of interest are given for incumbered farms and homes occupied by owners, by states and territories, in Table 13; for incumbered homes in the 420 cities and towns having from 8,000 to 100,000 inhabitants, by states and territories, in Table 14; for incumbered homes in each of the 28 cities having 100,000 inhabitants or more, in Table 15; and for incumbered homes outside of cities and towns having 8,000 inhabitants or more, in Table 16.

The average value of owned and incumbered farms is \$3,444, and the average incumbrance thereon, \$1,224. The total annual interest charge on incumbered farms occupied by owners is \$76,728,077; the average annual interest charge, \$87; and the average annual rate of interest, 7.07 per cent.

The average value of owned and incumbered homes for the entire country is 3,250; for incumbered homes in the 420 cities and towns having from 8,000 to 100,000 inhabitants, \$3,447; for incumbered homes in the 28 cities having 100,000 inhabitants or more, \$5,555; and for incumbered homes outside of cities and towns having 8,000 inhabitants or more, \$2,244. For the entire country, the average incumbrance on incumbered homes occupied by owners is \$1,293; the annual interest charge, \$65,182,029; the average annual interest charge, \$80; and the average annual rate of interest, 6.23 per cent. The average incumbrance on incumbered homes in the 420 cities and towns is \$1,363; on incumbered homes in the 28 large cities as a whole, \$2,337, and on incumbered homes outside of cities and towns of 8,000 inhabitants or more, \$846.

The number of families in the United States occupying owned and incumbered farms and homes, and the total value of such farms and homes, are classified according to specified values in Table 17, and according to specified amounts of incumbrance in Table 18.

The values of farms and homes are presented with the understanding that in each case the value is that of the entire farm and home, whether the entire farm and home is covered by incumbrance or not, so long as a portion of it is.

The first of the two tables which follow gives the percentages based upon the figures contained in Table 17, and the second table those based upon the figures contained in Table 18. One or two illustrations will suffice to show how these tables are to be used. From Table 17 we find that 40,457 families occupy owned and incumbered farms valued at less than \$500, and from the first of the percentage tables that this number constitutes 4.56 per cent of all the families occupying owned and incumbered farms, and similarly, that the value of these farms is \$12,742,835, or 0.42 per cent of the total value of owned and incumbered farms. With respect to the classification by amounts of incumbrance, Table 18 and the second of the percentage tables show that there are 284,428 families occupying owned and incumbered farms upon which the amount of incumbrance is less than \$500, or 32.07 per cent of the whole number of families occupying such farms, and that the total incumbrance on farms incumbered to the extent of less than \$500 is \$74,501,278, or 6.86 per cent of the whole amount of incumbrance on all the owned and incumbered farms.

PERCENTAGE OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND PERCENTAGE OF THE TOTAL VALUE OF SUCH FARMS AND HOMES, CLASSIFIED BY SPECIFIED VALUES.

SPECIFIED VALUES.	OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.	
	Per cent of families occupying such farms.	Per cent of total value of such farms.	Per cent of families occupying such homes.	Per cent of total value of such homes.
Under \$500.....	4.56	0.42	6.56	0.03
\$500 and under \$1,000.....	11.91	2.39	16.75	3.56
\$1,000 and under \$2,500.....	35.21	16.11	37.27	17.41
\$2,500 and under \$5,000.....	27.96	27.24	22.28	22.35
\$5,000 and under \$10,000.....	15.03	28.19	11.29	22.29
\$5,000 and over.....	20.36	53.84	17.14	56.05
\$10,000 and over.....	5.33	25.05	5.85	33.76
\$25,000 and over.....	0.60	7.44	1.07	13.63

PERCENTAGE OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND PERCENTAGE OF THE TOTAL INCUMBRANCE ON SUCH FARMS AND HOMES, CLASSIFIED BY AMOUNTS OF INCUMBRANCE.

SPECIFIED AMOUNTS OF INCUMBRANCE.	OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.	
	Per cent of families occupying such farms.	Per cent of total incumbrance on such farms.	Per cent of families occupying such homes.	Per cent of total incumbrance on such homes.
Under \$500.....	32.07	6.88	36.05	6.94
\$500 and under \$1,000.....	27.07	14.70	24.99	12.87
\$1,000 and under \$2,500.....	23.81	34.56	25.89	20.20
\$2,500 and under \$5,000.....	8.90	23.87	8.72	21.85
\$5,000 and under \$10,000.....	2.56	13.13	3.25	15.63
\$5,000 and over.....	3.09	20.01	4.35	29.14
\$10,000 and over.....	0.53	6.88	1.10	13.51
\$25,000 and over.....	0.05	1.74	0.13	3.55

INTEREST ON THE INCUMBRANCE.

In the Report on Real Estate Mortgages rates of interest on the real estate mortgages made in the United States during the 10 years 1880 to 1889 were obtained mostly from the real estate records, with such corrections as the abstracters were able to make from inquiry, when the rates were supposed to be understated. In this report the rates cover the incumbrance on farms and homes occupied by owners, and do not include any incumbrance on other real estate; the rates were reported mostly by the debtors, except that reports were obtained mostly from county officers in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia.

The rates of this report will not agree with the rates in the Report on Real Estate Mortgages, because the rates of that report cover a broader and more varied debt, including debt incurred in land speculation, the rates on which are among the higher

rates in the communities where the speculation occurred; the rates of that report are borne also by mortgages on real estate used for business purposes, often in large amounts on contracts that are to endure for a long time, and such rates are among the lower ones.

The number of families occupying owned and incumbered farms and homes, and the amount of incumbrance on such farms and homes, are classified by rates of interest, for the entire country, in Table 19.

The families owning incumbered farms on which they pay interest at rates less than 6 per cent constitute 6.91 per cent of the whole number of families and the incumbrance at these rates is 12.31 per cent of the total incumbrance. The rate of 6 per cent is represented by 27.23 per cent of the families and 29.29 per cent of the incumbrance; the rate of 7 per cent by 15.51 per cent of the families and 16.18 per cent of the incumbrance; the rate of 8 per cent by 24.85 per cent of the families and 19.33 per cent of the incumbrance; the rates of 6 to 8 per cent, both inclusive, by 71.83 per cent of the families and 72.23 per cent of the incumbrance; rates greater than 6 per cent by 65.86 per cent of the families and 58.40 per cent of the incumbrance; rates greater than 8 per cent by 21.26 per cent of the families and 15.46 per cent of the incumbrance; rates greater than 10 per cent by 1.99 per cent of the families and 1.60 per cent of the incumbrance; and rates greater than 12 per cent by 0.43 of 1 per cent of the families and 0.29 of 1 per cent of the incumbrance.

Rates of interest less than 6 per cent are paid by 14.99 per cent of the families owning incumbered homes, and the incumbrance is 32.46 per cent of the total; 44.33 per cent of the families pay 6 per cent on 39.77 per cent of the incumbrance; 11.47 per cent of the families pay 7 per cent on 8.54 per cent of the incumbrance; 16.15 per cent of the families pay 8 per cent on 9.49 per cent of the incumbrance; 74.29 per cent of the families pay 6 to 8 per cent, both inclusive, on 61.20 per cent of the incumbrance; 40.68 per cent of the families pay rates greater than 6 per cent on 27.77 per cent of the incumbrance; 10.72 per cent of the families pay rates greater than 8 per cent on 6.34 per cent of the incumbrance; 1.74 per cent of the families pay rates higher than 10 per cent on 1.05 per cent of the incumbrance; and 0.44 of 1 per cent of the families pay rates greater than 12 per cent on 0.25 of 1 per cent of the incumbrance.

Rates under 6 per cent are paid by 18.05 per cent of the families owning incumbered homes in cities and towns having from 8,000 to 100,000 inhabitants on 30.99 per cent of the incumbrance; the rate of 6 per cent by 43.58 per cent of the families on 39.93 per cent of the incumbrance; the rate of 7 per cent by 11.71 per cent of the families on 8.58 per cent of the incumbrance; the rate of 8 per cent by 15.66 per cent of the families on 10.34 per cent of the incumbrance; rates from 6 to 8 per cent, both inclusive, by 73.73 per cent of the families on 62.26 per cent of the incumbrance; rates greater than 6 per cent by 38.37 per cent of the families on 29.08 per cent of the incumbrance; rates greater than 8 per cent by 8.22 per cent of the families on 6.75 per cent of the incumbrance; rates greater than 10 per cent by 1.24 per cent of the families on 1.04 per cent of the incumbrance; and rates greater than 12 per cent by 0.40 of 1 per cent of the families on 0.32 of 1 per cent of the incumbrance.

At the date for which the statistics of this report are taken, 33 states and 1 territory had usury laws. The law had limited the rates of interest on the farm and home incumbrance during the period when most of it was made, as follows: to 18 per cent in Idaho; 12 per cent in Kansas, New Mexico, North Dakota, South Dakota, and Texas; 10 per cent in Arkansas, District of Columbia, Iowa, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Oregon, South Carolina, and Wisconsin; 8 per cent in Alabama, Georgia, Illinois, Indiana, North Carolina, and Ohio; and to 6 per cent in Delaware, Kentucky, Maryland, New Hampshire, New Jersey, New York, Pennsylvania,

Tennessee, Vermont, Virginia, and West Virginia. The following states and territories have no usury laws: Arizona, California, Colorado, Connecticut, Florida, Louisiana (with very limited exceptions), Maine, Massachusetts (with very limited exceptions), Montana, Nevada, Oklahoma, Rhode Island, Utah, Washington, and Wyoming. Of the total amount of farm and home incumbrance, \$22,929,098 bears usurious rates of interest, and this amount is owed by 26,384 families, the amount being 1.07 per cent of the total incumbrance on farms and homes, and the families 1.55 per cent of the total families owning incumbered farms and homes.

It may be that in some of the states there are incumbrances bearing rates of interest now forbidden by law which are no less legally payable, because made under a previous law that sanctioned them. The average life of a mortgage being about 5 years, most of the incumbrances of this sort must have been made since 1884 or 1885. The legislation reducing the limit of the rate of interest since 1879 was in the following states and years: Iowa, 1890, rate reduced from 10 to 8 per cent; Kansas, 1889, rate reduced from 12 to 10 per cent; New Mexico, 1882, first usury law; New York, 1880, rate reduced from 7 to 6 per cent; Oregon, 1880, rate reduced from 12 to 10 per cent.

Upon taking the states that have usury laws, and making the computations, it is found that 1.74 per cent of the families owning incumbered farms and homes pay usurious rates, and their incumbrance is 1.26 per cent of the total incumbrance. In the South Central division the families are 10.96 per cent, the incumbrance is 13.25 per cent; in the South Atlantic division the families are 6.58 per cent, the incumbrance is 4.09 per cent; in the Western division the families are 2.40 per cent, the incumbrance is 1.71 per cent; in the North Atlantic division the families are 1.82 per cent, the incumbrance is 1.24 per cent; and in the North Central division the families are 1.05 per cent and the incumbrance is 0.70 of 1 per cent. So far as the incumbrance on owned farms and homes is concerned, usury is most prevalent in the South Central and least prevalent in the North Central states, and a considerable amount and share of the incumbrance in the North Central states is owed to nonresidents of the states, while in the North Atlantic division the local supply of loans is almost exclusive of extra state supply.

The percentages representing usury are a trifle higher for homes than for farms. Computed upon the total farm incumbrance of the United States, including states having no usury laws, the percentage for families is 1.44, for incumbrance 1.04; for homes the percentage for families is 1.69, for incumbrance 1.11. For states having usury laws the percentage for farm families is 1.53, for incumbrance 1.14; for home families the percentage is 2.00, for incumbrance 1.39.

OBJECTS OF INCUMBRANCE.

It would be bewildering, if not impossible, to take account of any but the immediate purposes of the incumbrance. There would be no end to the pursuit of the purposes backward along the line of causation, and there is no practicable way to treat the matter statistically except by confining the purposes to the one which is the immediate antecedent of the debtor's act of incumbering his farm or home. No vague or general answers were accepted from debtors in their statements of purpose, and there were rejected such answers as "for borrowed money", "to pay debts", "to secure a loan", "for cash", and "for general purposes". In such cases further inquiry was made for the purpose of getting more definite answers.

No effort was practicable to apportion the debt to two or more purposes when they were represented in the incumbrance on a farm or home. The principal combination is that of real estate purchase and improvements, and beyond this the combinations of purposes are generally of no great account. Business as a purpose does not include

real estate purchase and improvements; the justification of this is that a comparatively small portion of the incumbrance was incurred for business purposes, and the dependence of real estate ownership upon incumbrance is regarded of pre-eminent importance in the classification of purposes of incumbrance.

The personal property covered by the description of "Farm machines, domestic animals, and other personal property" is of the more durable sorts. If a man got groceries for family consumption he is not classified as buying personal property, but he is placed in the class of "Farm and family expenses". The intention has been to admit to the personal property class only such wealth as endures for a considerable length of time, such as vehicles and animals, but this intention is not carried so far as to include a purchase of household supplies on credit; they are included in farm and family expenses, as is also the purchase of fertilizers, seed, and feed for live stock.

The class of farm and family expenses has been made the "calamity" class to every extent possible without positively misrepresenting the character of the incumbrance. Many debtors, instead of returning the purposes of their incumbrance, explained or undertook to explain, why they had not paid them. Such answers were rejected and more definite information was called for.

The number of families occupying owned and incumbered farms and homes, and the amount of incumbrance on such farms and homes, are classified by objects of debt for the entire country in Table 20. The following table shows the percentage of the number of families and of the amount of incumbrance reported for each class of objects for which the debt was incurred:

PERCENTAGE OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND PERCENTAGE OF THE TOTAL INCUMBRANCE ON SUCH FARMS AND HOMES, CLASSIFIED BY OBJECTS OF DEBT: 1890.

OBJECTS OF DEBT.	OWNED AND INCUMBERED FARMS AND HOMES.		OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.	
	Per cent of families occupying such farms and homes.	Per cent of total incumbrance on such farms and homes.	Per cent of families occupying such farms.	Per cent of total incumbrance on such farms.	Per cent of families occupying such homes.	Per cent of total incumbrance on such homes.
The United States.....	100.00	100.00	100.00	100.00	100.00	100.00
Purchase of real estate.....	57.15	58.77	60.63	64.38	53.35	52.95
Real estate improvements.....	14.78	13.06	6.79	4.53	23.48	21.91
Purchase and improvements (combined).....	4.60	5.84	3.98	5.31	5.28	6.38
Business.....	3.55	4.96	1.62	1.95	5.66	8.09
Farm machines, domestic animals, and other personal property.....	1.71	0.70	2.77	1.19	0.54	0.19
Purchase, improvements, business, and personal property (two or more combined). (a)	3.53	4.67	5.01	6.15	1.92	3.14
Purchase, improvements, business, and personal property (combined with objects other than farm and family expenses).	0.62	0.98	0.84	1.34	0.38	0.59
Purchase, improvements, business, and personal property (combined with farm and family expenses).	6.38	6.05	9.83	9.52	2.60	2.45
Farm and family expenses.....	5.23	2.31	5.89	2.83	4.50	1.78
All other objects.....	2.47	2.66	2.64	2.80	2.29	2.52
Total for purchase and improvements (not combined with other objects).	78.51	77.67	71.40	74.22	82.11	81.24
Total for purchase, improvements, business, and personal property (not combined with other objects).	85.30	88.00	80.80	83.51	90.23	92.66

a The combination of purchase and improvements alone is not included. A preceding line is provided for this combination.

The purchase of real estate, without combination with any other object, induced 57.15 per cent of the farm and home debtor families to incur 58.77 per cent of the farm and home debt, which constitutes the incumbrance that is taken account of in this report. Real estate improvements, standing alone, induced 14.76 per cent of these families to incur 13.06 per cent of this debt, and real estate purchase and improvements, standing in combination, induced 4.60 per cent of these families to incur 5.84 per cent of this debt.

The purchase of real estate, uncombined with any other object, induced 60.63 per cent of the farm debtor families to incur 64.38 per cent of the farm debt; real estate improvements, uncombined with any other object, induced 6.79 per cent of these families to incur 4.53 per cent of this debt; and real estate purchase and improvements, in combination, induced 3.98 per cent of these families to incur 5.31 per cent of this debt.

For the purchase of real estate, when not combined with any other object, 53.35 per cent of the home debtor families incurred 52.95 per cent of the home debt; real estate improvements, when not combined with any other object, are represented by 23.48 per cent for home debtor families and 21.91 per cent for home incumbrance; and for real estate purchase and improvements, in combination, the home debtor families are represented by 5.23 per cent, and the home incumbrance by 6.38 per cent.

DESCRIPTION OF PROPRIETORS.

On the population schedule, questions were printed dividing all of the families, for the purpose of this investigation, into two primary classes, namely, those occupying farms and those occupying homes, and subdividing each of these two classes into three, namely, the families hiring, those owning under incumbrance, and those owning free of incumbrance.

Upon each schedule, which represented a family, were reported the following particulars, among others in regard to each member of the family, namely, sex; relationship to head of family, as wife, son, uncle; whether white, negro, mulatto, quadroon, octoroon, Chinese, Japanese, or Indian; age at nearest birthday; whether single, married, widowed, or divorced; the place of birth; the place of birth of father and place of birth of mother; number of years in the United States, if foreign born; whether naturalized; the profession, trade or occupation; illiteracy. Having reports in regard to these particulars for every member of a family, and also having the reports in regard to the proprietorship of the farm or home, it becomes possible to tabulate a description of every member of every family with any or all of the foregoing particulars.

For this purpose one member of each family is selected; in the case of the family owning its farm or home the owner is selected; and in the case of the family hiring its farm or home the head of the family is selected. In selecting the heads of the tenant families there is necessarily involved a selection of many more males than females, because the husband instead of the wife is regarded as the head of the family. In selecting owners and heads for a descriptive tabulation the persons are taken who are the more responsible members of the family, the persons upon whom, as a general fact, more than upon any other member of the family, depends whether the farm or home is owned or hired, and if owned, whether under incumbrance.

Considerations of time and expense made it practically impossible to tabulate as full a description of owners and heads as the population schedule permits, and for these reasons the more important as well as the more quickly tabulated particulars of description were selected. These are color, the place of birth of white persons, the place of birth of parents of native born white persons, age, and sex.

If the relationship to the head of the family were to be tabulated it would be chiefly for discovering ownership by wives, and this end is substantially reached in a tabulation by sex. It is so evident from observation that owners and heads are much more generally married than single that it is not especially important to tabulate their conjugal condition.

If the tabulation were made for the number of years during which the foreign born have lived in the United States, it would be by the following time periods: under 6 years, 6 to 9 years, 10 to 14 years, and 15 years and over. It may be said, from an extensive examination of schedules and from a limited trial tabulation, that by far the principal portion of the foreign born owners of farms and homes have been in this country 15 years and over. In the same way it has been ascertained that most of the foreign born owners have been naturalized.

A tabulation of the occupations of the owners and heads would be desirable, but it was found to be too large and expensive an undertaking.

The unknown quantities that were encountered in the tabulation do not appear in any of the tables because averages derived from the known quantities have been applied to them. The unknown quantities are of such small proportions, relatively, that there is no material effect upon results, even though the unknown quantities should belong entirely to one class instead of to the several classes as apportioned.

The number of persons owning and hiring their farms and homes are classified, for the entire country, by sex, in Table 21; by color and sex in Tables 22 and 23; and by age periods, in Tables 24 to 26; white persons owning and hiring their farms and homes are classified by place of birth, in Table 27; and native white persons owning and hiring their farms and homes are classified by nativity of parents, in Table 28.

While males much more generally than females are, by custom, regarded as the heads of families, tables for proprietorship by sex are, nevertheless, presented as of value, the qualification mentioned being kept in view. Of the 12,690,152 proprietors of farms and homes, 10,857,249 are males and 1,832,903 are females. The male owners of farms and homes are 46.23 per cent of the male proprietors, and the female owners 57.11 per cent of the female proprietors. Of the male owners of farms and homes, 29.26 per cent own subject to incumbrance; and of the female, 21.79 per cent. The farm proprietors number 4,767,179, of whom 4,396,699 are males and 370,480 are females. Of the male proprietors of farms, 64.37 per cent are owners; and of the female proprietors, 84.35 per cent. Of the male owners of farms, 28.96 per cent own subject to incumbrance; and of the female owners of farms, 21.50 per cent.

The home proprietors number 7,922,973, of whom 6,460,550 are males and 1,462,423 females. The male owners of homes are 33.89 per cent of the male home proprietors, and the female, 50.21 per cent of the female home proprietors. Of the male owners of homes 29.65 per cent own subject to incumbrance; and of the female owners, 21.91 per cent.

Under color, each class of proprietors is subdivided according to five types of color, namely: white, negro, mixed white and negro, Indian, and Chinese and Japanese, combining the latter two for convenience on account of their low numbers. For the purposes of the census, negro includes only those persons who have three-fourths or more of negro blood; mulatto includes those persons who have three-eighths to five-eighths of negro blood; quadroon includes those persons who have one-fourth negro blood, and octoroon includes those persons who have one-eighth or any trace of negro blood. The three classes, mulatto, quadroon, and octoroon, have here been condensed to a type which is called "mixed". The Indians of this report do not include any that are living on reservations.

Of the 12,690,152 families, the white owners of farms and homes and heads of tenant families number 11,255,169; the negro, 1,186,174; the mixed white and negro, 224,595; the Indian, 10,014; the Chinese and Japanese, 14,200.

It should be borne in mind that there are many negroes living in families the other members of which are white, and the same is more or less true of those of mixed blood, of the Indians, and of Chinese and Japanese, so that it would not be correct to divide the total negro population by the number of negro owners of farms and homes and heads of tenant families for the purpose of arriving at the total average number of negroes in a family.

The proprietors of farms and homes are divided as follows, by percentages, between owners and tenants: of the whites, 51.48 per cent are owners and 48.52 per cent tenants; of the negroes, 17.50 per cent owners and 82.50 per cent tenants; of the mixed, 25.23 per cent owners and 74.77 per cent tenants; of the Indians, 65.12 per cent owners and 34.88 per cent tenants; and of the Chinese and Japanese, 13.72 per cent owners and 86.28 per cent tenants.

Of the white owners of farms and homes, 71.23 per cent own free of incumbrance and 28.77 per cent own subject to incumbrance; of the negro owners, 89.29 per cent own free of incumbrance and 10.71 per cent own under incumbrance; of the mixed owners, 87.12 per cent own free of incumbrance and 12.88 per cent own subject to incumbrance; of the Indian owners, 95.66 per cent own free of incumbrance and 4.34 per cent own subject to incumbrance; and of the Chinese and Japanese owners, 96.97 per cent own free of incumbrance and 3.03 per cent own under incumbrance.

The total number of farm and home families that have male representatives as owners and tenant heads, is 10,857,249, and of these male representatives the whites number 9,674,093; the negroes, 980,870; the mixed, 179,485; the Indians, 8,824; the Chinese and Japanese, 13,977.

The following numerical relationship between male owners and male tenants is sustained by the various types of color: of the whites, the owners are 49.63 per cent, the tenants 50.37 per cent; of the negroes, the owners are 17.10 per cent, the tenants 82.90 per cent; of the mixed, the owners are 24.25 per cent, the tenants 75.75 per cent; of the Indians, the owners are 64.88 per cent, the tenants 35.12 per cent; and of the Chinese and Japanese, the owners are 13.59 per cent and the tenants 86.41 per cent.

Of the total number of white male owners of farms and homes, 69.93 per cent own free of incumbrance and 30.07 per cent own with incumbrance; of the negroes, 88.58 per cent own free and 11.42 per cent own with incumbrance; of the mixed, 86.18 own free and 13.82 per cent own under incumbrance; of the Indians, 96.10 per cent own free and 3.90 per cent own under incumbrance; and of the Chinese and Japanese, 97.05 per cent own free and 2.95 per cent own under incumbrance.

The female owners of farms and homes and heads of tenant families are distributed as follows for the various types of color: for the whites, to owners 62.80 per cent, to tenants 37.20 per cent; for the negroes, to owners 19.44 per cent, to tenants 80.56 per cent; for the mixed, to owners 29.13 per cent, to tenants 70.87 per cent; for the Indians, to owners 66.89 per cent; to tenants 33.11 per cent; for the Chinese and Japanese, to owners 21.52 per cent, to tenants 78.48 per cent.

Of the white female farm and home owners, 77.48 per cent own free and 22.52 per cent own under incumbrance; of the negro, 92.28 per cent own free and 7.72 per cent own under incumbrance; of the mixed, 90.21 per cent own free and 9.79 per cent own under incumbrance; of the Indian, 92.46 per cent own free and 7.54 per cent own under incumbrance; and of the Chinese and Japanese, 93.75 per cent own free and 6.25 per cent own under incumbrance.

For the purpose of this report the proprietors are grouped by age periods, to save an unnecessary mass of details and an amount of work which would accompany a presentation by ages in detail.

The tendency of ages to mass themselves upon 35, 40, 45, and so on, in statistical tables, probably has no perceptible effect upon the results herewith presented, unless such tendency is relatively greater for owners than for tenants or for owners under incumbrance than for owners free of incumbrance, and no reason appears why there should be a greater tendency for one class than for the other.

The 12,690,152 families have the same number of representatives as proprietors of farms and homes, and of these 631,239 are under 25 years of age; 1,428,634 are 25 to 29 years of age; 1,763,134 are 30 to 34 years; 1,743,347 are 35 to 39 years; 1,525,827 are 40 to 44 years; 1,408,455 are 45 to 49 years; 1,241,890 are 50 to 54 years; 936,870 are 55 to 59 years; and 2,010,756 are 60 years old and over.

Of proprietors who are under 25 years of age, 20.08 per cent are owners; 25 to 29 years of age, 27.50 per cent; 30 to 34 years, 36.77 per cent; 35 to 39 years, 42.42 per cent; 40 to 44 years, 48.65 per cent; 45 to 49 years, 52.64 per cent; 50 to 54 years, 56.82 per cent; 55 to 59 years, 62.79 per cent; and 60 years and over, 68.69 per cent.

A conspicuous feature of these percentages is that they increase from each age period to the succeeding one; the youngest group of owners is about one-fifth of the proprietors of the same age period; the oldest, two-thirds; and the age period of 45 to 49 years is the time when the owners become more than one-half of the proprietors and the tenants less than one-half.

The farm and home owners under 25 years of age who have incumbrance are 24.87 per cent of all owners of this age period; 25 to 29 years of age, 32.84 per cent; 30 to 34 years, 34.62 per cent; 35 to 39 years, 32.89 per cent; 40 to 44 years, 31.91 per cent; 45 to 49 years, 30.36 per cent; 50 to 54 years, 28.00 per cent; 55 to 59 years, 26.10 per cent; and 60 years and over, 18.50 per cent.

There are 10,857,249 male proprietors of farms and homes, of whom 572,139 are under 25 years of age; 1,332,427 are 25 to 29 years of age; 1,629,579 are 30 to 34 years; 1,565,219 are 35 to 39 years; 1,317,378 are 40 to 44 years; 1,181,319 are 45 to 49 years; 1,002,800 are 50 to 54 years; 741,991 are 55 to 59 years; and 1,514,397 are 60 years old and over.

The female proprietors of farms and homes number 1,832,903, of whom 59,100 are under 25 years of age; 96,207 are 25 to 29 years of age; 133,555 are 30 to 34 years; 178,128 are 35 to 39 years; 208,449 are 40 to 44 years; 227,136 are 45 to 49 years; 239,090 are 50 to 54 years; 194,879 are 55 to 59 years; and 496,359 are 60 years old and over.

The returns of places of birth, for the purposes of this report, have been very much condensed, only the names of the more important countries being separately preserved.

No attempt is made to compare the proprietors by place of birth with the population of the same place of birth, because in some cases the composition of the population of one place of birth differs very materially from that of the others. This so affects the potential contributing power of the population of the various places of birth to the proprietors as to make a comparison among the contributions very misleading. For instance, it would be misleading to compare the contribution of the native born population, about half of it being composed of persons under 21 years of age, with the contribution of the German born population, composed mostly of adults. It would be erroneous, too, to compare the foreign born proprietors, composed almost entirely of whites, with the entire native-born proprietors, a large percentage of whom are negroes, those of mixed negro and white blood, Indians, Chinese, and Japanese, and consequently the tables for place of birth are made only for white persons.

There are 11,255,169 families, in each of which there is a white proprietor of a farm or home. Of these proprietors, 86,995 were born in Austria-Hungary; 194,046 in Canada and Newfoundland (English); 81,642 in Canada and Newfoundland (French); 366,061 in England and Wales; 46,479 in France; 1,117,829 in Germany; 704,760 in

Ireland; 45,912 in Italy; 286,471 in Norway, Sweden, and Denmark; 89,695 in Russia and Poland; 85,045 in Scotland; 8,021,434 in the United States; and 128,800 in unmentioned countries.

Of the total number of white farm and home proprietors born in Norway, Sweden, and Denmark, 60.64 per cent are owners; of those born in the United States, 52.99 per cent; in Germany, 52.47 per cent; in France, 47.46 per cent; in unmentioned countries, 47.43 per cent; in Canada and Newfoundland (English), 46.73 per cent; in England and Wales, 45.79 per cent; in Scotland, 44.88 per cent; in Ireland, 43.53 per cent; in Austria-Hungary, 41.11 per cent; in Canada and Newfoundland (French), 31.41 per cent; in Russia and Poland, 31.38 per cent; and, lowest of all, in Italy, 14.51 per cent.

The ownership of farms under incumbrance is more prevalent among the foreign born than it is among the native born. Of the total number of owners born in Russia and Poland, 47.22 per cent have incumbrances; of those born in Norway, Sweden, and Denmark, 43.96 per cent; in Canada and Newfoundland (French), 42.26 per cent; in Canada and Newfoundland (English), 42.23 per cent; in Austria-Hungary, 38.24 per cent; in Germany, 35.52 per cent; in England and Wales, 32.85 per cent; in unmentioned countries, 32.03 per cent; in Ireland, 31.87 per cent; in Scotland, 31.58 per cent; in the United States, 26.23 per cent; in France, 24.76 per cent; and in Italy, 22.65 per cent. While the Italians are more given to tenancy than the natives of any other country, they are less disposed to incumber their farms and homes.

Having determined how well or ill the foreign born white inhabitants have done in the acquiring of title to farms and homes occupied by them, it becomes desirable to know how their native born children compare in like acquirement with the native born children of native white parents. The negroes are excluded, for their inclusion would lead to erroneous comparisons between the proprietors with native parents and the proprietors with foreign parents.

No attempt is made to show how the contribution of the native white population with native parents to owners and tenants differs from that of the native white population with foreign parents, for the reason that the two population groups are so dissimilar with respect to ages as to make a comparison between them misleading. A large portion of the foreign born have not been in this country long enough to have children old enough to be either owners of their farms and homes or the heads of tenant families, and a very considerable portion of the native born children of foreign born parents, when old enough to be owners or heads, must be in that time of young life that is distinguished more by tenancy than by ownership.

There are 8,021,434 native white persons who are the proprietors of farms and homes, of whom 6,845,911 have native parents and 1,175,523 have foreign parents.

The ownership of farms and homes has been acquired by 54.66 per cent of the native white proprietors with native parents, and by 43.31 per cent of the proprietors with one or both parents foreign born.

Incumbrance is a more common fact among the native white owners having one or both parents foreign born than it is among those with native parents, relative to their number, being represented by 24.96 per cent of the owners with native parents and 35.50 per cent of those having one or both parents foreign born.

FARMS AND HOMES.

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TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Aggregate families.	FAMILIES OCCUPYING OWNED FARMS AND HOMES.			Total families occupying hired farms and homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING FARMS AND HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED FARMS AND HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
The United States.	12,090,152	6,006,417	4,369,527	1,696,890	6,623,735	47.80	34.43	13.37	52.20	72.03	27.97
Alabama	287,292	99,521	95,564	3,957	187,771	34.64	33.26	1.38	65.36	96.02	3.98
Arizona	13,495	6,800	6,512	288	6,695	50.83	48.25	2.58	49.17	94.93	5.07
Arkansas	213,020	101,171	96,577	4,594	112,449	47.86	45.21	2.15	52.64	95.46	4.54
California	245,710	117,925	87,018	30,907	127,785	47.99	35.41	12.58	52.01	73.79	26.21
Colorado	84,276	41,649	31,765	9,884	42,627	49.42	47.69	11.73	50.78	76.27	23.73
Connecticut	165,890	68,975	40,457	28,518	96,015	41.58	24.39	17.19	55.42	58.65	41.35
Delaware	34,578	13,133	8,493	4,640	21,445	37.98	24.56	13.42	62.02	64.67	35.33
District of Columbia	43,967	11,225	8,578	2,647	32,742	25.53	19.51	6.02	74.47	76.42	23.58
Florida	80,059	40,135	38,680	1,455	39,924	50.13	48.31	1.82	49.87	96.37	3.63
Georgia	352,059	110,639	107,117	3,522	241,420	31.43	30.43	1.00	64.57	96.82	3.18
Idaho	18,113	12,998	11,514	1,484	5,115	71.76	63.57	8.19	28.24	88.58	11.42
Illinois	778,013	388,374	260,124	128,250	391,641	49.66	33.43	16.23	59.34	67.32	32.68
Indiana	467,146	208,724	188,871	79,853	198,422	57.52	40.43	17.09	42.48	70.28	29.72
Iowa	398,517	245,481	141,889	104,072	143,056	63.18	36.39	26.79	36.82	57.60	42.40
Kansas	297,358	181,325	91,057	90,271	116,030	66.98	30.62	36.36	39.02	50.22	49.78
Kentucky	354,463	178,196	167,599	8,597	178,267	49.71	47.28	2.43	50.29	95.12	4.88
Louisiana	214,123	63,303	60,811	2,492	150,820	29.56	28.40	1.16	70.44	96.06	3.94
Maine	150,355	99,761	78,040	21,721	50,594	66.35	51.90	14.45	33.65	78.23	21.77
Maryland	202,179	77,217	66,290	20,927	124,962	38.19	27.84	10.35	61.81	72.90	27.10
Massachusetts	479,790	175,053	108,804	66,249	304,737	36.49	22.68	13.81	63.51	62.15	37.85
Michigan	455,004	287,182	169,475	117,707	167,822	63.12	37.25	25.87	36.88	59.01	40.99
Minnesota	247,975	161,031	92,646	68,385	86,944	64.94	37.36	27.58	35.06	57.53	42.47
Mississippi	241,148	78,610	73,163	5,447	162,538	32.60	30.34	2.26	67.40	93.07	6.93
Missouri	523,205	273,677	182,472	91,105	254,718	51.78	34.54	17.24	48.22	66.70	33.30
Montana	27,501	14,781	12,776	2,005	12,720	53.75	46.46	7.29	46.25	86.44	13.56
Nebraska	206,820	124,520	66,071	58,458	82,291	60.21	31.05	28.26	39.79	53.06	46.94
Nevada	10,170	6,124	5,715	409	4,046	60.22	56.20	4.02	39.78	93.32	6.68
New Hampshire	87,348	48,822	37,381	11,441	38,526	55.89	42.79	13.10	44.11	76.57	23.43
New Jersey	308,339	109,941	59,548	50,393	198,398	35.66	19.31	16.35	64.34	54.16	45.84
New Mexico	35,504	24,687	23,966	721	10,817	69.53	67.50	2.03	30.47	97.68	2.92
New York	1,308,015	491,283	290,025	201,258	816,732	37.56	22.17	15.39	62.44	59.03	40.97
North Carolina	306,952	138,515	131,740	6,769	168,437	45.13	42.92	2.21	54.87	95.11	4.89
North Dakota	85,478	30,076	10,414	13,662	8,402	78.16	42.66	35.50	21.84	54.58	45.42
Ohio	785,291	426,366	302,943	123,423	358,925	54.29	38.58	15.71	45.71	71.05	28.95
Oklahoma	15,029	13,059	13,059		1,970	86.89	86.89		13.11	100.00	
Oregon	63,791	39,392	29,400	9,992	24,399	61.75	46.09	15.66	38.25	74.63	25.37
Pennsylvania	1,061,626	462,490	325,904	136,595	599,127	43.57	30.70	12.87	56.43	70.47	29.53
Rhode Island	75,010	22,219	14,036	7,583	52,791	29.62	19.61	10.11	70.38	65.87	34.13
South Carolina	222,941	64,141	59,308	4,833	158,800	28.77	26.69	2.17	71.23	92.47	7.53
South Dakota	70,250	52,886	26,940	25,937	17,364	75.28	38.36	36.92	24.72	50.96	49.04
Tennessee	334,194	150,380	144,560	5,820	183,814	45.00	43.26	1.74	55.00	96.13	3.87
Texas	411,251	189,906	179,972	9,934	221,345	46.18	43.76	2.42	53.82	94.77	5.23
Utah	38,816	27,096	25,109	1,987	11,720	69.81	64.69	5.12	30.19	92.67	7.33
Vermont	75,869	46,584	27,369	19,185	29,285	61.40	36.11	25.29	38.60	58.82	41.18
Virginia	304,673	130,142	125,599	4,543	174,581	42.72	41.23	1.49	57.28	96.51	3.49
Washington	70,977	38,521	29,488	9,033	32,456	54.27	41.54	12.73	45.73	76.55	23.45
West Virginia	140,359	79,369	67,078	11,691	60,990	56.55	48.22	8.33	43.45	85.27	14.73
Wisconsin	335,456	280,974	145,598	85,376	104,482	68.85	43.40	25.45	31.15	63.04	36.96
Wyoming	12,065	6,077	5,267	810	5,988	50.37	43.66	6.71	49.63	86.07	13.93

TABLE 2.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Aggregate families.	FAMILIES OCCUPYING OWNED FARMS.			Total families occupying hired farms.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING FARMS.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED FARMS.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
The United States.	4,767,179	3,142,746	2,255,789	886,957	1,624,433	65.92	47.32	18.00	34.08	71.78	28.22
Alabama.....	166,690	71,929	68,798	3,131	94,761	43.15	41.27	1.88	56.85	95.65	4.35
Arizona.....	2,290	1,842	1,716	126	457	80.12	74.64	5.48	19.88	93.16	6.84
Arkansas.....	146,970	79,275	75,961	3,314	67,695	53.94	51.68	2.26	46.06	95.82	4.18
California.....	55,534	42,252	28,520	13,732	13,282	70.08	51.35	24.73	23.92	67.50	32.50
Colorado.....	19,178	15,417	11,482	3,929	3,761	80.39	59.90	20.49	19.61	74.52	25.48
Connecticut.....	26,439	21,765	14,996	6,769	4,674	82.32	56.72	25.60	17.08	68.90	31.10
Delaware.....	9,381	4,745	3,350	1,395	4,636	50.58	35.71	14.87	40.42	70.60	29.40
District of Columbia.....	387	242	232	10	145	62.53	59.95	2.58	37.47	95.87	4.13
Florida.....	36,625	23,860	23,163	703	12,759	65.16	63.24	1.92	34.84	97.05	2.95
Georgia.....	175,688	73,607	71,116	2,491	102,081	41.00	40.48	1.42	58.10	96.62	3.38
Idaho.....	7,987	7,683	5,927	1,756	914	88.57	74.11	14.46	11.43	83.68	16.32
Illinois.....	252,953	160,085	101,305	58,780	92,888	63.28	40.05	23.23	36.72	63.29	36.71
Indiana.....	205,331	145,275	97,196	48,079	60,056	70.75	47.34	23.41	29.25	66.90	33.10
Iowa.....	205,435	144,698	67,587	77,111	60,787	70.43	32.90	37.53	29.57	46.71	53.29
Kansas.....	171,145	118,631	52,548	66,083	53,114	68.97	30.71	38.26	31.03	44.52	55.48
Kentucky.....	188,560	123,071	118,080	4,991	65,489	65.27	62.62	2.65	34.73	95.94	4.06
Louisiana.....	79,705	35,458	34,038	1,420	44,247	44.49	42.71	1.78	55.51	96.00	4.00
Maine.....	62,122	57,391	44,712	12,679	4,731	92.38	71.97	20.41	7.62	77.91	22.09
Maryland.....	41,372	25,969	18,175	7,794	15,403	62.77	43.93	18.84	37.23	69.99	30.01
Massachusetts.....	34,576	29,370	20,425	8,945	5,206	84.04	59.07	25.87	15.06	69.54	30.46
Michigan.....	176,764	146,697	74,302	72,395	30,067	82.99	42.03	40.06	17.01	50.65	49.35
Minnesota.....	117,893	99,911	53,564	46,347	17,982	84.75	45.44	39.31	15.25	53.61	46.39
Mississippi.....	161,080	60,777	56,096	4,681	100,303	37.73	34.82	2.91	62.27	92.20	7.70
Missouri.....	250,892	172,957	109,948	63,011	77,875	68.95	43.83	25.12	31.05	63.57	36.43
Montana.....	6,441	5,878	4,709	809	863	86.60	73.11	13.40	13.40	84.42	15.58
Nebraska.....	115,928	84,620	40,620	43,991	31,308	72.99	35.04	37.95	27.01	48.01	51.99
Nevada.....	1,514	1,270	1,052	218	244	83.88	69.48	14.40	16.12	82.53	17.47
New Hampshire.....	29,151	25,969	20,310	5,659	3,182	89.08	69.67	19.41	10.92	78.21	21.79
New Jersey.....	31,942	21,687	11,080	10,607	10,225	67.89	34.69	33.20	32.11	51.09	48.91
New Mexico.....	9,518	8,393	8,142	251	1,125	88.18	85.54	2.64	11.82	97.01	2.99
New York.....	220,632	174,652	97,509	77,143	51,980	77.06	43.02	34.04	22.94	55.83	44.17
North Carolina.....	182,791	106,523	101,321	5,202	76,268	58.28	55.43	2.85	41.72	95.12	4.88
North Dakota.....	28,225	25,431	13,054	12,377	2,794	90.10	46.25	43.85	9.90	51.38	48.62
Ohio.....	256,264	186,423	132,540	53,888	69,841	72.75	51.72	21.03	27.25	71.10	28.90
Oklahoma.....	10,419	9,903	9,903	.....	516	85.05	95.05	.....	4.05	100.00	.....
Oregon.....	27,639	22,508	17,240	5,267	5,136	81.42	62.40	10.02	18.58	76.64	23.36
Pennsylvania.....	211,472	156,928	113,908	43,020	54,544	74.21	53.87	20.34	25.70	72.59	27.41
Rhode Island.....	5,500	4,125	3,339	786	1,375	75.00	60.71	14.29	25.00	80.05	19.95
South Carolina.....	117,405	45,218	41,601	3,617	72,187	38.51	35.43	3.08	61.49	92.00	8.00
South Dakota.....	49,540	41,521	19,771	21,750	8,019	83.81	39.91	43.90	16.19	47.62	52.38
Tennessee.....	183,726	106,777	103,846	3,431	76,949	58.12	56.25	1.87	41.88	96.79	3.21
Texas.....	248,782	126,314	119,093	7,221	122,468	50.77	47.87	2.90	40.23	94.28	5.72
Utah.....	11,884	10,763	10,166	597	1,121	90.57	85.55	5.02	9.43	94.45	5.55
Vermont.....	32,573	28,535	14,935	11,000	5,738	82.38	45.85	36.53	17.62	55.65	44.35
Virginia.....	132,790	82,256	79,660	2,596	50,534	61.94	59.99	1.95	38.00	96.84	3.16
Washington.....	24,047	19,620	14,369	5,251	4,427	81.59	59.75	21.84	18.41	73.24	26.76
West Virginia.....	76,157	56,085	48,763	7,272	20,122	73.58	64.03	8.55	26.42	87.02	12.98
Wisconsin.....	148,349	128,913	73,671	55,242	19,436	86.90	49.66	37.24	13.10	57.15	42.85
Wyoming.....	3,534	2,796	2,431	365	738	79.12	68.79	10.33	20.88	86.95	13.05

FARMS AND HOMES.

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TABLE 3.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRED, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.					PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.					Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.	Hiring.			
The United States	7,922,973	2,923,671	2,113,738	809,933	4,999,302	36.90	26.68	10.22	63.10	72.30	27.70	
Alabama	120,092	27,592	20,760	828	93,010	22.88	22.19	0.60	77.12	97.01	2.99	
Arizona	11,196	5,018	4,796	222	6,178	44.82	42.84	1.98	55.18	95.58	4.42	
Arkansas	66,650	21,896	20,610	1,280	44,754	32.85	30.93	1.92	67.15	94.15	5.85	
California	190,176	75,498	58,498	17,175	114,503	39.79	30.76	9.03	60.21	77.30	22.70	
Colorado	65,098	20,232	20,277	5,955	38,866	40.30	31.15	9.15	59.70	77.30	22.70	
Connecticut	139,451	47,210	25,461	21,749	92,241	33.85	18.26	15.59	66.15	53.93	46.07	
Delaware	25,197	8,388	5,143	3,245	16,809	33.29	26.41	12.88	66.71	61.31	38.69	
District of Columbia	43,580	10,983	8,346	2,637	32,597	25.20	19.15	6.05	74.80	75.99	24.01	
Florida	43,434	16,209	15,517	752	27,165	37.46	35.73	1.73	62.54	95.38	4.62	
Georgia	176,371	37,032	30,001	1,031	139,339	21.00	20.41	0.59	79.00	97.22	2.78	
Idaho	10,116	5,915	5,587	328	4,201	58.47	55.23	3.24	41.53	94.45	5.55	
Illinois	525,062	226,809	158,819	67,490	298,753	43.10	30.25	12.85	56.90	70.18	29.82	
Indiana	261,815	123,449	91,075	31,774	138,366	47.15	35.01	12.14	52.85	74.20	25.74	
Iowa	183,082	100,763	73,802	26,961	82,319	55.04	40.31	14.73	44.96	73.24	26.76	
Kansas	126,213	63,207	38,509	24,788	62,916	50.15	30.51	19.64	49.85	60.84	39.16	
Kentucky	165,903	53,125	49,510	3,606	112,778	32.02	29.85	2.17	67.98	93.21	6.79	
Louisiana	134,418	26,773	1,072	2,038	106,573	30.72	19.92	0.80	79.28	96.15	3.85	
Maine	88,233	42,370	33,328	9,042	45,863	48.02	37.77	10.25	51.98	78.66	21.34	
Maryland	100,807	51,248	38,115	13,133	109,559	31.87	23.70	8.17	68.13	74.37	25.63	
Massachusetts	445,214	145,638	88,379	57,304	299,531	32.72	19.85	12.87	67.28	60.67	39.33	
Michigan	278,240	140,485	95,173	45,312	137,755	50.49	34.21	16.28	49.51	67.75	32.25	
Minnesota	130,082	61,120	39,082	22,038	68,992	46.99	30.05	16.94	53.01	63.94	36.06	
Mississippi	80,068	17,833	17,067	766	62,235	22.27	21.31	0.96	77.73	95.70	4.30	
Missouri	277,463	100,620	72,526	28,094	176,643	36.26	26.14	10.12	63.74	72.08	27.92	
Montana	21,000	9,203	8,067	1,136	11,657	43.70	38.31	5.39	56.30	87.66	12.34	
Nebraska	90,892	39,909	25,442	14,467	50,983	43.91	27.99	15.92	56.09	63.75	36.25	
Nevada	8,650	4,854	4,063	191	3,892	56.08	53.87	2.21	43.92	96.07	3.93	
New Hampshire	58,197	22,853	17,071	5,782	35,344	39.27	29.33	9.94	60.73	74.70	25.30	
New Jersey	276,397	88,254	48,468	39,786	188,143	31.63	17.54	14.39	68.07	54.92	45.08	
New Mexico	25,986	16,294	15,824	470	9,692	62.70	60.89	1.81	37.30	97.12	2.88	
New York	1,081,383	316,631	192,516	124,115	764,752	29.28	17.80	11.48	70.72	60.80	39.20	
North Carolina	124,161	31,992	30,425	1,567	92,169	25.77	24.51	1.26	74.23	95.10	4.90	
North Dakota	10,253	4,645	3,360	1,285	5,608	45.30	32.77	12.53	54.70	72.34	27.66	
Ohio	520,027	239,943	170,403	69,540	289,084	45.36	32.21	13.15	54.64	71.02	28.98	
Oklahoma	4,610	3,156	3,156	0	1,454	68.46	68.46		31.54	100.00		
Oregon	36,152	19,839	12,154	4,735	19,263	48.72	33.62	13.10	53.28	71.96	28.04	
Pennsylvania	850,154	305,571	211,996	93,575	544,583	35.94	24.93	11.01	64.06	69.38	30.62	
Rhode Island	69,510	18,094	11,297	6,797	51,416	26.03	16.25	9.78	73.97	62.44	37.56	
South Carolina	105,536	18,923	17,707	1,216	86,613	17.63	16.78	1.15	82.07	98.57	6.43	
South Dakota	20,710	11,365	7,178	4,187	9,345	54.88	34.66	20.22	45.12	63.16	36.84	
Tennessee	150,468	43,603	41,214	2,389	106,865	28.98	27.39	1.59	71.02	94.52	5.48	
Texas	162,469	69,592	60,879	2,713	98,877	39.14	37.47	1.67	60.56	95.73	4.27	
Utah	26,932	16,333	14,943	1,390	10,599	60.85	55.49	5.16	39.35	91.49	8.51	
Vermont	43,296	19,749	12,464	7,285	23,547	45.61	28.79	16.82	54.39	63.11	36.89	
Virginia	171,883	47,886	45,969	1,947	123,997	27.86	26.73	1.13	72.14	95.93	4.07	
Washington	46,930	18,901	15,119	3,782	28,029	40.27	32.21	8.06	59.73	79.99	20.01	
West Virginia	64,202	23,334	18,915	4,419	40,868	38.34	29.46	6.88	63.66	81.06	18.94	
Wisconsin	187,107	102,061	71,927	30,134	85,046	54.55	38.44	16.11	45.45	70.47	29.53	
Wyoming	8,531	3,281	2,836	445	5,250	38.46	33.24	5.22	61.54	86.44	13.56	

TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890.

CITIES AND TOWNS.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE OF ALL FAMILIES OCCUPYING HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
Total	1,749,579	629,092	414,479	214,613	1,120,487	35.96	23.69	12.27	64.04	65.89	34.11
Adams, Mass.....	1,738	406	207	199	1,332	23.36	11.91	11.45	76.64	50.99	49.01
Adrian, Mich.....	2,132	1,340	1,063	277	792	62.85	49.86	12.99	37.15	79.33	20.67
Akron, Ohio.....	6,037	3,390	2,117	1,273	2,647	56.15	35.07	21.08	43.85	62.45	37.55
Alameda, Cal.....	2,300	1,207	764	443	1,093	52.48	33.22	19.26	47.52	63.30	36.70
Albany, N. Y.....	20,386	5,520	3,686	1,833	44,857	27.12	18.08	9.04	72.88	66.67	33.33
Alexandria, Va.....	2,955	1,080	993	87	1,875	36.55	33.60	2.95	63.45	91.94	8.06
Allentown, Pa.....	5,359	1,932	1,217	715	3,427	36.05	22.71	13.34	63.95	62.99	37.01
Alpena, Mich.....	2,292	1,399	1,053	346	893	61.04	45.94	15.10	38.96	75.27	24.73
Alton, Ill.....	2,100	886	753	133	1,214	42.19	35.86	6.33	57.81	84.99	15.01
Altoona, Pa.....	5,954	2,680	1,422	1,267	3,265	45.10	23.88	21.28	54.84	52.88	47.12
Amesbury, Mass.....	2,092	849	561	288	1,243	40.58	26.81	13.77	59.42	66.08	33.92
Ansterdam, N. Y.....	3,633	1,153	527	626	2,480	31.74	14.51	17.23	68.26	45.71	54.29
Anderson, Ind.....	2,096	853	625	228	1,243	40.70	29.82	10.88	59.30	73.27	26.73
Ann Arbor, Mich.....	2,210	1,241	814	427	978	55.93	36.69	19.24	44.07	65.59	34.41
Anniston, Ala.....	1,624	314	304	10	1,310	19.33	18.72	0.61	80.67	96.82	3.18
Ansonia, Conn.....	2,116	695	311	384	1,421	32.84	14.70	18.14	67.16	44.75	55.25
Appleton, Wis.....	2,339	1,422	900	522	917	60.80	38.48	22.32	39.20	63.29	36.71
Arkansas city, Kan.....	1,780	597	318	279	1,183	33.54	17.87	15.67	66.46	53.27	46.73
Asheville, N. C.....	1,778	434	390	44	1,344	24.41	21.94	2.47	75.59	89.86	10.14
Ashland, Wis.....	1,742	742	524	218	1,000	42.59	30.08	12.51	57.41	70.62	29.38
Ashtabula, Ohio.....	1,794	834	535	299	960	46.49	29.82	16.67	53.51	64.15	35.85
Athol, Kan.....	2,915	1,432	905	527	1,483	49.13	31.05	18.08	50.87	63.20	36.80
Athens, Ga.....	1,562	586	535	51	976	37.52	34.25	3.27	62.48	91.30	8.70
Atlanta, Ga.....	13,315	3,009	2,788	221	10,306	22.60	20.94	1.66	77.40	92.66	7.34
Atlantic city, N. J.....	2,846	929	498	431	1,917	32.64	17.50	15.14	67.36	53.61	46.39
Auburn, Me.....	2,166	955	723	232	1,211	44.09	33.38	10.71	55.91	75.71	24.29
Auburn, N. Y.....	5,487	2,692	1,472	1,220	2,795	49.06	26.83	22.23	50.94	54.68	45.32
Augusta, Ga.....	7,449	1,261	1,218	33	6,188	16.79	16.35	0.44	83.21	87.36	12.64
Augusta, Me.....	1,844	687	558	129	1,157	37.26	30.26	7.00	62.74	81.22	18.78
Aurora, Ill.....	4,324	2,302	1,550	752	2,022	53.24	35.85	17.59	46.76	67.33	32.67
Austin, Tex.....	2,807	1,068	1,011	57	1,739	38.05	36.02	2.03	61.65	94.66	5.34
Bangor, Me.....	3,910	1,842	1,543	299	2,074	47.94	39.40	7.64	52.06	83.77	16.23
Bath, Me.....	1,971	959	849	110	1,022	48.60	43.08	5.58	51.34	88.53	11.47
Baton Rouge, La.....	1,688	434	412	22	1,254	25.71	24.41	1.30	74.29	94.93	5.07
Battle Creek, Mich.....	3,180	1,508	828	680	1,672	47.42	26.04	21.38	52.58	54.91	45.09
Bay city, Mich.....	5,494	2,483	1,522	961	3,011	45.19	27.70	17.49	54.81	61.30	38.70
Bayonne, N. J.....	3,480	921	470	451	2,559	26.47	13.51	12.96	73.53	51.03	48.97
Beatrice, Neb.....	2,190	971	547	424	1,225	44.22	24.91	19.31	55.78	56.33	43.67
Beaver Falls, Pa.....	1,984	809	405	404	1,175	40.78	30.42	20.36	59.22	50.06	49.94
Bellaire, Ohio.....	2,027	681	395	346	1,346	33.00	16.53	17.37	66.40	49.19	50.81
Bellefonte, Ill.....	3,081	1,414	930	484	1,667	45.89	30.18	15.71	54.11	65.77	34.23
Beverly, Mass.....	2,529	1,073	696	377	1,450	42.53	27.59	14.94	57.47	64.86	35.14
Biddeford, Me.....	2,616	720	568	161	1,887	27.87	21.71	6.16	72.13	77.91	22.09
Binghamton, N. Y.....	7,029	2,988	1,682	1,327	4,640	39.18	21.79	17.39	60.82	55.60	44.40
Birmingham, Ala.....	5,215	530	462	68	4,685	10.16	8.86	1.30	81.84	87.17	12.83
Bloomington, Ill.....	4,324	2,361	1,571	790	1,963	54.60	36.33	18.27	45.40	66.54	33.46
Bradford, Pa.....	1,513	506	349	157	1,007	33.44	23.07	10.37	66.56	68.07	31.93
Bradford, Pa.....	2,958	1,207	1,061	146	1,151	51.19	45.00	6.19	48.81	87.90	12.10
Bridgeport, Conn.....	10,411	2,549	1,285	1,264	7,862	24.48	12.34	12.14	75.52	50.41	49.59
Bridgeton, N. J.....	2,622	997	453	544	1,625	38.02	17.27	20.75	61.08	45.44	54.56
Brockton, Mass.....	6,155	2,137	959	1,178	4,018	34.72	15.58	19.14	65.28	44.88	55.12
Brookline, Mass.....	2,560	748	487	261	1,612	31.60	20.63	11.06	68.31	65.11	34.89
Brunswick, Ga.....	1,773	407	475	22	1,276	28.03	26.79	1.24	71.97	85.57	14.43
Burlington, Iowa.....	4,707	2,482	1,682	750	2,225	51.67	35.74	15.93	48.33	69.16	30.84
Burlington, Vt.....	2,882	1,180	676	514	1,692	41.29	23.46	17.83	58.71	56.81	43.19
Butler, Pa.....	1,642	755	407	348	887	45.98	21.79	21.19	54.02	53.91	46.09
Butte, Mont.....	1,066	499	422	77	1,467	25.38	21.46	3.92	74.62	84.57	15.43
Cahto, Ill.....	2,193	757	623	134	1,436	34.52	28.41	6.11	65.48	82.30	17.70
Cambridge, Mass.....	14,151	3,400	2,134	1,266	10,751	24.03	15.08	8.95	75.97	62.70	37.30
Camden, N. J.....	12,624	2,830	1,593	1,237	9,794	22.42	12.62	9.80	77.58	56.29	43.71

TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggregate Families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF ALL FAMILIES OCCUPYING HOMES.						PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.		
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning with free.	Owning with incumbrance.	Total.	Free.	With incumbrance.
						Total.	Free.	With incumbrance.						
Canton, Ohio.....	5,404	2,657	1,537	1,120	2,747	49.17	28.44	20.73	50.83	57.85	42.15			
Carbondale, Pa.....	2,134	1,253	1,088	185	881	58.72	50.05	8.67	41.28	85.24	14.76			
Cedar Rapids, Iowa.....	3,808	1,722	1,193	529	2,086	45.22	31.33	13.89	54.78	69.28	30.72			
Charleston, S. C.....	11,085	2,153	1,927	228	8,933	19.42	17.38	2.04	80.58	89.50	10.50			
Charlotte, N. C.....	2,493	637	586	51	1,766	26.51	24.39	2.12	73.49	91.99	8.01			
Chattanooga, Tenn.....	6,122	1,087	944	143	5,035	17.76	15.42	2.34	82.24	86.84	13.16			
Chelsea, Mass.....	6,206	1,602	1,004	598	4,604	25.81	16.18	9.63	74.19	62.67	37.33			
Chester, Pa.....	3,994	1,209	695	514	2,785	30.27	17.40	12.87	69.73	57.49	42.51			
Cheyenne, Wyo.....	2,060	636	509	127	1,424	30.87	24.71	6.16	69.13	80.03	19.97			
Chicopee, Mass.....	2,494	680	376	284	1,834	26.40	15.07	11.39	73.54	56.97	43.03			
Chillicothe, Ohio.....	2,551	1,162	950	212	1,389	45.55	37.24	8.31	54.45	81.76	18.24			
Chippewa Falls, Wis.....	1,659	943	749	194	1,716	56.84	45.15	11.69	43.16	79.43	20.57			
Clinton, Iowa.....	2,885	1,793	806	987	1,092	62.15	31.06	31.09	37.85	49.97	50.03			
Clinton, Mass.....	1,991	664	348	316	1,327	33.35	17.48	15.87	66.65	52.41	47.59			
Cohoes, N. Y.....	4,531	997	545	452	3,534	22.00	12.03	9.97	78.00	54.66	45.34			
Colorado Springs, Colo.....	2,161	950	522	428	1,211	43.96	24.15	19.81	56.04	54.95	45.05			
Columbia, Pa.....	2,172	739	469	270	1,433	34.02	21.50	12.43	65.98	63.46	36.54			
Columbia, S. C.....	2,819	719	629	90	2,200	24.63	21.55	3.08	75.37	87.48	12.52			
Columbus, Ga.....	3,650	657	638	21	2,993	18.00	17.42	0.58	82.00	98.80	3.20			
Columbus, Ohio.....	17,982	5,880	3,617	2,263	12,102	32.70	20.11	12.59	67.30	61.51	38.49			
Concord, N. H.....	3,675	1,535	1,189	349	2,140	41.77	32.27	9.50	58.23	77.26	22.74			
Corning, N. Y.....	1,848	885	626	259	963	47.89	33.87	14.02	52.11	70.78	29.22			
Cortland, N. Y.....	1,985	874	571	503	821	51.56	31.89	20.67	48.44	42.45	57.55			
Council Bluffs, Iowa.....	4,368	1,992	1,350	642	2,376	45.60	26.33	19.27	54.40	57.73	42.27			
Covington, Ky.....	7,790	2,288	2,086	197	5,507	29.31	26.78	2.53	70.69	91.97	8.03			
Cranston, R. I.....	1,358	461	310	151	897	33.95	22.83	11.12	66.05	67.25	32.75			
Cumberland, Md.....	2,387	816	628	188	1,571	34.19	26.31	7.88	65.81	76.96	23.04			
Cumberland, R. I.....	1,467	302	185	117	1,165	20.59	12.01	7.98	79.41	61.20	38.74			
Dallas, Tex.....	6,968	1,774	1,569	205	5,194	25.40	22.52	2.94	74.54	88.44	11.56			
Danbury, Conn.....	3,823	1,397	871	526	2,426	36.54	14.93	21.61	63.46	40.87	59.13			
Danville, Ill.....	2,555	1,325	802	523	1,230	51.86	31.39	20.47	48.14	60.58	39.42			
Danville, Va.....	2,104	461	456	5	1,643	21.91	21.07	0.24	78.09	98.92	1.08			
Davenport, Iowa.....	5,705	2,761	2,092	672	3,001	47.94	36.29	11.65	52.06	75.09	24.91			
Dayton, Ohio.....	13,114	5,440	2,964	2,476	7,674	41.48	22.60	18.88	58.52	54.49	45.51			
Decatur, Ill.....	3,090	1,888	1,258	630	1,802	51.17	34.09	17.08	48.83	66.63	33.37			
Delaware, Ohio.....	1,782	989	671	318	773	56.13	38.08	18.05	43.87	67.85	32.15			
Denison, Tex.....	2,455	808	769	39	1,647	32.91	31.32	1.59	57.09	95.17	4.83			
Des Moines, Iowa.....	10,185	4,004	2,297	1,707	6,181	39.51	22.97	17.14	60.49	56.02	43.98			
Dover, N. H.....	2,071	806	637	169	1,803	30.18	23.85	6.33	69.82	79.03	20.97			
Dubuque, Iowa.....	6,153	2,580	1,929	651	3,573	41.93	31.35	10.58	58.07	74.77	25.23			
Duluth, Minn.....	4,818	1,738	1,104	634	3,080	36.07	22.91	13.16	63.93	68.52	31.48			
Dunkirk, N. Y.....	2,022	1,365	1,056	309	637	68.50	52.23	16.27	31.50	76.25	23.75			
Dunmore, Pa.....	1,949	829	728	201	1,720	56.34	44.15	12.19	43.66	78.86	21.14			
East Liverpool, Ohio.....	2,268	975	461	514	1,293	42.99	20.33	22.66	57.01	47.28	52.72			
Easton, Pa.....	3,321	1,196	755	441	2,125	36.01	22.73	13.28	63.99	63.13	36.87			
East Portland, Ore.....	2,007	916	362	554	1,151	44.32	17.52	26.80	55.68	39.52	60.48			
East Providence, R. I.....	1,813	657	341	316	1,156	36.24	18.81	17.43	63.76	51.90	48.10			
East St. Louis, Ill.....	2,899	780	612	174	2,113	27.11	21.11	6.00	72.89	77.86	22.14			
Eau Claire, Wis.....	3,431	1,851	1,267	584	1,580	53.95	36.98	17.02	46.05	68.45	31.55			
Edgewater, N. Y.....	2,514	773	538	236	2,041	27.47	19.12	8.35	72.53	69.60	30.40			
Elgin, Ill.....	3,544	1,883	1,131	752	1,661	53.13	31.91	21.22	46.87	60.06	39.94			
Elizabeth, N. J.....	7,674	2,561	1,461	1,100	5,113	33.37	19.04	14.33	66.63	57.05	42.95			
Elkhart, Ind.....	2,094	1,286	798	488	1,408	47.74	29.62	18.12	52.26	62.05	37.95			
Elmira, N. Y.....	6,709	2,923	1,813	1,110	3,786	43.57	27.02	16.55	56.43	62.03	37.97			
El Paso, Tex.....	2,082	475	446	29	1,607	22.81	21.42	1.39	77.19	93.89	6.11			
Erie, Pa.....	8,000	3,657	2,608	1,049	4,343	45.71	32.60	13.11	54.29	71.32	28.68			
Evansville, Ind.....	9,494	2,963	2,361	602	6,531	31.21	24.87	6.34	68.79	79.68	20.32			
Everett, Mass.....	2,541	1,055	304	691	1,486	41.52	14.33	27.19	58.48	34.50	65.50			
Fall River, Mass.....	14,287	2,438	1,288	1,148	11,851	17.05	9.01	8.04	82.95	52.87	47.13			
Findlay, Ohio.....	3,693	1,528	1,017	511	2,165	41.38	27.54	13.84	58.62	66.56	33.44			

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TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggre- gate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupy- ing hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE OF ALL FAMILIES OCCUPYING HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incum- brance.	With incum- brance.		Owning.			Hir- ing.	Own- ing free.	Own- ing with incum- brance.
						Total.	Free.	With incum- brance.			
Fitchburg, Mass.	4,571	1,513	737	776	3,058	33.10	16.12	16.98	66.90	48.71	51.29
Flint, Mich.	2,280	1,243	810	433	1,037	54.52	35.53	18.99	45.48	65.16	34.84
Flushing, N. Y.	1,607	633	442	191	1,034	37.97	26.51	11.40	62.03	69.83	30.17
Fond du Lac, Wis.	2,645	1,668	1,344	324	977	63.06	50.81	12.25	36.94	80.58	19.42
Fort Scott, Kan.	2,564	1,240	615	625	1,324	48.36	23.98	24.38	51.64	49.60	50.40
Fort Smith, Ark.	2,261	675	631	44	1,586	29.85	27.90	1.95	70.15	93.48	6.52
Fort Wayne, Ind.	7,267	3,054	2,158	896	4,213	42.03	29.70	12.33	57.37	70.66	29.34
Fort Worth, Tex.	4,239	1,219	1,183	36	3,020	28.76	27.61	0.85	71.24	97.05	2.95
Framingham, Mass.	1,847	753	388	365	1,094	46.77	21.01	19.79	59.23	51.53	48.47
Frederick, Md.	1,670	656	462	194	1,023	39.07	27.52	11.55	60.93	70.43	29.57
Freeport, Ill.	2,295	1,311	937	374	984	57.12	40.83	16.29	42.88	71.47	28.53
Fresno, Cal.	1,897	674	455	219	1,133	57.30	25.18	12.12	62.70	67.51	32.49
Galesburg, Ill.	3,229	1,770	1,199	571	1,459	54.82	37.13	17.69	45.18	67.74	32.26
Galveston, Tex.	5,837	1,710	1,594	116	4,127	29.30	27.31	1.99	70.70	93.22	6.78
Gardner, Mass.	1,892	859	438	421	1,003	46.13	23.52	22.61	53.87	50.99	49.01
Glens Falls, N. Y.	1,904	1,022	625	397	972	51.25	31.34	19.91	48.75	61.15	38.85
Gloucester, Mass.	4,531	1,742	1,165	577	2,789	38.45	25.71	12.74	61.55	66.88	33.12
Gloversville, N. Y.	3,446	1,487	735	752	1,959	43.15	21.33	21.82	56.85	49.43	50.57
Grand Rapids, Mich.	13,341	5,946	2,831	3,115	7,395	44.57	21.22	23.35	55.43	47.61	52.39
Green Bay, Wis.	1,653	879	619	260	774	53.18	37.45	15.73	46.82	70.42	29.58
Greenville, S. C.	1,780	541	450	91	1,239	30.39	25.28	5.11	69.61	83.18	16.82
Greenwich, Conn.	1,679	739	451	338	890	46.99	26.66	20.13	53.01	57.16	42.84
Hagerstown, Md.	2,018	868	478	390	1,150	43.01	23.69	19.32	56.99	55.07	44.93
Hamilton, Ohio	3,680	1,694	1,134	560	1,986	46.03	30.81	15.22	53.97	66.94	33.06
Hannibal, Mo.	2,848	1,154	923	231	1,694	40.52	32.41	8.11	59.48	79.98	20.02
Harrisburg, Pa.	8,311	2,670	2,025	645	5,641	32.13	24.37	7.76	67.87	75.84	24.16
Harrison, N. J.	1,792	455	307	148	1,337	25.39	17.12	8.26	74.61	67.47	32.53
Hartford, Conn.	11,502	2,293	1,096	1,197	9,209	19.94	9.53	10.41	80.06	47.80	52.20
Hastings, Neb.	2,948	860	500	369	1,479	37.01	21.29	15.72	62.99	57.54	42.46
Haverhill, Mass.	5,782	1,595	930	665	4,187	27.59	16.09	11.50	72.41	58.31	41.69
Hazleton, Pa.	2,308	714	584	130	1,594	30.94	25.31	5.63	69.08	81.79	18.21
Helena, Mont.	2,724	988	615	373	1,736	36.27	22.58	13.69	63.73	62.25	37.75
Henderson, Ky.	1,795	568	537	31	1,227	31.64	29.91	1.73	68.36	94.54	5.46
Hoboken, N. J.	9,368	1,717	786	331	8,281	11.89	8.37	3.52	88.11	70.37	29.63
Holyoke, Mass.	6,647	1,074	443	631	5,573	16.16	6.67	9.49	83.84	41.25	58.75
Hornellsville, N. Y.	2,470	1,157	766	391	1,322	46.67	30.90	15.77	53.33	66.21	33.79
Hot Springs, Ark.	1,711	620	600	20	1,091	36.24	35.07	1.17	63.76	96.77	3.23
Houston, Tex.	5,185	1,722	1,630	92	3,463	33.21	31.44	1.77	66.79	94.66	5.34
Hudson, N. Y.	2,212	765	538	227	1,447	34.58	24.32	10.26	65.42	70.33	29.67
Huntington, W. Va.	1,793	468	368	100	1,325	26.10	20.52	5.58	73.90	78.63	21.37
Hutchinson, Kan.	1,807	763	279	484	1,044	42.22	15.44	26.78	57.78	36.57	63.43
Hyde Park, Mass.	2,132	884	410	474	1,248	41.46	19.23	22.23	58.54	46.38	53.62
Iron Mountain, Mich.	1,327	576	531	45	751	43.41	40.02	3.39	56.59	92.19	7.81
Ironton, Ohio	2,222	921	666	255	1,391	41.45	29.97	11.48	58.55	72.31	27.69
Ishpeming, Mich.	1,894	705	582	123	1,189	37.22	30.73	6.49	62.78	82.55	17.45
Ithaca, N. Y.	2,614	1,184	708	476	1,430	45.29	27.08	18.21	54.71	59.80	40.20
Jackson, Mich.	4,787	2,190	1,410	780	2,597	45.75	29.46	16.29	54.25	64.38	35.62
Jackson, Tenn.	2,018	586	536	50	1,432	29.04	26.56	2.48	70.96	91.47	8.53
Jacksonville, Fla.	3,595	1,192	972	220	2,403	33.16	27.04	6.12	66.84	81.54	18.46
Jacksonville, Ill.	2,369	1,197	896	301	1,172	50.53	37.82	12.71	49.47	74.85	25.15
Jamestown, N. Y.	3,649	2,025	959	1,066	1,024	55.40	26.28	29.21	44.51	47.36	52.64
Janesville, Wis.	2,217	1,315	1,027	288	902	59.31	46.32	12.99	40.69	78.10	21.90
Jeffersonville, Ind.	2,232	856	667	189	1,376	38.35	30.78	7.57	61.65	80.26	19.74
Johnston, R. I.	1,979	667	298	269	1,412	28.65	15.06	13.59	71.35	52.50	47.44
Johnstown, Pa.	4,122	1,670	1,427	243	2,452	40.51	34.62	5.89	59.49	85.45	14.55
Joliet, Ill.	4,067	2,274	1,272	972	1,821	55.22	31.32	23.90	44.78	56.72	43.28
Joplin, Mo.	1,984	938	787	151	1,046	47.28	39.67	7.61	52.72	83.90	16.10
Kalamazoo, Mich.	3,891	2,115	1,131	984	1,776	54.36	29.07	25.29	45.64	53.48	46.52
Kankakee, Ill.	1,423	834	664	170	589	58.61	46.66	11.95	41.39	79.62	20.38
Kansas city, Kan.	8,110	2,803	1,485	1,318	5,307	34.56	18.31	16.25	65.44	52.98	47.02

TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.					PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.	
						Total.	Free.	With incumbrance.				
Kearney, Neb.....	1,446	613	292	321	833	42.39	20.19	22.20	57.61	47.03	52.37	
Keokuk, Iowa.....	3,095	1,505	1,086	419	1,590	48.63	35.09	13.54	51.37	72.16	27.84	
Key West, Fla.....	3,442	906	879	27	2,536	26.32	25.54	0.78	73.68	97.02	2.98	
Kingston, N. Y.....	4,573	1,653	1,020	633	2,920	36.15	22.31	13.84	63.85	61.71	38.29	
Knoxville, Tenn.....	4,292	1,206	1,000	206	3,086	28.10	23.30	4.80	71.90	82.92	17.08	
Kokomo, Ind.....	1,866	797	470	327	1,069	42.71	25.19	17.52	57.29	58.97	41.03	
Lacrosse, Wis.....	5,059	2,617	1,642	975	2,442	51.73	32.46	10.27	48.27	62.74	37.26	
Lafayette, Ind.....	3,647	1,448	1,141	807	2,199	39.70	31.28	8.42	60.30	78.80	21.20	
Lancaster, Pa.....	6,711	2,490	1,506	984	4,221	37.10	22.44	14.66	62.90	60.48	39.52	
Lansing, Mich.....	2,908	1,460	900	500	1,448	50.21	30.95	10.26	49.79	61.64	38.36	
Lansingburg, N. Y.....	2,478	927	533	394	1,551	37.41	21.51	15.90	62.59	57.50	42.50	
Laredo, Tex.....	2,162	654	634	20	1,508	30.25	29.32	0.03	69.75	90.94	8.06	
Lasalle, Ill.....	1,651	1,031	706	235	620	62.45	48.21	14.24	37.55	77.21	22.79	
Lawrence, Kan.....	2,167	1,190	839	351	977	54.91	38.71	16.20	45.09	70.50	29.50	
Lawrence, Mass.....	9,036	2,388	1,344	1,039	6,653	26.37	14.87	11.50	73.03	58.40	43.60	
Leadville, Colo.....	2,158	968	870	98	1,190	44.86	40.32	4.54	55.14	89.88	10.12	
Leavenworth, Kan.....	4,852	2,150	1,691	459	2,202	49.40	38.85	10.55	50.60	78.05	21.95	
Lebanon, Pa.....	3,182	1,122	672	450	2,060	35.26	21.12	14.14	64.74	59.80	40.11	
Lexington, Me.....	3,904	980	731	249	2,924	25.10	18.72	6.38	74.90	73.59	26.41	
Lexington, Ky.....	4,502	1,404	1,313	91	3,098	31.19	29.17	2.02	68.81	94.62	6.48	
Lima, Ohio.....	3,343	1,450	839	611	1,893	43.37	25.10	18.27	56.63	57.86	42.14	
Lincoln, Neb.....	9,039	2,949	1,501	1,448	6,090	32.63	16.61	16.02	67.37	50.90	49.10	
Lincoln, R. I.....	3,890	752	446	306	3,138	19.33	11.46	7.87	80.67	50.81	49.69	
Little Falls, N. Y.....	1,944	755	439	316	1,189	38.84	22.58	16.26	61.16	58.15	41.85	
Little Rock, Ark.....	5,337	1,519	1,094	425	3,818	28.46	20.50	7.06	71.54	72.02	27.98	
Lockport, N. Y.....	3,544	1,906	1,227	679	1,638	53.78	34.62	19.16	46.22	64.38	35.62	
Logansport, Ind.....	2,997	1,281	900	375	1,716	42.74	30.23	12.51	57.27	70.73	29.27	
Long Island city, N. Y.....	6,232	1,969	1,344	625	4,263	31.50	21.56	10.03	68.41	68.26	31.74	
Los Angeles, Cal.....	10,889	4,854	3,020	1,314	6,535	39.99	27.74	12.25	60.01	69.96	30.64	
Lowell, Mass.....	14,836	3,868	2,154	1,214	11,468	22.70	14.52	8.18	77.90	63.95	36.05	
Lynchburg, Va.....	3,893	917	890	27	2,076	23.56	22.86	0.70	76.44	97.06	2.94	
Lynn, Mass.....	12,174	3,763	1,950	1,813	8,411	30.91	16.02	14.80	69.09	51.82	48.18	
McKeesport, Pa.....	3,955	1,435	681	754	2,520	36.28	17.22	19.06	63.72	47.46	52.54	
Macon, Ga.....	4,525	694	654	40	3,831	15.34	14.45	0.89	84.66	94.24	5.76	
Madison, Ind.....	1,951	947	748	199	1,094	48.54	38.34	10.20	51.46	78.90	21.01	
Madison, Wis.....	2,747	1,406	1,044	302	1,841	51.18	39.00	13.18	48.82	74.25	25.75	
Mahanoy, Pa.....	2,113	791	495	296	1,322	37.43	23.42	14.01	62.57	62.56	37.42	
Malden, Mass.....	5,129	2,190	1,070	1,129	2,950	42.87	20.86	22.01	57.13	48.66	51.34	
Manchester, Conn.....	1,563	436	220	210	1,127	27.00	14.08	13.82	72.10	50.40	49.64	
Manchester, N. H.....	8,339	1,777	1,226	551	6,562	21.31	14.70	6.61	78.69	68.99	31.01	
Manchester, Va.....	1,672	454	451	3	1,218	27.15	26.07	0.18	72.85	99.34	0.66	
Mantua, Mich.....	2,548	1,246	664	582	1,302	49.00	26.06	22.84	51.10	53.29	46.71	
Mankato, Minn.....	1,753	1,081	845	236	672	61.67	48.21	13.46	38.33	78.17	21.83	
Mansfield, Ohio.....	3,058	1,615	1,047	568	1,443	52.81	34.24	18.57	47.19	64.88	35.12	
Marblehead, Mass.....	2,001	942	719	223	1,050	47.08	35.93	11.15	52.92	76.33	23.67	
Marietta, Ohio.....	1,765	890	767	123	875	50.42	48.45	0.97	49.58	80.18	19.82	
Marionette, Wis.....	2,180	1,241	900	841	945	56.77	41.17	15.00	43.23	72.52	27.48	
Marion, Ind.....	1,889	784	517	267	1,105	41.50	27.37	14.13	58.50	65.94	34.06	
Marion, Ohio.....	1,808	971	547	424	837	58.71	30.26	23.45	40.29	56.93	43.07	
Marlboro, Mass.....	2,654	1,151	573	578	1,508	43.37	21.59	21.78	56.63	49.78	50.22	
Marquette, Mich.....	1,601	760	561	190	841	47.47	35.04	12.43	52.53	73.82	26.18	
Marshall, Iowa.....	1,994	945	568	377	1,040	47.39	28.48	18.01	52.61	60.11	39.89	
Massillon, Ohio.....	2,118	1,143	770	364	975	53.97	36.78	17.19	46.03	68.15	31.85	
Meadville, Pa.....	2,118	798	612	186	1,320	37.68	28.90	8.78	62.32	76.09	23.91	
Medford, Mass.....	2,382	1,021	558	463	1,361	42.86	23.42	19.44	57.14	54.65	45.35	
Melrose, Mass.....	1,912	978	413	565	934	51.15	21.60	29.55	48.85	42.23	57.77	
Memphis, Tenn.....	13,234	2,382	2,191	191	10,852	18.00	16.56	1.44	82.00	91.88	8.02	
Menominee, Mich.....	1,904	882	634	248	1,022	46.32	33.30	18.02	53.68	71.88	28.12	
Meriden, Conn.....	4,585	1,323	524	799	3,262	28.85	11.43	17.42	71.15	39.61	60.39	
Meridian, Miss.....	2,063	590	524	66	1,473	28.00	25.40	3.20	71.40	88.81	11.19	

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TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.					PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.	
						Total.	Free.	With incumbrance.				
Michigan city, Ind.	2,149	1,147	695	452	1,002	53.37	32.34	21.03	46.63	60.59	39.41	
Middletown, Conn.	1,510	597	324	273	913	39.54	21.40	18.08	60.46	54.27	45.73	
Middletown, N. Y.	2,570	1,010	541	478	1,551	39.65	21.05	18.60	60.35	53.09	46.91	
Millford, Mass.	1,975	775	528	247	1,200	39.24	26.73	12.51	60.76	68.13	31.87	
Millville, N. J.	2,107	809	343	466	1,298	38.40	16.28	22.12	61.60	42.40	57.60	
Moberly, Mo.	1,722	848	561	287	874	49.25	32.58	16.67	50.75	60.16	33.84	
Mobile, Ala.	0,471	1,855	1,854	1	4,016	28.67	28.65	0.02	71.33	99.95	0.05	
Moline, Ill.	2,493	1,277	807	470	1,216	51.22	32.37	18.85	48.78	63.19	36.81	
Montgomery, Ala.	4,327	1,068	1,038	30	3,259	24.68	23.99	0.69	75.32	97.19	2.81	
Morristown, N. J.	1,452	561	292	269	891	38.64	20.11	18.53	61.36	52.05	47.95	
Mount Carmel, Pa.	1,545	520	181	339	1,025	33.66	11.72	21.94	66.34	34.81	65.19	
Mount Vernon, N. Y.	2,225	924	430	494	1,301	41.53	19.33	22.20	58.47	46.54	53.46	
Muncie, Ind.	2,498	857	561	290	1,641	34.31	22.46	11.85	65.69	65.46	34.54	
Muscatine, Iowa.	2,470	1,450	1,031	419	1,029	58.49	41.59	16.90	41.51	71.10	28.90	
Muskegon, Mich.	4,783	2,413	1,479	934	2,370	50.45	30.92	19.53	49.55	61.29	38.71	
Nanticoke, Pa.	1,925	528	275	253	1,397	27.43	14.29	13.14	72.57	52.08	47.92	
Nashua, N. H.	3,992	1,196	873	323	2,796	29.96	21.87	8.09	70.04	73.99	27.01	
Nashville, Tenn.	15,409	3,069	2,949	120	12,340	19.92	19.14	0.78	80.08	96.93	3.07	
Natchez, Miss.	2,006	411	304	17	1,595	20.49	19.64	0.85	79.51	95.86	4.14	
Natick, Mass.	1,998	986	471	515	1,012	49.35	23.57	25.78	50.65	47.77	52.23	
Nebraska city, Neb.	1,615	693	501	192	922	42.01	31.02	11.89	57.09	72.29	27.71	
New Albany, Ind.	4,436	1,781	1,339	442	2,655	40.15	30.18	9.97	59.85	75.18	24.82	
Newark, Ohio.	3,165	1,474	892	672	1,691	46.57	25.34	21.29	53.43	54.41	45.59	
New Bedford, Mass.	8,752	2,772	2,154	618	5,980	31.67	24.61	7.06	68.33	77.71	22.29	
New Brighton, N. Y.	3,064	892	532	360	2,172	29.11	17.36	11.75	70.89	59.64	40.36	
New Britain, Conn.	3,490	1,064	372	692	2,426	30.49	10.66	19.83	69.51	34.96	65.04	
New Brunswick, N. J.	3,990	1,477	733	744	2,522	36.93	18.33	18.60	63.07	49.63	50.37	
Newburg, N. Y.	5,110	1,377	767	610	3,742	26.90	14.98	11.92	73.10	55.70	44.30	
Newburyport, Mass.	3,244	1,350	1,016	334	1,894	41.62	31.32	10.30	58.38	75.26	24.74	
Newcastle, Pa.	2,448	1,080	760	320	1,368	44.12	31.05	13.07	55.88	70.37	29.63	
New Haven, Conn.	17,958	4,635	2,321	2,314	12,723	26.70	13.37	13.33	73.30	59.08	49.92	
New London, Conn.	3,056	1,024	620	404	2,032	33.51	20.29	13.22	66.49	60.55	39.45	
Newport, Ky.	5,204	1,787	1,477	310	3,507	33.76	27.90	5.86	66.24	82.65	17.35	
Newport, R. I.	4,093	1,453	934	519	2,580	36.03	23.16	12.87	63.97	64.28	35.72	
New Rochelle, N. Y.	1,483	611	283	328	872	41.20	19.08	22.12	58.80	46.32	53.68	
Newton, Mass.	4,683	2,187	1,291	896	2,496	46.70	27.57	19.13	53.50	59.03	40.97	
Norfolk, Va.	7,273	1,046	1,016	30	6,227	14.38	13.97	0.41	85.62	97.13	2.87	
Norristown, Pa.	3,712	1,561	877	684	2,151	42.05	23.82	18.43	57.95	56.18	43.82	
North Adams, Mass.	3,079	818	465	348	2,266	26.40	15.10	11.30	73.60	57.20	42.80	
Northampton, Mass.	2,850	1,230	620	610	1,620	43.02	21.68	21.34	56.98	50.41	49.59	
Norwalk, Conn.	4,014	1,615	815	800	2,399	40.23	20.30	19.93	59.77	50.46	49.54	
Norwich, Conn.	3,632	1,196	636	560	2,436	32.93	17.51	15.42	67.07	53.18	46.82	
Oakland, Cal.	9,987	4,033	2,065	1,368	5,954	40.38	26.68	13.70	59.62	66.08	33.92	
Ogden, Utah.	2,787	1,212	1,018	194	1,525	44.28	37.19	7.09	55.72	83.99	16.01	
Ogdensburg, N. Y.	2,515	1,328	1,057	271	1,187	52.80	42.03	10.77	47.20	79.59	20.41	
Oil city, Pa.	2,171	1,110	674	436	1,061	51.13	31.05	20.08	48.87	60.72	39.28	
Orange, N. J.	3,690	1,188	598	592	2,511	32.12	16.11	16.01	67.88	50.17	49.83	
Oshkosh, Wis.	4,682	2,973	2,016	957	1,709	61.50	43.06	20.44	36.50	67.81	32.19	
Oswego, N. Y.	4,767	2,643	1,916	727	2,114	55.56	40.28	15.28	44.44	72.49	27.51	
Ottawa, Ill.	2,053	1,197	931	266	856	58.30	45.35	12.95	41.70	77.78	22.22	
Ottumwa, Iowa.	2,930	1,340	761	579	1,590	45.73	25.97	10.76	54.27	56.79	43.21	
Owensboro, Ky.	1,943	638	611	7	1,305	32.84	32.48	0.36	67.10	98.90	1.10	
Paducah, Ky.	2,069	838	823	10	1,771	32.13	31.74	0.39	67.89	98.81	1.19	
Paris, Ky.	1,516	656	623	33	800	43.27	41.00	2.19	56.73	94.97	5.03	
Parkersburg, W. Va.	1,698	658	519	139	1,040	38.75	30.56	8.19	61.25	78.88	21.12	
Passaic, N. J.	2,476	599	286	313	1,877	24.19	11.55	12.64	75.81	47.75	52.25	
Paterson, N. J.	16,782	4,025	1,873	2,152	12,757	23.98	11.16	12.82	76.02	46.53	53.47	
Pawtucket, R. I.	5,818	1,696	923	773	4,122	29.15	15.86	13.29	70.85	54.42	45.58	
Peabody, Mass.	2,100	771	507	264	1,329	36.71	24.14	12.57	61.29	65.76	34.24	
Peekskill, N. Y.	1,861	690	414	276	1,171	37.08	22.25	14.83	62.92	60.00	40.00	

TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.						PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.		
						Total.	Free.	With incumbrance.					
Pensacola, Fla.....	2,040	948	876	72	1,602	35.91	33.18	2.73	64.09	92.41	7.59		
Peoria, Ill.....	8,519	3,498	2,276	1,222	5,021	41.06	26.72	14.34	58.94	65.07	34.93		
Perth Amboy, N. J.....	1,852	578	368	210	1,274	31.21	19.87	11.34	68.79	63.07	36.93		
Petersburg, Va.....	5,048	1,442	1,369	73	3,606	28.57	27.12	1.45	71.43	94.94	5.06		
Phoenixville, Pa.....	1,674	511	339	172	1,163	30.53	20.25	10.28	69.47	66.34	33.66		
Phillipsburg, N. J.....	1,842	550	365	185	1,292	29.86	10.82	10.04	70.14	66.36	33.64		
Pine Bluff, Ark.....	2,007	739	722	17	1,268	36.82	35.97	0.85	63.18	97.70	2.30		
Piqua, Ohio.....	2,054	1,021	739	282	1,033	49.71	35.98	13.73	50.29	72.88	27.62		
Pittsfield, Mass.....	3,373	1,004	605	399	2,369	29.77	17.94	11.88	70.23	60.26	39.74		
Pittston, Pa.....	1,970	977	819	158	900	49.44	41.45	7.99	50.56	83.83	16.17		
Plainfield, N. J.....	2,117	777	381	396	1,340	36.70	18.00	18.70	63.30	49.03	50.97		
Plattsmouth, Neb.....	1,304	674	445	229	600	49.41	32.02	16.79	50.59	66.02	33.98		
Plymouth, Pa.....	1,838	426	355	71	1,412	23.18	10.32	3.86	76.82	83.33	16.67		
Port Huron, Mich.....	2,804	1,205	855	410	1,539	45.11	30.40	14.62	54.89	67.50	32.41		
Port Jervis, N. J.....	1,972	788	550	238	1,184	39.96	27.89	12.07	60.04	69.80	30.20		
Portland, Me.....	8,199	2,419	1,965	454	5,780	29.50	23.96	5.54	70.50	81.23	18.77		
Portland, Ore.....	6,736	2,055	597	1,458	4,681	30.51	8.80	21.65	69.49	29.05	70.95		
Portsmouth, N. H.....	2,191	741	636	105	1,450	33.82	20.03	4.79	66.18	85.83	14.17		
Portsmouth, Ohio.....	2,584	1,060	823	237	1,524	41.02	31.85	9.17	58.98	77.64	22.36		
Portsmouth, Va.....	2,561	591	553	38	1,970	23.08	21.69	1.49	76.92	93.57	6.43		
Pottstown, Pa.....	2,719	1,088	510	578	1,631	40.01	18.75	21.26	59.99	46.88	53.12		
Pottsville, Pa.....	2,991	1,186	852	334	1,805	39.65	28.48	11.17	60.35	71.84	28.16		
Poughkeepsie, N. Y.....	5,005	1,499	825	674	3,506	29.35	16.48	13.47	70.65	55.04	44.96		
Pueblo, Colo.....	3,710	1,070	824	252	2,634	29.00	22.21	6.79	71.00	70.58	29.42		
Quincy, Ill.....	6,637	2,895	2,101	734	3,802	42.72	31.66	11.06	57.28	74.11	25.89		
Quincy, Mass.....	3,440	1,477	719	758	1,963	42.94	20.90	22.04	57.06	48.68	51.32		
Racine, Wis.....	4,431	2,407	1,323	1,084	2,024	54.32	29.80	24.46	45.68	54.96	45.04		
Raleigh, N. C.....	2,289	489	437	52	1,750	21.84	10.52	2.32	78.16	89.37	10.63		
Reading, Pa.....	12,272	4,793	2,019	2,774	7,479	39.06	21.34	17.72	60.94	54.64	45.36		
Richmond, Ind.....	3,829	1,023	1,188	435	2,206	42.39	31.03	11.36	57.61	73.20	26.80		
Richmond, Va.....	15,625	3,628	3,535	93	11,907	23.22	22.62	0.60	76.78	97.44	2.56		
Roanoke, Va.....	2,648	563	455	108	2,085	21.26	17.18	4.08	78.74	80.82	19.18		
Rockford, Ill.....	5,090	2,506	1,448	1,058	2,584	40.23	28.45	20.78	59.77	57.78	42.22		
Rock Island, Ill.....	2,799	1,334	1,010	324	1,465	47.60	36.08	11.58	52.34	75.71	24.29		
Rockland, Me.....	1,992	1,070	943	127	922	53.71	47.34	6.37	46.29	88.13	11.87		
Rome, N. Y.....	3,019	1,469	1,057	412	1,559	48.66	35.01	13.65	51.34	71.95	28.05		
Rutland, Vt.....	2,450	1,047	528	519	1,403	42.73	21.55	21.18	57.27	50.43	49.57		
Sacramento, Cal.....	5,092	1,914	1,340	568	3,118	38.04	26.75	11.29	61.96	70.32	29.68		
Saginaw, Mich.....	9,315	4,871	3,356	1,515	4,444	52.29	36.03	16.26	47.71	68.90	31.10		
St. Joseph, Mo.....	9,856	3,329	2,291	1,038	6,527	33.78	23.25	10.53	66.22	68.82	31.18		
Salem, Mass.....	6,985	2,076	1,434	642	4,909	29.72	20.53	9.19	70.28	69.08	30.92		
Salt Lake, Utah.....	7,515	3,368	2,667	696	4,149	44.79	35.49	9.30	55.21	79.23	20.77		
San Antonio, Tex.....	7,108	2,697	2,580	57	4,471	37.10	30.30	0.80	62.90	97.84	2.16		
San Diego, Cal.....	3,656	1,381	1,072	309	2,275	37.77	29.32	8.45	62.23	77.02	22.98		
Sandusky, Ohio.....	3,892	2,064	1,511	553	1,798	53.44	39.12	14.32	46.56	73.21	26.79		
San Jose, Cal.....	3,472	1,452	995	457	5,003	28.69	21.93	6.76	71.31	76.44	23.56		
Saratoga Springs, N. Y.....	2,815	1,154	712	442	1,061	40.99	25.29	13.10	59.01	61.70	38.30		
Savannah, Ga.....	9,098	1,457	1,400	57	7,551	16.17	15.54	0.63	83.83	90.09	9.91		
Schenectady, N. Y.....	4,322	1,468	872	596	2,854	33.97	20.18	13.79	66.03	59.40	40.60		
Scranton, Pa.....	14,793	5,422	3,988	1,434	9,371	36.05	26.96	9.09	63.95	73.55	26.45		
Seattle, Wash.....	7,857	2,254	1,723	531	5,003	28.69	21.93	6.76	71.31	76.44	23.56		
Sedalia, Mo.....	2,872	1,294	828	466	1,578	45.06	28.83	16.23	54.94	63.99	36.01		
Shamokin, Pa.....	2,805	751	532	219	2,054	26.77	18.96	7.81	73.23	70.84	29.16		
Sheboygan, Wis.....	3,394	1,765	1,038	727	1,620	52.00	30.58	7.42	48.00	58.81	41.19		
Shenandoah, Pa.....	2,827	642	510	132	2,185	22.71	18.04	4.67	77.29	79.44	20.56		
Shreveport, La.....	2,537	618	555	63	1,019	24.80	21.88	2.48	75.64	89.81	10.19		
Singsing, N. Y.....	1,629	669	368	301	960	41.07	22.59	18.48	58.93	55.01	44.99		
Sioux city, Iowa.....	5,972	2,078	1,219	850	3,894	34.80	20.41	14.39	65.20	58.66	41.34		
Sioux Falls, S. Dak.....	1,782	700	377	418	992	44.68	21.15	23.18	55.67	47.72	52.28		
Somerville, Mass.....	8,934	2,707	1,394	1,373	6,167	30.97	15.60	15.37	69.03	60.38	39.62		

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TABLE 5.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS: 1890—Continued.

CITIES AND TOWNS.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.					PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.	
						Total.	Free.	With incumbrance.				
South Bend, Ind.	4,540	2,035	1,330	705	2,505	44.82	29.29	15.53	55.18	65.36	34.64	
South Bethlehem, Pa.	1,940	492	272	330	1,338	31.03	14.02	17.01	68.97	45.18	54.82	
South Omaha, Neb.	1,529	493	318	175	1,039	32.24	20.80	11.44	67.76	61.50	38.50	
Spencer, Mass.	1,087	601	262	339	1,080	35.63	15.53	20.10	64.37	43.59	56.41	
Spokane, Wash.	3,439	900	749	151	2,539	26.17	21.78	4.39	73.83	83.22	16.78	
Springfield, Ill.	5,256	2,551	1,752	799	2,705	48.54	33.34	15.20	51.46	68.68	31.32	
Springfield, Mass.	9,838	3,052	1,405	1,587	6,783	31.02	14.89	16.13	68.98	48.00	52.00	
Springfield, Mo.	4,440	1,993	1,178	815	2,447	44.89	26.53	18.36	55.11	59.11	40.89	
Springfield, Ohio	7,047	2,484	1,585	899	4,563	35.25	22.49	12.76	64.75	63.81	36.19	
Stamford, Conn.	3,109	1,106	569	537	2,003	35.57	18.30	17.27	64.43	51.45	48.55	
Steelton, Pa.	1,747	338	185	153	1,409	19.35	10.59	8.76	80.65	54.73	45.27	
Staubenville, Ohio	2,845	1,072	826	251	1,768	37.86	29.04	8.82	62.14	76.69	23.31	
Stillwater, Minn.	2,070	1,072	874	198	998	51.79	42.22	9.57	48.21	81.53	18.47	
Stockton, Cal.	2,586	1,261	940	321	1,325	48.76	36.35	12.41	51.24	74.54	25.46	
Streator, Ill.	2,296	1,257	951	306	979	56.22	42.53	13.69	43.78	75.66	24.34	
Superior, Wis.	1,009	488	303	185	1,421	25.50	15.87	9.69	74.44	62.09	37.91	
Syracuse, N. Y.	10,234	8,371	4,157	4,214	10,863	43.52	21.61	21.91	56.48	49.66	50.34	
Tacoma, Wash.	6,555	1,764	1,141	633	4,592	27.75	17.79	9.96	72.25	64.12	35.88	
Taunton, Mass.	5,349	2,028	1,223	800	3,321	37.91	22.96	14.95	62.09	60.55	39.45	
Terre Haute, Ind.	6,522	2,500	1,539	961	4,022	38.33	23.60	14.73	61.67	61.56	38.44	
Tiffin, Ohio	2,280	1,193	783	410	1,096	52.12	34.21	17.91	47.88	65.63	34.37	
Titusville, Pa.	1,753	860	721	139	893	49.06	41.13	7.93	50.94	83.84	16.16	
Toledo, Ohio	10,077	7,810	4,844	2,966	9,167	46.09	28.53	17.47	54.00	62.62	37.38	
Topeka, Kan.	6,927	2,915	1,420	1,525	3,982	42.51	20.50	22.91	57.49	48.22	51.78	
Trenton, N. J.	11,879	3,746	1,555	2,191	8,133	31.53	13.09	18.44	68.47	41.51	58.49	
Troy, N. Y.	12,858	2,922	1,773	1,149	9,930	22.73	13.79	8.94	77.27	60.68	39.32	
Union, N. J.	2,393	631	331	300	1,762	26.37	13.83	12.54	73.63	52.46	47.54	
Utica, N. Y.	9,459	4,012	2,289	1,723	5,447	42.41	24.20	18.21	57.59	57.05	42.95	
Vernon, Conn.	1,827	582	292	290	1,245	31.86	15.98	15.88	68.14	50.17	49.83	
Vicksburg, Miss.	2,916	642	586	56	2,274	22.02	20.10	1.92	77.98	91.28	8.72	
Vincennes, Ind.	1,863	840	792	138	1,023	45.09	37.68	7.41	54.91	83.57	16.43	
Virginia city, Nev.	1,747	1,102	2	633	633	63.56	63.44	0.12	36.44	99.82	0.18	
Waco, Tex.	2,708	1,171	1,019	152	1,597	43.24	37.63	5.61	56.76	87.02	12.98	
Waltham, Mass.	3,748	1,151	660	491	2,597	30.71	17.61	13.10	69.29	57.34	42.66	
Warwick, R. I.	3,322	825	507	318	2,497	24.83	15.26	9.57	75.17	61.45	38.55	
Waterbury, Conn.	5,816	1,575	664	911	4,241	27.08	11.42	15.66	72.92	42.16	57.84	
Watertown, N. Y.	3,313	1,592	954	638	1,721	48.05	28.79	19.26	51.95	59.92	40.08	
Watertown, Wis.	1,710	1,214	949	265	496	70.99	55.50	15.49	29.01	78.17	21.83	
Wausau, Wis.	1,823	1,149	846	309	674	63.03	46.41	16.62	36.97	73.63	26.37	
West Bay city, Mich.	2,538	1,212	718	494	1,326	47.75	28.29	10.46	52.25	59.24	40.76	
West Chester, Pa.	1,740	700	463	297	980	43.68	26.61	17.07	56.32	60.92	39.08	
Westfield, Mass.	2,158	901	513	388	1,257	41.75	23.77	17.98	58.25	56.94	43.06	
West Troy, N. Y.	2,889	850	548	302	2,039	29.42	18.97	10.45	70.58	64.47	35.53	
Weymouth, Mass.	2,520	1,304	758	546	1,210	51.75	30.08	21.67	48.25	54.13	41.87	
Wheeling, W. Va.	7,080	2,429	1,879	550	4,651	34.31	26.54	7.77	65.69	77.96	22.04	
Wichita, Kan.	4,969	1,677	842	835	3,292	33.75	16.95	16.80	66.25	50.21	49.79	
Wilkesbarre, Pa.	7,306	2,628	1,843	785	4,678	35.97	25.23	10.74	64.03	70.13	29.87	
Williamsport, Pa.	5,719	2,257	1,541	716	3,462	39.46	26.94	12.52	60.54	68.28	31.72	
Willimantic, Conn.	1,762	445	260	185	1,317	25.26	14.76	10.50	74.74	58.43	41.57	
Wilmington, Del.	12,448	3,759	1,890	1,860	8,689	30.20	15.26	14.94	69.80	59.52	40.48	
Wilmington, N. C.	4,487	1,875	1,328	47	3,112	30.64	29.59	1.05	69.36	66.58	33.42	
Winouet, Minn.	3,680	2,089	1,446	643	1,591	56.77	39.30	17.47	43.23	69.22	30.78	
Winston, N. C.	1,404	303	293	10	1,101	21.58	20.87	0.71	78.42	96.70	3.30	
Woburn, Mass.	2,794	1,100	610	490	1,694	39.37	21.83	17.54	60.63	55.45	44.55	
Woonsocket, R. I.	3,899	744	366	378	3,155	19.08	9.39	9.69	80.92	49.19	50.81	
Worcester, Mass.	17,663	4,653	1,835	2,818	13,010	26.34	10.39	15.95	73.66	39.44	60.56	
Yonkers, N. Y.	6,007	1,280	753	527	4,727	21.31	12.54	8.77	78.69	58.81	41.19	
York, Pa.	4,521	1,909	1,391	519	2,612	42.23	30.77	11.46	57.77	72.87	27.13	
Youngstown, Ohio	6,521	3,058	2,202	856	3,463	46.89	34.77	13.12	53.11	72.01	27.99	
Zanesville, Ohio	4,065	2,327	1,459	868	2,338	49.88	31.27	18.61	50.12	62.70	37.30	

TABLE 6.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, FOR 28 CITIES HAVING 100,000 INHABITANTS OR MORE: 1890.

CITIES.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING FREE AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
Total	1,948,834	444,870	276,720	108,150	1,503,955	22.83	14.20	8.63	77.17	62.20	37.80
Allegheny, Pa.....	20,777	5,588	3,563	2,025	15,189	26.90	17.15	9.75	73.10	63.76	36.24
Baltimore, Md.....	86,457	22,531	17,039	5,492	63,926	26.06	19.71	8.35	73.94	75.62	24.38
Boston, Mass.....	89,013	16,512	10,102	6,410	73,101	18.43	11.27	7.16	81.57	61.18	38.82
Brooklyn, N. Y.....	170,732	31,692	18,716	12,976	139,040	18.56	10.96	7.60	81.44	59.06	40.94
Buffalo, N. Y.....	51,275	20,497	10,800	9,697	30,778	39.97	21.06	18.91	60.03	52.69	47.31
Chicago, Ill.....	219,690	63,124	35,876	27,248	156,566	28.73	16.33	12.40	71.27	56.33	43.17
Cincinnati, Ohio.....	63,423	12,162	8,638	3,524	51,261	19.18	13.62	5.56	80.82	71.02	28.98
Cleveland, Ohio.....	52,847	20,703	13,090	7,604	32,244	39.10	24.74	14.36	60.90	63.27	36.73
Denver, Colo.....	19,621	5,712	3,657	2,055	13,909	29.11	18.64	10.47	70.89	64.02	35.98
Detroit, Mich.....	42,110	17,549	11,050	6,499	24,561	41.67	26.24	15.43	58.33	62.97	37.03
Indianapolis, Ind.....	22,979	7,606	4,857	2,749	15,373	33.10	21.14	11.06	66.90	63.86	36.14
Jersey city, N. J.....	34,337	6,464	4,063	2,401	27,923	18.80	11.82	6.68	81.20	62.86	37.14
Kansas city, Mo.....	26,519	6,134	3,299	2,335	20,365	23.13	12.44	10.60	76.87	53.78	46.22
Louisville, Ky.....	32,852	7,949	7,393	596	24,863	24.92	22.50	1.82	75.08	92.54	7.46
Milwaukee, Wis.....	41,456	17,459	9,500	7,959	23,977	42.13	22.92	19.21	57.87	54.41	45.59
Minneapolis, Minn.....	32,750	10,198	4,715	5,483	22,552	31.14	14.40	16.74	68.86	46.23	53.77
Newark, N. J.....	38,866	8,557	4,510	4,047	30,309	22.02	11.61	10.41	77.98	52.71	47.29
New Orleans, La.....	48,276	10,374	9,851	523	37,902	21.49	20.41	1.08	78.51	94.96	5.04
New York, N. Y.....	312,754	19,798	11,610	8,188	292,956	6.33	3.71	2.62	93.67	58.64	41.36
Omaha, Neb.....	22,317	5,788	3,240	2,548	16,529	25.94	14.52	11.42	74.06	55.98	44.02
Philadelphia, Pa.....	204,292	46,489	28,493	17,986	157,803	22.76	13.95	8.81	77.24	61.29	38.71
Pittsburg, Pa.....	45,419	12,666	7,806	4,800	32,753	27.89	17.82	10.57	72.11	62.10	37.90
Providence, R. I.....	29,187	6,054	3,754	2,300	23,133	20.74	12.86	7.88	79.26	62.01	37.99
Rochester, N. Y.....	27,264	11,064	5,846	6,118	15,240	43.98	21.49	22.49	56.02	48.80	51.14
St. Louis, Mo.....	91,364	18,704	13,740	4,964	72,660	20.47	15.04	5.43	79.53	73.46	26.54
St. Paul, Minn.....	25,630	10,302	5,637	5,205	15,328	40.20	19.06	20.54	59.80	48.89	51.11
San Francisco, Cal.....	52,377	11,280	8,060	3,220	41,097	21.54	15.39	6.15	78.46	71.45	28.55
Washington, D. C.....	43,580	10,983	8,346	2,637	32,597	25.20	19.15	6.05	74.80	75.99	24.01

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TABLE 7.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES OUTSIDE OF CITIES AND TOWNS HAVING 8,000 INHABITANTS OR MORE, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Aggregate families.	FAMILIES OCCUPYING OWNED HOMES.			Total families occupying hired homes.	PER CENT OF FAMILIES OWNING AND HIRING, AND OWNING FREE AND WITH INCUMBRANCE, OF ALL FAMILIES OCCUPYING HOMES.				PER CENT OF FAMILIES OWNING FREE AND WITH INCUMBRANCE OF TOTAL FAMILIES OCCUPYING OWNED HOMES.	
		Total.	Free of incumbrance.	With incumbrance.		Owning.			Hiring.	Owning free.	Owning with incumbrance.
						Total.	Free.	With incumbrance.			
The United States.	4,224,500	1,849,700	1,422,539	427,161	2,374,800	43.78	33.67	10.11	56.22	76.91	23.09
Alabama	102,905	23,825	23,108	717	79,140	23.14	22.44	0.70	76.86	96.99	3.01
Arizona	11,196	5,018	4,796	222	6,178	44.82	42.84	1.98	55.18	95.58	4.42
Arkansas	55,334	18,343	17,569	774	36,991	33.15	31.75	1.40	66.85	95.78	4.22
California	98,070	48,117	39,181	8,936	49,953	49.06	39.95	9.11	50.94	81.43	18.57
Colorado	37,448	17,526	14,404	3,122	19,922	46.80	38.46	8.34	53.20	82.19	17.81
Connecticut	58,198	23,880	14,130	9,750	34,309	41.05	24.28	16.77	58.95	59.15	40.85
Delaware	12,749	4,620	3,244	1,385	8,120	36.31	25.45	10.86	63.69	70.08	29.92
District of Columbia											
Florida	33,757	13,223	12,790	433	20,534	39.17	37.89	1.28	60.83	96.73	3.27
Georgia	135,089	28,881	28,295	586	106,208	21.38	20.95	0.43	78.62	97.97	2.03
Idaho	10,116	5,915	5,587	328	4,201	58.47	55.23	3.24	41.53	94.45	5.55
Illinois	226,545	124,739	96,671	28,068	101,806	55.06	42.67	12.39	44.94	77.50	22.50
Indiana	176,866	90,701	69,053	21,738	86,075	51.33	39.04	12.29	48.67	76.06	23.94
Iowa	128,791	76,158	67,928	18,230	52,633	59.13	44.98	14.15	40.87	76.06	23.94
Kansas	90,622	48,500	30,115	18,385	42,122	53.52	33.23	20.29	46.48	62.09	37.91
Kentucky	109,118	37,018	35,254	2,364	71,500	34.47	32.31	2.16	65.53	93.72	6.28
Louisiana	81,917	16,419	15,955	464	65,498	20.04	19.48	0.56	79.96	97.17	2.83
Maine	61,625	32,729	25,448	7,281	28,896	53.11	41.29	11.82	46.89	77.76	22.25
Maryland	68,266	26,377	19,508	6,869	41,889	38.64	28.58	10.06	61.36	73.96	26.04
Massachusetts	124,388	56,918	38,026	18,892	67,470	45.76	30.57	15.19	54.24	66.81	33.19
Michigan	164,892	88,081	62,381	25,700	76,811	53.42	37.83	15.59	46.58	70.82	29.18
Minnesota	50,381	34,640	25,061	9,579	24,741	58.54	42.21	16.13	41.66	72.35	27.65
Mississippi	73,083	16,100	15,563	627	56,893	22.15	21.29	0.86	77.83	96.13	3.87
Missouri	135,858	66,226	48,919	17,307	69,632	48.75	36.01	12.74	51.25	73.87	26.13
Montana	16,370	7,716	7,030	686	8,654	47.14	42.95	4.19	52.85	91.11	8.89
Nebraska	49,038	26,859	18,098	8,761	22,179	54.77	36.91	17.86	45.23	67.38	32.62
Nevada	6,919	3,750	3,561	189	3,189	54.20	51.47	2.73	45.80	94.96	5.04
New Hampshire	37,320	16,798	12,513	4,285	20,531	45.00	33.52	11.48	55.00	74.40	25.60
New Jersey	112,110	48,482	27,204	21,278	63,628	43.25	24.27	18.98	56.75	56.11	43.89
New Mexico	25,086	16,294	15,824	470	9,692	62.70	60.89	1.81	37.30	97.12	2.88
New York	329,716	161,439	103,114	58,325	168,277	48.96	31.27	17.69	51.04	63.87	36.13
North Carolina	111,850	28,754	27,391	1,363	83,996	25.71	24.49	1.22	74.29	95.29	4.71
North Dakota	10,253	4,645	3,300	1,285	5,608	45.30	32.77	12.53	54.70	72.34	27.66
Ohio	286,022	151,290	113,109	38,181	134,732	52.89	39.54	13.35	47.11	74.76	25.24
Oklahoma	4,610	3,156	3,156		1,454	68.46	68.46		31.54	100.00	
Oregon	27,349	13,918	11,195	2,723	13,431	50.89	40.93	9.96	49.11	80.44	19.56
Pennsylvania	426,344	182,308	139,181	49,127	244,036	42.78	31.24	11.52	57.24	73.05	26.95
Rhode Island	12,744	4,583	3,233	1,350	8,161	35.96	25.37	10.59	64.04	70.54	29.46
South Carolina	89,751	15,510	14,701	809	74,241	17.28	16.38	0.90	82.72	94.78	5.22
South Dakota	18,928	10,575	6,801	3,774	8,358	55.87	35.93	19.94	44.13	64.31	35.69
Tennessee	109,393	85,273	83,594	1,679	74,120	32.24	30.71	1.53	67.70	95.24	4.76
Texas	119,402	49,698	47,821	1,877	69,704	41.62	49.05	1.57	58.38	96.22	3.78
Utah	16,680	11,755	11,258	497	4,925	70.47	67.49	2.98	29.53	95.77	4.23
Vermont	37,964	17,512	11,280	6,232	20,452	46.13	29.66	16.47	53.87	64.30	35.70
Virginia	128,104	37,704	36,221	1,483	90,400	29.43	28.27	1.16	70.57	96.07	3.93
Washington	29,278	13,983	11,516	2,467	15,295	47.76	39.33	8.43	52.24	82.36	17.64
West Virginia	53,631	19,779	16,149	3,630	33,852	36.88	30.11	6.77	63.12	81.65	18.35
Wisconsin	102,044	60,522	45,936	14,586	41,522	59.31	45.02	14.29	40.69	75.90	24.10
Wyoming	6,471	2,645	2,827	318	3,826	40.87	35.96	4.91	59.13	87.98	12.02

TABLE 8.—VALUE OF INCUMBERED FARMS AND HOMES OCCUPIED BY OWNERS, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	OWNED AND INCUMBERED FARMS.				OWNED AND INCUMBERED HOMES.			
	Families owning with incumbrance.	Value.	Amount of incumbrance.	Per cent of incumbrance of value.	Families owning with incumbrance.	Value.	Amount of incumbrance.	Per cent of incumbrance of value.
The United States	886,957	\$3,054,923,105	\$1,085,995,000	35.55	809,933	\$2,632,374,904	\$1,045,953,003	39.77
Alabama	3,131	4,357,139	1,907,199	43.77	826	2,597,359	982,580	37.98
Arizona	120	556,379	225,020	40.55	222	733,035	260,104	35.45
Arkansas	3,314	4,579,368	2,032,345	44.38	1,280	2,558,443	1,031,425	42.27
California	13,732	154,256,866	46,707,837	30.32	17,175	89,392,620	30,999,517	34.68
Colorado	3,929	17,205,433	5,573,154	32.39	5,955	27,106,639	9,424,117	34.77
Connecticut	6,769	21,084,550	8,567,789	40.64	21,749	85,990,237	36,835,050	43.14
Delaware	1,395	6,801,178	2,995,263	44.04	3,245	11,732,884	5,299,877	45.17
District of Columbia	19	52,775	17,300	32.78	2,637	18,601,130	6,430,374	34.57
Florida	793	2,756,726	880,380	31.21	752	1,990,706	765,073	38.43
Georgia	2,491	4,051,892	1,697,500	41.89	1,031	2,469,771	1,051,764	42.59
Idaho	1,156	4,577,195	1,375,115	30.04	328	966,277	300,208	31.07
Illinois	58,799	285,706,170	98,940,935	34.63	67,490	210,173,123	78,535,793	37.37
Indiana	48,079	154,285,755	40,751,153	30.30	31,774	59,130,280	10,907,087	33.77
Iowa	77,111	305,658,669	101,745,924	33.29	26,961	53,559,504	17,766,870	33.17
Kansas	65,483	204,926,055	73,749,283	35.99	24,788	54,578,351	20,330,051	37.25
Kentucky	4,991	13,301,105	5,336,854	40.12	3,606	9,560,820	3,074,684	31.74
Louisiana	1,429	7,700,403	3,397,108	44.12	1,072	3,999,447	1,592,117	39.86
Maine	12,679	18,378,172	6,741,922	36.68	9,012	16,544,048	6,160,766	37.24
Maryland	7,794	33,135,792	12,753,827	38.49	13,133	30,813,221	12,305,449	39.94
Massachusetts	8,945	28,249,173	11,831,941	41.88	57,304	228,045,292	102,948,196	45.03
Michigan	72,895	198,064,438	64,414,936	32.38	45,312	83,485,634	28,801,077	34.50
Minnesota	46,347	119,290,530	37,709,574	31.61	22,038	81,550,693	27,059,419	34.36
Mississippi	4,681	5,325,243	2,899,191	54.44	766	1,192,208	589,528	49.35
Missouri	63,011	166,539,160	53,753,011	32.28	28,094	73,488,920	29,232,658	39.78
Montana	899	4,887,335	1,548,816	31.69	1,136	4,102,972	1,480,157	36.08
Nebraska	43,091	147,185,494	47,678,132	32.39	14,407	47,283,978	15,218,099	32.19
Nevada	218	2,438,892	807,919	33.13	191	862,036	297,030	34.46
New Hampshire	5,639	10,976,087	4,219,278	38.44	5,782	13,506,820	5,044,905	37.35
New Jersey	10,097	51,880,399	25,755,066	49.64	39,786	152,322,740	66,029,089	43.35
New Mexico	251	1,090,826	373,245	34.22	470	1,358,622	487,548	35.89
New York	77,143	309,352,308	134,960,703	43.63	124,115	578,036,985	245,647,981	42.50
North Carolina	5,292	8,242,485	3,757,577	45.59	1,567	2,813,370	1,054,530	37.48
North Dakota	12,377	30,769,226	11,168,854	36.30	1,285	2,632,582	990,774	37.64
Ohio	53,883	206,318,867	70,744,771	34.29	69,540	164,535,081	61,145,301	37.16
Oklahoma								
Oregon	5,257	22,917,073	6,841,047	29.85	4,735	23,268,654	6,619,490	28.45
Pennsylvania	43,020	181,609,415	73,822,978	40.65	93,575	319,606,121	137,868,232	43.14
Rhode Island	786	2,814,715	1,198,726	42.59	6,797	28,593,370	12,670,118	44.31
South Carolina	3,617	6,095,107	3,363,679	55.24	1,216	2,865,085	1,342,528	46.86
South Dakota	21,750	40,148,585	15,481,034	38.56	4,187	7,932,147	2,851,767	35.95
Tennessee	3,431	5,705,348	2,289,436	40.13	2,389	4,413,648	1,969,724	44.63
Texas	7,221	15,583,093	6,494,633	41.68	2,713	7,000,426	2,958,082	42.26
Utah	597	2,191,004	546,245	24.93	1,390	5,158,067	1,428,098	27.70
Vermont	11,900	28,620,893	11,952,490	41.76	7,285	14,757,849	5,490,170	37.20
Virginia	2,596	7,131,172	3,394,303	47.60	1,047	4,024,750	2,050,301	51.09
Washington	5,251	24,320,083	6,966,100	28.64	3,782	18,107,836	5,225,270	28.86
West Virginia	7,272	14,076,792	4,825,337	32.22	4,410	7,993,249	2,788,023	34.89
Wisconsin	55,242	166,012,608	55,304,689	33.31	30,184	99,720,559	22,786,623	22.86
Wyoming	365	1,313,894	455,061	34.63	445	1,411,010	589,293	41.76

TABLE 9.—VALUE OF INCUMBERED HOMES OCCUPIED BY OWNERS, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, IN 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Families owning with incumbrance.	Value of incumbered homes.	Amount of incumbrance.	Per cent of incumbrance of value.
The United States.....	214,613	\$739,846,087	\$292,611,974	39.55
Alabama.....	109	872,455	271,183	31.08
Arizona.....	506	1,465,927	562,770	38.39
Arkansas.....	5,019	25,061,869	9,385,446	36.57
California.....	778	3,287,323	1,147,750	34.91
Colorado.....	11,900	58,787,706	25,621,524	43.58
Connecticut.....	1,860	7,401,193	3,471,563	46.91
Delaware.....	310	942,905	345,452	36.64
District of Columbia.....	445	1,418,753	561,745	39.59
Florida.....	12,174	31,457,771	11,470,134	36.46
Georgia.....	7,287	15,430,126	5,380,206	34.87
Idaho.....	8,731	23,059,932	7,973,777	33.70
Illinois.....	6,403	19,600,291	7,189,547	36.63
Indiana.....	646	2,932,688	817,858	27.89
Iowa.....	85	178,500	88,533	49.59
Kansas.....	1,761	4,951,059	1,948,314	39.35
Kentucky.....	772	2,203,768	815,858	37.02
Louisiana.....	32,062	133,344,973	59,367,910	44.52
Maine.....	13,113	26,108,576	9,279,906	35.54
Maryland.....	1,711	0,217,739	1,854,397	29.82
Massachusetts.....	139	344,050	144,747	42.07
Michigan.....	2,988	7,167,801	2,758,468	38.48
Minnesota.....	450	2,027,531	771,606	38.06
Mississippi.....	3,158	11,595,773	3,760,824	32.43
Missouri.....	2	1,500	600	40.00
Montana.....	1,497	4,874,757	1,804,324	37.01
Nebraska.....	12,060	50,484,072	21,880,135	43.34
Nevada.....	28,811	108,403,625	43,590,434	40.18
New Hampshire.....	204	494,455	231,526	46.82
New Jersey.....	20,231	52,490,080	19,589,579	37.32
New Mexico.....	2,012	14,244,104	4,060,738	28.51
New York.....	19,627	64,267,198	25,804,791	40.15
North Carolina.....	3,147	12,398,780	5,478,802	44.19
North Dakota.....	407	1,061,248	436,102	41.06
Ohio.....	413	1,543,608	485,250	31.44
Oklahoma.....	710	1,805,595	852,763	47.23
Oregon.....	836	3,068,863	1,359,771	44.31
Pennsylvania.....	893	4,207,758	1,135,240	26.98
Rhode Island.....	1,033	3,308,124	1,200,669	36.29
South Carolina.....	464	1,252,172	650,805	51.97
South Dakota.....	1,315	9,944,214	2,840,127	28.56
Tennessee.....	789	2,229,652	779,787	35.07
Texas.....	7,589	16,141,612	5,218,618	32.33
Utah.....	127	641,591	222,399	41.06
Vermont.....				
Virginia.....				
Washington.....				
West Virginia.....				
Wisconsin.....				
Wyoming.....				

TABLE 10.—VALUE OF INCUMBERED HOMES OCCUPIED BY OWNERS, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, FOR 28 CITIES HAVING 100,000 INHABITANTS OR MORE: 1890.

CITIES.	Families owning with incumbrance.	Value of incumbered homes.	Amount of incumbrance.	Per cent of incumbrance of value.
Total	168, 159	\$934, 191, 811	\$393, 029, 833	42. 07
Allegheny, Pa	2, 025	9, 317, 685	3, 511, 080	37. 68
Baltimore, Md	5, 492	12, 468, 091	5, 488, 021	44. 02
Boston, Mass	6, 410	45, 039, 557	21, 701, 505	48. 18
Brooklyn, N. Y	12, 975	95, 366, 474	43, 984, 834	46. 12
Buffalo, N. Y	9, 697	39, 341, 590	15, 219, 290	38. 69
Chicago, Ill	27, 248	125, 965, 021	48, 322, 126	38. 86
Cincinnati, Ohio	3, 524	15, 558, 125	6, 685, 161	42. 97
Cleveland, Ohio	7, 604	23, 380, 833	8, 528, 583	36. 48
Denver, Colo	2, 055	13, 448, 623	4, 734, 297	35. 20
Detroit, Mich	6, 499	17, 125, 321	6, 248, 418	36. 49
Indianapolis, Ind	2, 740	8, 111, 852	2, 980, 940	36. 75
Jersey city, N. J	2, 401	11, 462, 661	5, 083, 582	44. 35
Kansas city, Mo	2, 835	16, 517, 764	6, 487, 982	39. 28
Louisville, Ky	596	1, 581, 700	332, 140	21. 00
Milwaukee, Wis	7, 959	27, 047, 246	8, 887, 001	32. 86
Minneapolis, Minn	5, 483	28, 689, 073	10, 275, 607	35. 82
Newark, N. J	4, 047	21, 768, 820	9, 420, 598	43. 28
New Orleans, La	523	1, 073, 913	657, 444	61. 22
New York, N. Y	8, 188	157, 207, 357	72, 318, 130	46. 00
Omaha, Neb	2, 548	18, 291, 913	5, 449, 730	29. 79
Philadelphia, Pa	17, 996	95, 460, 512	48, 530, 900	50. 84
Pittsburg, Pa	4, 800	20, 326, 292	7, 847, 622	38. 61
Providence, R. I	2, 300	12, 432, 234	5, 581, 145	44. 89
Rochester, N. Y	0, 118	23, 860, 058	10, 111, 873	42. 38
St. Louis, Mo	4, 904	21, 461, 062	9, 842, 384	45. 86
St. Paul, Minn	5, 265	27, 548, 704	9, 725, 410	35. 30
San Francisco, Cal	3, 220	25, 738, 191	8, 643, 635	33. 58
Washington, D. C	2, 637	18, 601, 130	6, 430, 374	34. 57

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TABLE 11.—VALUE OF INCUMBERED HOMES OCCUPIED BY OWNERS, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, OUTSIDE OF CITIES AND TOWNS HAVING 8,000 INHABITANTS OR MORE, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Families owning with incumbrance.	Value of incumbered homes.	Amount of incumbrance.	Per cent of incumbrance of value.
The United States.....	427,161	\$958,337,006	\$361,311,796	37.70
Alabama.....	717	1,714,904	711,397	41.48
Arizona.....	222	733,635	269,104	35.45
Arkansas.....	774	1,092,516	518,655	47.47
California.....	8,930	37,992,590	12,970,496	34.14
Colorado.....	3,122	10,370,688	3,542,070	34.15
Connecticut.....	9,759	26,602,531	11,213,535	42.15
Delaware.....	1,385	4,331,686	1,828,314	42.21
District of Columbia.....				
Florida.....	433	1,047,891	419,621	40.04
Georgia.....	586	1,051,018	496,069	46.62
Idaho.....	328	966,277	300,298	31.07
Illinois.....	28,068	52,759,331	18,743,503	35.53
Indiana.....	21,738	35,588,311	11,605,941	32.61
Iowa.....	18,230	29,899,572	9,791,093	32.75
Kansas.....	18,385	34,978,060	13,141,494	37.57
Kentucky.....	2,364	5,046,432	1,884,680	37.35
Louisiana.....	464	2,747,034	816,160	29.71
Maine.....	7,281	11,592,989	4,212,452	36.34
Maryland.....	6,889	16,141,362	6,001,570	37.18
Massachusetts.....	18,892	50,260,762	21,878,781	43.53
Michigan.....	25,700	40,251,737	13,272,753	32.97
Minnesota.....	9,579	18,901,117	6,097,999	32.26
Mississippi.....	627	848,158	438,781	51.73
Missouri.....	17,307	28,342,293	10,143,824	35.79
Montana.....	686	2,075,441	708,551	34.14
Nebraska.....	8,761	17,396,292	6,008,145	34.54
Nevada.....	189	860,536	296,439	34.45
New Hampshire.....	4,285	8,632,063	3,240,581	37.54
New Jersey.....	21,278	68,607,178	29,644,774	43.21
New Mexico.....	470	1,358,622	487,548	35.89
New York.....	58,325	153,767,581	60,423,411	39.30
North Carolina.....	1,363	2,318,915	1,123,004	48.43
North Dakota.....	1,285	2,632,582	990,774	37.64
Ohio.....	28,181	73,106,643	26,341,978	36.03
Oklahoma.....				
Oregon.....	2,723	9,024,550	2,558,761	28.35
Pennsylvania.....	49,127	130,234,434	52,173,833	40.06
Rhode Island.....	1,350	3,762,362	1,610,171	42.80
South Carolina.....	809	1,863,837	906,426	48.63
South Dakota.....	3,774	6,388,539	2,366,517	37.04
Tennessee.....	1,679	2,608,653	1,116,961	42.83
Texas.....	1,877	3,931,563	1,598,311	40.65
Utah.....	497	950,309	293,452	30.88
Vermont.....	6,252	11,449,725	4,289,501	37.46
Virginia.....	1,483	2,772,578	1,405,556	50.69
Washington.....	2,467	8,163,622	2,385,143	29.22
West Virginia.....	3,630	5,709,597	2,008,826	34.82
Wisconsin.....	14,588	26,540,701	8,681,004	32.71
Wyoming.....	318	869,419	366,659	42.19

TABLE 12.—TOTAL VALUE AND AVERAGE VALUE OF ALL FARMS, OF OWNED AND INCUMBERED FARMS, AND OF HIRED FARMS AND FARMS OWNED FREE OF INCUMBRANCE (COMBINED), BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	TOTAL VALUE OF FARMS.			AVERAGE VALUE OF FARMS, BASED ON NUMBER OF FARM FAMILIES.		
	All farms.	Owned and incumbered farms.	Farms hired and owned free.	All farms.	Owned and incumbered farms.	Farms hired and owned free.
The United States	\$13,279,252,640	\$3,054,923,165	\$10,224,329,484	\$2,786	\$3,444	\$2,635
Alabama	111,051,390	4,357,130	106,694,251	666	1,392	652
Arizona	7,222,230	556,379	6,665,851	3,141	4,410	3,068
Arkansas	118,574,422	4,579,368	113,995,054	807	1,882	794
California	697,110,630	154,256,866	542,853,764	12,553	11,239	12,086
Colorado	85,035,180	17,205,433	67,829,747	4,434	4,379	4,448
Connecticut	95,000,585	21,084,559	73,916,026	3,598	3,115	3,758
Delaware	39,589,080	6,801,178	32,787,902	4,220	4,875	4,105
District of Columbia	6,471,120	52,775	6,418,345	16,721	5,278	17,025
Florida	72,745,180	2,756,726	69,988,454	1,986	3,021	1,948
Georgia	152,006,230	4,051,892	147,954,338	805	1,627	854
Idaho	17,431,580	4,577,195	12,854,385	2,180	3,960	1,879
Illinois	1,262,870,587	285,706,170	977,164,417	4,993	4,862	5,032
Indiana	754,789,110	154,285,755	600,503,355	3,076	3,200	3,319
Iowa	857,581,022	395,058,060	462,522,962	4,174	3,064	4,301
Kansas	559,726,046	294,926,655	264,800,391	3,270	3,120	3,358
Kentucky	340,339,360	13,301,105	327,038,255	1,837	2,665	1,814
Louisiana	85,381,270	7,700,403	77,680,867	1,071	5,423	692
Maine	98,567,730	18,378,172	80,189,558	1,587	1,449	1,622
Maryland	175,058,550	33,135,792	141,922,758	4,231	4,251	4,227
Massachusetts	127,538,284	28,249,173	99,289,111	3,689	3,158	3,874
Michigan	556,190,070	198,964,438	357,225,632	3,147	2,748	3,423
Minnesota	340,059,470	119,290,539	220,768,931	2,884	2,574	3,086
Mississippi	127,423,157	5,325,243	122,097,914	791	1,138	781
Missouri	625,858,301	166,539,159	459,319,201	2,495	2,643	2,446
Montana	25,512,340	4,887,335	20,625,005	3,961	5,624	3,702
Nebraska	402,358,913	147,185,404	255,173,509	3,471	3,346	3,547
Nevada	12,339,410	2,438,892	9,900,518	3,150	11,188	7,639
New Hampshire	66,162,000	10,076,087	55,185,913	2,270	1,940	2,349
New Jersey	159,292,840	51,880,999	107,411,841	4,386	4,391	5,033
New Mexico	8,140,800	1,090,826	7,049,974	855	4,346	761
New York	968,127,286	309,352,398	658,774,888	4,272	4,010	4,407
North Carolina	183,977,010	8,242,485	175,734,525	1,006	1,584	890
North Dakota	75,310,305	30,769,226	44,541,079	2,668	2,486	2,811
Ohio	1,050,031,828	200,818,867	849,212,961	4,097	3,829	4,169
Oklahoma	8,581,170		8,581,170	824		824
Oregon	115,819,200	22,017,073	93,802,127	4,190	4,350	4,151
Pennsylvania	922,240,233	181,009,615	740,230,618	4,361	4,222	4,397
Rhode Island	21,873,473	2,814,715	19,058,758	3,977	3,581	4,043
South Carolina	99,104,000	6,095,107	92,408,893	844	1,851	812
South Dakota	107,466,335	40,148,585	67,317,750	2,169	1,846	2,422
Tennessee	242,700,540	5,705,348	236,995,192	1,321	1,603	1,314
Texas	899,971,289	15,583,093	884,388,196	1,608	2,158	1,591
Utah	28,402,780	2,191,004	26,211,776	2,390	3,670	2,322
Vermont	80,427,490	28,620,893	51,806,597	2,469	2,405	2,506
Virginia	254,400,000	7,131,172	247,268,828	1,916	2,747	1,900
Washington	83,461,060	24,320,083	59,140,977	3,471	4,682	3,146
West Virginia	151,880,306	14,976,792	136,903,514	1,994	2,060	1,987
Wisconsin	477,524,507	166,012,988	311,511,519	3,219	3,005	3,346
Wyoming	14,460,880	1,313,804	13,147,076	4,092	3,600	4,149

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TABLE 13.—AVERAGE VALUE, AVERAGE INCUMBRANCE, TOTAL ANNUAL AND AVERAGE ANNUAL INTEREST CHARGE, AND AVERAGE ANNUAL RATE OF INTEREST FOR INCUMBERED FARMS AND HOMES OCCUPIED BY OWNERS, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	AVERAGE VALUE OF INCUMBERED FARMS AND HOMES.		AVERAGE INCUMBRANCE.		ANNUAL INTEREST CHARGE.		AVERAGE ANNUAL INTEREST CHARGE.		AVERAGE ANNUAL RATE OF INTEREST. (a)	
	Farms.	Homes.	Farms.	Homes.	Farms.	Homes.	Farms.	Homes.	Farms.	Homes.
							\$87	\$80	7.07	6.23
The United States....	\$3,444	\$3,250	\$1,224	\$1,293	\$76,728,077	\$65,182,020	\$87	\$80	7.07	6.23
Alabama.....	1,392	3,132	603	1,190	109,919	81,080	54	98	8.91	8.25
Arizona.....	4,416	3,305	1,791	1,172	28,446	35,022	226	158	12.61	13.46
Arkansas.....	1,382	1,999	613	845	199,046	103,790	57	81	9.35	9.60
California.....	11,233	5,205	3,406	1,805	4,104,720	2,637,770	299	154	8.78	8.51
Colorado.....	4,379	4,552	1,418	1,583	514,344	814,318	131	137	9.23	8.64
Connecticut.....	3,115	3,920	1,266	1,694	477,009	2,068,090	70	92	5.57	5.45
Delaware.....	4,875	3,616	2,147	1,633	170,737	299,512	122	92	5.70	5.65
District of Columbia.....	5,278	7,054	1,730	2,439	1,038	385,426	104	146	6.00	5.99
Florida.....	3,921	2,647	1,224	1,017	92,220	78,949	131	105	10.72	10.32
Georgia.....	1,627	2,396	681	1,020	141,382	82,945	57	80	8.33	7.89
Idaho.....	3,960	2,946	1,100	915	145,085	33,474	126	102	10.55	11.15
Illinois.....	4,862	3,114	1,684	1,164	6,849,004	5,252,861	117	78	6.92	6.69
Indiana.....	3,200	1,861	972	628	3,219,213	1,376,556	67	43	6.89	6.89
Iowa.....	3,964	1,987	1,319	659	7,491,665	1,374,741	97	51	7.36	7.74
Kansas.....	3,120	2,202	1,120	820	6,010,538	1,712,326	92	69	8.15	8.42
Kentucky.....	2,065	2,051	1,069	842	356,459	204,648	71	57	6.68	6.74
Louisiana.....	5,423	3,731	2,392	1,457	273,697	123,996	193	116	8.06	7.94
Maine.....	1,449	1,830	532	681	422,116	373,525	33	41	6.26	6.06
Maryland.....	4,251	2,340	1,036	937	738,012	729,311	95	55	5.79	5.85
Massachusetts.....	3,158	3,990	1,323	1,797	659,805	5,640,785	74	98	5.58	5.48
Michigan.....	2,748	1,842	800	636	4,574,679	2,068,534	63	46	7.10	7.18
Minnesota.....	2,574	3,692	814	1,268	3,085,913	2,674,436	67	94	8.18	7.42
Mississippi.....	1,138	1,556	619	762	283,971	55,117	61	72	9.79	9.45
Missouri.....	2,643	2,610	853	1,041	4,263,223	2,134,146	68	76	7.97	7.30
Montana.....	5,624	3,612	1,782	1,303	109,877	162,428	195	143	10.97	10.97
Nebraska.....	3,346	3,208	1,084	1,052	3,918,275	1,236,702	89	85	8.22	8.13
Nevada.....	11,188	4,513	3,706	1,555	77,765	30,255	357	158	9.63	10.19
New Hampshire.....	1,940	2,336	746	873	249,485	298,518	44	52	5.91	5.92
New Jersey.....	4,891	3,829	2,428	1,660	1,465,858	3,709,176	158	93	5.69	5.62
New Mexico.....	4,346	2,891	1,487	1,037	37,508	52,070	149	112	10.05	10.80
New York.....	4,010	4,657	1,749	1,079	7,637,425	13,220,703	99	167	5.66	5.38
North Carolina.....	1,584	1,705	722	864	298,796	195,766	57	67	7.95	7.80
North Dakota.....	2,486	2,049	902	771	1,065,385	93,359	86	73	9.51	9.42
Ohio.....	3,829	2,966	1,313	879	4,728,126	4,051,017	88	59	6.68	6.63
Oklahoma.....										
Oregon.....	4,359	4,914	1,301	1,398	619,661	577,465	118	122	9.06	8.72
Pennsylvania.....	4,222	3,416	1,716	1,473	4,096,335	7,610,464	93	81	5.43	5.52
Rhode Island.....	3,581	4,207	1,825	1,894	69,740	732,256	89	108	5.82	5.78
South Carolina.....	1,851	2,356	810	1,104	288,240	109,711	80	90	8.57	8.17
South Dakota.....	1,846	1,894	722	681	1,474,185	270,558	68	65	9.52	9.49
Tennessee.....	1,663	1,847	667	824	142,234	122,043	41	51	6.21	6.20
Texas.....	2,158	2,580	899	1,090	544,180	278,672	75	103	8.38	9.42
Utah.....	3,670	3,711	915	1,028	55,332	138,734	93	100	10.13	9.71
Vermont.....	2,405	2,026	1,004	754	703,319	325,865	59	45	5.88	5.94
Virginia.....	2,747	2,067	1,308	1,056	295,594	129,934	79	67	6.00	6.32
Washington.....	4,632	4,788	1,397	1,382	687,378	486,545	131	129	9.87	9.31
West Virginia.....	2,060	1,809	864	631	298,884	176,747	41	40	6.19	6.34
Wisconsin.....	3,065	2,314	1,001	756	3,671,534	1,526,974	66	51	6.64	6.70
Wyoming.....	3,660	3,171	1,247	1,324	49,712	63,229	136	142	10.92	10.73

a The average rate of interest is in every case the true average rate, but it can not always be obtained by dividing the interest charge by the debt as expressed, on account of the omission of cents in the statement of interest charge; in computing the average the cents have been included.

TABLE 14.—AVERAGE VALUE, AVERAGE INCUMBRANCE, TOTAL ANNUAL AND AVERAGE ANNUAL INTEREST CHARGE, AND AVERAGE ANNUAL RATE OF INTEREST FOR INCUMBERED HOMES OCCUPIED BY OWNERS, FOR 420 CITIES AND TOWNS HAVING FROM 8,000 TO 100,000 INHABITANTS, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Average value of incumbered homes.	Average incumbrance.	Annual interest charge.	Average annual interest charge.	Average annual rate of interest.
The United States.....	\$3,447	\$1,363	\$18,417,745	\$80	6.29
Alabama.....	8,004	2,488	21,043	201	8.09
Arizona.....	2,897	1,112	54,214	107	9.03
Arkansas.....	5,113	1,870	845,576	168	9.01
California.....	4,225	1,475	101,680	131	8.80
Connecticut.....	4,903	2,137	1,378,382	115	5.38
Delaware.....	3,079	1,806	194,673	105	5.61
District of Columbia.....					
Florida.....	2,956	1,083	34,028	107	9.85
Georgia.....	3,188	1,262	43,334	97	7.71
Idaho.....					
Illinois.....	2,584	942	806,117	66	7.03
Indiana.....	2,117	738	374,029	51	6.95
Iowa.....	2,710	919	594,071	68	7.45
Kansas.....	3,061	1,123	576,771	90	8.02
Kentucky.....	4,540	1,266	58,708	91	7.18
Louisiana.....	2,100	1,041	7,081	83	8.00
Maine.....	2,812	1,106	115,341	65	5.92
Maryland.....	2,855	1,057	46,134	60	5.65
Massachusetts.....	4,167	1,855	3,275,686	102	5.52
Michigan.....	1,991	708	670,024	51	7.22
Minnesota.....	3,634	1,084	140,058	82	7.55
Mississippi.....	2,475	1,041	13,193	95	9.11
Missouri.....	2,399	923	222,071	74	8.05
Montana.....	4,506	1,715	78,690	175	10.20
Nebraska.....	3,672	1,191	299,784	95	7.07
Nevada.....	750	300	42	21	7.00
New Hampshire.....	3,250	1,205	107,334	72	5.95
New Jersey.....	4,180	1,814	1,228,908	102	5.62
New Mexico.....					
New York.....	3,766	1,513	2,438,410	85	5.59
North Carolina.....	2,424	1,135	18,384	90	7.94
North Dakota.....					
Ohio.....	2,595	968	1,341,251	66	6.85
Oklahoma.....					
Oregon.....	7,080	2,018	348,479	173	8.58
Pennsylvania.....	3,274	1,315	1,495,047	76	5.79
Rhode Island.....	3,940	1,741	319,263	101	5.83
South Carolina.....	2,460	1,072	39,504	82	7.08
South Dakota.....	3,738	1,175	41,282	100	8.51
Tennessee.....	2,543	1,201	59,122	75	6.28
Texas.....	3,671	1,627	131,668	158	9.71
Utah.....	4,712	1,271	107,049	120	9.43
Vermont.....	3,202	1,162	71,273	69	5.94
Virginia.....	2,690	1,403	42,744	92	6.57
Washington.....	7,502	2,160	250,221	190	8.81
West Virginia.....	2,818	988	48,760	62	6.25
Wisconsin.....	2,127	688	366,186	48	7.02
Wyoming.....	4,284	1,751	22,956	181	10.32

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TABLE 15.—AVERAGE VALUE, AVERAGE INCUMBRANCE, TOTAL ANNUAL AND AVERAGE ANNUAL INTEREST CHARGE, AND AVERAGE ANNUAL RATE OF INTEREST FOR INCUMBERED HOMES OCCUPIED BY OWNERS, FOR 28 CITIES HAVING 100,000 INHABITANTS OR MORE: 1890.

CITIES	Average value of incumbered homes.	Average incumbrance.	Annual interest charge.	Average annual interest charge.	Average annual rate of interest.
Total.....	\$5,555	\$2,337	\$22,584,509	\$134	5.75
Allegheny, Pa.....	4,001	1,734	205,686	102	5.80
Baltimore, Md.....	2,270	999	319,259	58	5.82
Boston, Mass.....	7,028	3,386	1,114,602	174	5.14
Brooklyn, N. Y.....	7,349	3,390	2,282,283	176	5.19
Buffalo, N. Y.....	4,057	1,569	870,510	90	5.72
Chicago, Ill.....	4,023	1,773	3,111,515	114	6.44
Cincinnati, Ohio.....	4,415	1,897	404,137	115	6.05
Cleveland, Ohio.....	3,075	1,122	531,696	70	6.23
Denver, Colo.....	6,544	2,304	372,871	181	7.87
Detroit, Mich.....	2,035	961	423,038	65	6.77
Indianapolis, Ind.....	2,951	1,084	188,901	69	6.34
Jersey city, N. J.....	4,774	2,117	288,365	120	5.87
Kansas city, Mo.....	5,826	2,269	475,501	168	7.33
Louisville, Ky.....	2,654	557	19,929	33	6.00
Milwaukee, Wis.....	3,308	1,117	549,624	69	6.18
Minneapolis, Minn.....	5,232	1,874	738,102	135	7.18
Newark, N. J.....	5,379	2,328	500,928	124	5.32
New Orleans, La.....	2,053	1,257	51,654	69	7.86
New York, N. Y.....	19,200	8,852	3,583,196	438	4.95
Omaha, Neb.....	7,179	2,139	408,309	160	7.49
Philadelphia, Pa.....	5,305	2,697	2,517,471	140	5.19
Pittsburg, Pa.....	4,235	1,635	457,169	95	5.83
Providence, R. I.....	5,405	2,427	318,441	138	5.71
Rochester, N. Y.....	3,000	1,053	572,173	94	5.06
St. Louis, Mo.....	4,323	1,983	605,597	122	6.15
St. Paul, Minn.....	5,232	1,847	693,831	132	7.13
San Francisco, Cal.....	7,993	2,684	594,397	185	6.88
Washington, D. C.....	7,054	2,439	385,426	140	5.99

TABLE 16.—AVERAGE VALUE, AVERAGE INCUMBRANCE, TOTAL ANNUAL AND AVERAGE ANNUAL INTEREST CHARGE, AND AVERAGE ANNUAL RATE OF INTEREST FOR INCUMBERED HOMES OCCUPIED BY OWNERS OUTSIDE OF CITIES AND TOWNS HAVING 8,000 INHABITANTS OR MORE, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	Average value of incumbered homes.	Average incumbrance.	Annual interest charge.	Average annual interest charge.	Average annual rate of interest.
The United States.....	\$2,244	\$346	\$24,170,775	\$57	6.69
Alabama.....	2,392	992	59,137	82	8.31
Arizona.....	3,305	1,172	35,022	158	13.46
Arkansas.....	1,412	670	49,576	64	9.59
California.....	4,252	1,451	1,197,797	134	9.23
Colorado.....	3,322	1,185	339,997	109	9.60
Connecticut.....	2,720	1,149	629,708	65	5.62
Delaware.....	3,128	1,320	104,899	76	5.73
District of Columbia.....					
Florida.....	2,420	969	44,921	104	10.71
Georgia.....	1,794	836	39,611	68	8.08
Idaho.....	2,946	915	33,474	102	11.15
Illinois.....	1,879	668	1,385,229	48	7.12
Indiana.....	1,637	534	813,026	37	7.01
Iowa.....	1,640	537	780,670	43	7.97
Kansas.....	1,903	715	1,135,555	62	8.64
Kentucky.....	2,135	797	126,011	53	6.09
Louisiana.....	5,920	1,759	65,261	141	8.00
Maine.....	1,592	579	258,184	35	6.13
Maryland.....	2,350	874	354,818	52	5.91
Massachusetts.....	2,660	1,158	1,250,497	66	5.72
Michigan.....	1,566	516	975,474	38	7.35
Minnesota.....	1,973	637	502,445	52	8.24
Mississippi.....	1,353	700	41,924	67	9.55
Missouri.....	1,638	586	890,977	48	8.19
Montana.....	3,025	1,033	83,738	122	11.82
Nebraska.....	1,986	686	528,609	60	8.80
Nevada.....	4,553	1,508	30,213	160	10.19
New Hampshire.....	2,014	756	191,184	45	5.90
New Jersey.....	3,224	1,393	1,680,975	79	5.70
New Mexico.....	2,891	1,037	52,670	112	10.80
New York.....	2,636	1,036	3,474,131	60	5.75
North Carolina.....	1,701	824	87,322	64	7.78
North Dakota.....	2,049	771	93,359	73	9.42
Ohio.....	1,915	690	1,773,933	46	6.73
Oklahoma.....					
Oregon.....	3,314	940	228,926	84	8.95
Pennsylvania.....	2,651	1,002	2,935,091	60	5.63
Rhode Island.....	2,787	1,193	94,612	70	5.88
South Carolina.....	2,304	1,120	76,207	94	8.41
South Dakota.....	1,693	627	229,276	61	9.09
Tennessee.....	1,553	665	68,921	41	6.17
Texas.....	2,095	852	146,079	78	9.18
Utah.....	1,912	590	31,685	64	10.80
Vermont.....	1,831	686	254,592	41	5.94
Virginia.....	1,870	948	87,190	59	6.20
Washington.....	3,309	967	230,324	90	9.91
West Virginia.....	1,589	553	127,978	35	6.37
Wisconsin.....	1,820	595	611,104	42	7.04
Wyoming.....	2,734	1,154	40,273	127	10.98

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TABLE 17.—NUMBER OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND THE TOTAL VALUE OF SUCH FARMS AND HOMES, ACCORDING TO SPECIFIED VALUES: 1890. (a)

SPECIFIED VALUES.	OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.	
	Number of families occupying such farms.	Total value of such farms.	Number of families occupying such homes.	Total value of such homes.
The United States.....	886,957	\$3,054,923,165	809,933	\$2,632,374,904
Under \$500	40,457	12,742,835	53,146	16,684,144
\$500 and under \$1,000	105,644	73,079,311	135,655	93,766,485
\$1,000 and under \$1,500	118,009	134,098,081	131,769	149,682,240
\$1,500 and under \$2,000	97,916	158,154,075	96,670	156,446,994
\$2,000 and under \$2,500	95,735	199,941,823	73,446	152,926,089
\$2,500 and under \$3,000	62,367	160,321,008	55,248	141,700,042
\$3,000 and under \$4,000	110,702	350,576,239	79,977	257,604,239
\$4,000 and under \$5,000	74,965	315,271,561	45,227	189,632,867
\$5,000 and under \$7,000	83,505	465,684,598	57,328	317,094,645
\$7,000 and under \$10,000	49,772	395,368,943	34,130	269,041,388
\$10,000 and under \$25,000	41,945	556,423,166	38,681	529,809,687
\$25,000 and over	5,340	227,261,525	8,665	358,892,684

TABLE 18.—NUMBER OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND THE TOTAL AMOUNT OF INCUMBRANCE ON SUCH FARMS AND HOMES, ACCORDING TO SPECIFIED AMOUNTS OF INCUMBRANCE: 1890. (a)

SPECIFIED AMOUNTS OF INCUMBRANCE.	OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.	
	Number of families occupying such farms.	Total amount of incumbrance on such farms.	Number of families occupying such homes.	Total amount of incumbrance on such homes.
The United States	886,957	\$1,085,935,960	809,933	\$1,046,953,603
Under \$500	284,428	74,501,278	292,014	72,652,071
\$500 and under \$1,000	240,120	159,702,330	202,490	134,702,664
\$1,000 and under \$1,500	135,895	155,121,694	111,735	126,933,790
\$1,500 and under \$2,000	69,399	113,912,045	56,582	82,159,404
\$2,000 and under \$2,500	59,303	106,272,256	41,401	86,678,038
\$2,500 and under \$3,000	27,061	71,048,892	23,416	60,656,083
\$3,000 and under \$4,000	34,965	114,297,232	31,166	104,563,688
\$4,000 and under \$5,000	17,406	73,902,239	16,066	67,533,525
\$5,000 and under \$7,000	16,015	89,255,063	17,621	98,268,614
\$7,000 and under \$10,000	6,745	53,318,962	8,379	65,333,616
\$10,000 and under \$25,000	4,236	53,774,473	7,633	104,317,234
\$25,000 and over	444	18,889,566	1,020	37,154,876

a Tables 17 and 18 include all of the farms and homes in the United States that are occupied by owners and are subject to incumbrance, and the following examples show how the figures are to be understood: there are 40,457 families that occupy and own incumbered farms worth less than \$500 each, and these farms are worth \$12,742,835, as shown by Table 17; there are also 284,428 families that occupy and own incumbered farms on which the incumbrances are less than \$500 each, and the total incumbrance on these farms is \$74,501,278, as shown by Table 18.

TABLE 19.—NUMBER OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND THE AMOUNT OF THE INCUMBRANCE ON SUCH FARMS AND HOMES, CLASSIFIED BY RATES OF INTEREST: 1890.

[Rates of interest represented by mixed numbers are combined into groups; for instance, rates represented by "1-2" per cent include all rates greater than 1 per cent and less than 2 per cent.]

RATES OF INTEREST.	OWNED AND INCUMBERED FARMS.		OWNED AND INCUMBERED HOMES.		OWNED AND INCUMBERED HOMES IN CITIES AND TOWNS OF 8,000 TO 100,000 INHABITANTS.	
	Number of families occupying such farms.	Amount of incumbrance on such farms.	Number of families occupying such homes.	Amount of incumbrance on such homes.	Number of families occupying such homes.	Amount of incumbrance on such homes.
The United States	886,957	\$1,085,805,960	809,983	\$1,046,953,603	214,613	\$282,611,974
0 per cent.....	3,153	3,411,625	3,516	2,068,080	694	752,558
0-1.....do.....	1	1,000	1	1,000	1	1,000
1.....do.....	74	74,012	102	89,979	32	21,814
1-2.....do.....	83	168,424	75	58,871	18	18,036
2.....do.....	95	147,205	86	84,463	19	26,199
2-3.....do.....	153	354,699	162	336,202	41	70,854
3.....do.....	447	673,480	619	644,178	188	199,799
3-4.....do.....	252	601,931	352	690,935	78	126,736
4.....do.....	2,740	4,907,322	3,788	9,905,540	945	1,524,316
4-5.....do.....	1,807	5,144,590	4,826	33,870,725	604	2,642,420
5.....do.....	43,060	89,789,442	80,279	236,336,477	28,843	66,051,436
5-6.....do.....	3,457	28,382,885	18,595	55,348,985	7,278	19,234,198
6.....do.....	241,513	318,136,359	359,047	416,406,500	93,532	116,852,061
6-7.....do.....	16,048	38,760,907	10,969	22,198,492	3,223	5,708,926
7.....do.....	137,537	175,714,847	92,885	89,858,751	25,138	25,094,265
7-8.....do.....	21,511	41,875,493	7,985	13,409,934	2,721	4,272,873
8.....do.....	220,454	209,931,201	130,810	99,375,412	33,603	30,251,333
8-9.....do.....	16,100	25,482,036	3,738	5,774,555	953	1,550,640
9.....do.....	37,418	37,997,880	9,551	10,565,062	2,800	4,053,140
9-10.....do.....	6,383	10,402,402	1,860	2,826,427	477	943,962
10.....do.....	111,030	76,569,367	57,619	36,155,390	10,746	10,165,478
10-11.....do.....	2,239	3,175,510	637	1,043,612	164	350,123
11.....do.....	1,813	1,747,537	782	914,951	203	309,365
11-12.....do.....	1,172	1,368,897	394	500,938	83	119,756
12.....do.....	8,609	7,898,175	3,674	5,947,713	1,351	1,338,830
12-13.....do.....	751	712,809	360	367,937	89	120,300
13.....do.....	290	234,272	388	425,772	262	321,571
13-14.....do.....	328	317,876	96	94,981	27	36,342
14.....do.....	174	142,472	152	117,438	34	26,687
14-15.....do.....	167	191,614	50	62,590	9	13,188
15.....do.....	965	715,400	884	644,735	200	226,086
15-16.....do.....	92	101,935	34	34,253	4	6,115
16.....do.....	105	69,664	61	66,560	23	38,650
16-17.....do.....	70	62,637	28	47,879	7	6,827
17.....do.....	43	31,005	31	17,523	0	4,998
17-18.....do.....	46	35,209	15	17,447	1	1,200
18.....do.....	323	277,967	719	409,796	92	69,593
18-19.....do.....	32	23,479	13	10,618	3	3,800
19.....do.....	10	6,174	12	17,779	6	3,644
19-20.....do.....	20	15,430	5	4,029	.....	.....
20.....do.....	112	37,844	111	43,053	18	10,180
20-21.....do.....	11	9,404	4	3,166	1	700
21.....do.....	4	2,261	14	9,120	1	3,650
21-22.....do.....	8	4,818	9	3,012	1	125
22.....do.....	8	5,447	15	8,607	5	3,033
22-23.....do.....	7	3,985	7	9,615	2	1,227
23.....do.....	4	1,488	8	5,230	3	2,402
23-24.....do.....	5	2,615	.....	.....	.....	.....
24.....do.....	103	85,098	387	154,547	46	22,715
24-25.....do.....	3	1,361	2	2,070	.....	.....
25.....do.....	50	27,139	29	11,756	12	5,648
25-30.....do.....	14	11,027	22	16,044	4	1,109
30.....do.....	17	6,410	35	16,304	3	1,032
30-35.....do.....	9	4,538	4	1,288	1	375
36.....do.....	22	10,763	38	18,358	2	280
37.....do.....	1	200	4	1,275
40-50.....do.....	8	4,118	5	1,853
50.....do.....	1	375	5	1,575
60-80.....do.....	1	2,300	4	285

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TABLE 20.—NUMBER OF FAMILIES IN THE UNITED STATES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND AMOUNT OF INCUMBRANCE ON SUCH FARMS AND HOMES, CLASSIFIED BY OBJECTS OF DEBT: 1890.

OWNED AND INCUMBERED FARMS AND HOMES.

OBJECTS OF DEBT.	Number of families.	Amount of incumbrance.
The United States.....	1,696,890	\$2,132,949,563
Purchase of real estate.....	969,785	1,253,510,547
Real estate improvements.....	250,433	278,581,070
Purchase and improvements (combined).....	78,074	124,463,329
Business.....	60,220	105,854,882
Farm machines, domestic animals, and other personal property.....	28,979	14,942,446
Purchase, improvements, business, and personal property (two or more combined) (a).....	59,976	99,653,379
Purchase, improvements, business, and personal property (combined with objects other than farm and family expenses).....	10,525	20,815,672
Purchase, improvements, business, and personal property (combined with farm and family expenses).....	108,210	129,078,025
Farm and family expenses.....	88,739	49,273,647
All other objects.....	41,949	56,755,966

OWNED AND INCUMBERED FARMS.

The United States.....	886,957	1,085,995,960
Purchase of real estate.....	537,723	699,176,464
Real estate improvements.....	60,228	49,168,733
Purchase and improvements (combined).....	35,316	57,689,492
Business.....	14,393	21,139,559
Farm machines, domestic animals, and other personal property.....	24,602	12,904,822
Purchase, improvements, business, and personal property (two or more combined) (a).....	44,451	66,835,107
Purchase, improvements, business, and personal property (combined with objects other than farm and family expenses).....	7,410	14,591,604
Purchase, improvements, business, and personal property (combined with farm and family expenses).....	87,171	103,413,519
Farm and family expenses.....	52,257	30,684,018
All other objects.....	23,406	30,392,642

OWNED AND INCUMBERED HOMES.

The United States.....	869,933	1,046,953,603
Purchase of real estate.....	492,062	554,334,083
Real estate improvements.....	190,203	229,412,937
Purchase and improvements (combined).....	42,758	66,792,837
Business.....	45,827	84,713,223
Personal property.....	4,377	2,037,624
Purchase, improvements, business, and personal property (two or more combined) (a).....	15,525	32,818,272
Purchase, improvements, business, and personal property (combined with objects other than family expenses).....	3,115	6,224,068
Purchase, improvements, business, and personal property (combined with family expenses).....	21,039	25,664,566
Family expenses.....	36,482	18,589,629
All other objects.....	18,543	26,369,324

a The combination of purchase and improvements alone is not included; a preceding line is provided for this combination.

TABLE 21.—NUMBER OF PERSONS IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY SEX: 1890.

SEX.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States.....	12,690,152	6,066,417	4,369,527	1,696,890	6,623,735
Males.....	10,857,249	5,019,659	3,550,835	1,408,824	5,837,590
Females.....	1,832,903	1,046,758	818,692	228,066	786,145
FARMS.					
The United States.....	4,767,170	3,142,746	2,255,789	886,957	1,624,433
Males.....	4,386,699	2,830,241	2,010,471	819,770	1,566,458
Females.....	370,480	312,505	245,318	67,187	57,975
HOMES.					
The United States.....	7,922,973	2,923,671	2,113,738	809,933	4,099,392
Males.....	6,400,550	2,189,418	1,540,364	649,054	4,271,132
Females.....	1,462,423	734,253	573,374	160,879	728,170

TABLE 22.—NUMBER OF PERSONS IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY COLOR: 1890.

COLOR.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States.....	12,690,152	6,066,417	4,369,527	1,696,890	6,623,735
White.....	11,255,169	5,793,660	4,126,653	1,667,007	5,461,500
Negro.....	1,186,174	207,616	185,376	22,240	973,558
Mixed.....	224,595	56,672	49,371	7,301	167,923
Indian.....	10,014	6,521	6,238	283	3,493
Chinese and Japanese.....	14,200	1,948	1,889	50	12,252
FARMS.					
The United States.....	4,767,170	3,142,746	2,255,789	886,957	1,624,433
White.....	4,212,293	3,018,261	2,143,740	874,521	1,194,632
Negro.....	469,058	97,458	87,838	9,620	371,600
Mixed.....	80,574	29,280	20,645	2,635	67,294
Indian.....	4,651	3,680	3,513	173	965
Chinese and Japanese.....	603	61	53	8	542
HOMES.					
The United States.....	7,922,973	2,923,671	2,113,738	809,933	4,099,392
White.....	7,042,876	2,775,309	1,982,913	792,486	4,267,477
Negro.....	717,116	110,158	97,538	12,620	608,958
Mixed.....	144,021	33,392	28,726	4,660	110,629
Indian.....	5,363	2,835	2,725	110	2,528
Chinese and Japanese.....	13,597	1,887	1,830	51	11,710

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TABLE 23.—NUMBER OF MALES AND FEMALES IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY COLOR: 1890.

MALES.

FARMS AND HOMES.

COLOR.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States	10,857,249	5,019,659	3,559,845	1,468,824	5,837,599
White	9,074,093	4,800,799	3,357,429	1,443,370	4,873,294
Negro	980,870	167,705	148,545	19,160	813,165
Mixed	179,485	43,530	37,515	6,015	135,955
Indian	8,824	5,725	5,502	223	3,059
Chinese and Japanese	13,977	1,900	1,844	56	12,077

FARMS.

The United States	4,396,699	2,850,241	2,010,471	819,770	1,566,458
White	3,881,145	2,718,982	1,910,773	808,299	1,102,193
Negro	455,424	87,255	78,269	8,995	348,169
Mixed	75,195	20,541	18,131	2,410	54,654
Indian	4,534	3,402	3,254	148	922
Chinese and Japanese	601	61	53	8	540

HOMES.

The United States	6,460,550	2,189,418	1,540,364	649,054	4,271,132
White	5,792,948	2,081,817	1,446,656	635,161	3,711,131
Negro	545,446	80,450	70,285	10,165	464,906
Mixed	104,290	22,989	19,384	3,605	81,301
Indian	4,490	2,323	2,248	75	2,167
Chinese and Japanese	13,376	1,839	1,791	48	11,537

FEMALES.

FARMS AND HOMES.

The United States	1,832,903	1,046,756	818,002	228,060	786,145
White	1,581,076	902,861	769,224	223,637	588,215
Negro	205,304	39,911	36,831	3,080	165,393
Mixed	45,110	13,142	11,856	1,286	31,968
Indian	1,190	796	736	69	394
Chinese and Japanese	223	48	45	3	175

FARMS.

The United States	370,480	312,505	245,318	67,187	57,975
White	331,148	299,279	232,967	66,312	31,869
Negro	33,634	10,203	9,578	625	23,431
Mixed	5,379	2,739	2,514	225	2,649
Indian	317	284	259	25	33
Chinese and Japanese	2				2

HOMES.

The United States	1,462,423	734,253	573,374	160,879	728,170
White	1,249,928	693,582	536,257	157,325	556,346
Negro	171,670	29,798	27,253	2,455	141,962
Mixed	39,731	10,403	9,342	1,061	29,328
Indian	873	512	477	35	361
Chinese and Japanese	221	48	45	3	173

TABLE 24.—NUMBER OF PERSONS IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY AGE PERIODS: 1890.

FARMS AND HOMES.

AGE PERIODS.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States.....	12,690,152	6,060,417	4,300,527	1,690,800	6,023,735
Under 25 years.....	631,239	120,784	95,249	31,595	504,455
25 to 29 years.....	1,428,634	302,848	263,848	128,995	1,035,791
30 to 34 years.....	1,763,134	648,363	423,877	224,486	1,114,771
35 to 39 years.....	1,743,347	739,575	490,310	243,265	1,009,772
40 to 44 years.....	1,525,827	742,377	505,475	230,902	783,450
45 to 49 years.....	1,408,455	741,370	510,270	225,100	667,085
50 to 54 years.....	1,241,890	705,663	508,056	197,607	536,227
55 to 59 years.....	936,870	588,249	434,741	153,508	348,621
60 years and over.....	2,010,750	1,381,193	1,125,701	255,492	629,563

FARMS.

The United States.....	4,767,179	3,142,746	2,255,789	880,957	1,624,433
Under 25 years.....	218,531	71,140	55,547	15,593	147,391
25 to 29 years.....	479,120	207,803	145,021	62,842	271,257
30 to 34 years.....	603,500	331,607	222,174	109,433	271,893
35 to 39 years.....	623,786	377,598	257,365	120,233	246,188
40 to 44 years.....	558,270	378,957	258,543	120,414	179,313
45 to 49 years.....	542,493	381,148	263,503	117,645	161,345
50 to 54 years.....	492,209	307,401	258,969	108,492	124,838
55 to 59 years.....	400,624	319,077	229,049	90,028	81,547
60 years and over.....	848,556	707,895	565,618	142,277	140,661

HOMES.

The United States.....	7,922,973	2,923,671	2,113,738	809,933	4,999,302
Under 25 years.....	412,708	55,644	30,702	15,942	357,064
25 to 29 years.....	949,514	184,980	118,827	66,153	764,534
30 to 34 years.....	1,159,034	316,756	201,703	115,053	842,878
35 to 39 years.....	1,119,561	361,977	238,945	123,032	757,584
40 to 44 years.....	907,557	303,420	240,932	116,488	604,137
45 to 49 years.....	865,902	360,222	252,767	107,455	505,740
50 to 54 years.....	749,591	338,202	249,087	89,115	411,389
55 to 59 years.....	536,246	289,172	205,692	63,480	267,074
60 years and over.....	1,162,200	673,298	500,083	113,215	488,902

TABLE 25.—NUMBER OF MALES IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY AGE PERIODS: 1890.

FARMS AND HOMES.

AGE PERIODS.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States.....	10,857,240	5,019,659	3,550,835	1,468,824	5,837,500
Under 25 years.....	572,139	106,083	79,477	26,606	466,056
25 to 29 years.....	1,392,427	353,540	236,236	117,364	978,887
30 to 34 years.....	1,029,570	683,574	478,738	204,836	1,046,005
35 to 39 years.....	1,565,210	652,480	434,497	217,984	912,739
40 to 44 years.....	1,317,378	633,249	426,138	207,111	684,129
45 to 49 years.....	1,181,319	615,191	422,062	193,039	569,218
50 to 54 years.....	1,002,800	565,815	399,679	166,145	436,985
55 to 59 years.....	741,991	465,113	336,655	128,458	276,878
60 years and over.....	1,514,397	1,044,704	837,362	207,342	469,693

FARMS.

The United States.....	4,396,699	2,830,241	2,010,471	819,770	1,566,458
Under 25 years.....	209,699	64,321	50,058	14,233	145,378
25 to 29 years.....	464,855	196,802	136,739	60,063	268,053
30 to 34 years.....	580,675	313,570	208,948	104,622	267,105
35 to 39 years.....	591,428	352,639	238,945	113,694	238,789
40 to 44 years.....	516,314	345,863	234,063	111,800	170,451
45 to 49 years.....	497,662	341,319	233,476	107,843	152,343
50 to 54 years.....	438,174	321,688	223,397	98,291	116,486
55 to 59 years.....	355,094	278,849	197,245	81,604	76,245
60 years and over.....	746,798	615,190	487,570	127,620	151,608

HOMES.

The United States.....	6,460,550	2,189,418	1,540,364	649,054	4,271,132
Under 25 years.....	362,440	41,762	29,369	12,373	320,678
25 to 29 years.....	567,572	156,738	99,497	57,241	719,834
30 to 34 years.....	1,048,904	270,004	169,790	100,214	778,900
35 to 39 years.....	973,791	299,841	195,552	104,289	673,950
40 to 44 years.....	801,064	287,380	192,075	95,311	513,678
45 to 49 years.....	687,057	273,782	188,586	85,196	413,875
50 to 54 years.....	564,626	244,127	176,273	67,854	320,489
55 to 59 years.....	386,897	186,264	139,410	46,854	209,633
60 years and over.....	767,599	429,514	349,792	79,722	338,085

TABLE 26.—NUMBER OF FEMALES IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY AGE PERIODS: 1890.

FARMS AND HOMES.

AGE PERIODS.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
The United States.....	1,832,903	1,040,758	818,692	228,066	780,145
Under 25 years.....	59,100	20,701	15,772	4,929	38,399
25 to 29 years.....	96,207	39,303	27,612	11,691	56,904
30 to 34 years.....	133,555	64,789	45,139	19,650	68,766
35 to 39 years.....	178,128	87,095	61,813	25,282	91,033
40 to 44 years.....	208,449	109,128	79,337	29,791	99,321
45 to 49 years.....	227,136	126,269	94,208	32,061	100,867
50 to 54 years.....	239,090	139,848	108,386	31,462	99,242
55 to 59 years.....	194,879	123,136	98,086	25,050	71,743
60 years and over.....	496,359	336,469	288,339	48,150	159,870

FARMS.

The United States.....	370,480	312,505	245,318	67,187	57,975
Under 25 years.....	8,832	6,819	5,459	1,360	2,013
25 to 29 years.....	14,265	11,061	8,282	2,779	3,204
30 to 34 years.....	22,825	18,037	13,226	4,811	4,788
35 to 39 years.....	32,358	24,959	18,420	6,539	7,399
40 to 44 years.....	41,950	33,094	24,480	8,614	8,802
45 to 49 years.....	48,831	39,829	30,027	9,802	9,002
50 to 54 years.....	54,125	45,773	35,572	10,201	8,352
55 to 59 years.....	45,530	40,228	31,804	8,424	5,302
60 years and over.....	101,758	92,705	78,048	14,657	9,053

HOMES.

The United States.....	1,462,423	734,253	573,374	160,879	728,170
Under 25 years.....	50,268	13,882	10,313	3,569	36,386
25 to 29 years.....	81,042	28,242	19,330	8,912	53,700
30 to 34 years.....	110,730	46,752	31,913	14,839	63,978
35 to 39 years.....	145,770	62,136	43,303	18,743	83,634
40 to 44 years.....	166,493	76,034	54,857	21,177	90,459
45 to 49 years.....	178,305	86,440	64,181	22,259	91,805
50 to 54 years.....	184,965	94,075	72,814	21,261	90,800
55 to 59 years.....	149,349	82,908	66,282	16,626	66,411
60 years and over.....	394,601	243,784	210,291	33,493	150,817

FARMS AND HOMES.

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TABLE 27.—NUMBER OF WHITE PERSONS IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY PLACE OF BIRTH: 1890.

FARMS AND HOMES.

PLACE OF BIRTH.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
Total	11,255,169	5,793,660	4,126,653	1,667,007	5,461,509
Austria-Hungary.....	86,895	35,767	22,088	13,679	51,228
Canada and Newfoundland (English).....	194,046	90,878	52,383	38,295	103,368
Canada and Newfoundland (French).....	81,042	25,641	14,806	10,835	56,061
England and Wales.....	366,061	167,634	112,573	55,061	198,427
France.....	46,479	22,060	16,599	5,461	24,419
Germany.....	1,117,829	586,477	378,181	208,296	531,352
Ireland.....	794,760	306,799	209,012	97,787	397,961
Italy.....	45,912	6,662	5,153	1,509	39,250
Norway, Sweden, and Denmark.....	266,471	173,726	97,353	76,373	112,745
Russia and Poland.....	89,695	28,143	14,853	13,290	61,552
Scotland.....	85,045	38,166	26,112	12,654	46,879
United States.....	8,021,434	4,259,820	3,136,629	1,114,809	3,770,614
Other countries.....	128,800	61,087	41,520	19,567	67,718

FARMS.

Total	4,212,293	3,018,261	2,143,740	874,521	1,194,632
Austria-Hungary.....	21,215	17,222	9,873	7,349	3,993
Canada and Newfoundland (English).....	51,220	41,125	29,495	20,630	10,095
Canada and Newfoundland (French).....	11,426	9,463	5,127	4,336	1,963
England and Wales.....	73,569	60,387	37,841	22,546	13,122
France.....	10,459	8,779	6,176	2,602	1,680
Germany.....	284,206	229,994	138,647	91,347	54,212
Ireland.....	99,258	86,281	53,079	33,202	12,977
Italy.....	1,961	1,325	961	364	636
Norway, Sweden, and Denmark.....	124,950	106,168	54,195	51,673	18,782
Russia and Poland.....	13,911	11,689	5,587	6,152	2,292
Scotland.....	16,650	14,128	9,013	5,115	2,522
United States.....	3,409,762	2,406,422	1,787,318	619,104	1,063,340
Other countries.....	33,766	25,278	15,478	9,800	8,488

HOMES.

Total	7,042,876	2,775,399	1,982,913	792,486	4,267,477
Austria-Hungary.....	65,780	18,545	12,215	6,330	47,235
Canada and Newfoundland (English).....	142,826	49,553	31,888	17,665	93,273
Canada and Newfoundland (French).....	70,216	16,178	9,679	6,499	54,038
England and Wales.....	292,552	107,247	74,732	32,515	185,205
France.....	36,020	13,281	10,423	2,858	22,739
Germany.....	833,623	356,483	239,534	116,949	477,140
Ireland.....	605,602	220,518	155,933	64,585	384,984
Italy.....	43,951	5,337	4,192	1,145	38,614
Norway, Sweden, and Denmark.....	161,521	67,558	43,158	24,400	93,963
Russia and Poland.....	75,784	16,454	9,316	7,138	59,330
Scotland.....	68,395	24,038	17,099	6,939	44,357
United States.....	4,551,672	1,844,398	1,348,702	495,696	2,797,274
Other countries.....	95,034	35,809	26,042	9,767	59,225

TABLE 28.—NUMBER OF NATIVE WHITE PERSONS IN THE UNITED STATES OWNING AND HIRING THEIR FARMS AND HOMES, CLASSIFIED BY NATIVITY OF PARENTS: 1890.

FARMS AND HOMES.

NATIVITY OF PARENTS.	Aggregate.	OWNING.			Hiring.
		Total.	Free of incumbrance.	With incumbrance.	
Total	8,021,434	4,250,820	3,136,020	1,114,800	3,770,614
Both parents native born	6,845,911	3,741,687	2,807,636	934,051	3,104,224
One or both parents foreign born	1,175,523	509,133	328,384	180,749	666,390

FARMS.

Total	3,460,762	2,406,422	1,787,318	610,104	1,063,340
Both parents native born	3,167,975	2,192,365	1,656,647	535,718	975,610
One or both parents foreign born	301,787	214,057	130,671	83,386	87,730

HOMES.

Total	4,551,672	1,844,398	1,348,702	405,696	2,707,274
Both parents native born	3,677,936	1,549,322	1,150,989	398,333	2,128,614
One or both parents foreign born	873,736	295,076	197,713	97,363	578,660

INDIANS.
(TAXED AND NOT TAXED.)

INDIANS.

(TAXED AND NOT TAXED.)

POPULATION.

Prior to 1846 there was no general law for taking a census of the Indians within the United States.

In 1782 Thomas Jefferson gave a careful analysis of the location of tribes and their numbers in two lists: first, of the Indians beyond the limits of the United States of that date; and second, of Indians within the limits of the United States, which comprised only the country east of the Mississippi river and north of the Floridas to the Canada line. His authorities for the first list were a deputy Indian agent named Croghan (under Sir William Johnson), Colonel Bouquet, and Captain Hutchins. His authorities for the second list were the above named and an Indian trader named John Dodge. The estimates of Indians outside of the United States were: by Croghan (1759), 10,400; by Bouquet (1764), 31,630; and by Hutchins (1768), 10,750. The estimates of Indians within the limits of the United States were: by Croghan (1759), 9,100; by Bouquet (1764), 23,330; by Hutchins, who made an official count (1768), 25,080; and by John Dodge (1779), 11,050.

In 1789 an estimate made by the Secretary of War, embracing the same territory as was covered by Mr. Jefferson's compilation for Indians within the limits of the United States as bounded in 1782, stated the Indian population to be 76,000.

In 1790-1791 Gilbert Imlay estimated the Indian population to be less than 60,000. He embraced the country "from the Gulf of Mexico on both sides of the Mississippi, and from thence to the Missouri and between that river and Santa Fe", much of it outside the limits of the United States at that date.

In 1822-1824 Special Commissioner Jedediah Morse estimated the number of Indians north of Mexico and to the British line, including those in Texas, not then in the United States. This estimate, which was largely conjectural, stated the total to be 471,417, embracing 230 tribes, divided as follows: Indians in the New England states, 2,526; in New York, 5,184; in Ohio, 2,407; in Michigan and northwest territories, 28,380; in Indiana and Illinois, 17,006; in the southern states east of the Mississippi river, 65,122; west of the Mississippi river and north of the Missouri river, 33,150; between the Missouri river and the Red river and the Mississippi river and the Rocky mountains, 101,072; west of the Rocky mountains, 171,200; between the Red river and Rio del Norte, 45,370.

In 1825 the Secretary of War reported the Indian population to be 129,366, the Indians in the extreme west apparently not being included.

In 1829 the Secretary of War reported the Indian population to be 312,930.

In 1832 Samuel J. Drake, in his "Book of the Indians of North America", estimated the Indian population of the United States to be 293,933, covering about 200 tribes.

In 1834 the Secretary of War estimated the Indian population to be 312,610.

In 1836 the Superintendent of Indian Affairs estimated the number of Indians to be 253,464.

In 1837 the Superintendent of Indian Affairs estimated the number of Indians to be 302,498.

In 1850 H. R. Schoolcraft took a census of the Indians under the orders of the Interior Department, and stated their total number to be 388,229, explaining, however, in a footnote that "there may be in addition to these numbers from 25,000 to 35,000 Indians within the area of the unexplored territories of the United States".

In 1853 the Commissioner of Indian Affairs compiled a statement for the Superintendent of the Census of 1850, which placed the Indian population at 400,764, the number in California being estimated at 100,000.

In the Census Report of 1860 the total Indian population is stated to be 339,421: civilized Indians, 44,021; reservation and other Indians, 295,400.

In 1867 the Commissioner of Indian Affairs, in response to an inquiry by the United States Senate, stated the Indian population to be 306,925, for 230 tribes, exclusive of citizen Indians.

By the Census Report of 1870 the Indians, exclusive of those in Alaska (70,000), numbered 313,712, about 60 per cent of this number being estimated. The Commissioner of Indian Affairs in his report for 1870 gives the number of Indians, excluding those of Alaska, as 287,640. Adding to this 25,731 Indians "out of tribal relations", reported in the census, there was a total of 313,371, a substantial agreement with the returns and estimates of the United States census.

In 1880 the Commissioner of Indian Affairs reported 240,136 reservation or agency Indians, making, with the 66,407 civilized Indians enumerated by the census, a total of 306,543, excluding those of Alaska.

On June 1, 1890, the total enumerated Indian population of the United States, exclusive of Alaska, was 248,253 (civilized Indians, taxed, 58,806; Indians not taxed, 189,447).

The Indian Office now has charge of 133,417 Indians on reservations in 20 states and territories. According to the report of the Commissioner of Indian Affairs, 57,960 receive rations. There are about 1,500 aged, crippled, deformed, and otherwise dependent Indians, all of whom are allotted. The number of self-supporting Indians on reservations is 98,632.

The population tables show, by states and territories, the number of civilized Indians included in the general enumeration and taxed, and the number of Indians living on reservations and other Indians not included in the general enumeration and not taxed, in 1890; the number of Indians and other persons in the Indian territory and on Indian reservations in 1890, and the number of civilized Indians included in the general enumeration at each census from 1860 to 1890.

POLICY AND ADMINISTRATION OF INDIAN AFFAIRS.

The Europeans who first settled on this continent had no uniform policy in their treatment of the Indian. When the colonies were organized, the Indians within them were dealt with or managed by the separate colonial authorities. The nations in control of the territory north of Spanish America recognized the Indian as primarily the owner of the soil, and ordered and enacted that his title to the land must be extinguished, by their authority and in their favor, before any legal disposition could be made of it to settlers. This has always been the policy of the United States.

During the Revolutionary period various communications were received by the provincial assemblies relative to the Indian tribes, and these were transmitted to the Continental Congress, which, in 1775, created three departments of Indian affairs (a northern, middle, and southern), with a board of commissioners for each, who were supplied with money for presents and were empowered to make treaties. This step was taken solely to preserve peace with the Indians during the Revolutionary war and without reference to the amelioration of their condition.

In 1776 a standing committee on Indian affairs was organized by Congress and an appropriation of £40,000 was made to prevent the Indians suffering for want of the necessaries of life, and for regulating and granting trade licenses. A law was also enacted providing for schoolmasters and ministers to be located among the Indians.

In 1778 the employment of Indians in the army was provided for, "if General Washington thinks it prudent and proper".

The first formal treaty between the United States and an Indian tribe was made with the Delawares in 1778, which suggested a purpose of ultimately organizing a state (the fourteenth) for the Indians, with representation in Congress.

In 1783 the Indians were formally notified of the treaty of peace with Great Britain, and commissioners were appointed to make treaties with them in a convention at which all the tribes were to be represented. In 1784 the act authorizing this commission was amended so that treaties were authorized with separate tribes and by tribes with states.

By an ordinance passed by Congress August 7, 1784, for the regulation of Indian affairs, a northern and a southern district were provided for, each with a superintendent to act in connection with the authorities of the states: the northern district to include all Indians residing north of the Ohio river and west of the Hudson river; the southern district, all tribes living south of the Ohio river. All business was to be transacted at an outpost occupied by troops of the United States; the superintendents to reside in or near the district to which they were appointed. The superintendents were to obey the Secretary of War, correspond with him regularly, and communicate with Congress through him respecting the Indian department.

In 1786 the factor system was organized by authority of Congress, to supply, without profit, the physical wants of the Indians. Trade houses were established on the western frontier, the agents and factors for which were appointed by the superintendent of Indian trade, an officer appointed by the President.

In 1787 Congress enacted a law empowering the states to appoint commissioners, who, under the law of their creation, sometimes made treaties with the Indians, as also did the superintendents appointed by the War Department, who reported to that department, obeyed the Secretary of War, and communicated to Congress respecting the Indian department.

In 1789, upon the creation of the War Department, Indian affairs were left under the charge of the Secretary of War.

In 1793 the President was empowered by act of Congress, "as he shall judge proper", to appoint temporary agents to reside among the Indians, and he "may, in order to promote civilization among the friendly Indian tribes, and to secure the continuance of their friendship, furnish them with useful domestic animals and implements of husbandry, and also furnish them with goods or money". Annuities were paid the Indians by the War Department.

From 1798 to 1834 Indian superintendents, agents, and traders were appointed by the President, "by and with the advice and consent of the Senate".

In 1822 the factor system was abolished. Powerful trading organizations had supplanted the government establishments.

In 1832 Congress created the office of Commissioner of Indian Affairs, subordinate to the Secretary of War.

In 1834 an act was passed by Congress to provide for the organization of the Department of Indian Affairs. The Indian country was divided into three districts, and three officers of the army were placed in charge of them as disbursing officers, under the War Department. Certain agencies were abolished and others established, the duties of superintendents and agents were defined, interpreters and employes

provided for, and the President was empowered to prescribe the rules and regulations needful to carry into effect the provisions of the act, which stands as the organic law of the department.

In 1836, by orders of the President, the Secretary of War prescribed a new set of regulations to govern the business of the Indian Office and the duties of the commissioners. The office became a bureau of the War Department, and the Indians were almost under complete military control.

In 1842 a Congressional committee made a report against the system then existing.

In 1848, by reason of the acquisition of new territory containing many thousands of Indians, the Secretary of the Treasury recommended the transfer of the Indian bureau to the prospective Interior Department.

In 1849, upon the creation of the Department of the Interior, the Indian bureau was transferred to it, and the Indians passed from military to civil control, where, except during the Indian wars, they have remained ever since.

In 1869 the peace policy of President Grant was inaugurated, by which the treaty system was abolished and a board of 10 commissioners was appointed "to exercise joint control with the Secretary of the Interior over the disbursement of the appropriations or any part thereof that the President may designate". The duty of revising accounts was taken from this board in 1882 by act of Congress. Indian agents, who are bonded officers, are now appointed by the President and confirmed by the Senate without regard to the recommendations of the several religious denominations.

In 1886-1887 a new policy was inaugurated, which provided reservations for the Indians and rations on certain reservations at stated times, and the Indians were to be encouraged to become self-supporting. Education was provided for the young, religious bodies were free to teach their creeds, cleanliness and thrift were inculcated, and medical attendance and clothing were furnished under regulations of the Interior Department. Indian courts for the trial of offenses less than felonies were also established on reservations, and a competent Indian police force of officers and privates to enforce law and order was provided.

In 1887 allotment was provided for by Congress, and that policy was inaugurated, although allotments of specific holdings of lands to Indians had often been made by law before that date. The number of allotments made to June 30, 1890, was 15,166. Each head of a family, male or female, received 160 acres; each single person over 18 years of age, 80 acres; each orphan child under 18 years of age, 80 acres, and each child under 18 years of age 40 acres. The patents for allotted lands are held in trust by the United States, and they are inalienable for 25 years without the consent of a United States judge.

After the date of the Indian census of 1890, the allotment law was amended (1891) and gave the same quantity of land to all located Indians. The area of allotment on agricultural land was fixed at 80 acres and on grazing land at 160 acres. Land for squaw wives was provided as well as for other members of a family, and allottees, when disabled by age or disability from occupancy, were permitted to lease their lands under authority of the Secretary of the Interior. The area surrendered to the nation by allotted Indians during the year ending June 30, 1890, including agreements awaiting ratification by Congress, was 17,400,000 acres, this being the excess of reservation lands above the specific allotment to Indians.

"Indian" includes descendants of Indians who have an admixture of white or negro blood, provided they retain their distinctive character as members of the tribe from which they trace descent. When Indians leave their tribe and become merged into the mass of the people they owe complete allegiance to the government of the United States and are subject to its courts. Under the law an Indian when allotted at once becomes

a citizen. A white man who is incorporated with a tribe by adoption does not thereby become an Indian so as to cease to be amenable to the laws of the United States or to lose the right to trial in their courts. The Indians not citizens are the unallotted reservation Indians, the Six Nations of New York, and the Five Civilized Tribes of Indian territory. Alien born Indians become citizens, as do other aliens, and a state can admit an Indian to citizenship, but not while he is on a reservation or is a ward of the nation. The reservations and the Indians on them are absolutely under the authority of the United States. The Indians hold the relations of wards to the general government and are subject to its control.

INDIAN LANDS AND CROPS.

The unallotted area of Indian reservations in 1890 was 104,314,349 acres.

Oklahoma was included in Indian territory in the Commissioner's report, the territory not being organized until May 2, 1890.

Various items relating to the cultivation and allotment of Indian lands, crops raised, live stock owned by reservation Indians, and products of Indian labor for the year ending June 30, 1890, are given herewith: (a)

Cultivated during the year by government.....	acres..	2,617
Cultivated during the year by Indians.....	do....	288,613
Broken during the year by government.....	do....	384
Broken during the year by Indians.....	do....	35,308
Land under fence.....	do....	608,937
Fence built during the year.....	rods..	320,737
Total allotments to date.....		15,166
Families actually living upon and cultivating lands allotted in severalty..		5,554
Other Indian families engaged in farming and other civilized pursuits.....		21,774
Crops raised during the year by Indians:		
Wheat.....	bushels..	881,419
Oats, barley, etc.....	do....	545,032
Corn.....	do....	1,139,297
Small vegetables.....	do....	482,580
Hay.....	tons..	130,712
Melons.....		1,249,015
Pumpkins.....		2,418,333
Products of Indian labor:		
Butter made.....	pounds..	92,968
Lumber sawed.....	feet..	3,773,000
Lumber marketed.....	do....	38,691,900
Wood cut.....	cords..	60,143
Live stock owned by Indians:		
Horses and mules.....		443,244
Cattle.....		170,419
Swine.....		87,477
Sheep.....		964,759
Domestic fowls.....		143,056
Freight transported by Indians with their own teams.....	pounds..	103,836,500
Amount earned by such freighting.....		\$94,374
Value of products of Indian labor sold by Indians to government.....		\$151,688
Value of products of Indian labor sold by Indians to other parties.....		\$1,355,384

The areas of the reservations in 1890, by states and territories, were as follows: (a)

STATES AND TERRITORIES.	Acres.	Square miles.	STATES AND TERRITORIES.	Acres.	Square miles.
Arizona	6,603,191	10,317½	Montana.....	10,591,360	16,540
California.....	494,045	772	Nebraska.....	136,947	214
Colorado.....	1,094,400	1,710	Nevada.....	954,135	1,490½
North Dakota.....	3,188,480	4,982	New Mexico.....	10,002,525	15,629
South Dakota.....	22,910,426	35,798½	New York.....	87,677	137
Idaho.....	2,611,481	4,080	North Carolina.....	65,211	102
Indian territory.....	39,199,530	61,249	Oregon.....	2,975,240	3,242
Iowa.....	1,258	2	Utah.....	3,972,480	6,207
Kansas.....	102,026	159½	Washington.....	4,045,284	6,321
Michigan.....	27,319	42½	Wisconsin.....	512,061	800
Minnesota.....	4,747,941	7,419	Wyoming.....	2,342,400	3,660

SOCIAL STATISTICS.

A number of items of importance relating to reservation Indians, exclusive of the Five Civilized Tribes, condensed from the report of the Commissioner of Indian Affairs for 1890, are given below:

Indians who wear citizens' dress wholly.....	70,095
Indians who wear citizens' dress in part.....	48,101
Indians who can read.....	23,207
Indians who can use English enough for ordinary purposes.....	27,822
Dwelling houses occupied by Indians.....	19,104
Dwellings built by Indians.....	1,570
Dwellings built for Indians.....	312
Indian apprentices.....	758
Missionaries.....	274
Indians, church members (communicants) (b).....	23,650
Church buildings.....	203
Contributed by religious societies and other parties for education (c).....	\$165,572
Contributed by religious societies and other parties for other than educational purposes (c).....	\$76,740
Contributed for Carlisle school.....	\$5,769
Formal marriages among Indians during the year.....	1,167
Divorces granted Indians during the year.....	47
Indian men now living in polygamy.....	2,368
Indians killed during the year by Indians.....	32
Indians killed during the year by whites.....	8
Suicides.....	18
Whites killed during the year by Indians.....	18
Indian criminals punished during the year by court of Indian offenses.....	723
Indian criminals punished during the year by other methods.....	520
Crimes against Indians committed by whites.....	218
Whisky sellers prosecuted.....	213

a Report of the Commissioner of Indian Affairs, 1890, page XXXVII.

b Only partially reported.

c The figures are incomplete, many schools and missions not being reported.

MEDICAL STATISTICS.

In the following table, showing the medical statistics of the Indian service for the year ending June 30, 1890, the number of births and deaths reported are those returned by the agency physicians only: (a)

ITEMS.	Agencies.	Agency boarding schools.	Training and indus- trial schools.
Total	53,134	6,632	4,615
Remaining under treatment previous year...	2,705		74
Taken sick or injured during year:			
Males	27,578	3,335	2,418
Females	22,851	3,297	1,523
Recovered:			
Males	25,755	3,188	2,271
Females	21,335	3,099	1,391
Treatment discontinued	2,800	36	175
Deaths:			
Males—			
Over 5 years	472	25	23
Under 5 years	175	1	
Females—			
Over 5 years	473	40	11
Under 5 years	199	1	
Remaining under treatment June 30, 1890....	1,925	242	144
Births	1,568		2
Indians	1,294		2
Half-breeds	240		
Whites	34		
Males	854		2
Females	714		
Vaccinated:			
Successfully	339	20	79
Unsuccessfully	450	35	91

The total births on Indian reservations during the fiscal year named above were 4,908, and the total deaths 5,208, the excess of deaths over births being 300.

a Report of the Commissioner of Indian Affairs, 1890, pages 509, 510.

CRIMINAL STATISTICS.

The following table shows, by sex, the number of Indians confined in national, state, or territorial prisons and county or city jails, including the leased system in certain states, on June 1, 1890, and the crimes for which they were convicted:

CRIMES.	Total.	Males.	Fe- males.	CRIMES.	Total.	Males.	Fe- males.
Total	322	307	15	All other offenses against public policy.	2	2	.....
Offenses against the revenue law....	10	10	.....	Homicide	92	91	1
Offenses against military law.....	3	3	.....	Rape.....	8	8	.....
Perjury and false swearing.....	3	3	.....	Abduction.....	3	2	1
Adultery.....	3	3	.....	Assaults.....	22	22	.....
Fornication.....	1	.....	1	Burglary.....	13	13	.....
Violation of liquor laws.....	52	52	.....	Robbery.....	5	5	.....
Public intoxication.....	17	9	8	Plain larceny.....	27	27	.....
All other offenses against public morals.	2	2	.....	Grand larceny.....	31	31	.....
Disorderly conduct.....	3	3	.....	Petit larceny.....	5	4	1
All other offenses against public peace.	2	2	.....	Larceny of horses.....	6	6	.....
Vagrancy.....	5	4	1	Forgery.....	1	1	.....
				Not stated.....	6	4	2

INDIAN SCHOOL STATISTICS.

It is estimated that up to 1877 more than \$800,000 was expended by the United States on Indian education. The first general appropriation for this purpose was for \$10,000, made March 3, 1819, and from that date there was a gradual increase in the appropriations up to \$20,000 in 1877. The various religious societies and orders were early interested in this work, and greatly aided the United States. Manual labor schools were introduced in Indian territory in 1848-1849. Government schools for Indians are divided into five general classes: reservation day schools, reservation boarding schools of first and second grades, and industrial training schools of first and second grades. The education of the 15,000 or 16,000 school children now costs over \$2,000,000 a year. The amount expended by private parties for Indian education during the year ending June 30, 1890, was \$174,740.98, and the expenditure by religious societies for the same purpose during the same time was \$367,204.

The following table shows the general statistics of Indian schools for the year ending June 30, 1890: (a)

KINDS OF SCHOOLS.	Number.	Capacity.	Enroll- ment.	Average attend- ance.	Number of employés.	Cost to gov- ernment.
Total	246	18,457	16,377	12,232	1,815	\$1,364,033.02
Government schools.....	152	9,904	10,100	7,424	970	910,836.71
Boarding.....	64	4,948	5,124	3,826	623	546,202.70
Day.....	81	3,021	2,963	1,780	109	62,042.42
Training.....	7	1,935	2,112	1,818	238	301,691.59
Contract schools.....	94	8,553	6,178	4,808	845	453,196.31
Boarding.....	61	6,068	4,180	3,384	651	309,278.71
Day.....	25	1,325	1,004	587	43	11,863.89
Industrial boarding, specially appropriated for by Congress.	8	1,160	988	837	151	132,053.71

a Report of the Commissioner of Indian Affairs, 1890, page 336.

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The Indian school enrollment and average attendance from 1887 to 1890 were as follows: (a)

KINDS OF SCHOOLS.	ENROLLMENT.				AVERAGE ATTENDANCE.			
	1890	1889	1888	1887	1890	1889	1888	1887
Total.....	16,377	15,784	15,212	14,333	612,232	11,552	11,420	10,520
Government schools.....	10,199	9,660	10,173	9,902	7,424	6,956	7,462	7,172
Training and boarding.....	7,236	6,797	6,998	6,847	5,644	5,212	5,533	5,276
Day.....	2,963	2,863	3,175	3,115	1,780	1,744	1,929	1,896
Contract schools.....	6,178	6,124	5,039	4,371	4,808	4,596	3,958	3,348
Boarding.....	4,186	4,038	3,234	2,763	3,384	3,213	2,694	2,258
Day.....	1,004	1,307	1,293	1,044	587	662	786	604
Industrial boarding, specially appropriated for by Congress.	988	779	512	564	837	721	478	486

The Indian school attendance from 1882 to 1890 is shown in the following table: (c)

YEARS.	TOTAL.		BOARDING SCHOOLS.		DAY SCHOOLS.	
	Number.	Average attendance.	Number.	Average attendance.	Number.	Average attendance.
1882.....	125	4,060	71	2,755	54	1,311
1883.....	139	4,042	75	2,599	64	1,443
1884.....	162	6,115	86	4,358	76	1,757
1885.....	200	8,143	114	6,201	86	1,942
1886.....	214	9,630	115	7,260	99	2,370
1887.....	227	10,520	117	8,020	110	2,500
1888.....	233	11,420	126	8,765	107	2,715
1889.....	239	11,552	136	9,146	103	2,406
1890.....	246	12,232	140	9,865	106	2,367

a Report of the Commissioner of Indian Affairs, 1890, page xv.

b The average attendance for 1890 is computed on the attendance during the entire year, including summer vacations. The average attendance for the 9 months from October 1 to June 30 was 12,462, a gain of 1,021 over the corresponding months of the preceding year.

c Report of the Commissioner of Indian Affairs, 1890, page xvi.

The Indian school appropriation for the year ending June 30, 1890, showing in detail the amount of the appropriation and the expenditures and balance on hand, were as follows: (a)

TITLES OF APPROPRIATIONS.	Appropriation.	Expenditure.	Balance.
Total	\$1,379,568.13	\$1,308,214.41	\$71,353.72
Indian schools, support, 1890.....	685,000.00	685,000.00	.....
Indian school buildings.....	55,000.00	55,000.00	.....
Indian school stock cattle, 1890	10,000.00	9,189.00	811.00
Indian schools in states, support, 1890	63,180.00	62,278.33	901.67
Indian school transportation, 1890.....	28,000.00	27,897.19	102.83
Indian school, Albuquerque, N. Mex., support, 1890.....	35,000.00	29,929.17	5,070.81
Indian school, Carlisle, Pa., support, 1890.....	81,000.00	80,897.90	102.10
Indian school, Cherokee, N. C., support, 1890	12,000.00	12,000.00	.....
Indian school, Chillicothe, Ind. T., support, 1890	32,125.00	28,636.70	3,488.30
Indian school, Clontarf, Minn., support, 1890	15,000.00	14,691.40	308.60
Indian school, Genoa, Neb., support, 1890.....	40,000.00	39,668.72	331.28
Indian school, Grand Junction, Colo., support, 1890.....	10,000.00	8,777.88	1,222.12
Indian school, Hampton, Va., support, 1890.....	20,040.00	19,680.59	359.41
Indian school, Lawrence, Kan., support, 1890.....	85,500.00	80,457.70	5,042.30
Indian school, Lincoln Institution, Philadelphia, Pa., support, 1890	33,400.00	33,400.00	.....
Indian school, Ormsby county, Nev., support, 1890	10,000.00	2,977.80	7,022.20
Indian school, Pierre, S. Dak., support, 1890.....	35,000.00	9,100.53	25,899.47
Indian school, St. Ignatius mission, Montana, support, 1890.....	45,000.00	28,799.83	16,200.17
Indian school, Salem, Ore., support, 1890.....	36,500.00	34,931.75	1,568.25
Indian school, Wabash, Ind., support, 1890	10,020.00	10,020.00	.....
Indian schools in Minnesota for Chippewas, support, 1890.....	15,000.00	13,416.25	1,583.75
Indian school buildings and support of schools, Santa Fe, N. Mex.....	6,000.00	4,660.54	1,339.46
Purchase of buildings and improvements in Keams Canyon, Ariz.....	10,000.00	10,000.00	.....
Payment to the Board of Home Missions of the Presbyterian Church, for improvements	6,803.13	6,803.13	.....

The annual appropriations made by the government for the support of Indian schools from 1877 to 1890 were as follows: (b)

YEARS.	Appropriation.	Percent of increase.	YEARS.	Appropriation.	Percent of increase.
1877.....	\$20,000	.....	1884.....	675,200	38.0
1878.....	30,000	50.0	1885.....	992,800	47.0
1879.....	60,000	100.0	1886.....	1,100,065	10.0
1880.....	75,000	25.0	1887.....	1,211,415	10.0
1881.....	75,000	.....	1888.....	1,179,916	e2.6
1882.....	135,000	80.0	1889.....	1,348,015	14.0
1883.....	487,200	260.0	1890.....	1,364,568	1.0

The amount stated in the above table as being appropriated in 1890 does not agree with the amount for the same year given in the preceding table. The disbursements are not wholly through the office of Indian Affairs, hence the variation between the appropriation as reported by that office and the appropriation made by Congress.

a Report of the Commissioner of Indian Affairs, 1890, page 447.

b Report of the Commissioner of Indian Affairs, 1891, page 54.

c Decrease.

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The amounts set apart for various religious bodies for Indian education from 1886 to 1891 were as follows: (a)

SCHOOLS.	1891	1890	1889	1888	1887	1886
Total	\$570,218	\$502,640	\$530,905	\$376,261	\$363,214	\$228,259
Roman Catholic.....	363,346	356,957	347,672	221,169	194,635	118,343
Presbyterian	44,850	47,650	41,825	36,500	37,910	32,995
Congregational	27,271	28,459	29,510	26,080	28,606	16,121
Martinsburg, Pa.....			(b)	7,500	10,410	5,400
Alaska training school				4,175	4,175	
Episcopal.....	29,910	24,876	18,700	3,690	1,890	
Friends.....	24,743	23,383	23,383	14,460	27,845	1,960
Mennonite.....	4,375	4,375	3,125	2,500	3,340	
Middletown, Cal.....				(b)	1,523	
Unitarian.....	5,400	5,400	5,400	5,400	1,350	
Lutheran, Wittenberg, Wis ..	9,180	7,560	4,050	1,350		
Methodist.....	6,700	9,040	3,725			
Miss Howard.....	1,000	000	275			
Lincoln Institution.....	33,400	33,400	33,400	33,400	33,400	33,400
Hampton Institute.....	20,040	20,040	20,040	20,040	20,040	20,040

The expenditures by private parties and religious societies for Indian education and Indian missions during the year ending June 30, 1890, were as follows: (c)

American Missionary Association (Congregational).....	\$32,756
Baptist Home Mission Society.....	12,922
Baptist Mission Society, Southern.....	7,426
Bureau of Catholic Missions.....	
Friends, Baltimore, Yearly Meeting	296
Friends, Orthodox.....	15,600
Mennonite Mission Board	13,838
Methodist Episcopal Missionary Society.....	22,805
Methodist Episcopal Missionary Society, South.....	20,569
Moravian Missions.....	16,165
Presbyterian Foreign Mission Board.....	21,135
Presbyterian Home Mission Board.....	126,162
Presbyterian Southern Mission Board	11,540
Protestant Episcopal Missionary Society	45,179
Unitarian Mission Board.....	12,039
Women's National Indian Association	8,772

a Report of the Commissioner of Indian Affairs, 1890, page xvii.

b Dropped.

c Report of the Secretary of the Interior, 1890, volume II, page 815.

FINANCIAL STATISTICS.

The purely civic administration of Indian affairs costs about \$1,200,000 per year. The congressional appropriations for the Indians for 1890-1891 were \$7,127,394.69, and the money available for that time was \$10,538,837.55.

The appropriations for the Indian service for 1889-1890 and 1890-1891 were as follows: (a)

APPROPRIATIONS.	1889-1890	1890-1891	Increase.
Total	\$6,083,851.37	\$7,127,394.69	\$1,043,543.32
Fulfilling treaties with Indian tribes, permanent (a)	1,428,654.90	1,543,675.29	115,020.39
Fulfilling treaties with Indian tribes, annual (b)	1,585,796.84	1,597,740.00	11,943.16
Support of Indian tribes, gratuities (c)	702,500.00	746,000.00	43,500.00
Support of Indian schools (d)	1,379,568.13	1,842,770.00	463,201.87
Incidental and contingent expenses (e)	169,000.00	171,000.00	2,000.00
Current and miscellaneous expenses (f)	818,331.50	1,226,269.40	407,877.90

a Such specified sums as are required to be appropriated annually under existing treaties, either for a term of years or for an indefinite period.

b A number of treaties contain provisions for clothing, subsistence, agency and school employes, etc., to be furnished by the United States for a certain number of years, but such provisions do not state specifically the amount of money that must be appropriated. These amounts are annually approximately estimated by the Indian Office, and the sums so appropriated can be used only for expenditures incurred during the fiscal year for which the appropriations are made.

c A number of the tribes have no treaties; others have treaties, but the amounts due thereunder are not sufficient for their support. Congress annually appropriates certain sums as gratuities.

d For Indian education Congress annually appropriates certain sums in addition to those provided for under existing treaties.

e For contingent and incidental expenses of agents and their employes, for aid for certain tribes in Arizona, California, Nevada, Oregon, Utah, Washington, etc., Congress annually appropriates certain sums.

f For pay of agents, interpreters, Indian police, additional farmers, Indian inspectors, superintendent of schools, for the erection and repair of agency buildings, surveying and allotting land, advertising, telegraphing, transportation of Indian supplies, and for a number of other purposes, Congress annually appropriates certain sums.

The total civic expenditure for the Indians from July 4, 1776, to June 30, 1890, was \$259,944,082.34.

From March 4, 1789, to June 30, 1890, it is estimated there was expended for Indian wars and for army services incidental to the Indians a total of \$807,073,658. To this there is to be added \$10,000,000 reimbursed to the states for the cost of Indian wars borne by them, and \$28,201,632 for pensions paid to the surviving soldiers or widows of soldiers killed or who died of wounds or while in the service in Indian wars.

a Report of the Commissioner of Indian Affairs, 1890, pages CXXIII, CXXIV.

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The expenditure of Indian administration on account of treaties and other expenses, including yearly payments for annuities and kindred charges to the government, from July 4, 1776, to June 30, 1890, was annually as follows:

YEARS.	Amount.	YEARS.	Amount.	YEARS.	Amount.
Total	\$259,944,082.34	1813.....	\$167,358.28	1852.....	\$3,043,576.04
July 4 to Dec. 31, 1776.....	42,928.64	1814.....	167,394.86	1853.....	3,880,494.12
1777.....	57,622.28	1815.....	530,750.00	1854.....	1,550,339.55
1778.....	10,322.11	1816.....	274,512.16	1855.....	2,772,990.78
1779.....	3,320.46	1817.....	319,453.71	1856.....	2,644,263.97
1780.....	2,337.79	1818.....	505,704.27	1857.....	4,354,418.87
1781.....	2,195.60	1819.....	463,181.39	1858.....	4,978,266.18
1782.....	905.00	1820.....	315,750.01	1859.....	3,490,534.53
1783.....	1,718.00	1821.....	477,005.44	1860.....	2,991,121.54
1784.....	4,534.48	1822.....	575,007.41	1861.....	2,865,481.17
1785.....	8,738.88	1823.....	380,781.82	1862.....	2,327,948.87
1786.....	27,092.35	1824.....	429,987.90	1863.....	3,152,032.70
1787.....	760.00	1825.....	724,106.44	1864.....	2,629,975.97
1788.....	4,747.10	1826.....	743,447.83	1865.....	5,039,360.71
1789 and 1790.....	2,650.00	1827.....	750,624.88	1866.....	3,295,729.32
1791.....	27,000.00	1828.....	705,084.24	1867.....	4,642,351.77
1792.....	13,648.85	1829.....	576,344.74	1868.....	4,100,882.82
1793.....	27,282.83	1830.....	622,262.47	1869.....	7,042,823.06
1794.....	13,042.46	1831.....	830,738.04	1870.....	3,407,958.15
1795.....	23,475.68	1832.....	1,352,419.75	1871.....	7,429,997.44
1796.....	113,563.98	1833.....	1,892,980.93	1872.....	7,061,728.82
1797.....	62,396.58	1834.....	1,003,953.20	1873.....	7,951,704.88
1798.....	16,470.09	1835.....	1,796,444.48	1874.....	6,662,462.09
1799.....	20,302.19	1836.....	5,037,622.88	1875.....	8,384,656.82
1800.....	32.22	1837.....	4,348,036.19	1876.....	5,966,558.17
1801.....	9,000.00	1838.....	5,504,191.34	1877.....	5,277,007.22
1802.....	94,000.00	1839.....	2,528,917.28	1878.....	4,629,280.28
1803.....	60,000.00	1840.....	2,331,794.86	1879.....	5,206,109.08
1804.....	116,560.00	1841.....	2,514,837.12	1880.....	5,945,957.09
1805.....	196,500.00	1842.....	1,199,099.68	1881.....	9,514,161.09
1806.....	234,200.00	1843.....	578,371.00	1882.....	9,736,747.40
1807.....	205,425.00	1844.....	1,256,532.99	1883.....	7,362,560.34
1808.....	213,575.00	1845.....	1,539,351.25	1884.....	6,475,999.29
1809.....	337,503.84	1846.....	1,027,893.64	1885.....	6,552,495.00
1810.....	177,025.00	1847.....	1,430,411.30	1886.....	6,099,158.00
1811.....	151,875.00	1848.....	1,252,296.81	1887.....	6,194,523.00
1812.....	277,845.00	1849.....	1,374,161.55	1888.....	6,249,308.00
		1850.....	1,063,591.47	1889.....	6,832,208.00
		1851.....	2,829,801.77	1890.....	6,708,047.00

The total of the trust funds held by the United States for certain tribes of Indians is \$32,933,096.82. Of this sum, \$1,731,016.84 is in stock, the annual interest charge on which is \$103,241.01; \$23,760,413.34 is in the nature of "funds held in trust" in lieu of investment, and \$7,441,666.64 is the amount of aggregate future appropriations to pay liabilities to Indian tribes under treaty stipulations. Indian deprecation claims are paid from these funds.

From 1812 to 1890 there were filed with the War Department and the Commissioner of Indian Affairs, 7,985 claims for deprecations committed by the Indians, involving a total of \$25,589,006.

TABLE 1.—INDIAN POPULATION OF THE UNITED STATES (EXCLUSIVE OF ALASKA), TAXED AND NOT TAXED, CLASSIFIED BY SEX, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	AGGREGATE.			CIVILIZED INDIANS INCLUDED IN THE GENERAL ENUMERATION. (TAXED.)			INDIANS LIVING ON RESERVATIONS AND OTHER INDIANS NOT INCLUDED IN THE GENERAL ENUMERATION. (NOT TAXED.)		
	Total.	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.
The United States.....	248,253	125,719	122,534	58,806	30,000	28,206	^a 180,447	95,119	94,328
Alabama.....	750	338	421	750	338	421			
(Geronimo's Apaches.....)	384	149	235				384	149	235
Arizona.....	20,981	14,923	15,058	1,512	840	672	28,469	14,088	14,386
Arkansas.....	250	178	72	218	146	72	32	32	
California.....	16,024	8,534	8,090	11,517	5,902	5,615	5,107	2,632	2,475
Colorado.....	1,092	515	577	107	31	76	985	484	501
Connecticut.....	228	107	121	228	107	121			
Delaware.....	4	3	1	4	3	1			
District of Columbia.....	25	13	12	25	13	12			
Florida.....	171	97	74	171	97	74			
Georgia.....	68	36	32	68	36	32			
Idaho.....	4,223	2,071	2,152	159	72	87	4,064	1,999	2,065
Illinois.....	98	47	51	97	46	51	1	1	
Indiana.....	343	163	180	343	163	180			
Indian territory.....	51,279	^b 26,967	^b 24,312				51,279	^b 26,967	^b 24,312
Iowa.....	457	242	215	60	31	29	397	211	186
Kansas.....	1,682	958	724	736	455	281	946	503	443
Kentucky.....	71	41	30	71	41	30			
Louisiana.....	628	336	292	627	335	292	1	1	
Maine.....	559	290	260	559	290	260			
Maryland.....	44	9	35	44	9	35			
Massachusetts.....	428	226	202	424	222	202	4	4	
Michigan.....	5,625	2,926	2,699	5,624	2,925	2,699	1	1	
Minnesota.....	10,096	4,792	5,304	1,868	908	960	8,208	3,884	4,324
Mississippi.....	2,026	1,044	992	2,026	1,044	992			
Missouri.....	128	70	58	127	69	58	1	1	
Montana.....	11,206	5,444	5,762	860	456	404	10,346	4,988	5,358
Nebraska.....	6,431	3,240	3,182	2,803	1,480	1,413	3,538	1,769	1,769
Nevada.....	5,156	2,712	2,444	3,599	1,913	1,686	1,557	799	758
New Hampshire.....	16	13	3	16	13	3			
New Jersey.....	84	47	37	84	47	37			
New Mexico.....	15,044	7,785	7,259	8,554	4,553	4,001	6,490	3,232	3,258
New York.....	6,044	3,178	2,866	726	333	343	5,318	2,795	2,523
North Carolina.....	1,510	743	778	1,514	741	773	2	2	
North Dakota.....	8,174	3,996	4,178	194	93	101	7,980	3,903	4,077
Ohio.....	206	131	75	198	119	74	13	12	1
Oklahoma.....	13,177	6,329	6,848	10	5	5	13,167	6,324	6,843
Oregon.....	4,971	2,345	2,026	1,258	622	636	3,713	1,723	1,990
Pennsylvania.....	1,081	647	434	983	500	393	98	57	41
Rhode Island.....	180	96	84	180	96	84			
South Carolina.....	173	82	91	173	82	91			
South Dakota.....	19,854	9,657	10,197	782	382	400	19,072	9,275	9,797
Tennessee.....	146	71	75	146	71	75			
Texas.....	708	359	349	704	356	348	4	3	1
Utah.....	3,456	1,849	1,607	608	351	257	2,848	1,498	1,350
Vermont.....	34	23	11	34	23	11			
Virginia.....	349	199	150	349	199	150			
Washington.....	11,181	5,650	5,581	3,655	1,828	1,827	7,526	3,822	3,704
West Virginia.....	9	6	3	9	6	3			
Wisconsin.....	9,980	5,118	4,812	3,635	2,037	1,798	6,095	3,081	3,014
Wyoming.....	1,844	906	938	43	22	21	1,801	884	917

^a Includes 184 Indians in prisons, not otherwise counted, distributed as follows: Arizona, 17 males; Arkansas, 22 males; California, 43 males; Idaho, 2 males; Illinois, 1 male; Kansas, 7 males; Louisiana, 1 male; Massachusetts, 4 males; Michigan, 1 male; Missouri, 1 male; Montana, 10 males; Nebraska, 2 males; Nevada, 5 males; New York, 9 males; North Carolina, 2 males; Ohio, 12 males and 1 female; Oregon, 5 males; South Dakota, 4 males; Texas, 3 males and 1 female; Utah, 1 male; Washington, 10 males; Wisconsin, 10 males.

^b Sex partly estimated.

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TABLE 2.—INDIANS LIVING ON RESERVATIONS AND OTHER INDIANS NOT TAXED AND NOT INCLUDED IN THE GENERAL ENUMERATION, CLASSIFIED BY SEX, BY STATES AND TERRITORIES: 1890.

STATES AND TERRITORIES.	AGGREGATE.			INDIANS LIVING ON RESERVATIONS.			OTHER INDIANS.		
	Total.	Males.	Females.	Total.	Males.	Females.	Total.	Males.	Females.
The United States	189,447	95,119	94,328	133,417	65,575	67,842	56,030	29,544	26,486
Alabama:									
Geronimo's Apaches.....	384	149	235				384	149	235
Arizona.....	23,469	14,083	14,386	28,452	14,066	14,386	17	17	
Arkansas.....	32	32					32	32	
California.....	5,107	2,632	2,475	5,064	2,589	2,475	43	43	
Colorado.....	985	484	501	985	484	501			
Connecticut.....									
Delaware.....									
District of Columbia.....									
Florida.....									
Georgia.....									
Idaho.....	4,064	1,999	2,065	4,062	1,997	2,065	2	2	
Illinois.....	1	1					1	1	
Indiana.....									
Indian territory.....	51,279	226,967	224,312	1,224	597	627	50,055	226,370	223,685
Iowa.....	397	211	186	397	211	186			
Kansas.....	946	503	443	939	496	443	7	7	
Kentucky.....									
Louisiana.....	1	1					1	1	
Maine.....									
Maryland.....									
Massachusetts.....	4	4					4	4	
Michigan.....	1	1					1	1	
Minnesota.....	8,208	3,884	4,324	8,208	3,884	4,324			
Mississippi.....									
Missouri.....	1	1					1	1	
Montana.....	10,340	4,988	5,358	10,336	4,978	5,358	10	10	
Nebraska.....	3,538	1,769	1,769	3,536	1,767	1,769	2	2	
Nevada.....	1,557	799	758	1,552	794	758	5	5	
New Hampshire.....									
New Jersey.....									
New Mexico.....	6,490	3,232	3,258	6,490	3,232	3,258			
New York.....	5,318	2,795	2,523				5,318	2,795	2,523
North Carolina.....	2	2					2	2	
North Dakota.....	7,980	3,903	4,077	7,980	3,903	4,077			
Ohio.....	13	12	1				13	12	1
Oklahoma.....	13,167	6,324	6,843	13,167	6,324	6,843			
Oregon.....	3,713	1,723	1,990	3,708	1,718	1,990	5	5	
Pennsylvania.....	98	57	41				98	57	41
Rhode Island.....									
South Carolina.....									
South Dakota.....	19,072	9,275	9,797	19,068	9,271	9,797	4	4	
Tennessee.....									
Texas.....	4	3	1				4	3	1
Utah.....	2,848	1,498	1,350	2,847	1,497	1,350	1	1	
Vermont.....									
Virginia.....									
Washington.....	7,526	3,822	3,704	7,516	3,812	3,704	10	10	
West Virginia.....									
Wisconsin.....	6,085	3,081	3,014	6,085	3,071	3,014	10	10	
Wyoming.....	1,801	884	917	1,801	884	917			

^a Includes 181 Indians in prisons, not otherwise counted, distributed as follows: Arizona, 17 males; Arkansas, 32 males; California, 43 males; Idaho, 2 males; Illinois, 1 male; Kansas, 7 males; Louisiana, 1 male; Massachusetts, 4 males; Michigan, 1 male; Missouri, 1 male; Montana, 10 males; Nebraska, 2 males; Nevada, 5 males; New York, 9 males; North Carolina, 2 males; Ohio, 12 males and 1 female; Oregon, 5 males; South Dakota, 4 males; Texas, 3 males and 1 female; Utah, 1 male; Washington, 10 males; Wisconsin, 10 males.

^b Sex partly estimated.

TABLE 3.—INDIANS AND OTHER PERSONS NOT INCLUDED IN THE GENERAL ENUMERATION, CLASSIFIED BY SEX, BY STATES, TERRITORIES, AND AGENCIES: 1890.

STATES, TERRITORIES, AND AGENCIES.	AGGREGATE.			INDIANS.			OTHER PERSONS.		
	Total.	Males.	Fe- males.	Total.	Males.	Fe- males.	Total.	Males.	Fe- males.
Total	325,464	169,221	156,243	189,447	95,119	94,328	136,017	74,102	61,915
Alabama—Mount Vernon barracks.....	384	149	235	384	149	235			
Arizona.....	28,623	14,172	14,451	28,469	14,083	14,386	154	80	65
Colorado River.....	669	322	347	640	306	334	29	16	13
Pima.....	10,029	5,188	4,841	9,942	5,138	4,804	87	50	37
San Carlos.....	4,870	2,280	2,590	4,832	2,257	2,575	38	23	15
Navajo (New Mexico).....	11,042	5,306	5,736	11,042	5,366	5,676	(a)		
Moqui Pueblos (New Mexico).....	1,996	999	997	1,996	999	997	(a)		
Indians in prisons (b).....	17	17		17	17				
Arkansas—Indians in prison (b).....	32	32		32	32				
California.....	5,268	2,720	2,548	5,107	2,692	2,475	161	88	73
Mission Tule (consolidated).....	4,593	2,354	2,239	4,483	2,295	2,188	110	59	51
Round Valley.....	632	323	309	581	294	287	51	29	22
Indians in prisons (b).....	43	43		43	43				
Colorado—Southern Ute.....	1,051	518	533	985	484	501	66	34	32
Idaho.....	4,163	2,056	2,107	4,064	1,999	2,065	99	57	42
Fort Hall.....	1,542	777	765	1,493	750	743	49	27	22
Lemhi.....	443	218	225	432	212	220	11	6	5
Nez Perce.....	1,754	853	901	1,715	829	886	39	24	15
Colville (Washington).....	422	206	216	422	206	216	(c)		
Indians in prisons (b).....	2	2		2	2				
Illinois—Indians in prisons (b).....	1	1		1	1				
Indian territory.....	180,182	96,586	83,596	51,270	26,967	24,312	128,903	69,619	59,284
Quapaw.....	1,281	631	650	1,224	597	627	57	34	23
Union (Five Civilized Tribes).....	178,097	95,378	82,724	50,055	26,370	23,685	128,042	69,003	59,989
Military reservations (d).....	804	582	222				804	582	222
Iowa—Sac and Fox.....	401	214	187	397	211	186	4	3	1
Kansas.....	1,012	535	477	946	503	443	66	32	34
Pottawatomie and Great Nemaha.....	1,605	528	477	939	496	443	66	32	34
Indians in prisons (b).....	7	7		7	7				
Louisiana—Indians in prisons (b).....	1	1		1	1				
Massachusetts—Indians in prisons (b).....	4	4		4	4				
Michigan—Indians in prisons (b).....	1	1		1	1				
Minnesota.....	8,457	4,034	4,423	8,208	3,884	4,324	249	150	99
White Earth (consolidated).....	6,627	3,136	3,491	6,378	2,986	3,392	249	150	99
La Pointe (Wisconsin).....	1,830	898	932	1,830	898	932	(e)		
Missouri—Indians in prisons (b).....	1	1		1	1				
Montana.....	10,765	5,235	5,530	10,346	4,988	5,358	419	247	172
Blackfeet.....	1,860	898	962	1,811	868	943	55	30	25
Crow.....	2,401	1,152	1,249	2,287	1,082	1,205	114	70	44
Flathead.....	1,886	945	941	1,811	897	914	75	48	27
Fort Belknap.....	1,757	859	898	1,722	840	882	35	19	16
Fort Peck.....	1,888	913	975	1,840	887	953	48	26	22
Tongue River.....	957	458	499	865	404	461	92	54	38
Indians in prisons (b).....	10	10		10	10				
Nebraska.....	3,746	1,883	1,863	3,538	1,769	1,769	208	114	94
Omaha and Winnebago.....	2,487	1,257	1,230	2,373	1,184	1,189	114	73	41
Santee.....	1,180	582	588	1,080	541	545	94	41	53
Pottawatomie and Great Nemaha (Kansas).....	77	42	35	77	42	35	(f)		
Indians in prisons (b).....	2	2		2	2				
Nevada.....	1,594	817	777	1,557	799	758	37	18	19
Nevada.....	990	494	496	996	484	482	24	10	14
Western Shoshone.....	599	318	281	568	310	276	13	8	5
Indians in prisons (b).....	5	5		5	5				

a See Navajo agency, New Mexico.
b Not otherwise enumerated.

c See Colville agency, Washington.
d Partly estimated.

e See La Pointe agency, Wisconsin.
f See agency in Kansas.

INDIANS.

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TABLE 3.—INDIANS AND OTHER PERSONS NOT INCLUDED IN THE GENERAL ENUMERATION, CLASSIFIED BY SEX, BY STATES, TERRITORIES, AND AGENCIES: 1890—Continued.

STATES, TERRITORIES, AND AGENCIES.	AGGREGATE.			INDIANS.			OTHER PERSONS.		
	Total.	Males.	Fe- males.	Total.	Males.	Fe- males.	Total.	Males.	Fe- males.
New Mexico.....	6,689	3,346	3,343	6,490	3,232	3,258	199	114	85
Mescalero.....	561	255	306	513	226	287	48	29	19
Southern Ute (Colorado).....	808	389	419	808	389	419	(a)		
Navajo.....	5,320	2,702	2,618	5,169	2,617	2,552	151	85	66
New York.....	5,321	2,797	2,524	5,318	2,795	2,523	3	2	1
New York (Six Nations).....	5,312	2,788	2,524	5,309	2,786	2,523	3	2	1
Indians in prisons (b).....	9	9		9	9				
North Carolina—Indians in prisons (b).....	2	2		2	2				
North Dakota.....	8,264	4,049	4,215	7,980	3,903	4,077	284	146	138
Devils Lake.....	2,600	1,288	1,312	2,496	1,239	1,257	104	49	55
Fort Berthold.....	1,458	764	694	1,388	726	662	70	38	32
Standing Rock.....	4,206	1,997	2,209	4,096	1,938	2,158	110	59	51
Ohio—Indians in prisons (b).....	13	12	1	13	12	1			
Oklahoma.....	16,641	8,776	7,865	13,167	6,324	6,843	3,474	2,452	1,022
Kiowa, Comanche, and Wichita.....	4,390	2,094	2,296	4,121	1,945	2,176	269	149	120
Cheyenne and Arapaho.....	3,574	1,708	1,866	3,363	1,577	1,786	211	131	89
Sac and Fox.....	2,264	1,156	1,108	2,062	1,030	1,029	202	123	79
Osage.....	1,975	987	988	1,778	881	897	197	106	91
Ponca, Pawnee, and Otoe.....	2,045	1,012	1,033	1,843	888	955	202	124	78
Military reservations (c).....	2,393	1,819	574				2,393	1,819	574
Oregon.....	3,937	1,843	2,094	3,713	1,723	1,990	224	120	104
Grande Ronde.....	440	214	226	379	184	195	61	30	31
Klamath.....	875	404	471	835	385	450	40	19	21
Siletz.....	600	304	296	571	289	282	29	15	14
Umatilla.....	1,047	468	579	990	438	561	48	30	18
Warm Springs.....	970	448	522	924	422	502	46	26	20
Indians in prisons (b).....	5	5		5	5				
Pennsylvania—New York (Six Nations of New York).....	99	58	41	98	57	41	1	1	
South Dakota.....	19,792	9,683	10,109	19,072	9,275	9,797	720	388	332
Cheyenne River.....	2,934	1,416	1,518	2,823	1,356	1,467	111	60	51
Crow Creek and Lower Brule.....	2,170	1,047	1,123	2,084	1,003	1,081	86	44	42
Pine Ridge.....	5,704	2,775	2,929	5,533	2,675	2,858	171	100	71
Yankton.....	1,838	886	952	1,725	824	891	113	62	51
Rosebud.....	5,527	2,717	2,810	5,381	2,646	2,735	146	71	75
Sisseton.....	1,615	818	797	1,522	767	755	93	51	42
Indians in prisons (b).....	4	4		4	4				
Texas—Indians in prisons (b).....	4	3	1	4	3	1			
Utah.....	2,874	1,512	1,362	2,848	1,498	3,150	26	14	12
Utah and Ouray.....	1,880	961	919	1,854	947	807	26	14	12
Navajo.....	993	550	443	993	550	443	(d)		
Indians in prisons (b).....	1	1		1	1				
Washington.....	7,842	4,004	3,838	7,526	3,822	3,704	316	182	134
Colville.....	2,798	1,464	1,334	2,669	1,381	1,288	129	83	46
Neah Bay.....	485	233	252	457	218	239	28	15	13
Puyallup (consolidated).....	1,813	937	876	1,755	910	845	58	27	31
Tulalip.....	1,248	616	632	1,212	596	616	36	20	16
Yakama.....	1,488	744	744	1,423	707	716	65	37	28
Indians in prisons (b).....	10	10		10	10				
Wisconsin.....	6,450	3,287	3,163	6,095	3,081	3,014	355	206	140
Green Bay.....	3,311	1,776	1,535	3,137	1,665	1,472	174	111	63
La Pointe.....	3,125	1,501	1,628	2,948	1,406	1,542	181	95	86
Indians in prisons (b).....	10	10		10	10				
Wyoming—Shoshone.....	1,850	910	940	1,801	884	917	49	26	23

a See agency in Colorado.
b Not otherwise enumerated.

c Partly estimated.
d See Navajo agency, New Mexico.

TABLE 4.—CIVILIZED INDIANS INCLUDED IN THE GENERAL ENUMERATION, BY STATES AND TERRITORIES (a): 1860 TO 1890.

STATES AND TERRITORIES.	1890	1880	1870	1860
The United States	58,806	66,407	25,731	44,021
Alabama.....	759	213	98	160
Arizona.....	1,512	3,493	31	.....
Arkansas.....	218	195	89	48
California.....	11,517	16,277	7,241	17,798
Colorado.....	107	154	180	.....
Connecticut.....	228	255	235	16
Dakota (b).....	.....	1,391	1,200	2,261
Delaware.....	4	5	.....	.....
District of Columbia.....	25	5	15	1
Florida.....	171	180	2	1
Georgia.....	68	124	40	38
Idaho.....	150	165	47	.....
Illinois.....	97	140	32	32
Indiana.....	343	246	240	290
Iowa.....	60	466	48	65
Kansas.....	736	815	914	189
Kentucky.....	71	50	108	33
Louisiana.....	627	848	569	173
Maine.....	559	625	499	5
Maryland.....	44	15	4	.....
Massachusetts.....	424	360	151	32
Michigan.....	5,624	7,249	4,926	6,172
Minnesota.....	1,888	2,300	600	2,369
Mississippi.....	2,036	1,857	809	2
Missouri.....	127	113	75	20
Montana.....	860	1,663	157	.....
Nebraska.....	2,893	235	87	63
Nevada.....	3,599	2,803	23	.....
New Hampshire.....	16	63	23	.....
New Jersey.....	84	74	16	.....
New Mexico.....	8,554	9,772	1,309	10,507
New York.....	726	819	439	140
North Carolina.....	1,514	1,230	1,241	1,158
North Dakota (b).....	194	.....	.....	.....
Ohio.....	193	130	100	30
Oklahoma (c).....	10	.....	.....	.....
Oregon.....	1,258	1,694	318	177
Pennsylvania.....	983	184	34	7
Rhode Island.....	180	77	154	19
South Carolina.....	173	131	124	88
South Dakota (b).....	782	.....	.....	.....
Tennessee.....	146	352	70	60
Texas.....	704	992	379	463
Utah.....	608	807	170	89
Vermont.....	34	11	14	20
Virginia.....	349	85	229	112
Washington.....	3,655	4,405	1,319	426
West Virginia.....	9	29	1	.....
Wisconsin.....	3,835	3,161	1,206	1,017
Wyoming.....	43	140	66	.....

a Exclusive of Alaska.

b Dakota territory in 1860, 1870, and 1880.

c Oklahoma was not a political division prior to 1890.

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