

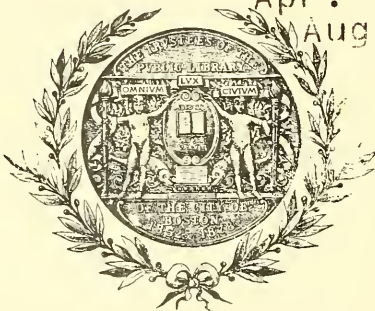
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EXTRA CENSUS BULLETIN.

No. 26.

WASHINGTON, D. C.

November 10, 1892.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN IOWA.

DEPARTMENT OF THE INTERIOR,
CENSUS OFFICE,

WASHINGTON, D. C., November 2, 1892.

SIR:

The leading results of the investigation of farm and home proprietorship in Iowa are contained in this bulletin. In regard to farms the conclusion is that 29.57 per cent of the farm families hire and 70.43 per cent own the farms cultivated by them; that 53.29 per cent of the farm owning families own subject to incumbrance and 46.71 per cent own free of incumbrance. Among 100 farm families, 30 hire their farms, 37 own with incumbrance, and 33 without incumbrance. On the owned farms of this state there are liens amounting to \$101,745,924, which is 33.29 per cent of their value, and this debt bears interest at the average rate of 7.36 per cent, making the average annual interest charge \$97 to each family. Each owned and incumbered farm, on the average, is worth \$3,964 and is subject to a debt of \$1,319.

The corresponding facts for homes are that 44.96 per cent hire and 55.04 per cent own their homes; that, of the home owning families, 73.24 per cent own free of incumbrance and 26.76 per cent with incumbrance. In 100 home families, on the average, 45 hire their homes, 15 own with incumbrance, and 40 without incumbrance. The debt on owned homes aggregates \$17,766,870, or 33.17 per cent of their value, and bears interest at the average rate of 7.66 per cent, so that the annual amount of interest to each home averages \$51. An average debt of \$659 incumbers each home, which has the average value of \$1,987.

In the state 12 cities have a population greater than 8,000 each, the largest being Des Moines, with a population of 50,093. In these cities 54.68 per cent of the home families hire and 45.32 per cent own their homes; and of the home owning families 35.48 per cent own with incumbrance and 64.52 per cent own free of incumbrance. In 100 home families, on the average, are found 55 that hire their homes, 16 that own with incumbrance, and 29 that own without incumbrance. The liens on the owned homes are 33.70 per cent of the value of those subject to lien. Several averages show that the rate of interest is 7.45 per cent; value of each owned and incumbered home, \$2,710; lien on the same, \$913; and yearly interest charge, \$68.

Real estate purchase and improvements, when not associated with other objects, caused 79.43 per cent of the farm families to incur 79.22 per cent of the farm debt and 80.58 per cent of the home families to incur 77.66 per cent of the home debt.

Comparison with the older state of Maine shows a larger proportion of farm tenancy in Iowa but a smaller proportion of home tenancy; a larger proportion of incumbered farms among those that are owned in Iowa, and a larger proportion of incumbered homes.

Very respectfully,

ROBERT P. PORTER,
Superintendent of Census.

The SECRETARY OF THE INTERIOR.

C. O. P.—3,560



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STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN IOWA.

BY GEORGE K. HOLMES AND JOHN S. LORD.

Selections from the results of the investigation of farm and home ownership and indebtedness in Iowa are presented in this bulletin. Every family in the state is regarded as occupying a farm or a home not on a farm, and as hiring such farm or home, or owning it free of incumbrance, or owning it subject to incumbrance. In the class last named, and in no other, account has been taken of the incumbrance, its rate of interest and object, and the value of the farm or home.

HABITATION PROPRIETORSHIP.—Among the 388,517 families of the state there are 143,056, or 36.82 per cent of the total, who hire their farms and homes, and 245,461, or 63.18 per cent, who own them. Of the families which own, 104,072, or 42.40 per cent, have farm or home incumbrance, and 141,389, or 57.60 per cent, are free of incumbrance. In 100 families, on the average, 36.82 hire their farms and homes, 26.79 own with incumbrance, and 36.39 own without incumbrance.

FARM PROPRIETORSHIP.—There are 205,435 farm families in Iowa, which is 52.88 per cent of the total number of families. Of these 144,698, or 70.43 per cent, own and 60,737, or 29.57 per cent, hire the farms cultivated by them, while of the owning families 77,111, or 53.29 per cent, have incumbrances on their farms, and 67,587, or 46.71 per cent, have no incumbrances. The average 100 farm families are composed of 29.57 that hire, 37.53 that own with incumbrance, and 32.90 that own without incumbrance. Details for the counties are in Table 1.

Until a comparison can be made between the farms of 1880 and the farms of 1890, in respect to proprietorship, the best that can be done is to compare the reported farms of 1880 with the farm families of 1890. Whether this is or is not a fair comparison depends on facts whose weight will never be known. There is reason to believe that some of the enumerators of 1880 did not regard as separate farms more or less of those that were hired but were generally considered in neighborhood talk as parts of owned farms, as, for instance, where a farmer, who owns 200 acres, cultivates 150 acres himself and lets 50 acres to be cultivated on shares. To what extent this omission was made is not known, but it made the percentage of hired farms is 1880 too small.

With this explanation, the following table is presented, showing an apparent increase in farm tenancy from 23.83 per cent to 29.57 per cent during the decade:

FARM PROPRIETORSHIP, 1880 AND 1890, BY COUNTIES.

COUNTIES.	Number of owned farms, 1880.	Number of farm owning families, 1890.	Number of hired farms, 1880.	Number of farm hiring families, 1890.	Percentage of owned farms, 1880.	Percentage of farm owning families, 1890.	Percentage of hired farms, 1880.	Percentage of farm hiring families, 1890.
The State.....	141,177	144,698	44,174	60,737	76.17	70.43	23.83	29.57
Adair.....	1,220	1,438	408	705	74.94	67.10	25.06	32.90
Adams.....	1,138	1,273	463	477	71.08	72.74	28.92	27.26
Allamakee.....	2,152	2,031	289	294	88.16	87.35	11.84	12.65
Appanoose.....	1,632	1,597	529	602	75.52	72.62	24.48	27.38
Audubon.....	822	1,310	319	575	72.01	69.50	27.96	30.50
Benton.....	2,426	1,890	765	857	76.03	68.80	23.97	31.20
Blackhawk.....	1,762	1,606	583	655	75.14	71.03	24.86	28.97
Boone.....	1,726	1,762	614	800	73.76	68.77	26.24	31.23
Bremer.....	1,527	1,534	368	345	80.58	81.64	19.42	18.36
Buchanan.....	1,798	1,791	492	621	78.52	74.25	21.48	25.75
Buena Vista.....	828	1,186	207	561	80.00	67.89	20.00	32.11
Butler.....	1,363	1,342	612	721	69.01	65.05	30.99	34.95
Calhoun.....	670	1,156	192	357	77.73	67.48	22.27	32.52
Carroll.....	1,272	1,500	449	653	73.91	69.67	26.09	30.33
Cass.....	1,483	1,555	523	658	73.98	70.27	26.07	29.73
Cedar.....	1,754	1,566	604	675	74.39	69.88	25.61	30.12
Cerro Gordo.....	981	1,046	406	543	70.73	65.83	29.27	34.17
Cherokee.....	948	1,261	320	595	74.76	67.94	25.24	32.06

FARM PROPRIETORSHIP, 1880 AND 1890, BY COUNTIES—Continued.

COUNTIES.	Number of owned farms, 1880.	Number of farm owning families, 1890.	Number of hired farms, 1880.	Number of farm hiring families, 1890.	Percentage of owned farms, 1880.	Percentage of farm owning families, 1890.	Percentage of hired farms, 1880.	Percentage of farm hiring families, 1890.
Chickasaw.....	1,611	1,555	397	448	80.23	77.63	19.77	22.37
Clarke.....	1,162	1,172	414	449	73.73	72.30	26.27	27.70
Clay.....	542	932	155	399	77.76	70.02	22.24	29.98
Clayton.....	2,877	2,734	444	569	86.63	82.77	13.37	17.23
Clinton.....	2,198	1,811	701	830	75.82	68.83	24.18	31.17
Crawford.....	1,287	1,727	415	791	75.62	68.59	24.38	31.41
Dallas.....	1,657	1,675	650	806	71.82	67.51	28.18	32.49
Davis.....	1,758	1,775	570	557	75.52	76.11	24.48	23.89
Decatur.....	1,482	1,524	503	633	74.66	70.65	25.34	29.35
Delaware.....	1,766	1,551	511	601	77.56	72.07	22.44	27.93
Des Moines.....	1,753	1,544	518	470	77.19	76.66	22.81	23.34
Dickinson.....	214	347	59	183	78.39	65.47	21.61	34.53
Dubuque.....	2,265	1,924	327	391	87.38	83.11	12.62	16.89
Emmet.....	187	361	43	135	81.30	72.78	18.70	27.22
Fayette.....	2,273	2,319	596	709	79.23	76.59	20.77	23.41
Floyd.....	1,454	1,361	458	606	76.05	69.19	23.95	30.81
Franklin.....	1,070	1,157	359	551	74.88	67.62	25.12	32.38
Freumont.....	1,266	1,331	605	833	67.66	61.51	32.34	38.49
Greene.....	1,298	1,532	396	588	76.62	72.26	23.38	27.74
Grundy.....	1,137	1,024	735	774	60.74	56.95	39.26	43.05
Guthrie.....	1,228	1,484	494	788	71.31	65.32	28.69	34.68
Hamilton.....	1,110	1,450	455	525	70.93	73.42	29.07	26.58
Hancock.....	415	740	124	329	76.99	69.22	23.01	30.78
Hardin.....	1,453	1,483	477	670	75.28	68.88	24.72	31.12
Harrison.....	1,459	1,728	501	913	74.44	65.43	25.56	34.57
Henry.....	1,765	1,575	479	581	78.65	73.05	21.35	26.95
Howard.....	1,184	937	318	459	78.83	67.12	21.17	32.88
Humboldt.....	599	965	132	327	81.94	74.69	18.06	25.31
Ida.....	391	845	235	639	62.46	56.94	37.54	43.06
Iowa.....	1,906	1,592	540	578	77.92	73.36	22.08	26.64
Jackson.....	2,245	1,990	383	429	85.43	82.27	14.57	17.73
Jasper.....	2,519	2,137	701	967	78.23	68.85	21.77	31.15
Jefferson.....	1,772	1,464	467	526	79.14	73.57	20.86	26.43
Johnson.....	2,204	2,015	585	571	78.74	77.92	21.26	22.08
Jones.....	2,017	1,699	412	604	83.04	73.77	16.96	26.23
Keokuk.....	2,168	1,984	638	653	77.26	75.24	22.74	24.76
Kossuth.....	638	1,295	119	436	81.28	74.81	15.72	25.19
Lee.....	1,937	1,766	578	622	77.02	73.95	22.98	26.05
Linn.....	2,738	2,480	737	876	78.79	73.90	21.21	26.10
Louisia.....	1,223	998	355	528	77.50	65.40	22.50	34.60
Lucas.....	1,235	912	456	689	73.03	56.61	26.97	43.39
Lyon.....	274	724	39	486	87.54	59.83	12.46	40.17
Madison.....	1,707	1,630	577	698	74.74	70.02	25.26	29.98
Mahaska.....	2,238	1,942	685	852	76.72	69.51	23.28	30.49
Marion.....	2,135	1,818	680	856	75.84	67.99	24.16	32.01
Marshall.....	1,856	1,475	630	748	74.66	66.35	25.34	33.65
Mills.....	1,067	1,086	491	581	68.88	65.15	31.12	34.85
Mitchell.....	1,459	1,227	355	430	80.43	74.05	19.57	25.95
Monona.....	853	1,235	316	818	72.97	60.16	27.03	39.84
Monroe.....	1,326	1,268	327	384	80.22	76.76	19.78	23.24
Montgomery.....	1,272	1,261	522	600	70.90	67.76	29.10	32.24
Muscatine.....	1,398	1,197	522	600	72.81	66.61	27.19	33.39
O'Brien.....	422	1,093	138	519	75.36	67.80	24.64	32.20
Osceola.....	387	456	108	379	78.18	54.61	21.82	45.39
Page.....	1,850	1,792	651	767	73.97	70.03	26.03	29.97
Palo Alto.....	500	867	73	272	87.26	76.12	12.74	23.88
Plymouth.....	899	1,574	313	838	74.17	65.26	25.83	34.74
Pocahontas.....	527	1,064	127	373	80.58	74.04	19.42	25.96
Polk.....	1,968	1,736	713	903	73.41	63.61	26.59	36.39
Pottawattamie.....	2,406	2,405	848	1,372	73.94	63.67	26.06	36.33
Poweshiek.....	1,639	1,503	699	646	70.10	69.94	29.90	30.06
Ringgold.....	1,337	1,519	418	599	76.18	71.72	23.82	28.28
Sac.....	979	1,240	351	635	73.61	66.13	26.39	33.87
Scott.....	1,554	1,235	954	977	61.96	55.83	38.04	44.17
Shelby.....	1,522	1,701	424	763	78.21	69.03	21.79	30.97
Sionx.....	698	1,381	210	723	76.87	65.64	23.13	34.36
Story.....	1,623	1,538	590	662	73.40	69.91	26.60	30.09
Tama.....	2,015	1,731	794	902	71.73	65.74	28.27	34.26

FARM PROPRIETORSHIP, 1880 AND 1890, BY COUNTIES—Continued.

COUNTIES.	Number of owned farms, 1880.	Number of farm owning families, 1890.	Number of hired farms, 1880.	Number of farm hiring families, 1890.	Percentage of owned farms, 1880.	Percentage of farm owning families, 1890.	Percentage of hired farms, 1880.	Percentage of farm hiring families, 1890.
Taylor.....	1,669	1,557	610	738	73.23	67.84	26.77	32.16
Union.....	1,036	1,014	389	478	72.70	67.96	27.30	32.04
Van Buren.....	1,621	1,481	651	562	71.35	72.49	28.65	27.51
Wapello.....	1,538	1,412	504	620	75.32	69.49	24.68	30.51
Warren.....	1,963	1,839	654	838	75.01	68.70	24.99	31.30
Washington.....	2,115	1,699	518	616	79.42	73.39	20.58	26.61
Wayne.....	1,650	1,619	529	549	75.72	74.68	24.28	25.32
Webster.....	1,250	1,708	485	609	72.05	73.72	27.95	26.28
Winnebago.....	608	813	56	164	91.57	83.21	8.43	16.79
Winneshiek.....	2,403	2,412	317	457	88.35	84.07	11.65	15.93
Woodbury.....	860	1,632	294	966	74.52	62.82	25.48	37.18
Worth.....	942	1,066	203	272	82.27	79.67	17.73	20.33
Wright.....	601	1,009	184	465	76.56	68.45	23.44	31.55

HOME PROPRIETORSHIP.—The 183,082 home families are 47.12 per cent of the families of the state, and are divided into the several classes as follows: hiring families, 82,319, or 44.96 per cent of the total number of home families; owning families, 100,763, or 55.04 per cent; families owning, free of incumbrance, 73,802, or 73.24 per cent of the total number owning; families owning, subject to incumbrance, 26,961, or 26.76 per cent of the owning families. Of 100 home families, on the average, 44.96 hire their homes, 14.73 own with incumbrance, and 40.31 own without incumbrance. Table 2 shows details for the counties.

City homes are hired and incumbered in a greater degree than is found outside of cities. In the 12 larger cities of the state, each having the population subsequently mentioned, there are 54,291 home families, of which 29,686, or 54.68 per cent, hire and 24,605, or 45.32 per cent, own their homes. Homes subject to incumbrance are occupied by 8,731 owning families, or 35.48 per cent of the total of owning families, and 15,874 families, or 64.52 per cent of the owning families, have no home incumbrance. In 100 of these city home families, on the average, 54.68 hire their homes, 16.08 own with incumbrance, and 29.24 own without incumbrance. The home proprietorship of the cities will be found in Table 3. The names of the 12 cities and their population follow: Des Moines, 50,093; Sioux city, 37,806; Dubuque, 30,311; Davenport, 26,872; Burlington, 22,565; Council Bluffs, 21,474; Cedar Rapids, 18,020; Keokuk, 14,101; Ottumwa, 14,001; Clinton, 13,619; Muscatine, 11,454; Marshall, 8,914. In the state, outside of the 12 cities, 40.87 per cent of the home families hire, and 59.13 per cent own their homes; 23.94 per cent of the home owning families own with incumbrance and 76.06 per cent without incumbrance, while among 100 home families, on the average, 40.87 hire their homes, 14.15 own subject to incumbrance, and 44.98 own free of incumbrance.

VALUE AND INCUMBRANCE.—Liens amounting to \$119,512,794 incumber 104,072 owned farms and homes of the state, \$101,745,924 of which is on 77,111 farms and \$17,766,870 on 26,961 homes. The value of the incumbered farms and homes is \$359,218,173; farms, \$305,658,669; homes, \$53,559,504. Ratios of debt to value: farms and homes, 33.27 per cent; farms, 33.29 per cent; homes, 33.17 per cent. The general uniformity of the county percentages is such that attention need not be called to any particular county. The county figures for value and incumbrance are in Table 4, and the figures for city homes in Table 5.

A debt of \$7,973,777 incumbers 8,731 owned homes of the 12 cities, and these incumbered homes are worth \$23,659,932, so that the debt is 33.70 per cent of the value. The debt incumbering the owned homes in the state, outside of the 12 cities, is 32.75 per cent of the value of the homes subject to the incumbrance.

FARMS, HOMES, AND MORTGAGES.

CLASSIFICATION OF AMOUNTS OF VALUE AND INCUMBRANCE.—In the following table percentages represent various classes of farm and home values and incumbrances, and the numbers from which these percentages are derived are in Tables 6 and 7. It is to be remembered that these tables are confined to farms and homes occupied by owners and incumbered and to the occupying families.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND OF THE VALUE THEREOF AND OF THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE.

CLASSIFICATION OF AMOUNTS.	THE STATE.								FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.			
	For farms.				For homes.				For value.		For incumbrance.	
	For value.		For incumbrance.		For value.		For incumbrance.		For value.		For incumbrance.	
	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.
Under \$500.....	1.77	0.14	19.76	4.18	12.16	1.94	57.29	20.20	3.75	0.45	41.03	12.04
Under \$1,000.....	7.28	1.13	47.98	18.68	40.07	11.53	81.44	43.83	24.45	5.93	71.69	33.99
\$500 and under \$1,000.....	5.51	0.99	28.22	14.50	27.91	9.59	24.15	23.63	20.70	5.48	30.66	21.95
\$1,000 and under \$2,500.....	31.06	13.62	39.35	44.02	37.21	26.96	14.47	30.61	42.49	22.99	21.00	33.10
\$2,500 and under \$5,000.....	36.16	31.81	10.43	25.26	14.53	23.59	3.16	15.27	19.94	23.72	5.69	19.87
\$5,000 and under \$10,000.....	20.13	33.34	1.97	9.19	5.95	18.96	0.76	7.07	9.17	21.44	1.24	8.09
\$5,000 and over.....	25.50	53.44	2.24	12.04	8.19	37.92	0.93	10.29	13.12	47.36	1.62	13.04
\$10,000 and over.....	5.37	20.10	0.27	2.85	2.24	18.96	0.17	3.22	3.95	25.92	0.38	4.95
\$25,000 and over.....	0.38	3.41	0.01	0.30	0.29	5.62			0.64	9.23		

In looking for the most prominent class in each column it appears that 36.16 per cent of the farm families own incumbered farms worth \$2,500 and under \$5,000, and that 53.44 per cent of the total farm values is in farms worth \$5,000 and over. The farms having an incumbrance of less than \$1,000 each are owned by 47.98 per cent of the farm families, while farms worth \$1,000 and under \$2,500 carry 44.02 per cent of the total farm debt.

Home values are more prominent in the class of those worth less than \$1,000, which are owned by 40.07 per cent of the home families, and in the class of \$5,000 and over, whose homes are worth 37.92 per cent of the value of all owned and incumbered homes. Upon turning to incumbrance, it will be noticed that 81.44 per cent of the home families own homes each with an incumbrance of less than \$1,000, and that 43.83 per cent of the total home debt rests on homes each of which is incumbered for less than \$1,000.

The owned and incumbered homes of the 12 cities that are worth \$1,000 and under \$2,500 are owned by 42.49 per cent of the home families, and the homes worth \$5,000 and over constitute 47.36 per cent of the value of all homes; incumbrances of less than \$1,000 are carried by 71.69 per cent of the home families, and the total amount of the incumbrances in the same class is 33.99 per cent of the total amount.

AVERAGE VALUES AND INCUMBRANCES.—Tables 9 and 10 show that the average owned and incumbered farm of the state is worth \$3,964; home, \$1,987; of each home in the 12 cities, \$2,710. The average farm incumbrance is \$1,319; home, \$659; home incumbrance in the 12 cities, \$913. Sioux city has homes of the highest average value, namely, \$4,955, and the least average value, \$1,378, is in Muscatine. In the state, outside of the 12 cities, the average home value is \$1,640; incumbrance, \$537.

INTEREST RATES.—The chief rate of interest in this state is 8 per cent. This rate is paid on 38.15 per cent of the farm incumbrance by 45.80 per cent of the farm families; on 45.17 per cent of the home incumbrance by 49.25 per cent of the home families, and in the 12 cities on 46.36 per cent of the home incumbrance by 54.46 per cent of the families occupying owned and incumbered homes. These percentages are contained in the following table, and the facts from which they were computed are exhibited in Table 8:

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND OF AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 5,000 TO 100,000 PEOPLE.	
	For farms.		For homes.		For number of families.	For amount.
	For number of families.	For amount.	For number of families.	For amount.		
Under 6 per cent.....	0.89	1.23	1.20	1.23	1.16	1.67
6 per cent.....	12.23	13.30	7.21	9.25	9.98	11.56
7 per cent.....	24.53	27.07	13.99	20.06	19.87	23.30
8 per cent.....	45.80	38.15	49.25	45.17	54.46	46.36
6 to 8 per cent, inclusive.....	91.27	93.02	73.49	83.21	89.07	91.43
Over 6 per cent.....	86.88	85.47	91.59	89.52	88.86	86.77
Over 8 per cent.....	7.84	5.75	25.31	15.56	9.77	6.90
Over 10 per cent.....	0.20	0.21	0.61	0.31	0.25	0.17
Over 12 per cent.....	0.07	0.07	0.35	0.14	0.11	0.07

Rates that are less than the principal rate of 8 per cent are paid by 46.36 per cent of the farm families on 56.10 per cent of the farm debt, by 25.44 per cent of the home families on 39.27 per cent of the home debt, and in the 12 cities by 35.77 per cent of the home families on 46.74 per cent of the home debt. Rates higher than 8 per cent are paid by 7.84 per cent of the farm families on 5.75 per cent of the farm debt, by 25.31 per cent of the home families on 15.56 per cent of the home debt, and in the 12 cities by 9.77 per cent of the home families on 6.90 per cent of the home debt. The highest rate reported is 80 per cent, which is paid by 1 family on a debt of \$2,300.

The highest rates of interest in this state were established by law in the years named as follows: 1839, 20 per cent; 1843, 10 per cent; 1851, no limit; 1853, 10 per cent; 1890, 8 per cent.

INTEREST CHARGE AND AVERAGE RATES OF INTEREST.—Table 9 contains a statement of the interest charge on the farms and homes of Iowa that are occupied by owners and incumbered, and Table 10 contains the corresponding facts for the homes of the 12 cities. The total interest charge for 1 year on the owned farms of the state is \$7,491,665; on the homes, \$1,361,741; total, \$8,853,406. The average interest charge for 1 year on each farm is \$97; home, \$51; on each home in the 12 cities, \$68. On farm loans the average rate of interest is 7.36 per cent; on home loans, 7.66 per cent; on home loans in the 12 cities, 7.45 per cent. Hence the average annual interest value of each owned and incumbered farm in this state is \$292; of each home, \$152; of each home in the 12 cities, \$202. Outside of the 12 cities the average annual interest charge on each home is \$42; average rate, 7.84 per cent; average annual interest value, \$129.

OBJECTS OF INDEBTEDNESS.—Investigation of the reasons why farm and home indebtedness was incurred discloses the fact that 79.43 per cent of the farm families incurred 79.22 per cent of the farm debt for the purpose of buying real estate and making real estate improvements, when these objects were not associated with other objects. In the case of homes 80.58 per cent of the home families incurred 77.66 per cent of the home debt for these objects, and in the 12 cities 84.55 per cent of the home families incurred 81.45 per cent of the home debt for the same objects. The objects of real estate purchase and improvements, business, and the purchase of personal property, when not complicated with other objects, led 87.33 per cent of the farm families to incur 88.17 per cent of the farm debt, 89.38 per cent of the home families to incur 90.94 per cent of the home debt, and 91.16 per cent of the home families in the 12 cities to incur 92.89 per cent of the home debt. Farm and family expenses, standing alone, are represented by 2.83 per cent of the farm families and 1.32 per cent of the farm debt, family expenses by 4.40 per cent of the home families and 1.98 per cent of the home debt, and family expenses in the 12 cities by 3.43 per cent of the home families and 1.55 per cent of the home debt.

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS, BY COUNTIES.

COUNTIES.	Aggregate.	OWNING.				Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.			Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
The State.....	205,435	144,698	67,587	77,111	60,737	70.43	29.57	46.71	53.29	32.90	37.53	
Adair.....	2,143	1,438	437	1,001	705	67.10	32.90	30.39	69.61	20.39	46.71	
Adams.....	1,750	1,273	467	806	477	72.74	27.26	36.68	63.32	26.68	46.06	
Allamakee.....	2,925	2,031	1,205	826	294	87.35	12.65	59.33	40.67	51.83	35.52	
Appanoose.....	2,199	1,597	966	631	602	72.62	27.38	60.49	39.51	43.93	28.69	
Audubon.....	1,885	1,310	283	1,027	575	69.50	30.50	21.00	78.40	15.02	54.48	
Benton.....	2,747	1,890	1,044	846	857	68.80	31.20	55.24	44.76	38.00	30.80	
Blackhawk.....	2,261	1,606	903	703	655	71.03	28.97	56.23	43.77	39.94	31.09	
Boone.....	2,562	1,762	857	905	800	68.77	31.23	48.64	51.36	33.45	35.32	
Bremer.....	1,879	1,534	802	732	345	81.64	18.36	52.28	47.72	42.68	38.96	
Buchanan.....	2,412	1,791	879	912	621	74.25	25.75	49.08	50.92	36.44	37.81	
Buena Vista.....	1,747	1,186	343	843	561	67.89	32.11	28.92	71.08	19.63	48.26	
Butler.....	2,063	1,342	629	722	721	65.05	34.95	46.29	53.80	30.05	35.00	
Calhoun.....	1,713	1,156	270	886	557	67.48	32.52	23.36	76.64	15.76	51.72	
Carroll.....	2,153	1,500	534	966	633	69.67	30.33	35.60	64.40	24.80	44.87	
Cass.....	2,213	1,555	526	1,029	658	70.27	29.73	33.83	66.17	23.77	46.50	
Cedar.....	2,241	1,566	828	738	675	69.88	30.12	52.87	47.13	36.95	32.93	
Cerro Gordo.....	1,589	1,046	415	631	543	65.83	34.17	39.67	60.33	26.12	39.71	
Cherokee.....	1,856	1,261	371	890	595	67.94	32.06	29.42	70.58	19.99	47.95	
Chickasaw.....	2,003	1,555	812	743	448	77.63	22.37	52.22	47.78	40.54	37.09	
Clarke.....	1,621	1,172	562	610	449	72.30	27.70	47.95	52.05	34.67	37.63	
Clay.....	1,331	932	260	672	309	70.02	29.98	27.90	72.10	19.53	50.49	
Clayton.....	3,303	2,734	1,588	1,146	569	82.77	17.23	59.08	41.92	48.08	34.69	
Clinton.....	2,631	1,811	966	845	820	68.83	31.17	53.34	46.66	36.71	32.12	
Crawford.....	2,518	1,727	473	1,254	791	68.59	31.41	27.39	72.61	18.79	49.80	
Dallas.....	2,481	1,675	843	832	806	67.51	32.49	50.33	49.67	33.98	33.53	
Davis.....	2,332	1,775	1,070	705	557	76.11	23.89	60.28	39.72	45.88	30.23	
Decatur.....	2,157	1,524	722	802	633	70.65	29.35	47.38	52.62	33.47	37.18	
Delaware.....	2,152	1,551	807	744	601	72.07	27.93	52.03	47.97	37.50	34.57	
Des Moines.....	2,014	1,544	966	578	470	76.66	23.34	62.56	37.44	47.96	28.70	
Dickinson.....	530	347	138	209	183	65.47	34.53	39.77	60.23	26.04	39.43	
Dubuque.....	2,315	1,924	1,196	728	391	83.11	16.89	62.16	37.84	51.66	31.45	
Emmet.....	496	361	102	259	135	72.78	27.22	23.25	71.75	20.56	52.22	
Fayette.....	3,028	2,319	1,243	1,076	709	76.59	23.41	53.60	46.40	41.05	35.54	
Floyd.....	1,967	1,361	636	725	606	69.19	30.81	46.73	53.27	32.33	36.86	
Franklin.....	1,711	1,157	402	755	564	67.62	32.38	34.75	65.25	23.49	44.13	
Fremont.....	2,164	1,331	612	719	833	61.51	38.49	45.98	54.02	28.28	33.23	
Greene.....	2,120	1,532	586	946	588	72.26	27.74	38.25	61.75	27.64	44.62	
Grundy.....	1,798	1,024	447	577	774	56.95	43.05	43.65	56.35	24.86	32.09	
Guthrie.....	2,272	1,484	578	906	788	65.32	34.68	38.95	61.05	25.44	39.88	
Hamilton.....	1,975	1,450	484	966	525	73.42	26.58	33.38	66.62	24.51	48.91	
Hancock.....	1,069	740	188	552	329	69.22	30.78	25.41	74.59	17.58	51.64	
Hardin.....	2,153	1,483	608	875	670	68.88	31.12	41.00	59.00	28.24	40.64	
Harrison.....	2,641	1,728	668	1,060	913	65.43	34.57	38.66	61.34	25.29	40.14	
Henry.....	2,156	1,575	1,026	549	581	73.05	26.95	65.14	34.86	47.59	25.46	
Howard.....	1,896	937	431	506	459	67.12	32.88	46.00	54.00	30.87	36.25	
Humboldt.....	1,292	965	250	715	327	74.69	25.31	25.91	74.09	19.35	55.34	
Ida.....	1,484	845	192	653	639	56.94	43.06	22.72	77.28	12.94	44.00	
Iowa.....	2,170	1,592	782	810	578	73.36	26.64	49.12	50.88	36.03	37.33	
Jackson.....	2,419	1,990	1,079	911	429	82.27	17.73	54.22	45.78	44.61	37.66	
Jasper.....	3,104	2,137	1,050	1,087	967	68.85	31.15	49.13	50.87	33.83	35.02	
Jefferson.....	1,990	1,464	922	532	526	73.57	26.43	68.66	36.34	46.84	26.73	
Johnson.....	2,586	2,015	1,095	920	571	77.92	22.08	54.34	45.66	42.34	35.58	
Jones.....	2,303	1,699	989	710	604	73.77	26.23	58.21	41.79	42.94	30.83	
Keokuk.....	2,637	1,984	1,211	773	653	75.24	24.76	61.04	38.96	45.92	29.32	
Kossuth.....	1,731	1,295	387	908	436	74.81	25.19	29.88	70.12	22.36	52.45	
Lee.....	2,388	1,766	1,252	514	622	73.95	26.05	70.89	29.11	52.43	21.52	
Linn.....	3,356	2,480	1,496	984	876	73.90	26.10	60.32	39.68	44.58	29.32	
Louisa.....	1,526	998	601	397	528	65.40	34.60	60.22	39.78	39.38	26.02	
Lucas.....	1,611	912	368	544	699	56.61	43.39	40.35	59.65	22.84	33.77	
Lyon.....	1,210	724	157	567	486	59.83	40.17	21.69	78.31	12.97	46.86	
Madison.....	2,328	1,630	821	809	698	70.02	29.98	50.37	49.63	35.27	34.75	

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS, BY COUNTIES—Continued.

COUNTIES.	Aggregate.	OWNING.			Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
Mahaska.....	2,794	1,942	1,148	794	852	69.51	30.49	59.11	40.89	41.09	28.42
Marion.....	2,674	1,818	1,213	605	856	67.99	32.01	66.72	33.28	45.36	22.63
Marshall.....	2,223	1,475	707	768	748	66.35	33.65	47.93	52.07	31.80	34.55
Mills.....	1,667	1,096	605	481	581	65.15	34.85	55.71	44.29	36.29	28.86
Mitchell.....	1,657	1,227	617	610	430	74.05	25.95	50.29	49.71	37.24	36.81
Monona.....	2,053	1,235	352	883	818	60.16	39.84	28.50	71.50	17.15	43.01
Monroe.....	1,652	1,268	800	468	384	76.76	23.24	63.09	36.91	48.43	28.33
Montgomery.....	1,861	1,261	382	879	600	67.76	32.24	30.29	69.71	20.53	47.23
Muscatine.....	1,797	1,197	748	449	600	66.61	33.39	62.49	37.51	41.62	24.99
O'Brien.....	1,612	1,093	274	819	519	67.80	32.20	25.07	74.93	17.00	50.80
Osceola.....	835	456	126	330	379	54.61	45.39	27.63	72.37	15.09	39.52
Page.....	2,559	1,792	802	990	767	70.03	29.97	44.75	55.25	31.34	38.69
Palo Alto.....	1,189	867	299	598	272	76.12	23.88	31.03	68.97	23.62	52.50
Plymouth.....	2,412	1,574	656	918	838	65.26	34.74	41.68	58.32	27.20	38.06
Pocahontas.....	1,487	1,064	282	782	373	74.04	25.96	26.50	73.50	19.62	54.42
Polk.....	2,729	1,736	1,021	715	993	63.61	36.39	58.81	41.19	37.41	26.20
Pottawattamie.....	3,777	2,405	960	1,445	1,372	63.67	36.33	39.92	60.08	25.41	38.26
Poweshiek.....	2,149	1,503	663	840	646	69.94	30.06	44.11	55.89	30.85	39.09
Ringgold.....	2,118	1,519	507	1,012	599	71.72	28.28	33.38	66.62	23.94	47.78
Sac.....	1,875	1,240	357	883	635	66.13	33.87	28.79	71.21	19.04	47.09
Scott.....	2,212	1,235	796	449	977	55.83	44.17	63.64	36.36	35.53	20.30
Shelby.....	2,464	1,701	520	1,181	763	69.03	30.97	30.57	69.43	21.10	47.93
Sioux.....	2,104	1,381	397	984	723	65.64	34.36	28.75	71.25	18.87	46.77
Story.....	2,200	1,538	662	876	662	69.91	30.09	43.04	56.96	30.09	39.82
Tama.....	2,633	1,731	760	971	902	65.74	34.26	43.91	56.09	28.86	36.88
Taylor.....	2,295	1,537	604	933	738	67.84	32.16	38.79	61.21	26.32	41.52
Union.....	1,492	1,014	367	647	478	67.96	32.04	36.19	63.81	24.60	43.36
Van Buren.....	2,043	1,481	1,023	458	562	72.49	27.51	69.07	30.93	50.07	22.42
Wapello.....	2,032	1,412	902	510	620	69.49	30.51	63.88	36.12	44.39	25.10
Warren.....	2,677	1,839	934	905	838	68.70	31.30	50.79	49.21	34.89	33.81
Washington.....	2,215	1,699	1,012	687	616	73.39	26.61	59.66	40.34	43.71	29.68
Wayne.....	2,168	1,619	822	797	549	74.68	25.32	50.77	49.23	37.92	36.76
Webster.....	2,317	1,708	611	1,097	609	73.72	26.28	35.77	64.23	26.37	47.35
Winnebago.....	977	813	197	616	164	83.21	16.79	24.23	75.77	20.16	63.05
Winneshiek.....	2,869	2,412	1,491	921	457	84.07	15.93	61.82	38.18	51.97	32.10
Woodbury.....	2,598	1,632	552	1,080	966	62.82	37.18	33.82	66.18	21.25	41.57
Worth.....	1,338	1,066	361	705	272	79.67	20.33	33.86	66.14	26.98	52.69
Wright.....	1,474	1,009	271	738	465	68.45	31.55	26.86	73.14	18.38	50.07

FARMS, HOMES, AND MORTGAGES.

TABLE 2.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY COUNTIES.

COUNTIES.	Aggregate.	OWNING.			Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
The State.....	183,082	100,763	73,802	26,961	82,319	55.04	44.96	73.24	26.76	40.31	14.73
Adair.....	794	490	360	130	304	61.71	38.29	73.47	26.53	45.34	16.37
Adams.....	717	419	289	160	268	62.62	37.38	64.37	35.63	40.31	22.31
Allamakee.....	1,267	736	582	154	531	58.09	41.91	79.08	20.92	45.94	12.15
Appanoose.....	1,859	993	711	282	865	53.12	46.88	71.60	28.40	38.25	15.17
Andubon.....	538	323	217	106	215	60.04	39.96	67.18	32.82	40.34	19.70
Benton.....	2,227	1,351	1,075	276	876	60.66	39.34	79.57	20.43	48.27	12.39
Blackhawk.....	2,797	1,764	1,243	521	1,033	63.07	36.93	70.46	29.54	44.44	18.63
Boone.....	2,253	1,321	1,027	294	932	58.63	41.37	77.74	22.26	45.58	13.05
Bremer.....	1,170	747	568	179	423	63.85	36.15	76.04	23.96	48.55	15.30
Buchanan.....	1,483	927	710	217	556	62.51	37.49	76.59	23.41	47.88	14.63
Buena Vista.....	894	535	355	180	359	59.84	40.16	66.36	33.64	39.71	20.13
Butler.....	1,181	731	570	161	450	61.90	38.10	77.98	22.02	48.27	13.63
Calhoun.....	831	557	312	245	274	67.03	32.97	56.01	43.99	37.55	29.48
Carroll.....	1,358	834	572	262	524	61.41	38.59	68.59	31.41	42.12	19.29
Cass.....	1,766	1,038	713	325	728	58.78	41.22	68.69	31.31	40.38	18.40
Cedar.....	1,570	955	772	183	615	60.83	39.17	80.84	19.16	49.17	11.66
Cerro Gordo.....	1,372	817	551	266	555	59.55	40.45	67.44	32.56	40.16	19.39
Cherokee.....	1,173	757	510	247	416	64.54	35.46	67.37	32.63	43.48	21.06
Chickasaw.....	989	583	432	151	406	58.95	41.05	74.10	25.90	43.68	15.27
Clarke.....	779	497	387	110	282	63.80	36.20	77.87	22.13	49.68	14.12
Clay.....	573	347	261	86	225	60.66	39.34	75.22	24.78	45.63	15.03
Clayton.....	2,158	1,338	1,138	200	820	62.00	38.00	85.05	14.95	52.73	9.27
Clinton.....	5,808	3,629	2,235	1,394	2,179	62.48	37.52	61.59	38.41	38.48	24.00
Crawford.....	1,095	641	451	190	454	58.54	41.46	70.36	29.64	41.19	17.35
Dallas.....	1,764	988	776	212	776	56.01	43.99	78.54	21.46	43.99	12.02
Davis.....	867	526	442	84	341	60.67	39.33	84.03	15.97	50.98	9.69
Decatur.....	1,144	719	532	187	425	62.85	37.15	73.99	26.01	46.50	16.85
Delaware.....	1,518	934	710	224	584	61.53	38.47	76.02	23.98	46.77	14.76
Des Moines.....	5,369	2,810	2,001	809	2,529	52.90	47.10	70.46	29.54	37.27	15.63
Dickinson.....	347	207	142	65	140	59.65	40.35	68.60	31.40	40.92	18.73
Dubuque.....	7,507	3,384	2,589	795	4,123	45.08	54.92	76.51	23.49	34.49	10.59
Emmet.....	304	183	58	125	121	60.20	39.80	31.69	68.31	19.08	41.12
Fayette.....	1,818	1,051	781	270	797	56.87	43.13	74.31	25.69	42.26	14.61
Floyd.....	1,294	783	602	181	511	60.51	39.49	76.88	23.12	46.52	13.99
Franklin.....	794	444	308	136	350	55.92	44.08	69.37	30.63	38.79	17.13
Fremont.....	1,309	692	557	135	617	52.86	47.14	80.49	19.51	42.55	10.31
Greene.....	1,103	617	457	160	486	55.94	44.06	74.07	25.93	41.43	14.51
Grundy.....	741	429	342	87	312	57.89	42.11	79.72	20.28	46.15	11.74
Guthrie.....	1,230	726	557	169	604	54.59	45.41	76.72	23.28	41.88	12.71
Hamilton.....	1,043	633	495	138	410	60.69	39.31	78.20	21.80	47.46	13.23
Hancock.....	367	210	122	88	157	57.22	42.78	58.10	41.90	33.24	23.98
Hardin.....	1,810	1,047	815	232	763	57.85	42.15	77.84	22.16	45.03	12.82
Harrison.....	1,727	898	644	254	829	52.00	48.00	71.71	28.29	37.29	14.71
Henry.....	1,790	1,157	954	203	633	64.61	35.36	82.45	17.55	53.30	21.34
Howard.....	785	481	368	113	304	61.27	38.73	76.51	23.49	46.88	14.39
Humboldt.....	625	367	226	141	258	58.72	41.28	61.58	38.42	36.16	22.56
Ida.....	559	362	256	106	207	63.62	36.38	70.72	29.28	44.99	18.63
Iowa.....	1,288	748	626	122	610	53.89	46.11	83.69	16.31	45.10	8.79
Jackson.....	2,256	1,334	1,026	308	922	59.13	40.87	76.91	23.09	45.48	13.65
Jasper.....	2,135	1,239	979	260	896	58.03	41.97	79.02	20.98	45.85	12.18
Jefferson.....	1,337	823	668	161	508	62.00	38.00	80.58	19.42	49.96	12.04
Johnson.....	2,255	1,404	1,160	244	851	62.26	37.74	82.62	17.38	51.44	10.82
Jones.....	1,975	1,151	940	211	824	58.28	41.72	81.67	18.33	47.60	10.68
Keokuk.....	2,458	1,485	1,189	296	973	60.41	39.59	80.07	19.93	48.37	12.04
Kossuth.....	792	502	323	179	290	63.38	36.62	64.34	35.66	40.78	22.60
Lee.....	5,645	2,908	2,303	605	2,737	51.51	48.49	79.20	20.80	40.79	10.72
Linn.....	6,258	3,190	2,318	872	3,068	50.97	49.03	72.66	27.34	37.04	13.93
Louisia.....	1,075	682	567	115	393	63.44	36.56	83.14	16.86	52.74	10.70
Lucas.....	1,474	761	584	177	713	51.63	48.37	76.74	23.26	39.62	12.01
Lyon.....	409	268	144	124	144	65.53	34.47	53.73	46.27	35.21	30.82
Madison.....	990	580	413	167	410	58.59	41.41	71.21	28.79	41.72	16.87

TABLE 2.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY COUNTIES—Continued.

COUNTIES.	Aggregate.	OWNING.			Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
Mabaska.....	3,272	1,585	1,270	315	1,687	48.44	51.56	80.13	19.87	38.81	9.63
Marion.....	2,166	1,333	1,158	175	833	61.54	38.46	86.87	13.13	53.46	8.08
Marshall.....	3,135	1,629	1,134	495	1,506	51.96	48.04	69.61	30.39	36.17	15.79
Mills.....	1,170	628	503	125	542	53.68	46.32	80.10	19.90	42.99	10.69
Mitchell.....	1,026	669	505	164	357	65.20	34.80	75.49	24.51	49.22	15.98
Monona.....	769	448	300	143	326	57.61	42.39	67.72	32.28	39.01	18.60
Monroe.....	1,152	562	460	102	590	48.78	51.22	81.85	18.15	39.93	8.85
Montgomery.....	1,399	822	568	254	577	58.76	41.24	69.10	30.90	40.60	18.16
Muscatine.....	3,473	2,056	1,547	509	1,417	59.20	40.80	75.24	24.76	44.54	14.66
O'Brien.....	1,010	594	373	221	416	58.81	41.19	62.79	37.21	36.93	21.88
Osceola.....	247	164	72	92	83	66.40	33.60	43.90	56.10	29.15	37.25
Page.....	1,777	969	793	176	808	54.53	45.47	81.84	18.16	44.63	9.90
Palo Alto.....	612	343	241	102	269	56.05	43.95	70.26	29.74	39.38	16.67
Plymouth.....	1,300	714	461	253	586	54.92	45.08	64.57	35.43	35.46	19.46
Pocahontas.....	413	257	158	99	156	62.23	37.77	61.48	38.52	38.26	23.97
Polk.....	10,852	4,381	2,577	1,804	6,471	40.37	59.63	58.82	41.18	23.75	16.62
Pottawattamie.....	5,659	2,717	1,683	1,034	2,942	48.01	51.99	61.94	38.06	29.74	18.27
Poweshiek.....	1,664	970	750	220	694	58.29	41.71	77.32	22.68	45.07	13.22
Ringgold.....	617	399	282	117	218	64.67	35.33	70.68	29.32	45.71	18.96
Sac.....	924	537	356	181	387	58.12	41.88	66.29	33.71	38.53	19.59
Scott.....	6,809	3,398	2,637	761	3,411	49.90	50.10	77.60	22.40	38.73	11.17
Shelby.....	944	554	412	142	390	58.69	41.31	74.37	25.63	43.65	15.04
Sioux.....	1,359	807	528	279	552	59.38	40.62	65.43	34.57	38.85	20.53
Story.....	1,419	905	699	206	514	63.78	36.22	77.24	22.76	49.26	14.52
Tama.....	1,779	1,047	783	264	782	58.85	41.15	74.79	25.21	44.01	14.84
Taylor.....	1,069	702	487	215	367	65.67	34.33	69.37	30.63	45.56	20.11
Union.....	1,981	1,048	735	313	933	52.90	47.10	70.13	29.87	37.10	15.80
Van Buren.....	1,539	937	808	129	602	60.88	39.12	86.23	13.77	52.50	8.38
Wapello.....	4,355	2,105	1,361	744	2,250	48.34	51.66	64.66	35.34	31.25	17.09
Warren.....	1,139	722	585	137	417	63.39	36.61	81.02	18.98	51.36	12.03
Washington.....	1,723	1,095	935	160	628	63.55	36.45	85.39	14.61	54.26	9.29
Wayne.....	1,110	683	530	153	427	61.53	38.47	77.60	22.40	47.75	13.78
Webster.....	1,982	1,222	971	251	760	61.65	38.35	79.46	20.54	48.99	12.66
Winnebago.....	401	260	149	111	141	64.84	35.16	57.31	42.69	37.16	27.68
Winneshiek.....	1,503	961	807	154	542	63.94	36.06	83.98	16.02	53.69	10.25
Woodbury.....	7,016	2,634	1,613	1,021	4,382	37.54	62.46	61.24	38.76	22.99	14.55
Worth.....	351	227	168	59	104	68.58	31.42	74.01	25.99	50.76	17.82
Wright.....	933	565	388	177	368	60.56	39.44	68.67	31.33	41.59	18.97

TABLE 3.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES OF 8,000 TO 100,000 PEOPLE.	Aggregate.	OWNSING.			Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRED.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRED FAMILIES.	
		Total.	Free.	Incumbered.		Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
Total.....	54,291	24,605	15,874	8,731	29,686	45.32	54.68	64.52	35.48	29.24	16.08
Burlington, Des Moines county.....	4,707	2,432	1,682	750	2,275	51.67	48.33	69.16	30.84	35.74	15.93
Cedar Rapids, Linn county.....	3,808	1,722	1,193	529	2,086	45.22	54.78	69.28	30.72	31.33	13.89
Clinton, Clinton county.....	2,885	1,793	896	897	1,092	62.15	37.85	49.97	50.03	31.06	31.09
Council Bluffs, Pottawattamie county.....	4,368	1,992	1,150	842	2,376	45.60	54.40	57.73	42.27	26.33	19.27
Davenport, Scott county.....	5,765	2,764	2,092	672	3,001	47.94	52.06	75.69	24.31	36.29	11.65
Des Moines, Polk county.....	10,135	4,004	2,267	1,737	6,131	39.51	60.49	56.62	43.38	22.37	17.14
Dubuque, Dubuque county.....	6,153	2,580	1,929	651	3,573	41.93	58.07	74.77	25.23	31.35	10.58
Keokuk, Lee county.....	3,095	1,505	1,086	419	1,590	48.63	51.37	72.16	27.84	35.09	13.54
Marshall, Marshall county.....	1,994	945	568	377	1,049	47.39	52.61	60.11	39.89	28.48	18.91
Muscataine, Muscatine county.....	2,479	1,450	1,031	419	1,029	58.49	41.51	71.10	28.90	41.59	16.90
Ottumwa, Wapello county.....	2,930	1,340	761	579	1,590	45.73	54.27	56.79	43.21	25.97	19.76
Sioux city, Woodbury county.....	5,972	2,078	1,219	859	3,894	34.80	65.20	58.66	41.34	20.41	14.39

TABLE 4.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY COUNTIES.

COUNTIES.	TOTAL.				FOR FARMS.				FOR HOMES.			
	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State.....	104,072	\$359,218,173	\$119,512,794	33.27	77,111	\$305,658,669	\$101,745,924	33.29	26,961	\$53,559,504	\$17,766,870	33.17
Adair.....	1,131	3,738,281	1,282,719	34.31	1,001	3,565,878	1,223,570	34.31	130	172,408	59,119	34.31
Adams.....	966	2,935,526	991,971	33.79	806	2,688,497	910,701	33.87	160	247,029	81,270	32.90
Allamakee.....	980	2,370,094	822,693	34.71	826	2,144,379	748,448	34.90	154	225,715	74,245	32.89
Appanoose.....	913	2,057,059	623,243	30.30	631	1,745,245	516,178	29.58	282	311,814	107,065	34.34
Audubon.....	1,133	3,620,985	1,297,188	35.82	1,027	3,470,883	1,250,381	35.63	106	150,102	46,607	31.05
Benton.....	1,122	4,916,225	1,455,815	29.61	846	4,329,228	1,335,609	29.49	276	386,997	120,206	31.06
Blackhawk.....	1,224	4,379,021	1,417,796	32.38	703	3,380,648	1,107,798	32.77	521	998,373	309,998	31.05
Boone.....	1,199	3,706,702	1,509,907	32.62	905	3,180,377	1,030,799	32.41	294	526,325	178,298	33.88
Bremser.....	911	2,936,833	901,160	30.48	732	2,696,888	820,443	30.42	179	259,945	80,717	31.05
Buchanan.....	1,129	3,810,859	1,307,231	34.04	912	3,459,395	1,183,722	34.22	217	381,434	123,509	32.38
Buena Vista.....	1,023	3,653,019	1,211,087	33.15	843	3,342,442	1,109,299	33.19	180	310,577	101,788	32.77
Butler.....	883	3,205,730	1,035,192	32.29	722	2,957,094	951,854	32.19	161	248,636	83,298	33.50
Calhoun.....	1,131	3,557,277	1,263,614	35.52	886	3,150,274	1,122,264	35.62	245	407,003	141,350	34.73
Carroll.....	1,228	5,013,177	1,664,710	33.21	966	4,534,208	1,505,398	33.20	262	478,969	159,312	33.26
Cass.....	1,354	4,770,950	1,582,234	33.16	1,029	4,323,576	1,422,495	32.90	325	447,374	159,729	35.70
Cedar.....	921	5,081,471	1,776,228	34.95	738	4,672,122	1,642,478	35.15	183	409,349	137,550	32.67
Cerro Gordo.....	897	2,681,420	931,503	34.74	631	2,298,649	798,848	34.75	266	382,771	132,655	34.66
Cherokee.....	1,137	4,699,015	1,533,385	32.63	890	4,097,301	1,341,889	32.75	247	601,714	191,496	31.83
Chickasaw.....	894	2,425,110	813,574	33.55	743	2,183,279	731,873	33.52	151	241,831	81,701	33.78
Clarke.....	720	1,956,433	557,879	28.52	610	1,790,369	511,661	28.58	110	166,064	46,218	27.83
Clay.....	758	2,609,027	839,036	32.16	672	2,427,008	792,824	32.67	86	132,019	46,212	25.39
Clayton.....	1,346	4,104,963	1,419,935	34.59	1,146	3,767,914	1,303,751	34.60	200	337,049	116,184	34.47
Clinton.....	2,239	7,607,705	2,799,776	36.80	845	5,346,290	1,992,694	37.27	1,394	2,261,415	807,082	35.69
Crawford.....	1,444	5,774,407	2,052,916	35.55	1,254	5,499,041	1,955,226	35.56	190	275,366	97,690	35.48
Dallas.....	1,044	3,324,466	1,072,437	30.43	832	3,253,742	980,303	30.13	212	270,724	92,134	34.03
Davis.....	799	1,659,543	550,744	33.19	705	1,573,732	522,601	33.21	84	85,811	28,143	32.80
Decatur.....	989	2,501,667	701,785	28.05	802	2,203,917	621,431	28.20	187	297,750	80,354	26.99
Delaware.....	968	3,808,681	1,288,356	33.83	744	3,337,395	1,146,988	33.86	224	421,286	141,368	33.56
Des Moines.....	1,417	3,727,477	1,405,213	37.70	578	2,164,330	797,921	36.85	839	1,563,147	607,692	38.88
Dickinson.....	274	739,451	266,217	34.65	209	626,694	219,739	34.90	65	112,757	37,478	33.24
Dubuque.....	1,523	5,532,081	2,030,150	36.70	728	3,749,269	1,392,417	37.14	795	1,782,812	637,783	35.77
Emmet.....	384	921,423	299,495	32.50	259	720,451	233,843	32.46	120	200,972	65,652	32.67
Fayette.....	1,346	3,942,688	1,311,423	33.26	1,076	3,572,731	1,199,250	33.57	270	369,957	112,173	30.32
Floyd.....	906	2,737,027	949,983	34.68	725	2,470,383	866,991	35.10	181	266,644	82,032	30.79

TABLE 4.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY COUNTIES—Continued.

COUNTIES.	TOTAL.				FOR FARMS.				FOR HOMES.			
	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Franklin.....	891	\$3,491,094	\$1,223,856	35.06	755	\$3,222,556	\$1,114,360	34.58	136	\$268,538	\$109,496	40.77
Fremont.....	854	3,359,409	1,131,547	33.68	719	3,191,832	1,068,738	33.48	135	167,577	62,789	37.47
Greene.....	1,106	3,844,883	1,263,205	32.85	946	3,559,294	1,178,966	33.12	160	285,589	84,239	29.50
Grundy.....	664	4,079,371	1,249,170	30.62	577	3,901,375	1,193,541	30.59	87	178,356	55,629	31.19
Guthrie.....	1,075	3,347,135	1,027,594	30.70	906	3,100,618	949,778	30.63	169	216,517	77,816	31.57
Hamilton.....	1,104	3,711,682	1,224,113	32.98	966	3,499,040	1,156,424	33.05	138	212,642	67,689	31.83
Hancock.....	640	1,908,303	682,747	35.78	552	1,731,712	624,539	36.00	88	173,591	58,208	33.53
Hardin.....	1,107	4,057,692	1,361,914	33.56	875	3,647,192	1,238,010	33.91	232	410,500	123,904	30.18
Harrison.....	1,314	4,296,174	1,435,362	33.41	1,060	3,831,873	1,290,521	33.68	254	464,301	141,811	31.20
Henry.....	752	2,189,129	724,323	33.09	549	1,891,628	624,182	33.00	203	297,501	100,141	33.66
Howard.....	619	1,667,624	525,209	31.49	506	1,519,870	479,370	31.51	113	147,754	45,839	31.02
Humboldt.....	856	3,007,395	971,516	32.30	715	2,811,992	905,160	32.19	141	195,403	66,356	33.96
Ida.....	759	3,168,921	1,127,457	35.58	653	2,962,891	1,053,121	35.51	106	206,000	74,336	36.08
Iowa.....	932	3,609,191	1,263,251	35.00	810	3,395,006	1,189,612	35.04	122	214,185	73,639	34.38
Jackson.....	1,219	4,133,624	1,385,255	33.53	911	3,616,472	1,407,481	38.92	308	517,152	177,774	34.38
Jasper.....	647	5,233,532	1,704,798	32.57	1,087	4,778,422	1,536,438	32.57	260	455,110	148,360	32.60
Jefferson.....	1,393	1,878,477	608,770	32.41	532	1,621,076	525,149	32.40	161	257,401	83,621	32.49
Johnson.....	1,164	4,683,436	1,486,323	31.74	920	4,244,772	1,350,749	31.82	244	438,664	135,574	30.91
Jones.....	921	4,028,542	1,450,024	35.99	710	3,740,364	1,351,508	36.13	211	288,178	98,516	34.19
Keokuk.....	1,069	2,962,105	979,241	29.63	773	2,617,228	769,907	29.42	296	344,877	109,334	31.70
Kossuth.....	1,087	3,243,704	1,049,942	32.37	908	2,918,849	946,500	32.43	179	324,855	103,442	31.84
Lee.....	1,119	2,623,778	928,624	35.39	514	1,620,221	578,323	35.69	605	1,093,557	350,301	34.91
Linn.....	1,856	6,352,679	2,007,620	31.60	984	4,548,975	1,361,601	29.95	872	1,808,704	616,016	35.78
Louisia.....	512	1,853,197	672,537	36.29	397	1,696,476	615,707	36.29	115	156,721	56,830	36.26
Lucas.....	721	1,717,012	528,771	30.80	544	1,496,175	455,741	30.46	177	220,837	73,030	33.07
Lyon.....	691	2,739,312	1,058,402	42.29	567	2,522,748	1,085,871	43.01	124	216,564	72,531	33.49
Madison.....	976	2,998,885	921,824	30.74	809	2,719,271	837,455	30.80	167	279,614	84,369	30.17
Mahaska.....	1,109	3,829,697	1,195,586	31.22	794	3,295,391	1,015,206	30.81	315	534,306	180,380	33.76
Marion.....	780	2,220,014	705,929	31.80	605	1,961,839	615,776	31.39	175	258,175	90,144	34.92
Marshall.....	1,263	5,132,183	1,677,927	32.69	768	4,205,061	1,327,812	31.58	495	927,122	350,115	37.76
Mills.....	606	2,531,849	738,119	29.15	481	2,335,758	681,896	29.19	125	196,091	56,223	28.67
Mitchell.....	774	2,337,321	714,116	30.55	610	2,061,945	629,941	30.52	164	278,276	84,175	30.80
Monona.....	1,026	3,140,364	1,218,964	38.82	833	2,916,023	1,137,009	38.99	143	224,341	81,955	36.53
Monroe.....	570	1,549,720	433,720	27.99	468	1,404,316	391,535	27.88	102	145,404	42,185	29.01
Montgomery.....	1,133	3,633,107	1,053,968	35.70	879	4,176,868	1,497,828	35.86	254	456,239	156,140	34.22
Muscatine.....	958	3,329,511	1,173,326	35.24	449	2,580,696	907,336	35.16	509	748,815	265,990	35.52
O'Brien.....	1,040	3,938,637	1,497,106	38.01	819	3,609,648	1,383,126	38.32	221	328,989	113,980	34.65
Osceola.....	422	1,309,489	522,799	39.92	330	1,189,243	478,369	40.22	92	120,246	44,430	36.95
Page.....	1,166	4,945,643	1,515,214	30.61	900	4,616,296	1,424,526	30.86	176	329,347	90,718	27.54
Palo Alto.....	700	1,903,759	602,074	31.63	598	1,713,880	538,707	31.43	102	189,879	63,367	33.37
Plymouth.....	1,171	5,031,725	1,689,111	33.57	918	4,563,910	1,511,795	33.12	253	467,815	177,116	37.90
Pocahontas.....	881	2,921,195	1,029,788	35.12	782	2,711,867	961,808	35.47	99	209,328	63,980	30.56
Polk.....	2,519	10,205,743	3,023,639	29.63	715	3,674,640	948,718	25.82	1,804	6,531,103	2,074,921	31.77
Pottawattamie.....	2,479	10,249,458	3,269,611	31.53	1,445	7,129,788	2,215,636	31.08	1,034	3,119,670	1,015,975	32.37
Poweshiek.....	1,060	4,715,679	1,568,121	33.25	840	4,206,118	1,407,387	33.46	220	509,561	160,734	31.54
Ringold.....	1,129	3,333,191	1,022,060	30.66	1,012	3,129,729	965,537	30.85	116	208,462	56,523	27.78
Sci.....	1,064	4,429,243	1,460,725	32.98	883	4,089,935	1,347,181	32.94	181	339,308	113,544	33.46
Scott.....	1,210	4,738,765	1,740,850	36.74	449	3,033,626	1,122,763	36.77	761	1,685,129	618,117	36.68
Shelby.....	1,323	5,385,667	1,853,993	34.42	1,181	5,115,475	1,776,145	34.72	142	270,192	77,848	28.81
Sioux.....	1,263	5,442,535	1,901,016	34.93	984	4,963,195	1,737,507	35.01	279	479,340	163,509	34.11
Story.....	1,082	3,728,397	1,186,106	31.81	876	3,437,308	1,093,624	31.82	206	291,089	92,482	31.77
Tama.....	1,235	5,149,967	1,689,235	32.80	971	4,649,244	1,519,180	32.68	264	500,723	170,055	33.96
Taylor.....	1,168	3,353,232	1,123,366	33.68	953	3,077,611	1,038,983	33.76	215	275,621	90,383	32.79
Union.....	960	2,787,355	874,268	31.37	647	2,194,045	680,718	31.03	313	593,310	193,550	32.62
Van Buren.....	587	1,256,441	423,859	33.73	458	1,151,166	389,647	33.85	129	105,275	34,212	32.50
Wapello.....	1,254	2,837,362	906,729	32.03	510	1,566,160	458,475	29.27	744	1,271,202	450,254	35.42
Warren.....	1,042	3,122,333	989,713	31.70	905	2,914,039	920,822	31.60	137	208,294	68,891	33.07
Washington.....	847	3,087,176	1,000,579	32.41	687	2,847,019	917,632	32.23	160	240,127	82,947	34.54
Wayce.....	950	2,611,856	847,078	32.43	797	2,424,333	780,880	32.21	153	187,503	66,198	35.31
Webster.....	1,318	4,451,180	1,385,965	31.14	1,097	3,969,437	1,245,825	31.39	251	481,743	140,140	29.09
Winnebago.....	727	1,337,446	532,795	38.40	616	1,244,155	483,670	38.93	111	143,291	49,125	34.28
Winneshiek.....	1,075	3,393,294	1,128,493	33.26	921	3,132,038	1,046,819	33.21	154	241,256	81,674	33.85
Woodbury.....	2,101	8,771,161	2,744,036	31.28	1,080	4,211,747	1,398,587	33.21	1,021	4,559,414	1,345,449	29.51
Worth.....	764	1,997,065	646,282	32.36	705	1,930,151	624,036	32.33	59	66,914	22,246	33.25
Wright.....	915	3,087,004	1,012,247	32.79	738	2,800,252	924,220	33.00	177	286,752	88,027	30.70

FARMS, HOMES, AND MORTGAGES.

TABLE 5.—VALUE OF HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES OF 8,000 TO 100,000 PEOPLE.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Total	8,731	\$23,659,932	\$7,973,777	33.70
Burlington, Des Moines county.....	750	1,423,141	557,282	39.16
Cedar Rapids, Linn county	529	1,306,572	494,464	37.84
Clinton, Clinton county	897	1,464,670	543,358	37.10
Council Bluffs, Pottawattamie county.....	842	2,676,107	874,293	32.67
Davenport, Scott county.....	672	1,515,663	556,090	36.69
Des Moines, Polk county	1,737	6,435,768	2,044,071	31.76
Dubuque, Dubuque county	651	1,459,742	526,560	36.07
Keokuk, Lee county.....	419	703,743	250,383	35.58
Marshall, Marshall county.....	377	749,373	290,879	38.82
Muscataine, Muscatine county.....	419	577,398	206,083	35.69
Ottumwa, Wapello county.....	579	1,091,438	384,852	35.26
Sioux city, Woodbury county	859	4,256,317	1,245,462	29.26

TABLE 6.—STATE SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES AND THE VALUE THEREOF AND THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE.

CLASSIFICATION OF AMOUNTS.	TOTAL.				FOR FARMS.				FOR HOMES.			
	For value.		For incumbrance.		For value.		For incumbrance.		For value.		For incumbrance.	
	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.
The State.....	104,072	\$359,218,173	104,072	\$119,512,794	77,111	\$305,658,669	77,111	\$101,745,924	26,961	\$33,559,504	26,961	\$17,766,870
Under \$500	4,645	1,476,653	30,684	7,847,896	1,366	437,631	15,239	4,250,508	3,279	1,039,022	15,445	3,588,388
\$500 and \$1,000.....	11,775	8,153,585	28,269	18,951,251	4,251	3,016,023	21,759	14,753,196	7,924	5,137,567	6,510	4,198,055
\$1,000 and under \$1,500.....	11,594	13,260,699	18,309	29,961,754	6,343	7,381,885	15,966	18,318,240	5,251	5,878,814	2,343	2,643,514
\$1,500 and under \$2,000	9,648	15,704,754	9,491	15,583,847	6,830	11,192,591	8,481	13,946,397	2,818	4,512,163	1,010	1,637,450
\$2,000 and under \$2,500	12,737	27,116,443	6,446	13,679,854	10,774	23,069,439	5,897	12,521,934	1,963	4,047,004	549	1,157,920
\$2,500 and under \$3,000	7,031	18,309,450	3,451	9,090,848	5,748	15,031,292	3,116	8,216,842	1,283	3,278,168	335	874,006
\$3,000 and under \$4,000	13,936	45,310,757	3,832	12,488,342	12,215	39,797,986	3,466	11,289,388	1,721	5,512,771	366	1,198,954
\$4,000 and under \$5,000	10,831	46,249,723	1,606	6,831,315	9,917	42,405,797	1,456	6,191,518	914	3,843,926	150	639,797
\$5,000 and under \$7,000	10,516	59,289,385	1,299	7,231,738	9,454	53,418,308	1,146	6,389,094	1,062	5,871,077	153	842,644
\$7,000 and under \$10,000.....	6,611	52,781,440	429	3,374,573	6,070	48,405,694	376	2,960,968	541	4,285,755	53	414,475
\$10,000 and under \$25,000.....	4,377	58,141,353	246	3,166,726	3,851	50,998,360	199	2,595,059	526	7,142,936	47	571,667
\$25,000 and over	371	13,423,912	10	304,650	292	10,413,658	10	304,650	79	3,010,254		

TABLE 7.—SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES AND THE VALUE THEREOF AND THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE; TOTAL FOR CITIES OF 8,000 TO 100,000 PEOPLE.

CLASSIFICATION OF AMOUNTS.	FOR VALUE.		FOR INCUMBRANCE.	
	Number of families.	Amount.	Number of families.	Amount.
Total	8,731	\$23,659,932	8,731	\$7,973,777
Under \$500.....	327	106,673	3,582	960,368
\$500 and under \$1,000.....	1,897	1,297,960	2,677	1,750,337
\$1,000 and under \$1,500.....	1,822	2,061,870	1,009	1,146,204
\$1,500 and under \$2,000.....	1,104	1,774,862	517	810,751
\$2,000 and under \$2,500.....	784	1,602,380	308	652,475
\$2,500 and under \$3,000.....	546	1,391,723	193	504,626
\$3,000 and under \$4,000.....	793	2,546,861	215	700,934
\$4,000 and under \$5,000.....	402	1,672,752	89	378,462
\$5,000 and under \$7,000.....	525	2,902,290	85	465,753
\$7,000 and under \$10,000.....	276	2,170,013	23	179,000
\$10,000 and under \$25,000.....	289	3,948,694	33	391,867
\$25,000 and over.....	56	2,183,854		

FARMS, HOMES, AND MORTGAGES.

TABLE S.—SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND OF THE INCUMBRANCE THEREON, BY RATES OF INTEREST.

[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.	THE STATE.							
	Total.		For farms.		For homes.		FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.	
	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.
Total	104,072	\$119,512,794	77,111	\$101,745,924	26,961	\$17,766,870	8,731	\$7,973,777
0 per cent	354	322,586	167	222,287	187	100,299	35	54,168
1-2do.....	3	5,700	3	5,700				
2do.....	4	3,985	3	3,950	1	35		
2-3do.....	9	15,175	6	11,200	3	3,975	1	1,850
3do.....	19	36,566	18	31,566	1	5,000		
3-4do.....	10	11,350	8	9,650	2	1,700	1	1,100
4do.....	76	124,704	51	107,696	25	17,008	17	14,908
4-5do.....	25	47,620	22	45,940	3	1,680	1	750
5do.....	416	664,215	325	501,940	91	72,275	40	51,114
5-6do.....	96	236,059	85	219,700	11	16,359	6	9,496
6do.....	11,372	15,175,275	9,427	13,531,624	1,945	1,643,651	871	921,967
6-7do.....	2,652	6,278,805	2,347	5,590,471	305	688,334	176	428,213
7do.....	22,685	31,108,139	18,913	27,544,817	3,772	3,563,322	1,735	1,858,151
7-8do.....	4,887	10,023,738	4,373	9,160,730	514	862,948	240	385,492
8do.....	48,591	46,810,868	35,314	38,814,528	13,277	8,026,340	4,755	3,696,689
8-9do.....	1,631	2,655,056	1,373	2,278,089	258	376,967	80	139,539
9do.....	1,261	1,109,286	811	814,232	450	265,054	82	62,577
9-10do.....	333	586,415	287	481,936	96	104,479	26	35,790
10do.....	9,273	3,998,181	3,418	2,035,792	5,855	1,962,389	643	298,491
10-11do.....	49	82,637	45	79,337	4	3,300	2	2,550
11do.....	22	20,520	15	18,967	7	1,553	1	400
11-12do.....	27	31,823	20	24,168	7	7,655	1	3,552
12do.....	74	35,365	22	17,267	52	18,098	8	1,740
12-13do.....	23	34,429	16	30,943	7	3,486	2	2,500
13do.....	15	7,622	7	5,225	8	2,397	1	100
13-14do.....	6	8,089	3	5,550	3	2,539	1	1,200
14do.....	9	2,850	2	590	7	2,260	2	900
14-15do.....	2	1,326	2	1,326				
15do.....	36	18,113	10	12,570	26	5,543		
15-16do.....	5	7,285	2	6,400	3	885		
16do.....	4	2,143	1	1,500	3	643		
16-17do.....	1	1,500	1	1,500				
17do.....	1	1,000	1	1,000				
17-18do.....	1	473	1	473				
18do.....	18	5,815	2	2,300	16	3,515	1	26
18-19do.....	1	235	1	235				
19-20do.....	1	300	1	300				
20do.....	14	2,513	3	875	11	1,638	2	311
21-22do.....	1	100			1	100		
24do.....	11	1,535	3	690	8	845		
25do.....	1	500	1	500				
28do.....	1	208			1	208	1	208
48do.....	1	390			1	390		
80do.....	1	2,300	1	2,300				

TABLE 9.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED, BY COUNTIES.

COUNTIES.	AVERAGE VALUE OF EACH INCUMBERED—			AVERAGE INCUMBRANCE ON EACH—			TOTAL ANNUAL INTEREST CHARGE.			AVERAGE ANNUAL INTEREST CHARGE ON EACH—			AVERAGE ANNUAL RATE OF INTEREST.		
	Total.	Farm.	Home.	Total.	Farm.	Home.	Total.	For farms.	For homes.	Total.	Farm.	Home.	Total.	For farms.	For homes.
The State.....	\$3,452	\$3,964	\$1,987	\$1,148	\$1,319	\$659	\$8,853,406	\$7,491,665	\$1,361,741	\$85	\$97	\$51	7.41	7.36	7.66
Adair.....	3,905	3,562	1,326	1,194	1,222	455	95,331	91,088	4,843	85	91	37	7.45	7.44	8.19
Adams.....	3,039	3,336	1,544	1,027	1,130	508	71,693	65,629	6,064	74	81	38	7.23	7.21	7.46
Allamakee.....	2,418	2,596	1,466	839	906	482	56,826	51,479	5,347	58	62	35	6.91	6.88	7.20
Appanoose.....	2,253	2,766	1,106	683	818	380	47,765	38,576	9,189	52	61	33	7.66	7.47	8.58
Audubon.....	3,196	3,380	1,416	1,145	1,218	440	100,029	96,106	3,923	88	94	37	7.71	7.68	8.42
Benton.....	4,282	5,351	1,402	1,298	1,579	436	101,943	95,189	6,754	94	113	25	7.21	7.13	8.11
Blackhawk.....	3,578	4,809	1,916	1,158	1,576	595	91,074	78,724	12,353	71	112	24	6.42	7.11	3.98
Boone.....	3,091	3,514	1,790	1,008	1,139	606	92,380	78,130	14,260	77	86	49	7.64	7.58	8.00
Bremer.....	3,246	3,684	1,452	989	1,121	451	64,711	58,559	6,152	71	80	34	7.18	7.14	7.62
Buchanan.....	3,402	3,793	1,758	1,158	1,298	569	97,331	88,007	9,324	86	97	43	7.45	7.43	7.55
Buena Vista.....	3,571	3,965	1,725	1,184	1,316	565	92,539	84,142	8,397	90	100	47	7.64	7.59	8.25
Butler.....	3,630	4,096	1,541	1,172	1,318	517	79,991	72,345	7,646	90	100	42	7.64	7.60	8.10
Calhoun.....	3,145	3,556	1,661	1,117	1,267	577	96,207	81,841	11,366	85	96	46	7.61	7.56	8.04
Carroll.....	4,082	4,694	1,878	1,356	1,558	608	120,800	106,956	13,844	98	111	50	7.21	7.10	8.24
Cass.....	3,524	4,202	1,377	1,169	1,382	491	118,335	105,100	13,235	87	102	41	7.48	7.39	8.29
Cedar.....	5,517	6,331	2,237	1,929	2,226	731	129,461	119,318	10,143	116	162	55	7.29	7.26	7.58
Cerro Gordo.....	2,989	3,643	1,439	1,038	1,296	499	71,737	60,873	10,864	80	91	41	7.70	7.62	8.19
Cherokee.....	4,133	4,604	2,436	1,349	1,508	775	114,962	99,717	15,245	101	112	62	7.50	7.43	7.96
Chickasaw.....	2,713	2,938	1,602	910	985	541	62,329	55,678	6,651	70	75	41	7.66	7.61	8.14
Clarke.....	2,717	2,935	1,510	775	839	420	41,139	37,451	3,688	57	61	34	7.37	7.32	7.98
Clay.....	3,442	3,612	2,117	1,107	1,180	537	64,807	60,997	3,810	86	91	44	7.72	7.69	8.24
Clayton.....	3,050	3,288	1,685	1,055	1,138	581	95,118	86,613	8,505	71	76	43	6.70	6.64	7.32
Clinton.....	3,398	3,627	1,622	1,250	2,358	579	201,834	142,079	59,755	90	165	43	7.21	7.13	7.40
Crawford.....	3,999	4,385	1,449	1,422	1,559	514	147,654	139,867	7,787	102	112	41	7.19	7.15	7.97
Dallas.....	3,876	3,911	1,277	1,027	1,178	435	79,371	71,825	7,546	76	86	36	7.40	7.33	8.19
Davis.....	2,103	2,232	1,022	698	741	335	44,320	41,868	2,452	56	59	29	8.05	8.01	8.71
Decatur.....	2,529	2,748	1,592	710	775	430	52,640	45,942	6,698	53	57	36	7.50	7.39	8.34
Delaware.....	3,935	4,553	1,881	1,331	1,542	631	92,129	81,506	10,623	95	110	47	7.15	7.11	7.51
Des Moines.....	2,631	3,745	1,863	992	1,380	724	109,177	56,471	43,706	71	98	52	7.13	7.08	7.19
Dickinson.....	2,699	2,999	1,735	935	1,047	577	19,902	16,832	3,070	73	81	47	7.77	7.70	8.19
Dubuque.....	3,632	5,150	2,243	1,333	1,913	802	136,308	92,954	43,354	90	128	55	6.71	6.68	6.80
Emmet.....	2,400	2,782	1,608	780	903	525	23,352	17,984	5,368	61	69	33	7.80	7.69	8.12
Fayette.....	2,929	3,320	1,370	974	1,115	415	97,060	88,180	8,880	72	82	37	7.40	7.35	7.98
Floyd.....	3,021	3,407	1,473	1,048	1,196	454	70,337	63,819	6,518	78	88	36	7.41	7.36	7.94
Franklin.....	3,918	4,268	1,975	1,374	1,476	805	94,694	89,566	5,128	106	113	67	7.74	7.68	8.31
Fremont.....	3,334	4,439	1,211	1,325	1,486	465	85,440	80,463	4,977	100	112	37	7.55	7.53	7.93
Greene.....	3,476	3,762	1,785	1,142	1,246	626	97,264	90,262	7,002	88	95	41	7.70	7.66	8.31
Grundy.....	6,144	6,761	2,690	1,881	2,069	639	87,342	83,146	4,396	132	144	51	7.01	6.97	7.90
Guthrie.....	3,114	3,422	1,459	956	1,018	460	77,745	71,331	6,414	72	79	38	7.57	7.51	8.24
Hamilton.....	3,362	3,622	1,541	1,109	1,197	491	91,707	86,328	5,379	83	89	39	7.49	7.47	7.95
Hancock.....	2,982	3,143	1,973	1,067	1,131	661	52,505	47,535	4,970	82	86	54	7.66	7.61	8.19
Hardin.....	3,665	4,168	1,769	1,230	1,415	534	101,284	91,544	9,840	92	105	42	7.44	7.39	7.94
Harrison.....	3,270	3,615	1,828	1,092	1,217	570	110,061	97,856	12,205	84	92	48	7.67	7.58	8.43
Henry.....	2,911	3,446	1,466	963	1,137	493	54,267	46,552	7,715	72	85	38	7.49	7.46	7.70
Howard.....	2,694	3,004	1,308	848	947	406	39,108	35,570	3,538	63	70	31	7.45	7.42	7.72
Humboldt.....	3,513	3,933	1,386	1,135	1,266	471	72,363	67,032	5,331	85	94	38	7.45	7.41	8.03
Ida.....	4,175	4,537	1,944	1,485	1,613	701	81,943	76,007	5,936	108	116	56	7.27	7.22	7.99
Iowa.....	3,873	4,191	1,756	1,355	1,469	604	93,232	87,593	5,639	100	108	46	7.88	7.36	7.68
Jackson.....	3,391	3,970	1,673	1,300	1,545	577	117,222	103,281	13,941	90	113	45	7.39	7.34	8.84
Jasper.....	3,885	4,396	1,590	1,266	1,432	571	125,886	114,382	11,504	93	105	44	7.88	7.35	7.75
Jefferson.....	2,711	3,017	1,759	878	987	519	46,903	40,096	6,807	67	75	42	7.70	7.64	8.14
Johnson.....	4,024	4,614	1,798	1,277	1,468	556	104,953	94,691	10,262	90	103	42	7.06	7.01	7.57
Jones.....	4,374	5,268	1,366	1,544	1,904	467	106,789	98,867	7,922	116	139	38	7.36	7.32	8.04
Keokuk.....	2,771	3,386	1,165	822	996	369	64,807	55,636	9,171	61	72	31	7.37	7.23	8.39
Kossuth.....	2,984	3,215	1,815	966	1,012	578	81,150	72,733	8,416	75	80	47	7.73	7.68	8.15
Lee.....	2,345	3,152	1,659	830	1,125	579	69,078	42,099	26,979	62	82	45	7.44	7.28	7.70
Linn.....	3,423	4,621	2,071	1,082	1,384	741	150,303	100,201	50,102	81	102	57	7.49	7.36	7.76
Louisia.....	3,620	4,273	1,363	1,314	1,551	491	50,516	45,852	4,664	99	116	41	7.51	7.45	8.21
Lucas.....	2,281	2,750	1,248	733	838	418	38,351	33,004	5,347	54	61	34	7.37	7.24	8.14
Lyon.....	3,964	4,449	1,746	1,676	1,915	585	90,037	83,855	6,182	130	148	50	7.77	7.72	8.52
Madison.....	3,073	3,361	1,674	944	1,035	505	66,995	60,489	6,506	69	75	39	7.27	7.22	7.71
Mahaska.....	3,453	4,150	1,606	1,078	1,279	573	87,316	73,208	14,108	79	92	45	7.30	7.21	7.82
Marion.....	2,846	3,243	1,475	905	1,018	515	51,130	44,474	6,656	66	74	38	7.24	7.22	7.38

TABLE 9.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED, BY COUNTIES—Continued.

COUNTIES.	AVERAGE VALUE OF EACH INCUMBERED—			AVERAGE INCUMBRANCE ON EACH—			TOTAL ANNUAL INTEREST CHARGE.			AVERAGE ANNUAL INTEREST CHARGE ON EACH—			AVERAGE ANNUAL RATE OF INTEREST.		
	Total.	Farm.	Home.	Total.	Farm.	Home.	Total.	For farms.	For homes.	Total.	Farm.	Home.	Total.	For farms.	For homes.
Marshall.....	\$4,063	\$5,475	\$1,878	\$1,329	\$1,729	\$707	\$119,996	\$93,133	\$26,863	\$95	\$121	\$54	7.15	7.01	7.67
Mills.....	4,178	4,856	1,569	1,218	1,418	450	54,166	49,715	4,451	89	103	36	7.34	7.29	7.92
Mitchell.....	3,020	3,384	1,666	923	1,033	513	54,029	47,281	6,745	79	78	41	7.57	7.51	8.01
Monona.....	3,061	3,302	1,569	1,188	1,288	573	93,852	87,103	6,749	91	99	47	7.70	7.66	8.24
Monroe.....	2,719	3,001	1,426	761	837	414	33,076	29,578	3,498	58	63	34	7.63	7.55	8.29
Montgomery.....	4,089	4,752	1,736	1,460	1,704	615	117,762	105,381	12,381	104	120	49	7.12	7.04	7.93
Muscatine.....	3,475	5,748	1,471	1,225	2,021	523	86,009	66,113	19,896	90	147	39	7.33	7.29	7.48
O'Brien.....	3,787	4,407	1,489	1,440	1,689	516	115,857	106,084	9,776	111	130	44	7.74	7.67	8.58
Osceola.....	3,103	3,604	1,307	1,239	1,450	483	41,449	37,472	3,977	98	114	43	7.93	7.83	8.95
Page.....	4,242	4,663	1,871	1,300	1,439	515	110,544	103,265	7,279	95	104	41	7.30	7.26	8.02
Palo Alto.....	2,720	2,866	1,862	860	901	621	46,930	41,867	5,063	67	70	50	7.79	7.77	7.99
Plymouth.....	4,297	4,972	1,849	1,442	1,647	701	128,093	113,769	14,324	109	124	57	7.58	7.53	8.08
Pocahontas.....	3,316	3,468	2,114	1,164	1,230	646	79,537	74,337	5,200	90	95	53	7.75	7.73	8.13
Polk.....	4,052	5,139	3,620	1,200	1,327	1,150	222,116	69,592	152,524	88	97	85	7.35	7.34	7.35
Pottawattamie.....	4,135	4,934	3,017	1,304	1,533	983	243,936	165,307	78,629	98	114	76	7.55	7.46	7.74
Poweshiek.....	4,449	5,007	2,316	1,479	1,675	731	112,816	100,744	12,072	106	120	55	7.19	7.16	7.51
Ringgold.....	2,932	3,093	1,739	965	954	483	74,975	70,518	4,457	66	70	38	7.34	7.30	7.89
Sac.....	4,163	4,632	1,875	1,373	1,526	627	108,580	99,474	9,106	102	113	50	7.43	7.38	8.02
Scott.....	3,916	6,401	2,214	1,439	2,501	812	122,763	77,834	44,929	101	173	59	7.05	6.93	7.27
Shelby.....	4,071	4,331	1,903	1,401	1,504	548	140,461	131,126	6,335	106	114	45	7.58	7.55	8.14
Sioux.....	4,309	5,041	1,718	1,505	1,766	586	144,918	131,406	13,512	115	134	49	7.62	7.56	8.28
Story.....	3,446	3,924	1,413	1,096	1,248	449	86,728	79,353	7,375	80	91	36	7.31	7.26	7.97
Tama.....	4,170	4,788	1,897	1,368	1,565	644	118,558	105,555	13,003	96	109	49	7.02	6.95	7.65
Taylor.....	2,871	3,229	1,282	967	1,090	420	85,164	77,850	7,314	73	82	34	7.54	7.49	8.09
Union.....	2,903	3,391	1,896	911	1,052	618	63,596	48,566	15,030	66	75	48	7.27	7.13	7.77
Van Buren.....	2,140	2,513	816	722	851	265	32,968	30,176	2,792	56	66	22	7.78	7.74	8.16
Wapello.....	2,263	3,071	1,709	725	899	605	72,390	35,683	36,707	58	70	49	7.97	7.78	8.15
Warren.....	2,996	3,229	1,530	950	1,017	503	72,127	66,894	5,233	69	74	38	7.29	7.26	7.60
Washington.....	3,645	4,144	1,501	1,181	1,336	518	74,631	67,949	6,682	88	99	42	7.46	7.40	8.06
Wayne.....	2,749	3,042	1,226	892	980	433	62,246	56,986	5,260	66	72	34	7.35	7.30	7.95
Webster.....	3,302	3,618	1,919	1,028	1,136	558	106,534	95,262	11,272	79	87	45	7.69	7.65	8.04
Winneshiek.....	1,908	2,020	1,291	733	785	443	42,326	38,282	4,044	58	62	36	7.94	7.91	8.23
Winnebago.....	3,157	3,422	1,567	1,050	1,137	530	80,414	74,264	6,150	75	81	40	7.13	7.09	7.53
Woodbury.....	4,175	3,900	4,466	1,306	1,295	1,318	211,871	108,044	103,827	101	100	102	7.72	7.73	7.72
Worth.....	2,614	2,738	1,134	846	885	377	48,967	47,136	1,831	64	67	31	7.58	7.55	8.23
Wright.....	3,374	3,794	1,620	1,106	1,252	407	78,299	71,051	7,248	86	96	41	7.74	7.69	8.23

TABLE 10.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR HOMES OCCUPIED BY OWNERS AND INCUMBERED, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES OF 8,000 TO 100,000 PEOPLE.	Average value of each incumbered home.	Average incumbrance on each home.	Total annual interest charge.	Average annual interest charge on each home.	Average annual rate of interest.
Total.....	\$2,710	\$913	\$594,071	\$68	7.45
Burlington, Des Moines county.....	1,898	743	39,910	53	7.16
Cedar Rapids, Linn county.....	2,470	935	37,949	72	7.67
Clinton, Clinton county.....	1,533	606	40,030	45	7.37
Council Bluffs, Pottawattamie county.....	3,178	1,038	67,012	80	7.66
Davenport, Scott county.....	2,255	828	40,441	60	7.27
Des Moines, Polk county.....	3,705	1,177	150,167	86	7.35
Dubuque, Dubuque county.....	2,242	809	35,558	55	6.75
Keokuk, Lee county.....	1,680	598	19,226	46	7.68
Marshall, Marshall county.....	1,988	772	22,136	59	7.61
Muscatine, Muscatine county.....	1,378	492	15,357	37	7.45
Ottumwa, Wapello county.....	1,885	665	30,995	54	8.05
Sioux city, Woodbury county.....	4,955	1,450	95,290	111	7.65

