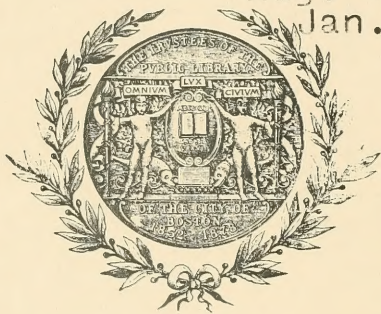
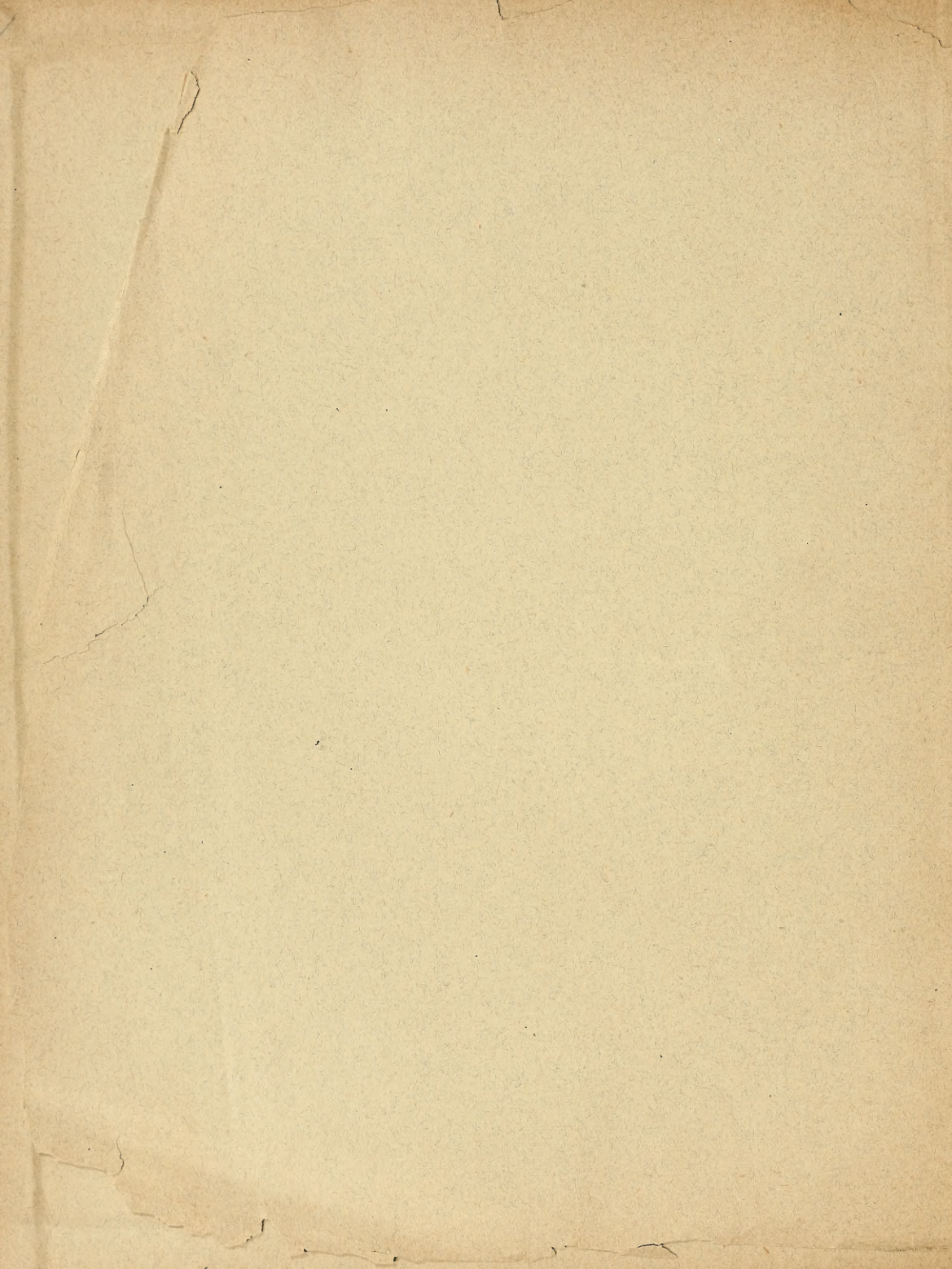



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Aug. 1894-

Jan. 1895







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EXTRA CENSUS BULLETIN.

No. 84.

WASHINGTON, D. C.

September 28, 1894.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN TEXAS.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., September 12, 1894.

SIR:

The leading results of the investigation of farm and home proprietorship in Texas for 1890, conducted by Special Agents George K. Holmes and John S. Lord, are contained in this bulletin. In regard to farms, the conclusion is that 49.23 per cent of the farm families hire and 50.77 per cent own the farms cultivated by them; that 5.72 per cent of the farm owning families own subject to incumbrance and 94.28 per cent own free of incumbrance. Among 100 farm families, 49 hire their farms, 3 own with incumbrance, and 48 without incumbrance. On the owned farms there are liens amounting to \$6,494,633, which is 41.68 per cent of their value, and this debt bears interest at the average rate of 8.38 per cent, making the average annual interest charge \$75 to each family. Each owned and incumbered farm, on the average, is worth \$2,158, and is subject to a debt of \$899.

The corresponding facts for homes are that 60.86 per cent of the home families hire and 39.14 per cent own their homes; that of the home owning families 95.73 per cent own free of incumbrance and 4.27 per cent with incumbrance. In 100 home families, on the average, 61 hire their homes, 2 own with incumbrance, and 37 without incumbrance. The debt on owned homes aggregates \$2,958,082, or 42.26 per cent of their value, and bears interest at the average rate of 9.42 per cent, so that the annual amount of interest to each home averages \$103. An average debt of \$1,090 incumbers each home, which has the average value of \$2,580.

There are 11 cities in the state in the class of those having a population of 8,000 to 100,000, and in these cities 67.74 per cent of the home families hire and 32.26 per cent own their homes, and of the home owning families 6.02 per cent own with incumbrance and 93.98 per cent own free of incumbrance. In 100 home families, on the average, are found 68 that hire their homes, 2 that own with incumbrance and 30 that own without incumbrance. The liens on the owned homes are 44.31 per cent of the value of those subject to lien. Several averages show that the rate of interest is 9.71 per cent; value of each owned and incumbered home, \$3,671; lien on the same, \$1,627, and yearly interest charged on each home, \$158.

Real estate purchase and improvements, when not associated with other objects, caused 93.99 per cent of the farm families to incur 82.84 per cent of the farm debt and 92.55 per cent of the home families to incur 60.29 per cent of the home debt.

Very respectfully,

CARROLL D. WRIGHT,

Commissioner of Labor in charge.

The SECRETARY OF THE INTERIOR.

C. O. P.—4m

FARMS, HOMES, AND MORTGAGES.

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

CIVIL DIVISIONS.	Aggregate.	FAMILIES OWNING.			Families 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.....	411,251	189,906	179,972	9,934	221,345	46.18	53.82	94.77	5.23	43.76	2.42
For farms.....	248,782	126,314	119,093	7,221	122,468	50.77	49.23	94.28	5.72	47.87	2.90
For homes.....	162,469	63,592	60,879	2,713	98,877	39.14	60.86	95.73	4.27	37.47	1.67
Eleven cities (for homes).....	43,067	13,894	13,058	836	29,173	32.26	67.74	93.98	6.02	30.32	1.94
Austin.....	2,807	1,068	1,011	57	1,739	38.05	61.95	94.66	5.34	36.02	2.03
Dallas.....	6,968	1,774	1,569	205	5,194	25.46	74.54	88.44	11.56	22.52	2.94
Denison.....	2,455	808	769	39	1,647	32.91	67.09	95.17	4.83	31.32	1.59
El Paso.....	2,082	475	446	29	1,607	22.81	77.19	93.89	6.11	21.42	1.39
Fort Worth.....	4,239	1,219	1,183	36	3,020	28.76	71.24	97.05	2.95	27.91	0.85
Galveston.....	5,837	1,710	1,594	116	4,127	29.80	70.70	93.22	6.78	27.31	1.99
Houston.....	5,185	1,722	1,630	92	3,463	33.21	66.79	94.66	5.34	31.44	1.77
Laredo.....	2,162	654	634	20	1,508	30.25	69.75	96.94	3.06	29.32	0.93
Paris.....	1,516	656	623	33	860	43.27	56.73	94.97	5.03	41.09	2.18
San Antonio.....	7,108	2,637	2,580	57	4,471	37.10	62.90	97.84	2.16	36.30	0.80
Waco.....	2,708	1,171	1,019	152	1,537	43.24	56.76	87.02	12.98	37.63	5.61
Rest of state (for homes).....	119,402	49,698	47,821	1,877	69,704	41.62	58.38	96.22	3.78	40.05	1.57

TABLE 2.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON : 1890.

CIVIL DIVISIONS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State.....	9,934	\$22,583,519	\$9,452,715	41.86
For farms.....	7,221	15,583,093	6,494,633	41.68
For homes.....	2,713	7,000,426	2,958,082	42.26
Eleven cities (for homes).....	836	3,068,863	1,359,771	44.31
Austin.....	57	152,442	45,222	29.67
Dallas.....	205	446,410	243,368	54.52
Denison.....	39	122,550	34,400	28.07
El Paso.....	29	169,710	51,340	30.25
Fort Worth.....	36	623,357	335,780	53.87
Galveston.....	116	392,146	126,511	32.26
Houston.....	92	203,701	86,008	42.22
Laredo.....	20	27,380	17,767	64.89
Paris.....	33	101,850	36,630	35.96
San Antonio.....	57	665,200	304,400	45.76
Waco.....	152	164,117	78,345	47.74
Rest of state (for homes).....	1,877	3,931,563	1,598,311	40.65

TABLE 3.—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: 1890.

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	\$2,273	\$952	\$822,852	\$83	8.70
For farms.....	2,158	899	544,180	75	8.38
For homes.....	2,580	1,090	278,672	103	9.42
Eleven cities (for homes)	3,871	1,627	131,993	158	9.71
Austin	2,674	793	3,800	67	8.40
Dallas	2,178	1,187	24,337	119	10.00
Denison	3,142	882	3,440	88	10.00
El Paso	5,852	1,770	5,174	178	10.08
Fort Worth	17,315	9,327	33,618	934	10.01
Galveston.....	3,381	1,091	10,281	89	8.13
Houston.....	2,214	935	7,271	79	8.45
Laredo	1,369	888	1,777	89	10.00
Paris	3,086	1,110	4,053	123	11.06
San Antonio.....	11,670	5,340	29,585	519	9.72
Waco	1,080	515	8,657	57	11.05
Rest of state (for homes)	2,095	852	146,679	78	9.18

TABLE 4.—PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES AND OF AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST: 1890.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 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.....	22.53	25.74	4.24	4.15		
6 per cent.....	1.26	1.69	0.48	1.43		
7 per cent.....	0.15	0.34				
8 per cent.....	11.63	13.44	14.52	19.59	26.55	20.37
6 to 8 per cent, inclusive.....	13.06	15.50	15.00	21.02	26.55	20.37
Over 6 per cent.....	76.21	72.57	95.28	94.42	100.00	100.00
Over 8 per cent.....	64.41	58.76	80.76	74.83	73.45	79.63
Over 10 per cent.....	1.52	1.75	7.96	4.21	16.27	6.44
Over 12 per cent.....						

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