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# EXTRA CENSUS BULLETIN.

No. 31.

WASHINGTON, D. C.

February 25, 1893.

## STATISTICS OF FARMS, HOMES, AND MORTGAGES.

### OWNERSHIP AND DEBT IN MASSACHUSETTS.

DEPARTMENT OF THE INTERIOR.

CENSUS OFFICE,

WASHINGTON, D. C., February 17, 1893.

SIR :

The leading results of the investigation of farm and home proprietorship in Massachusetts are contained in this bulletin. In regard to farms, the conclusion is that 15.06 per cent of the farm families hire and 84.94 per cent own the farms cultivated by them ; that 30.46 per cent of the farm owning families own subject to incumbrance and 69.54 per cent own free of incumbrance. Among 100 farm families, 15 hire their farms, 26 own with incumbrance and 59 without incumbrance. On the owned farms of this state there are liens amounting to \$11,831,941, which is 41.88 per cent of their value, and this debt bears interest at the average rate of 5.58 per cent, making the average annual interest charge \$74 to each family. Each owned and incumbered farm, on the average, is worth \$3,158 and is subject to a debt of \$1,323.

The corresponding facts for homes are that 67.28 per cent of the home families hire and 32.72 per cent own their homes ; that, of the home owning families, 60.67 per cent own free of incumbrance and 39.33 per cent with incumbrance. In 100 home families, on the average, 67 hire their homes, 13 own with incumbrance and 20 without incumbrance. The debt on owned homes aggregates \$102,948,196, or 45.03 per cent of their value, and bears interest at the average rate of 5.48 per cent, so that the annual amount of interest to each home averages \$98. An average debt of \$1,797 incumbers each home, which has the average value of \$3,990.

There are 46 cities and towns in the state having a population of 8,000 to 100,000, and in them 68.75 per cent of the home families hire and 31.25 per cent own their homes, and of the home owning families 44.29 per cent own with incumbrance and 55.71 per cent own free of incumbrance. In 100 home families, on the average, are found 69 that hire their homes, 14 that own with incumbrance and 17 that own without incumbrance. The liens on the owned homes are 44.52 per cent of the value of those subject to lien. Several averages show that the rate of interest is 5.52 per cent ; value of each owned and incumbered home, \$4,167 ; lien on the same, \$1,855, and yearly interest charge on each home, \$102.

In Boston, which is the only city in the state having a population of more than 100,000 people, 81.57 per cent of the home families hire and 18.43 per cent own their homes ; 38.82 per cent of the home owning families have incumbrance on their homes and 61.18 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 82 hire, 7 own with incumbrance and 11 without incumbrance. Averages for each owned and incumbered home : incumbrance, \$3,386 ; value, \$7,026 ; interest charge for one year, \$174 ; rate of interest, 5.14 per cent. Homes are incumbered for 48.18 per cent of their value.

Real estate purchase and improvements, when not associated with other objects, caused 78.40 per cent of the farm families to incur 79.07 per cent of the farm debt, and 82.81 per cent of the home families to incur 81.50 per cent of the home debt.

Very respectfully,

ROBERT P. PORTER,

*Superintendent of Census.*

The SECRETARY OF THE INTERIOR.

C. O. P.—3,560





# STATISTICS OF FARMS, HOMES, AND MORTGAGES.

## OWNERSHIP AND DEBT IN MASSACHUSETTS.

BY GEORGE K. HOLMES AND JOHN S. LORD.

Selections from the results of the investigation of farm and home proprietorship and indebtedness in Massachusetts 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 owing 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.

No state in the union could be selected that would be more interesting than this one in regard to the ownership of land. With 278 people to the square mile of land surface, it has a denser population than any other state, except Rhode Island, and in this respect exceeds most of the countries of the world. It stands high in the development of trade and industry, and it is one of the older and wealthier states of the union. Entails were practically abolished about 100 years ago, and for more than a generation married women have been permitted to own land as freely as men have been.

**HABITATION PROPRIETORSHIP.**—Among the 479,790 families of the state there are 304,737, or 63.51 per cent of the total, which hire their farms and homes, and 175,053, or 36.49 per cent, which own them. Of the families which own, 66,249, or 37.85 per cent, have farm or home incumbrance, and 108,804, or 62.15 per cent, are free of incumbrance. In 100 families, on the average, 63.51 hire their farms and homes, 13.81 own with incumbrance and 22.68 own without incumbrance.

**FARM PROPRIETORSHIP.**—There are 34,576 farm families in Massachusetts, which is 7.21 per cent of the total number of families. Of these, 29,370, or 84.94 per cent, own and 5,206, or 15.06 per cent, hire the farms cultivated by them; while of the owning families, 8,945, or 30.46 per cent, have incumbrance on their farms and 20,425, or 69.54 per cent, have no incumbrance. The average 100 farm families are composed of 15.06 that hire, 25.87 that own with incumbrance and 59.07 that own without incumbrance. Details for the counties are in Table 1.

The following table shows an apparent increase in farm tenancy from 8.18 per cent in 1880 to 15.06 per cent in 1890. The sources of the statistics for 1880 and 1890 are not the same, since the figures for 1880 represent farms and those for 1890 farm families, and any conclusions drawn from a comparison of these 2 years in this table may be somewhat erroneous.

In the Massachusetts census of 1885 the farms numbered 45,010, of which 91.28 per cent was cultivated by owners (including 972 farms whose proprietorship was not reported) and 8.72 was hired. The Massachusetts bureau of statistics of labor, by which that census was conducted, treated the 972 farms as owned; but in the experience of this office these farms, having no reports, would be almost entirely hired farms, and, if these 972 farms are considered to have been hired farms, the percentages of farm tenancy in Massachusetts at 3 dates stand thus:

	PER CENT.
1880.....	8.18
1885.....	10.88
1890 (farm hiring families).....	15.06

The total farm acreage was distributed in the proportion of 92.34 per cent to owned farms and 7.66 per cent to hired farms; 90.45 per cent of the total value of farm land is included in the owned farms and 9.55 per cent in the hired farms.

In 1885 the state census found that the average owned farm had 87.62 acres and was worth \$2,437; hired farm, 76.07 acres and was worth \$2,692.

## FARMS, HOMES, AND MORTGAGES.

## 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.....	35,266	29,370	3,140	5,206	91.82	84.94	8.18	15.06
Barnstable.....	929	677	50	56	94.89	92.36	5.11	7.64
Berkshire.....	3,205	2,775	516	648	85.44	81.07	14.56	18.93
Bristol.....	2,495	2,706	235	687	91.39	79.75	8.61	20.25
Dukes.....	239	227	31	25	88.52	90.08	11.48	9.92
Essex.....	2,561	2,059	286	429	89.95	82.76	10.05	17.24
Franklin.....	3,046	2,685	228	326	92.75	89.17	7.25	10.83
Hampden.....	2,805	2,232	254	373	91.70	85.68	8.30	14.32
Hampshire.....	2,936	2,625	177	377	94.31	87.44	5.69	12.56
Middlesex.....	4,702	3,862	390	678	92.34	85.07	7.66	14.93
Nantucket.....	85	35	2	11	97.70	76.09	2.30	23.91
Norfolk.....	1,744	1,528	137	290	92.72	84.05	7.28	15.95
Plymouth.....	2,874	1,851	138	210	95.42	89.81	4.58	10.19
Suffolk.....	78	56	19	66	80.41	45.90	19.59	54.10
Worcester.....	7,567	6,052	637	1,030	92.24	85.46	7.76	14.54

HOME PROPRIETORSHIP.—The 445,214 home families are 92.79 per cent of the families of the state, and are divided into the several classes as follows: hiring families, 299,531, or 67.28 per cent of the total number of home families; owning families, 145,683, or 32.72 per cent; families owning free of incumbrance, 88,379, or 60.67 per cent of the total number owning; families owning subject to incumbrance, 57,304, or 39.33 per cent of the owning families. Of 100 home families, on the average, 67.28 hire their homes, 12.87 own with incumbrance and 19.85 own without incumbrance. Table 2 shows details for the counties.

City homes are both hired and incumbered in a greater degree than is found outside of cities. In the 46 cities and towns of the state having a population of 8,000 to 100,000 there are 231,213 home families, of which 158,960, or 68.75 per cent, hire and 72,253, or 31.25 per cent, own their homes. Homes subject to incumbrance are occupied by 32,002 owning families, or 44.29 per cent of the total owning families, and 40,251 families, or 55.71 per cent of the owning families, have no home incumbrance. In 100 of these city home families, on the average, 68.75 hire their homes, 13.84 own with incumbrance and 17.41 own without incumbrance. The home proprietorship of these cities and towns will be found in Table 3. In Holyoke 83.84 per cent of the home families hire their homes, and this is the largest percentage found among the 46 cities and towns. Fall River comes next, with 82.95 per cent. The smallest percentage is 48.25 for Weymouth, and next to this is 48.85 for Melrose.

In Table 4 the home proprietorship of Boston is exhibited by wards. This city has a population of 448,477 and is the only one having a population greater than 100,000. Of the 89,613 home families of this city, 73,101, or 81.57 per cent, hire their homes and 16,512, or 18.43 per cent, own their homes. Of the owning families, 10,102, or 61.18 per cent, have no incumbrance on their homes and 6,410, or 38.82 per cent, own subject to incumbrance. Among 100 families, on the average, 81.57 hire their homes, 11.27 own free of incumbrance and 7.16 own with incumbrance. The smallest degree of home owning is found in ward 12, where 3.02 families in 100 own their homes, and the highest is found in ward 23, where the owning families are 37.10 in 100. In 1845, in a census ordered by the city council of Boston, it was ascertained that 4,465 families of the 19,175 families of the city owned their homes and that 14,710 families hired them. This permits the following comparison: percentage of home hiring families in Boston in 1845, 76.71; in 1890, 81.57.

In the state, outside of the 47 cities and towns referred to, 54.24 per cent of the home families hire and 45.76 per cent own their homes, 33.19 per cent of the home owning families own with incumbrance and 66.81 per cent without incumbrance; while among 100 home families, on the average, 54.24 hire their homes, 15.19 own subject to incumbrance and 30.57 own free of incumbrance.

VALUE AND INCUMBRANCE.—Liens amounting to \$114,780,137 incumber the 66,249 owned farms and homes of the state that are subject to incumbrance, \$11,831,941 of which is on 8,945 farms and \$102,948,196 on 57,304 homes. The value of the incumbered farms and homes is \$256,894,465; farms, \$28,249,173; homes, \$228,645,292. Ratios of debt to value: farms and homes, 44.68 per cent; farms, 41.88 per cent; homes, 45.03 per cent. The county figures for value and incumbrance are in Table 5, the figures for the homes of the 46 cities and towns in Table 6, and for Boston in Table 7.

A debt of \$59,367,910 incumbers 32,002 owned homes of the 46 cities and towns containing a population of 8,000 to 100,000, and these incumbered homes are worth \$133,344,973, so that the debt is 44.52 per cent of the value. The 6,410 owned and incumbered homes of Boston are worth \$45,039,557 and are incumbered with a debt of

\$21,701,505, or to the extent of 48.18 per cent of their value. The debt incumbering the owned homes in the state outside of the 47 cities and towns is 43.53 per cent of the value of the homes subject to the incumbrance.

CLASSIFICATION OF AMOUNTS OF VALUE AND INCUMBRANCE.—In the two following tables percentages represent various classes of farm and home values and incumbrances, and the numbers from which these percentages are derived are in Tables 8 and 9. 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, FOR THE STATE.

CLASSIFICATION OF AMOUNTS.	FOR FARMS.				FOR HOMES.			
	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.
Under \$500.....	1.82	0.20	25.19	5.37	1.18	0.10	17.24	2.66
Under \$1,000.....	11.70	2.42	52.92	19.60	7.82	1.29	40.50	11.59
\$500 and under \$1,000.....	9.88	2.22	27.73	14.23	6.64	1.19	23.26	8.93
\$1,000 and under \$2,500.....	39.36	19.45	33.68	38.04	35.22	14.27	38.81	32.53
\$2,500 and under \$5,000.....	31.57	32.49	10.42	25.52	33.66	27.97	14.97	27.11
\$5,000 and under \$10,000.....	13.38	26.13	2.55	11.74	16.44	26.34	4.91	17.09
\$5,000 and over.....	17.37	45.64	2.98	16.84	23.30	56.47	6.22	28.77
\$10,000 and over.....	3.99	19.51	0.43	5.10	6.86	30.13	1.31	11.68
\$25,000 and over.....	0.35	4.72	0.04	1.09	1.05	10.77	0.13	2.82

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES, AND OF THE VALUE THEREOF AND OF THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE, FOR CITIES AND TOWNS OF 8,000 TO 100,000 PEOPLE AND FOR BOSTON.

CLASSIFICATION OF AMOUNTS.	FOR CITIES AND TOWNS OF 8,000 TO 100,000 PEOPLE.				FOR BOSTON.			
	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.
Under \$500.....	0.45	0.04	13.06	2.02	0.09	.....	4.99	0.44
Under \$1,000.....	4.12	0.69	34.78	10.20	1.29	0.13	16.08	2.64
\$500 and under \$1,000.....	3.67	0.65	21.72	8.18	1.20	0.13	11.09	2.20
\$1,000 and under \$2,500.....	33.04	13.23	42.55	35.37	14.00	3.48	36.19	17.28
\$2,500 and under \$5,000.....	37.57	30.00	16.74	29.34	36.05	17.98	28.38	27.77
\$5,000 and under \$10,000.....	18.36	28.12	4.88	16.42	30.28	28.43	14.20	26.56
\$5,000 and over.....	25.27	56.08	5.93	25.09	48.66	78.41	19.35	52.31
\$10,000 and over.....	6.91	27.96	1.05	8.67	18.38	49.98	5.15	25.75
\$25,000 and over.....	0.94	8.92	0.09	1.87	3.46	21.40	0.64	7.43

In looking for the most prominent class in each column in the state table, it appears that 39.36 per cent of the farm debtor families own incumbered farms worth \$1,000 and under \$2,500, and that 45.64 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 52.92 per cent of the farm debtor families; while farms worth \$1,000 and under \$2,500 carry 38.04 per cent of the total farm debt.

Home values are more prominent in the class of those worth \$1,000 and less than \$2,500, which are owned by 35.22 per cent of the home debtor families, and in the class of \$5,000 and over, whose homes are worth 56.47 per cent of the value of all owned and incumbered homes. Upon turning to incumbrance, it will be noticed that 40.50 per cent of the home debtor families own homes each with an incumbrance of less than \$1,000, and that 32.53 per cent of the total home debt rests on homes each of which is incumbered for \$1,000 and less than \$2,500.

The owned and incumbered homes of the 46 cities and towns that are worth \$2,500 and under \$5,000 are owned by 37.57 per cent of the home debtor families, and the homes worth \$5,000 and over constitute 56.08 per cent of the value of all homes; incumbrances of \$1,000 and less than \$2,500 are carried by 42.55 per cent of the home debtor families and the total amount of the incumbrances in the same class is 35.37 per cent of the total amount.

In Boston incumbered homes worth \$5,000 and over are owned by 48.66 per cent of the home debtor families, and the homes in this class are worth 78.41 per cent of the value of all owned and incumbered homes. Incumbrances of \$1,000 and under \$2,500 are on homes owned by 36.19 per cent of the home debtor families, and 52.31 per cent of the home debt is on homes that are each incumbered for \$5,000 and over.

AVERAGE VALUES AND INCUMBRANCES.—Tables 11, 12, and 13 show that the average owned and incumbered farm of the state is worth \$3,158; home, \$3,990; of each home in the 46 cities and towns, \$4,167; of each owned and incumbered home in Boston, \$7,026.

The average farm incumbrance for the state is \$1,323; home, \$1,797; home incumbrance in the 46 cities and towns, \$1,855; in Boston, \$3,386.

Suffolk county has homes of the highest average value, namely, \$6,586; and the least average value, \$1,568, is in Barnstable county. In the state outside of the 47 cities and towns the average home value is \$2,660; incumbrance, \$1,158. As before stated, all values are confined to incumbered farms and homes occupied by owners.

INTEREST RATES.—The chief rate of interest in this state is 6 per cent; this rate is paid on 48.98 per cent of the farm incumbrance by 56.09 per cent of the farm debtor families; on 38.88 per cent of the home incumbrance by 55.17 per cent of the home debtor families; in the 46 cities and towns, on 38.33 per cent of the home incumbrance by 51.91 per cent of the families occupying owned and incumbered homes, and in Boston on 20.35 per cent of the home debt by 34.41 per cent of the home debtor families. These percentages are contained in the following table and the facts from which they were computed are exhibited in Table 10.

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 AND TOWNS OF \$5,000 TO \$100,000 PEOPLE.				FOR HOMES IN BOSTON.	
	For farms.		For homes.					
	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 6 per cent.....	39.03	47.63	37.97	56.87	41.32	57.29	60.83	76.86
6 per cent.....	56.09	48.98	55.17	38.88	51.91	38.33	34.41	20.35
7 per cent.....	2.76	1.43	3.30	1.51	2.88	1.52	1.78	0.68
8 per cent.....	0.31	0.17	0.47	0.17	0.48	0.19	0.19	0.07
6 to 8 per cent, inclusive...	60.82	52.18	61.79	43.00	58.46	42.60	39.03	23.02
Over 6 per cent.....	4.88	3.39	6.86	4.25	6.77	4.38	4.76	2.79
Over 8 per cent.....	0.15	0.19	0.24	0.13	0.22	0.11	0.14	0.12
Over 10 per cent.....	0.06	0.05	0.07	0.04	0.07	0.03	0.03	0.05
Over 12 per cent.....	0.02	.....	0.04	0.02	0.03	0.01	.....	.....

Rates that are less than the principal state rate of 6 per cent are paid by 39.03 per cent of the farm debtor families on 47.63 per cent of the farm debt; by 37.97 per cent of the home debtor families on 56.87 per cent of the home debt; in the 46 cities and towns by 41.32 per cent of the home debtor families on 57.29 per cent of the home debt, and in Boston by 60.83 per cent of the home debtor families on 76.86 per cent of the home debt.

In the state, rates higher than 6 per cent are paid by 4.88 per cent of the farm debtor families on 3.39 per cent of the farm debt; by 6.86 per cent of the home debtor families on 4.25 per cent of the home debt; in the 46 cities and towns by 6.77 per cent of the home debtor families on 4.38 per cent of the home debt, and in Boston by 4.76 per cent of the home debtor families on 2.79 per cent of the home debt. The highest rate reported is 36 per cent, which is paid by one family on a debt of \$100.

Since 1867 Massachusetts has been practically without a usury law. The legislature has limited the rate of interest as follows in the years named: 1641, 8 per cent; 1693, 6 per cent; 1867, no limit; 1870, bonds issued by corporations, 7 per cent; 1888, 18 per cent on loans of less than \$1,000.

INTEREST CHARGE AND AVERAGE RATES OF INTEREST.—Table 11 contains a statement of the interest charge on the farms and homes of Massachusetts that are occupied by owners and incumbered. Table 12 contains the corresponding facts for the homes of the 46 cities and towns, and Table 13 for the homes of Boston. The total interest charge for one year on the debt incumbering the owned farms of the state is \$659,865; on the homes \$5,640,785; total, \$6,300,650.

The average interest charge for one year on each farm is \$74; home, \$98; on each home in the 46 cities and towns, \$102; on each home in Boston, \$174.

On farm loans the average rate of interest is 5.58 per cent; on home loans, 5.48 per cent; on home loans in the 46 cities and towns, 5.52 per cent; on home loans in Boston, 5.14 per cent. Hence the average annual interest value of each owned and incumbered farm in this state is \$176; of each home, \$219; of each home in the 46 cities and towns, \$230; of each home in Boston, \$361.

Outside of the 47 cities and towns the average annual interest charge on each home is \$66; average rate, 5.72 per cent; average annual interest value, \$152.

OBJECTS OF INDEBTEDNESS.—Investigation of the reasons why farm and home indebtedness was incurred discloses the fact that 78.40 per cent of the farm debtor families of the state incurred 79.07 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; and that for the same objects, in the case of homes, 82.81 per cent of the home debtor families incurred 81.50 per cent of the home debt; in the 46 cities and towns that 83.94 per cent of the home debtor families incurred 82.08 per cent of the home debt, and in Boston that 81.94 per cent of the home debtor families incurred 80.90 per cent of the home debt.

The objects of real estate purchase and improvements, business and the purchase of personal property, when not complicated with other objects, led 85.02 per cent of the farm debtor families of the state to incur 86.75 per cent of the farm debt; 89.14 per cent of the home debtor families to incur 91.48 per cent of the home debt; 89.60 per cent of the home debtor families in the 46 cities and towns to incur 90.78 per cent of the home debt, and 91.60 per cent of the home debtor families in Boston to incur 94.53 per cent of the home debt.

Farm and family expenses, standing alone, are represented by 5.14 per cent of the farm debtor families of the state and 2.90 per cent of the farm debt; family expenses by 5.00 per cent of the home debtor families and 2.01 per cent of the home debt; family expenses in the 46 cities and towns by 4.31 per cent of the home debtor families and 1.81 per cent of the home debt, and in Boston by 3.50 per cent of the home debtor families and 1.49 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.	OWNING.					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.	
	Aggregate.	Hiring.			Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.	
		Total.	Free.	Incumbered.							
The State.....	34,576	29,370	20,425	8,945	5,206	84.94	15.06	69.54	30.46	59.07	25.87
Barnstable.....	733	677	612	65	56	92.36	7.64	90.40	9.60	83.49	8.57
Berkshire.....	3,423	2,775	1,881	894	648	81.07	18.93	67.78	32.22	54.95	26.12
Bristol.....	3,393	2,706	2,264	442	687	79.75	20.25	83.67	16.33	66.72	13.03
Dukes.....	252	227	215	12	25	90.08	9.92	94.71	5.29	85.32	4.76
Essex.....	2,488	2,069	1,438	621	429	82.76	17.24	69.84	30.16	57.80	24.96
Franklin.....	3,011	2,685	1,592	1,093	326	89.17	10.83	59.29	40.71	52.87	36.30
Hampden.....	2,605	2,232	1,473	759	373	85.68	14.32	65.99	34.01	56.54	29.14
Hampshire.....	3,002	2,625	1,581	1,044	377	87.44	12.56	60.23	39.77	52.66	34.78
Middlesex.....	4,540	3,862	2,560	1,302	678	85.07	14.93	66.29	33.71	56.39	28.68
Nantucket.....	46	35	29	6	11	76.09	23.91	82.86	17.14	63.05	13.04
Norfolk.....	1,818	1,528	1,057	471	290	84.05	15.95	69.18	30.82	58.14	25.91
Plymouth.....	2,061	1,851	1,614	237	210	89.81	10.19	87.20	12.80	78.31	11.50
Suffolk.....	122	56	40	16	66	45.90	54.10	71.43	28.57	32.79	13.11
Worcester.....	7,082	6,052	4,069	1,983	1,030	85.46	14.54	67.23	32.77	57.46	28.00

## FARMS, HOMES, AND MORTGAGES.

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

COUNTIES.	OWNING.					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.	
	Aggregate.	Owning.			Hiring.	Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.
		Total.	Free.	Incumbered.							
The State.....	445,214	145,683	88,379	57,304	299,531	32.72	67.28	60.67	39.33	19.85	12.87
Barnstable.....	7,432	5,221	4,520	701	2,211	70.25	29.75	86.57	13.43	60.82	9.43
Berkshire.....	13,603	4,216	2,587	1,629	9,387	30.99	69.01	61.36	38.64	19.02	11.97
Bristol.....	36,556	10,785	7,290	*3,495	25,771	29.50	70.50	67.59	32.41	19.94	9.56
Dukes.....	1,029	712	642	70	317	69.19	30.81	90.17	9.83	62.39	6.80
Essex.....	63,196	22,604	14,297	8,307	40,592	35.77	64.23	63.25	36.75	22.62	13.15
Franklin.....	6,053	2,667	1,596	1,071	3,386	44.06	55.94	59.84	40.16	26.37	17.69
Hampden.....	25,986	7,410	3,987	3,423	18,576	28.52	71.48	53.81	46.19	15.55	13.17
Hampshire.....	8,164	3,490	1,993	1,497	4,674	42.75	57.25	57.11	42.89	24.41	18.34
Middlesex.....	86,048	30,416	17,104	13,312	55,632	35.35	64.65	56.23	43.77	19.88	15.47
Nantucket.....	927	646	596	50	291	69.69	30.31	92.26	7.74	64.29	5.40
Norfolk.....	24,165	10,882	6,203	4,679	13,283	45.03	54.97	57.00	43.00	25.67	19.36
Plymouth.....	20,344	10,164	6,681	3,483	10,180	49.96	50.04	65.73	34.27	32.84	17.12
Suffolk.....	97,614	18,896	11,476	7,420	78,718	19.36	80.64	60.73	39.27	11.76	7.60
Worcester.....	54,097	17,574	9,407	8,167	36,523	32.49	67.51	53.53	46.47	17.39	15.10

OWNERSHIP AND DEBT IN MASSACHUSETTS.

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

CITIES AND TOWNS.	Aggregate.	OWNING.			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.....	231,213	72,253	40,251	32,002	158,960	31.25	68.75	55.71	44.29	17.41	13.84
Adams, Berkshire county.....	1,738	406	207	199	1,332	23.36	76.64	50.99	49.01	11.91	11.45
Amesbury, Essex county.....	2,092	849	561	288	1,243	40.58	59.42	66.08	33.92	26.81	13.77
Beverly, Essex county.....	2,523	1,073	696	377	1,450	42.53	57.47	61.86	38.14	27.59	14.94
Brookline, Norfolk county.....	2,360	748	487	261	1,612	31.69	68.31	65.11	34.89	20.63	11.06
Brookton, Plymouth county.....	6,155	2,137	959	1,178	4,018	34.72	65.28	44.88	55.12	15.58	19.14
Cambridge, Middlesex county.....	14,151	3,400	2,134	1,266	10,751	24.03	75.97	62.76	37.24	15.08	9.95
Chelsea, Suffolk county.....	6,206	1,602	1,004	598	4,604	25.81	74.19	62.67	37.33	16.18	9.63
Chicopee, Hampden county.....	2,404	660	376	284	1,834	26.46	73.54	56.97	43.03	15.07	11.39
Clinton, Worcester county.....	1,991	664	348	316	1,327	33.35	66.65	52.41	47.59	17.48	15.87
Everett, Middlesex county.....	2,541	1,055	364	691	1,486	41.52	58.48	34.50	65.50	14.33	27.19
Fall River, Bristol county.....	14,287	2,436	1,288	1,148	11,851	17.05	82.95	52.87	47.13	9.01	8.04
Fitchburg, Worcester county.....	4,571	1,513	737	776	3,058	33.10	66.90	48.71	51.29	16.12	16.98
Framingham, Middlesex county.....	1,847	753	388	365	1,094	40.77	59.23	51.53	48.47	21.01	19.76
Gardner, Worcester county.....	1,862	859	438	421	1,003	46.13	53.87	50.99	49.01	23.52	22.61
Gloucester, Essex county.....	4,521	1,742	1,165	577	2,789	38.45	61.55	66.88	33.12	25.71	12.74
Haverhill, Essex county.....	5,782	1,595	930	665	4,187	27.59	72.41	58.31	41.69	16.09	11.80
Holyoke, Hampden county.....	6,647	1,074	443	631	5,573	16.16	83.84	41.25	58.75	6.67	9.49
Hyde Park, Norfolk county.....	2,132	884	410	474	1,248	41.46	58.54	46.38	53.62	19.23	22.23
Lawrence, Essex county.....	9,036	2,383	1,344	1,039	6,653	26.37	73.63	56.40	43.60	14.87	11.50
Lowell, Middlesex county.....	14,836	3,268	2,154	1,214	11,468	22.70	77.30	63.95	36.05	14.52	8.18
Lynn, Essex county.....	12,174	3,763	1,950	1,813	8,411	30.91	69.09	51.82	48.18	16.02	14.89
Marblehead, Essex county.....	2,001	942	719	223	1,059	47.08	52.92	76.33	23.67	35.93	11.15
Malden, Middlesex county.....	5,129	2,199	1,070	1,129	2,930	42.87	57.13	48.66	51.34	20.86	22.01
Marlboro, Middlesex county.....	2,654	1,151	573	578	1,503	43.37	56.63	49.78	50.22	21.59	21.78
Medford, Middlesex county.....	2,382	1,021	558	463	1,361	42.86	57.14	54.65	45.35	23.42	19.44
Melrose, Middlesex county.....	1,912	978	413	565	934	51.15	48.85	42.23	57.77	21.60	29.55
Milford, Worcester county.....	1,975	775	528	247	1,200	39.21	60.76	68.13	31.87	26.73	12.51
Natick, Middlesex county.....	1,998	986	471	515	1,012	49.35	50.65	47.77	52.23	23.57	25.78
Newton, Middlesex county.....	4,683	2,187	1,291	896	2,496	46.70	53.30	59.03	40.97	27.57	19.13
New Bedford, Bristol county.....	8,752	2,772	2,154	618	5,980	31.67	68.33	77.71	22.29	24.61	7.06
Newburyport, Essex county.....	3,244	1,350	1,016	334	1,894	41.62	58.38	75.26	24.74	31.32	10.30
Northampton, Hampshire county.....	2,859	1,230	620	610	1,629	43.02	56.98	50.41	49.59	21.68	21.31
North Adams, Berkshire county.....	3,079	813	465	348	2,266	26.40	73.60	57.20	42.80	15.10	11.30
Pittsfield, Berkshire county.....	3,373	1,004	605	399	2,369	29.77	70.23	60.26	39.74	17.94	11.83
Peabody, Essex county.....	2,100	771	507	264	1,329	36.71	63.29	65.76	34.24	24.14	12.57
Quincy, Norfolk county.....	3,440	1,477	719	758	1,963	42.94	57.06	48.68	51.32	20.90	22.04
Salem, Essex county.....	6,985	2,076	1,434	642	4,909	29.72	70.28	69.08	30.92	20.53	9.19
Spencer, Worcester county.....	1,687	601	262	339	1,086	35.63	64.37	43.59	56.41	15.53	20.10
Springfield, Hampden county.....	9,838	3,052	1,465	1,587	6,786	31.02	68.98	48.00	52.00	14.89	16.13
Somerville, Middlesex county.....	8,934	2,767	1,394	1,373	6,167	30.97	69.03	50.38	49.62	15.60	15.37
Taunton, Bristol county.....	5,849	2,028	1,228	800	3,321	37.91	62.09	60.55	39.45	22.96	14.95
Waltham, Middlesex county.....	3,748	1,151	660	491	2,597	30.71	69.29	57.34	42.66	17.61	13.10
Westfield, Hampden county.....	2,158	901	513	388	1,257	41.75	58.25	56.94	43.06	23.77	17.98
Weymouth, Norfolk county.....	3,520	1,304	738	546	1,216	51.75	48.25	58.13	41.87	30.08	21.67
Woburn, Middlesex county.....	2,794	1,100	610	490	1,694	39.37	60.63	55.45	44.55	21.83	17.54
Worcester, Worcester county.....	17,663	4,653	1,835	2,818	13,010	26.34	73.66	39.44	60.56	10.39	15.95

FARMS, HOMES, AND MORTGAGES.

TABLE 4.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES IN BOSTON, BY WARDS.

WARDS.	Aggregate.	OWNING.					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.	Hiring.	Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.	
Boston, Suffolk county.....	89,613	16,512	10,162	6,410	73,101	18.43	81.57	61.18	38.82	11.27	7.16	
Ward 1 .....	4,368	1,098	669	429	3,270	25.14	74.86	60.93	39.07	15.32	9.82	
Ward 2 .....	3,281	634	464	170	2,647	19.32	80.68	73.19	26.81	14.14	5.18	
Ward 3 .....	2,970	508	354	154	2,462	17.10	82.90	69.69	30.31	11.92	5.13	
Ward 4 .....	2,876	516	399	117	2,360	18.98	81.02	73.08	26.92	13.87	5.11	
Ward 5 .....	2,514	384	248	106	2,130	14.08	85.92	70.06	29.94	9.86	4.22	
Ward 6 .....	3,427	167	126	41	3,260	4.87	95.13	75.45	24.55	3.68	1.19	
Ward 7 .....	2,121	110	60	50	2,011	5.19	94.81	54.55	45.45	2.83	2.36	
Ward 8 .....	2,668	290	225	65	2,378	10.87	89.13	77.59	22.41	8.43	2.44	
Ward 9 .....	2,528	276	223	53	2,252	10.92	89.08	80.80	19.20	8.82	2.10	
Ward 10 .....	1,083	92	71	21	991	8.49	91.51	77.17	22.83	6.55	1.94	
Ward 11 .....	4,001	1,026	626	400	2,975	25.62	74.38	61.01	38.99	15.63	9.99	
Ward 12 .....	2,447	74	59	15	2,373	3.02	96.98	79.73	20.27	2.41	0.61	
Ward 13 .....	4,679	501	377	124	4,178	10.71	89.29	75.25	24.75	8.06	2.65	
Ward 14 .....	5,331	918	590	328	4,413	17.22	82.78	64.27	35.73	11.07	6.15	
Ward 15 .....	3,876	733	467	266	3,143	18.91	81.09	63.71	36.29	12.05	6.86	
Ward 16 .....	3,241	192	136	56	3,049	5.92	94.08	70.83	29.17	4.19	1.73	
Ward 17 .....	2,832	440	270	170	2,392	15.54	84.46	61.36	38.64	9.54	6.00	
Ward 18 .....	2,551	638	429	209	1,916	24.98	75.02	67.24	32.76	16.80	8.18	
Ward 19 .....	4,920	455	293	162	4,465	9.25	90.75	64.40	35.60	5.96	3.29	
Ward 20 .....	5,241	833	533	280	4,408	15.89	84.11	66.39	33.61	10.55	5.34	
Ward 21 .....	4,773	1,242	741	501	3,531	26.02	73.98	39.66	60.34	15.52	10.50	
Ward 22 .....	4,102	606	346	260	3,496	14.77	85.23	57.10	42.90	8.43	6.34	
Ward 23 .....	5,197	1,928	1,013	915	3,269	37.10	62.90	32.54	47.46	19.49	17.61	
Ward 24 .....	6,163	2,254	1,052	1,202	3,909	36.57	63.43	46.67	53.33	17.07	19.50	
Ward 25 .....	2,417	507	311	286	1,820	24.70	75.30	52.69	47.31	12.87	11.83	

TABLE 5.—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.....	66,249	\$256,894,465	\$114,780,137	44.68	8,945	\$29,249,173	\$11,831,941	41.88	57,304	\$228,645,292	\$102,948,196	45.03
Barnstable.....	766	1,231,439	447,260	36.32	65	132,477	35,586	26.71	701	1,068,962	411,874	37.48
Berkshire.....	2,523	9,035,930	3,478,381	38.49	894	2,948,285	1,167,469	39.60	1,629	6,087,645	2,310,912	37.96
Bristol.....	3,937	13,938,624	6,143,607	44.08	442	1,190,619	458,747	38.53	3,495	12,747,975	5,684,860	44.59
Dukes.....	82	136,236	58,455	42.91	12	16,900	5,285	31.27	70	119,336	53,170	44.55
Essex.....	8,928	23,474,307	12,175,262	42.76	621	2,171,515	901,583	41.52	8,307	26,302,792	11,273,679	42.86
Franklin.....	2,164	5,129,072	2,143,663	41.79	1,093	2,516,951	1,081,409	42.97	1,071	2,612,121	1,062,254	40.67
Hampden.....	4,182	18,700,371	8,228,334	44.00	759	2,314,703	928,422	40.11	3,423	16,385,668	7,299,912	44.55
Hampshire.....	2,511	6,953,694	3,115,808	44.81	1,044	2,834,402	1,258,654	44.41	1,497	4,119,292	1,857,154	45.08
Middlesex.....	14,614	60,511,154	27,527,012	45.47	1,302	5,652,816	2,387,817	42.24	13,312	54,888,338	25,139,195	45.80
Nantucket.....	56	111,394	47,102	42.28	6	10,975	4,850	44.60	50	100,519	42,252	42.03
Norfolk.....	5,150	18,444,956	8,177,228	44.33	471	1,619,270	680,372	41.25	4,679	16,795,686	7,496,856	44.64
Plymouth.....	3,720	10,076,864	4,290,853	42.58	237	705,426	249,540	35.37	3,483	9,371,438	4,041,313	43.12
Suffolk.....	7,436	49,088,172	23,375,951	47.62	16	216,400	58,250	26.92	7,420	48,871,772	23,317,701	47.71
Worcester.....	10,150	35,032,252	15,571,221	44.45	1,983	5,888,504	2,614,157	44.39	8,167	29,143,748	12,957,064	44.46



OWNERSHIP AND DEBT IN MASSACHUSETTS.

TABLE 6.—VALUE OF HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY CITIES AND TOWNS OF 8,000 TO 100,000 PEOPLE.

CITIES AND TOWNS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	CITIES AND TOWNS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Total .....	32,002	\$133,344,973	\$59,367,910	44.52	Malden, Middlesex county.....	1,129	\$4,251,795	\$2,043,005	48.05
Adams, Berksbire county.....	199	848,358	338,264	39.86	Marlboro, Middlesex county.....	578	1,450,528	641,397	44.22
Amesbury, Essex county.....	288	733,334	318,923	43.49	Medford, Middlesex county.....	463	1,802,471	837,388	46.46
Beverly, Essex county.....	377	1,120,699	483,792	43.17	Melrose, Middlesex county.....	565	2,340,768	1,096,965	46.86
Brookline, Norfolk county.....	261	3,521,212	1,441,051	40.92	Milford, Worcester county.....	247	528,033	221,126	41.88
Brookton, Plymouth county.....	1,178	4,486,794	1,933,225	43.09	Natick, Middlesex county.....	515	1,302,636	563,385	43.25
Cambridge, Middlesex county.....	1,266	6,870,399	3,181,208	46.30	Newton, Middlesex county.....	896	6,778,042	3,217,999	47.48
Chelsea, Suffolk county.....	938	2,380,899	949,109	39.86	New Bedford, Bristol county.....	618	1,953,713	846,430	43.32
Chicopee, Hampden county.....	284	862,701	341,891	39.63	Newburyport, Essex county.....	334	841,448	340,227	40.43
Clinton, Worcester county.....	316	993,997	410,860	41.33	Northampton, Hampshire county.....	610	1,808,035	844,758	46.72
Everett, Middlesex county.....	691	2,516,790	1,220,593	47.93	North Adams, Berkshire county.....	348	1,359,860	515,482	37.91
Fall River, Bristol county.....	1,148	5,596,694	2,483,335	44.37	Pittsfield, Berkshire county.....	399	2,067,271	734,644	35.60
Fitchburg, Worcester county.....	776	2,982,529	1,233,806	41.37	Peabody, Essex county.....	264	702,963	314,285	44.71
Framingham, Middlesex county..	365	1,151,540	543,401	47.19	Quincy, Norfolk county.....	758	2,666,971	1,237,039	46.38
Gardner, Worcester county.....	421	1,066,775	468,103	43.07	Salem, Essex county.....	642	2,020,289	941,289	46.59
Gloucester, Essex county.....	577	1,738,496	696,661	40.07	Spencer, Worcester county.....	339	907,320	452,397	49.86
Haverhill, Essex county.....	665	2,473,502	1,123,916	45.44	Springfield, Hampden county.....	1,587	8,716,164	4,000,456	46.24
Holyoke, Hampden county.....	631	4,072,888	1,829,025	41.91	Somerville, Middlesex county.....	1,373	6,232,796	2,979,244	47.65
Hyde Park, Norfolk county.....	474	1,777,701	888,133	49.96	Taunton, Bristol county.....	800	2,550,053	1,202,968	47.17
Lawrence, Essex county.....	1,039	3,916,761	1,544,525	39.43	Waltham, Middlesex county.....	491	2,240,918	970,654	43.32
Lowell, Middlesex county.....	1,214	5,739,700	2,433,826	42.40	Westfield, Hampden county.....	388	1,347,410	521,241	38.68
Lynn, Essex county.....	1,813	6,588,428	2,805,826	42.59	Weymouth, Norfolk county.....	546	1,190,365	526,333	44.22
Marblehead, Essex county.....	223	595,858	245,363	41.18	Woburn, Middlesex county.....	490	1,316,231	576,301	43.78
					Worcester, Worcester county.....	2,818	14,922,641	6,798,011	45.56

TABLE 7.—VALUE OF HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON IN BOSTON, BY WARDS.

WARDS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	WARDS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Boston, Suffolk county.....	6,410	\$45,039,557	\$21,701,505	48.18	Ward 12.....	15	\$138,775	\$55,605	40.07
Ward 1.....	429	1,438,797	669,144	46.51	Ward 13.....	124	505,614	199,340	39.43
Ward 2.....	170	582,341	248,405	42.66	Ward 14.....	328	1,432,411	718,034	50.13
Ward 3.....	154	695,045	274,391	39.48	Ward 15.....	266	1,168,014	504,386	43.18
Ward 4.....	147	480,343	218,930	45.58	Ward 16.....	56	399,080	178,892	44.83
Ward 5.....	106	747,768	326,437	43.65	Ward 17.....	170	1,524,479	809,986	53.13
Ward 6.....	41	260,125	101,912	39.19	Ward 18.....	209	2,343,941	1,208,569	51.56
Ward 7.....	50	366,230	180,833	49.38	Ward 19.....	162	670,637	339,835	50.67
Ward 8.....	65	471,303	251,007	53.27	Ward 20.....	290	1,559,632	804,955	51.61
Ward 9.....	53	915,408	386,240	42.19	Ward 21.....	501	3,861,270	1,943,601	50.34
Ward 10.....	21	491,813	191,167	38.87	Ward 22.....	260	2,848,066	1,401,893	49.22
Ward 11.....	400	8,569,734	4,275,989	49.78	Ward 23.....	915	4,957,338	2,331,422	47.03
					Ward 24.....	1,202	6,494,044	3,190,779	49.13
					Ward 25.....	286	2,097,239	839,723	42.42

FARMS, HOMES, AND MORTGAGES.

TABLE 8.—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.....	66,249	\$266,894,465	66,249	\$114,780,137	8,945	\$28,249,173	8,945	\$11,831,941	57,304	\$228,645,292	57,304	\$102,948,196
Under \$500.....	839	276,926	12,131	3,378,911	163	57,798	2,253	635,954	676	219,128	9,878	2,742,957
\$500 and under \$1,000.....	4,687	3,342,165	15,808	10,878,506	884	627,421	2,460	1,683,747	3,803	2,714,744	13,328	9,194,759
\$1,000 and under \$1,500.....	8,041	9,245,873	11,997	13,928,597	1,336	1,506,456	1,565	1,806,847	6,705	7,739,417	10,432	12,121,750
\$1,500 and under \$2,000.....	8,373	13,664,623	7,382	12,209,027	1,128	1,810,562	825	1,377,633	7,245	11,854,061	6,567	10,831,394
\$2,000 and under \$2,500.....	7,260	15,214,462	5,588	11,847,698	1,067	2,176,549	623	1,316,563	6,233	13,037,913	4,965	10,531,135
\$2,500 and under \$3,000.....	6,438	16,626,155	3,312	8,680,431	840	2,141,144	324	847,785	5,598	14,485,011	2,988	7,832,646
\$3,000 and under \$4,000.....	10,017	32,619,566	4,184	13,692,924	1,252	4,000,669	430	1,414,722	8,765	28,618,897	3,754	12,278,202
\$4,000 and under \$5,000.....	5,659	23,890,583	2,016	8,553,170	732	3,055,115	178	756,921	4,927	20,855,468	1,838	7,796,649
\$5,000 and under \$7,000.....	6,947	38,710,883	2,119	11,750,823	854	4,699,533	173	946,920	6,093	34,011,350	1,916	10,803,603
\$7,000 and under \$10,000.....	3,672	28,905,405	921	7,234,098	343	2,681,730	55	442,174	3,329	26,223,675	866	6,791,924
\$10,000 and under \$25,000.....	3,652	48,445,592	711	9,592,529	325	4,179,529	35	474,575	3,327	44,266,063	676	9,117,954
\$25,000 and over.....	631	25,952,232	80	3,033,723	31	1,322,667	4	128,500	603	24,619,565	76	2,905,223

TABLE 9.—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 AND TOWNS OF 8,000 TO 100,000 PEOPLE AND FOR BOSTON.

CLASSIFICATION OF AMOUNTS.	FOR CITIES AND TOWNS OF 8,000 TO 100,000 PEOPLE.				FOR BOSTON.			
	For value.		For incumbrance.		For value.		For incumbrance.	
	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.
Total.....	32,002	\$133,344,973	32,002	\$59,367,910	6,410	\$45,039,557	6,410	\$21,701,505
Under \$500.....	144	48,008	4,179	1,197,108	6	1,910	320	95,251
\$500 and under \$1,000.....	1,173	865,176	6,949	4,856,630	77	57,880	711	478,283
\$1,000 and under \$1,500.....	3,012	3,516,863	6,281	7,346,634	197	228,829	835	951,452
\$1,500 and under \$2,000.....	3,973	6,550,076	4,203	6,959,727	309	509,147	691	1,132,939
\$2,000 and under \$2,500.....	3,589	7,576,298	3,134	6,690,146	391	828,151	794	1,666,179
\$2,500 and under \$3,000.....	3,434	8,928,083	1,878	4,931,018	443	1,152,434	547	1,434,967
\$3,000 and under \$4,000.....	5,542	18,163,887	2,393	7,835,453	1,043	3,431,392	800	2,589,050
\$4,000 and under \$5,000.....	3,046	12,913,670	1,097	4,652,561	825	3,516,264	472	2,003,354
\$5,000 and under \$7,000.....	3,838	21,457,163	1,109	6,179,281	1,133	6,373,080	579	3,198,316
\$7,000 and under \$10,000.....	2,039	16,038,600	452	3,571,652	808	6,431,564	331	2,565,403
\$10,000 and under \$25,000.....	1,911	25,396,850	307	4,035,877	956	12,869,771	289	3,974,631
\$25,000 and over.....	301	11,892,269	30	1,112,823	222	9,639,175	41	1,611,700

OWNERSHIP AND DEBT IN MASSACHUSETTS.

TABLE 10.—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.	TOTAL.		FOR FARMS.		FOR HOMES.		FOR HOMES IN CITIES AND TOWNS OF 5,000 TO 100,000 PEOPLE.		FOR HOMES IN BOSTON.	
	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.
The State.....	66,249	\$114,780,137	8,945	\$11,831,941	57,304	\$102,948,196	32,002	\$59,367,910	6,410	\$21,701,505
0 per cent.....	161	192,930	31	34,674	130	158,256	37	51,252	9	48,960
1 .....do.....	1	30			1	30				
1-2 .....do.....	2	3,600			2	3,600	1	1,100		
2 .....do.....	5	17,100	1	1,050	4	16,050	2	13,000		
2-3 .....do.....	8	15,775	1	2,400	7	13,375	2	4,500	2	4,600
3 .....do.....	25	45,565	4	4,900	21	40,665	6	19,275	6	14,130
3-4 .....do.....	29	91,216	6	28,435	23	62,781	10	36,893	3	16,600
4 .....do.....	520	2,283,858	88	183,280	432	2,100,578	154	387,689	164	1,572,406
4-5 .....do.....	799	5,641,963	51	103,195	748	5,538,768	267	1,597,357	416	3,704,459
5 .....do.....	17,635	41,070,293	2,628	3,941,081	15,007	37,129,212	9,110	22,860,063	2,654	9,070,209
5-6 .....do.....	6,064	14,823,173	681	1,335,939	5,383	13,487,234	3,634	9,038,888	645	2,248,968
6 .....do.....	36,632	45,817,903	5,017	5,795,602	31,615	40,022,301	16,613	22,757,142	2,206	4,417,104
6-7 .....do.....	1,482	2,304,210	121	162,929	1,361	2,141,281	860	1,256,239	142	373,515
7 .....do.....	2,140	1,720,579	247	169,530	1,893	1,551,049	922	903,000	114	146,791
7-8 .....do.....	300	395,643	28	25,684	272	369,959	161	260,450	28	43,067
8 .....do.....	296	199,821	28	19,847	268	179,474	153	114,888	12	14,231
8-9 .....do.....	21	31,874	1	750	20	31,124	13	19,139		
9 .....do.....	14	10,277	2	3,700	12	6,577	5	2,850		
9-10 .....do.....	8	16,250			8	16,250	6	13,800	1	2,300
10 .....do.....	60	47,479	5	12,125	55	35,354	23	9,750	6	12,175
10-11 .....do.....	3	5,300			3	5,300	2	800	1	4,500
11 .....do.....	4	10,150			4	10,150	2	1,650	1	7,500
11-12 .....do.....	2	7,400	1	4,000	1	3,400	1	3,400		
12 .....do.....	13	9,657	2	2,260	11	7,397	7	5,790		
12-13 .....do.....	1	1,600			1	1,600				
13-14 .....do.....	2	4,146			2	4,146	1	2,126		
14 .....do.....	2	1,000			2	1,000	1	300		
14-15 .....do.....	2	2,800			2	2,800				
15 .....do.....	8	5,660	1	500	7	5,160	6	4,960		
16 .....do.....	2	750			2	750				
16-17 .....do.....	3	1,275			3	1,275	1	500		
18 .....do.....	2	1,100			2	1,100	1	1,000		
20 .....do.....	1	100			1	100				
20-21 .....do.....	1	60	1	60						
36 .....do.....	1	100			1	100	1	100		

## FARMS, HOMES, AND MORTGAGES.

TABLE 11.—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.....	\$3,878	\$3,158	\$3,990	\$1,733	\$1,323	\$1,797	\$6,300,650	\$659,865	\$5,640,785	\$95	\$74	\$98	5.49	5.58	5.48
Barnstable.....	1,608	2,038	1,568	584	544	588	26,953	2,165	24,788	35	33	35	6.03	6.12	6.02
Berkshire.....	3,581	3,298	3,737	1,379	1,306	1,419	194,519	66,557	127,962	77	74	79	5.69	5.70	5.54
Bristol.....	3,540	2,694	3,647	1,560	1,038	1,627	352,220	26,558	325,662	89	60	98	5.73	5.79	5.73
Dukes.....	1,661	1,408	1,705	713	440	760	3,495	262	3,233	43	22	46	5.98	4.96	6.08
Essex.....	3,189	3,497	3,166	1,364	1,452	1,357	702,124	50,938	651,186	79	82	78	5.77	5.65	5.78
Franklin.....	2,370	2,303	2,439	991	969	992	111,746	56,238	55,508	52	51	52	5.21	5.20	5.23
Hampden.....	4,472	3,050	4,787	1,968	1,223	2,133	432,221	50,756	381,465	103	67	111	5.25	5.47	5.23
Hampshire.....	2,737	2,715	2,752	1,226	1,206	1,241	165,526	66,893	98,633	65	64	66	5.31	5.31	5.31
Middlesex.....	4,143	4,342	4,123	1,884	1,834	1,888	1,534,955	135,795	1,399,160	105	104	105	5.58	5.69	5.57
Nantucket.....	1,989	1,813	2,010	841	808	845	2,796	320	2,476	50	53	50	5.94	6.60	5.86
Norfolk.....	3,582	3,502	3,590	1,588	1,445	1,602	464,048	39,898	424,150	90	85	91	5.67	5.86	5.66
Plymouth.....	2,709	2,976	2,691	1,153	1,053	1,160	233,334	14,431	238,903	68	61	69	5.90	5.78	5.91
Suffolk.....	6,601	13,525	6,586	3,144	3,641	3,143	1,210,873	3,176	1,207,697	163	199	163	5.18	5.45	5.18
Worcester.....	3,451	2,969	3,568	1,534	1,318	1,587	845,840	145,878	699,962	83	74	86	5.43	5.58	5.40

## OWNERSHIP AND DEBT IN MASSACHUSETTS.

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TABLE 12.—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 AND TOWNS OF 2,000 TO 100,000 PEOPLE.

CITIES AND TOWNS.	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.....	\$1,167	\$1,855	\$3,275,686	\$102	5.52
Adams, Berkshire county.....	1,264	1,700	19,103	96	5.65
Amesbury, Essex county.....	2,546	1,107	19,375	67	6.08
Beverly, Essex county.....	2,973	1,283	27,970	74	5.78
Brookline, Norfolk county.....	13,491	5,521	70,422	270	4.89
Brockton, Plymouth county.....	3,809	1,641	113,496	96	5.87
Cambridge, Middlesex county.....	5,427	2,513	170,882	135	5.37
Chelsea, Suffolk county.....	3,981	1,587	53,716	90	5.66
Chicopee, Hampden county.....	3,038	1,204	18,133	61	5.30
Clinton, Worcester county.....	3,146	1,300	22,612	72	5.50
Everett, Middlesex county.....	3,686	1,766	71,145	103	5.83
Fall River, Bristol county.....	4,875	2,163	136,938	119	5.51
Fitchburg, Worcester county.....	3,843	1,590	67,981	88	5.51
Framingham, Middlesex county.....	3,155	1,489	31,027	85	5.71
Gardner, Worcester county.....	2,581	1,112	26,963	61	5.76
Gloucester, Essex county.....	3,013	1,207	41,840	73	6.01
Haverhill, Essex county.....	3,720	1,680	63,922	96	5.69
Holyoke, Hampden county.....	6,455	2,899	94,721	150	5.18
Hyde Park, Norfolk county.....	3,750	1,874	50,372	106	5.67
Lawrence, Essex county.....	3,770	1,487	89,256	86	5.78
Lowell, Middlesex county.....	4,728	2,005	133,834	110	5.50
Lynn, Essex county.....	3,634	1,548	161,355	89	5.75
Marblehead, Essex county.....	2,672	1,100	13,882	62	5.66
Malden, Middlesex county.....	3,766	1,810	116,551	103	5.70
Marlboro, Middlesex county.....	2,510	1,110	37,923	66	5.91
Medford, Middlesex county.....	3,893	1,809	47,471	103	5.67
Melrose, Middlesex county.....	4,143	1,942	62,076	110	5.66
Milford, Worcester county.....	2,138	895	12,515	51	5.66
Natick, Middlesex county.....	2,529	1,094	32,732	64	5.81
Newton, Middlesex county.....	7,565	3,592	168,227	188	5.23
New Bedford, Bristol county.....	3,161	1,370	50,972	82	6.02
Newburyport, Essex county.....	2,519	1,019	19,326	58	5.68
Northampton, Hampshire county.....	2,964	1,385	44,251	73	5.24
North Adams, Berkshire county.....	3,908	1,481	28,970	83	5.62
Pittsfield, Berkshire county.....	5,031	1,811	38,973	98	5.31
Peabody, Essex county.....	2,663	1,190	17,983	68	5.72
Quincy, Norfolk county.....	3,518	1,632	73,417	97	5.93
Salem, Essex county.....	3,147	1,466	54,239	84	5.76
Spencer, Worcester county.....	2,676	1,335	25,481	75	5.63
Springfield, Hampden county.....	5,492	2,540	209,427	132	5.20
Somerville, Middlesex county.....	4,554	2,170	165,680	121	5.56
Taunton, Bristol county.....	3,188	1,604	70,311	88	5.85
Waltham, Middlesex county.....	4,564	1,977	56,361	115	5.81
Westfield, Hampden county.....	3,473	1,343	27,694	71	5.31
Weymouth, Norfolk county.....	2,180	964	31,394	57	5.96
Woburn, Middlesex county.....	2,686	1,176	32,317	66	5.61
Worcester, Worcester county.....	5,295	2,412	352,444	125	5.18

## FARMS, HOMES, AND MORTGAGES.

TABLE 13.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR HOMES OCCUPIED BY OWNERS AND INCUMBERED IN BOSTON, BY WARDS.

WARDS.	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.
Boston, Suffolk county .....	\$7,026	\$3,386	\$1,114,602	\$174	5.14
Ward 1 .....	3,354	1,560	37,768	88	5.64
Ward 2 .....	3,426	1,461	13,751	81	5.54
Ward 3 .....	4,513	1,782	14,536	94	5.30
Ward 4 .....	3,268	1,489	11,982	82	5.47
Ward 5 .....	7,054	3,080	17,321	163	5.31
Ward 6 .....	6,345	2,486	5,274	129	5.17
Ward 7 .....	7,325	3,617	9,331	191	5.27
Ward 8 .....	7,249	3,862	13,515	208	5.38
Ward 9 .....	17,272	7,288	18,211	344	4.71
Ward 10 .....	23,420	9,103	8,850	421	4.63
Ward 11 .....	21,474	10,690	196,749	492	4.60
Ward 12 .....	9,252	3,707	2,919	195	5.25
Ward 13 .....	4,078	1,608	10,891	88	5.46
Ward 14 .....	4,367	2,189	38,408	117	5.35
Ward 15 .....	4,391	1,896	27,385	103	5.43
Ward 16 .....	7,126	3,195	8,979	160	5.02
Ward 17 .....	8,968	4,765	42,077	248	5.19
Ward 18 .....	11,215	5,783	60,848	291	5.03
Ward 19 .....	4,140	2,098	18,466	114	5.43
Ward 20 .....	5,570	2,875	42,458	152	5.27
Ward 21 .....	7,707	3,879	99,088	198	5.10
Ward 22 .....	10,954	5,332	68,418	263	4.88
Ward 23 .....	5,418	2,548	124,992	137	5.36
Ward 24 .....	5,403	2,655	172,370	143	5.40
Ward 25 .....	7,333	3,111	49,915	175	5.61









