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EXTRA CENSUS BULLETIN.

No. 49.

WASHINGTON, D. C.

June 15, 1893.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN WISCONSIN.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., June 2, 1893.

SIR :

The leading results of the investigation of farm and home proprietorship in Wisconsin are contained in this bulletin. In regard to farms, the conclusion is that 13.10 per cent of the farm families hire and 86.90 per cent own the farms cultivated by them; that 42.85 per cent of the farm owning families own subject to incumbrance and 57.15 per cent own free of incumbrance. Among 100 farm families, 13 hire their farms, 37 own with incumbrance, and 50 without incumbrance. On the owned farms of this state there are liens amounting to \$55,304,686, which is 33.31 per cent of their value, and this debt bears interest at the average rate of 6.64 per cent, making the average annual interest charge \$66 to each family. Each owned and incumbered farm, on the average, is worth \$3,005, and is subject to a debt of \$1,001.

The corresponding facts for homes are that 45.45 per cent of the home families hire and 54.55 per cent own their homes; that of the home owning families 70.47 per cent own free of incumbrance and 29.53 per cent with incumbrance. In 100 home families, on the average, 46 hire their homes, 16 own with incumbrance, and 38 without incumbrance. The debt on owned homes aggregates \$22,786,623, or 32.68 per cent of their value, and bears interest at the average rate of 6.70 per cent, so that the annual amount of interest to each home averages \$51. An average debt of \$756 incumbers each home, which has the average value of \$2,314.

There are 16 cities in the state in the class of those having a population of 8,000 to 100,000, and in these cities 44.80 per cent of the home families hire and 55.20 per cent own their homes; and of the home owning families 31.52 per cent own with incumbrance and 68.48 per cent own free of incumbrance. In 100 home families, on the average, are found 45 that hire their homes, 17 that own with incumbrance, and 38 that own without incumbrance. The liens on the owned homes are 32.33 per cent of the value of those subject to lien. Several averages show that the rate of interest is 7.02 per cent; value of each owned and incumbered home, \$2,127; lien on the same, \$688, and yearly interest charge on each home, \$48.

In Milwaukee, which is the only city in the state having a population of more than 100,000, 57.87 per cent of the home families hire and 42.13 per cent own their homes; 45.59 per cent of the home owning families have incumbrance on their homes, and 54.41 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 58 hire, 19 own with incumbrance, and 23 without incumbrance. Averages for each owned and incumbered home: incumbrance, \$1,117; value, \$3,398; interest charge for 1 year, \$69; rate of interest, 6.18 per cent. Homes are incumbered for 32.86 per cent of their value.

Real estate purchase and improvements, when not associated with other objects, caused 74.76 per cent of the farm families to incur 80.47 per cent of the farm debt and 81.22 per cent of the home families to incur 80.85 per cent of the home debt.

Very respectfully,

ROBERT P. PORTER,

Superintendent of Census.

The SECRETARY OF THE INTERIOR.

C.O.P.—3,500

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN WISCONSIN.

BY GEORGE K. HOLMES AND JOHN S. LORD.

Selections from the results of the investigation of farm and home proprietorship and indebtedness in Wisconsin 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 335,456 families of the state there are 104,482, or 31.15 per cent of the total, which hire their farms and homes and 230,974, or 68.85 per cent, which own them. Of the families which own, 85,376, or 36.96 per cent, have farm or home incumbrance and 145,598, or 63.04 per cent, are free of incumbrance. In 100 families, on the average, 31.15 hire their farms or homes, 25.45 own with incumbrance, and 43.40 own without incumbrance.

FARM PROPRIETORSHIP.—There are 148,349 farm families in Wisconsin, which are 44.22 per cent of the total number of families. Of these 128,913, or 86.90 per cent, own and 19,436, or 13.10 per cent, hire the farms cultivated by them, while of the owning families 55,242, or 42.85 per cent, have incumbrances on their farms and 73,671, or 57.15 per cent, have no incumbrances. The average 100 farm families are composed of 13.10 that hire, 37.24 that own with incumbrance, and 49.66 that own without incumbrance.

In 1880, 9.05 per cent of the farms were hired, so that there is an apparent relative increase of farm tenancy during the decade; but 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 this may somewhat affect the comparison.

HOME PROPRIETORSHIP.—The 187,107 home families are 55.78 per cent of the families of the state, and are divided into the several classes as follows: hiring families, 85,046, or 45.45 per cent of the total number of home families; owning families, 102,061, or 54.55 per cent; families owning free of incumbrance, 71,927, or 70.47 per cent of the total number owning; families owning subject to incumbrance, 30,134, or 29.53 per cent of the owning families. Of 100 home families, on the average, 45.45 hire their homes, 16.11 own with incumbrance, and 38.44 own without incumbrance.

City homes are hired in a greater degree than is found outside of cities. In the 16 cities of the state having a population of 8,000 to 100,000, there are 43,627 home families, of which 19,547, or 44.80 per cent, hire and 24,080, or 55.20 per cent, own their homes. Homes subject to incumbrance are occupied by 7,589 owning families, or 31.52 per cent of the total owning families, and 16,491 families, or 68.48 per cent of the owning families, have no home incumbrance. In 100 of these city home families, on the average, 44.80 hire their homes, 17.40 own with incumbrance, and 37.80 own without incumbrance. In Superior 74.44 per cent of the home families hire their homes, and this is the largest percentage found among the 16 cities; Ashland comes next with 57.41 per cent. The smallest percentage is 29.01 for Watertown, and next to this is 36.50 for Oshkosh.

Milwaukee has a population of 204,468, and this is the only city having a population greater than 100,000. Of the 41,436 home families of Milwaukee, 23,977, or 57.87 per cent, hire their homes and 17,459, or 42.13 per cent, own their homes. Of the owning families, 9,500, or 54.41 per cent, have no incumbrance on their homes and 7,959, or 45.59 per cent, own subject to incumbrance. Among 100 families, on the average, 57.87 hire their homes, 22.92 own free of incumbrance, and 19.21 own with incumbrance. The smallest degree of home owning is found in ward 3, where 23.51 families in 100 own their homes, and the highest is found in ward 14, where the owning families are 57.16 in 100.

In the state outside of the 17 cities referred to 40.69 per cent of the home families hire and 59.31 per cent own their homes, 24.10 per cent of the home owning families own with incumbrance and 75.90 per cent without incumbrance, while among 100 home families, on the average, 40.69 hire their homes, 14.29 own subject to incumbrance, and 45.02 own free of incumbrance.

VALUE AND INCUMBRANCE.—Liens amounting to \$78,091,309 incumber the 85,376 owned farms and homes of the state that are subject to incumbrance, \$53,304,686 of which is on 55,242 farms and \$22,786,623 on 30,134 homes. The value of the incumbered farms and homes is \$235,742,557: farms, \$166,012,998; homes, \$69,729,559. Ratios of debt to value: farms and homes, 33.13 per cent; farms, 33.31 per cent; homes, 32.68 per cent.

A debt of \$5,218,618 incumbers 7,589 owned homes of the 16 cities containing a population of 8,000 to 100,000, and these incumbered homes are worth \$16,141,612, so that the debt is 32.33 per cent of the value. The 7,959 owned and incumbered homes of Milwaukee are worth \$27,047,246 and are incumbered with a debt of \$8,887,001, or to the extent of 32.86 per cent of their value. The debt incumbering the owned homes in the state outside of the 17 cities is 32.71 per cent of the value of the homes subject to the incumbrance.

AVERAGE VALUES AND INCUMBRANCES.—The average owned and incumbered farm of the state is worth \$3,005; home, \$2,314; of each home in the 16 cities, \$2,127; of each home in Milwaukee, \$3,398.

The average farm incumbrance for the state is \$1,001; home, \$756; home incumbrance in the 16 cities, \$688; in Milwaukee, \$1,117.

Douglas county has homes of the highest average value, namely, \$5,279, and the least average value, \$713, is in Sawyer county. In the state outside of the 17 cities the average home value is \$1,820; incumbrance, \$595. 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 in regard to number of mortgages is 7 per cent. This rate is paid on 26.68 per cent of the farm incumbrance by 27.75 per cent of the farm debtor families; on 30.52 per cent of the home incumbrance by 36.05 per cent of the home debtor families; in the 16 cities on 40.17 per cent of the home incumbrance by 40.23 per cent of the families occupying owned and incumbered homes; in Milwaukee on 21.89 per cent of the home debt by 35.95 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 3:

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

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN MILWAUKEE.	
	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.....	8.81	14.26	3.79	5.92	3.86	4.55	3.97	7.17
6 per cent.....	22.09	31.19	29.79	39.99	23.94	22.84	51.08	63.57
7 per cent.....	27.75	26.68	36.05	30.52	40.23	40.17	35.95	21.89
8 per cent.....	25.33	15.19	18.33	12.97	21.27	19.68	0.94	0.75
6 to 8 per cent, inclusive.....	79.92	80.78	87.51	89.30	88.42	89.22	95.18	92.09
Over 6 per cent.....	69.10	51.55	66.42	51.09	72.20	72.61	41.95	29.26
Over 8 per cent.....	11.27	4.96	8.67	4.78	7.72	6.23	0.85	0.74
Over 10 per cent.....	0.07	0.03	0.12	0.06	0.16	0.14	0.03	0.00
Over 12 per cent.....	0.03	0.01	0.05	0.03	0.08	0.09	0.01	0.00

Rates that are less than 7 per cent are paid by 33.49 per cent of the farm debtor families on 50.62 per cent of the farm debt, by 35.81 per cent of the home debtor families on 50.20 per cent of the home debt; in the 16 cities by 29.61 per cent of the home debtor families on 31.62 per cent of the home debt, and in Milwaukee by 62.01 per cent of the home debtor families on 76.24 per cent of the home debt.

In the state, rates higher than 7 per cent are paid by 38.76 per cent of the farm debtor families on 22.70 per cent of the farm debt, by 28.14 per cent of the home debtor families on 19.28 per cent of the home debt; in the 16 cities by 30.16 per cent of the home debtor families on 28.21 per cent of the home debt, and in Milwaukee by 2.04 per cent of the home debtor families on 1.87 per cent of the home debt.

The highest rate reported is 30 per cent, which is paid by 1 farm family on a debt of \$275.

The legislature of Wisconsin has limited the rate of interest as follows in the years named: 1839, 12 per cent; 1849, no limit; 1851, 12 per cent; 1852, 10 per cent for banks until 1860 and 7 per cent thereafter; 1860, 10 per cent; 1863, 7 per cent; 1866, 10 per cent; 1876 no limit for building and loan associations.

INTEREST CHARGE AND AVERAGE RATES OF INTEREST.—The total interest charge for 1 year on the debt incumbering the owned farms of the state is \$3,671,534, on the homes \$1,526,974; total, \$5,198,508.

The average interest charge for 1 year on each farm is \$66; home, \$51; on each home in the 16 cities, \$48; on each home in Milwaukee, \$69.

On farm loans the average rate of interest is 6.64 per cent; on home loans, 6.70 per cent; on home loans in the 16 cities, 7.02 per cent; on home loans in Milwaukee, 6.18 per cent. Hence, the average annual interest value of each owned and incumbered farm in this state is \$200; of each home, \$155; of each home in the 16 cities, \$149; of

each home in Milwaukee, \$210. Outside of the 17 cities the average annual interest charge on each home is \$42; average rate, 7.04 per cent; average annual interest value, \$128.

OBJECTS OF INDEBTEDNESS.—Investigation of the reasons why farm and home indebtedness was incurred discloses the fact that 74.76 per cent of the farm debtor families of the state incurred 80.47 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, 81.22 per cent of the home debtor families incurred 80.85 per cent of the home debt; in the 16 cities that 81.85 per cent of the home debtor families incurred 79.88 per cent of the home debt, and in Milwaukee that 86.80 per cent of the home debtor families incurred 84.71 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 85.68 per cent of the farm debtor families of the state to incur 88.80 per cent of the farm debt, 89.77 per cent of the home debtor families to incur 92.32 per cent of the home debt, 89.76 per cent of the home debtor families in the 16 cities to incur 92.24 per cent of the home debt, and 92.72 per cent of the home debtor families in Milwaukee to incur 93.84 per cent of the home debt.

Farm and family expenses, standing alone, are represented by 4.84 per cent of the farm debtor families of the state and 2.17 per cent of the farm debt; family expenses by 5.85 per cent of the home debtor families and 2.69 per cent of the home debt; family expenses in the 16 cities by 6.35 per cent of the home debtor families and 3.17 per cent of the home debt, and in Milwaukee by 3.92 per cent of the home debtor families and 1.92 per cent of the home debt.

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS AND HOMES.

CIVIL DIVISIONS.	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.....	335,456	230,974	145,598	85,376	104,482	68.85	31.15	68.04	36.96	43.40	25.45
For farms.....	148,349	128,913	73,671	55,242	19,436	86.90	13.10	57.15	42.85	49.66	37.24
For homes.....	187,107	102,061	71,927	30,134	85,046	54.55	45.45	70.47	29.53	38.44	16.11
Milwaukee, Milwaukee county (for homes).....	41,436	17,459	9,500	7,959	23,977	42.13	57.87	54.41	45.59	22.92	19.21
Sixteen cities (for homes).....	43,627	24,080	16,491	7,589	19,547	55.20	44.80	68.48	31.52	37.80	17.40
Appleton, Outagamie county.....	2,339	1,422	900	522	917	60.80	39.20	63.29	36.71	38.48	22.32
Ashland, Ashland county.....	1,742	742	524	218	1,000	42.59	57.41	70.62	29.38	30.08	12.51
Chippewa Falls, Chippewa county.....	1,659	943	749	194	716	56.84	43.16	79.43	20.57	45.15	11.69
Eau Claire, Eau Claire county.....	3,431	1,851	1,267	584	1,580	53.95	46.05	68.45	31.55	36.93	17.02
Fond du Lac, Fond du Lac county.....	2,645	1,668	1,344	324	977	63.06	36.94	80.58	19.42	50.81	12.25
Green Bay, Brown county.....	1,653	879	619	260	774	53.18	46.82	70.42	29.58	37.45	15.73
Janesville, Rock county.....	2,217	1,315	1,027	288	902	59.31	40.69	78.10	21.90	46.32	12.99
Lacrosse, Lacrosse county.....	5,059	2,617	1,642	975	2,442	51.73	48.27	62.74	37.26	32.46	19.27
Madison, Dane county.....	2,747	1,406	1,044	362	1,341	51.18	48.82	74.25	25.75	38.00	13.18
Marinette, Marinette county.....	2,186	1,241	900	341	945	56.77	43.23	72.52	27.48	41.17	15.60
Oshkosh, Winnebago county.....	4,682	2,973	2,016	957	1,709	63.50	36.50	67.81	32.19	43.06	20.44
Racine, Racine county.....	4,431	2,407	1,323	1,084	2,024	54.32	45.68	54.96	45.04	29.86	24.46
Sheboygan, Sheboygan county.....	3,394	1,765	1,038	727	1,629	52.00	48.00	58.81	41.19	30.58	21.42
Superior, Douglas county.....	1,909	488	303	185	1,421	25.56	74.44	62.09	37.91	15.87	9.69
Watertown, Jefferson county.....	1,710	1,214	949	265	496	70.99	29.01	78.17	21.83	55.50	15.49
Wausau, Marathon county.....	1,823	1,149	816	303	674	63.03	36.97	73.63	26.37	46.41	16.62
Rest of state (for homes).....	102,044	60,522	45,936	14,586	41,522	59.31	40.69	73.90	24.10	45.02	14.29

FARMS, HOMES, AND MORTGAGES.

TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State	85,376	\$235,742,557	\$78,091,309	33.13
For farms.....	55,242	166,012,998	55,301,686	33.31
For homes.....	30,134	69,729,559	22,786,623	32.68
Milwaukee, Milwaukee county (for homes).....	7,959	27,047,246	8,887,001	32.86
Sixteen cities (for homes).....	7,589	16,141,612	5,218,618	32.33
Appleton, Outagamie county.....	522	976,058	325,731	33.37
Ashland, Ashland county.....	218	439,674	140,913	32.05
Chippewa Falls, Chippewa county.....	194	397,253	114,892	28.92
Eau Claire, Eau Claire county.....	584	974,200	306,631	31.48
Fond du Lac, Fond du Lac county.....	324	642,729	168,525	26.22
Green Bay, Brown county.....	260	523,392	143,228	27.37
Janesville, Rock county.....	288	760,086	276,480	36.37
Lacrosse, Lacrosse county.....	975	2,249,167	698,782	31.07
Madison, Dane county.....	362	1,289,761	430,723	33.40
Marinette, Marinette county.....	341	493,514	148,569	30.10
Oshkosh, Winnebago county.....	957	1,575,937	541,041	34.52
Racine, Racine county.....	1,084	2,376,500	810,638	34.11
Sheboygan, Sheboygan county.....	727	1,583,580	548,015	34.61
Superior, Douglas county.....	185	985,276	362,264	36.62
Watertown, Jefferson county.....	265	485,289	165,722	34.15
Wausau, Marathon county.....	303	389,196	133,461	34.29
Rest of state (for homes).....	14,586	26,540,701	8,681,004	32.71

TABLE 3.—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.						FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN MILWAUKEE.	
	Total.		For farms.		For homes.		Number of families.	Incumbrance.	Number of families.	Incumbrance.
	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.				
Total	85,376	\$78,091,309	55,242	\$55,304,686	30,131	\$22,786,623	7,589	\$5,218,618	7,950	\$8,887,001
0 per cent.....	436	498,795	314	337,367	122	141,428	30	26,370	21	71,361
1	2	2,100	2	2,100						
1-2	11	26,297	11	26,297						
2	8	15,230	7	15,200	1	50				
2-3	21	27,872	18	23,857	3	4,015				
3	79	106,746	49	83,403	30	23,343	11	5,606	10	11,837
3-4	28	48,464	24	41,623	4	6,841	2	1,220		
4	294	479,351	214	392,228	80	87,123	15	9,962	37	63,180
4-5	100	177,118	81	164,813	19	12,275	9	5,221	4	3,600
5	4,018	5,659,946	3,301	4,940,033	717	719,913	192	135,658	183	298,812
5-6	1,014	2,191,967	847	1,836,992	167	354,975	34	53,510	61	188,705
6	21,179	26,361,217	12,203	17,251,786	8,976	9,112,431	1,817	1,191,847	4,304	5,649,637
6-7	2,101	3,835,698	1,432	2,857,377	672	978,321	137	220,537	315	488,225
7	26,191	21,707,605	15,328	14,753,241	10,863	6,954,364	3,053	2,096,492	2,861	1,944,904
7-8	1,361	1,757,297	1,081	1,409,912	283	347,385	89	120,051	20	33,662
8	19,688	11,358,019	11,104	8,402,973	5,584	2,955,046	1,614	1,026,774	75	66,566
8-9	663	553,867	576	452,373	87	104,494	22	35,438	3	5,200
9	1,027	499,844	846	409,003	181	90,841	54	32,901	3	2,575
9-10	198	142,931	165	118,011	33	21,920	12	11,122	1	1,700
10	6,876	2,607,249	4,601	1,748,165	2,275	859,084	486	238,434	58	56,537
10-11	7	2,619	4	2,017	3	602	1	150		
11	9	3,320	8	2,720	1	600				
11-12	1	500	1	500						
12	30	11,800	11	6,450	19	5,350	5	2,613	2	300
12-13	3	2,200	2	1,200	1	1,000	1	1,000		
13	5	2,390	4	1,690	1	700	1	700		
13-14	1	900	1	900						
14	2	400			2	400	1	200	1	200
15	8	3,672	3	450	5	3,222	2	2,612		
16-17	3	1,400	2	1,200	1	200	1	200		
18	1	450			1	450				
20	2	560	1	500	1	60				
23	1	65			1	65				
25	1	125			1	125				
30	1	275	1	275						

FARMS, HOMES, AND MORTGAGES.

TABLE 4.—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.

CIVIL DIVISIONS.	Average value of each incumbered farm or home.	Average incumbrance on each farm or home.	Total annual interest charge.	Average annual interest charge on each farm or home.	Average annual rate of interest.
The State.....	\$2,761	\$915	\$5,198,508	\$61	6.66
For farms	3,005	1,001	3,671,534	66	6.64
For homes.....	2,314	756	1,526,974	51	6.70
Milwaukee, Milwaukee county (for homes).....	3,395	1,117	549,624	69	6.18
Sixteen cities (for homes).....	2,127	688	366,186	48	7.02
Appleton, Outagamie county	1,870	624	22,758	44	6.99
Ashland, Ashland county.....	2,017	646	12,188	56	8.65
Chippewa Falls, Chippewa county	2,048	592	9,594	49	8.35
Eau Claire, Eau Claire county.....	1,668	525	23,894	41	7.79
Fond du Lac, Fond du Lac county.....	1,984	520	10,940	34	6.49
Green Bay, Brown county.....	2,013	551	9,563	37	6.68
Janesville, Rock county.....	2,639	960	19,227	67	6.95
Lacrosse, Lacrosse county	2,307	717	50,988	52	7.30
Madison, Dane county.....	3,563	1,190	28,275	78	6.56
Marinette, Marinette county.....	1,447	436	11,284	33	7.00
Oshkosh, Winnebago county.....	1,617	568	36,510	38	6.71
Racine, Racine county.....	2,192	748	53,603	49	6.61
Sheboygan, Sheboygan county	2,178	754	35,053	48	6.40
Superior, Douglas county.....	5,326	1,418	21,851	118	8.33
Watertown, Jefferson county.....	1,831	625	10,131	38	6.12
Wausau, Marathon county	1,284	440	10,324	34	7.74
Rest of state (for homes).....	1,820	555	611,164	42	7.04

