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## THE OWNERSHIP OF AMERICAN HOMES.

By Henry George, Jr

With a view to getting some light upon this most important matter, the Single Tax Club, of St. Louis two years ago drew up a petition to the Superintendent of the eleventh census to collect data to show what percentage of the people own their own homes and farms; what proportion are tenants; of those who occupy their own homes and farms, what proportion have their property free from debt; and, of the homes and farms which are under mortgage, what percentage of the value is so mortgaged?

This petition was adopted not only by all the single tax clubs throughout the United States, but by all the Knights of Labor Assemblies, all the Farmers' Alliance Associations, and other farmer and industrial organizations. So strong was the demand, indeed, that Congress passed a special act extending the investigations of the Census Bureau to this work and made an appropriation of half a million dollars. The Census Bureau accordingly set about its task, which was found at the outset to be a gigantic one. No such work had ever been undertaken before in this country, and it was a problem to know how to proceed. At length a very simple plan was decided upon—that of sending out printed lists of questions into selected districts that seemed to be representative of larger regions. The idea was to make a thorough canvass by sending to every occupier of a home or farm within the selected district the list of questions, asking, among other things, whether he owned or hired the home or farm, whichever it might be, upon which he resided; and if he owned it, whether it was mortgaged, and if mortgaged, to what extent.

This information has for some time been coming in, but it is only now beginning to be tabulated. In a few weeks a bulletin will be issued showing tabulated returns from two districts, representative of a large part of the western country. By the kindness of the Superintendent, Mr. Porter, and of the expert in charge of this division of the census work, Mr. Holmes, I am able to give some idea of the remarkable conditions shown by the returns in these two districts.

One district consists of a group of ten neighboring counties in Kansas, a little west of Topeka. Kansas was selected because it seemed to be attracting more attention than any of the other States in that part of the country. The other district embraces ten counties in the southwestern part of Ohio and includes the city of Cincinnati. This district, covering

the manufacturing Miami Valley, was thought to show the average condition prevailing in the State.

It was ascertained that there were in the ten Kansas counties 18,879 farms. Reports were returned from all but 1,365 of these, or about 7 per cent., which is about the percentage of farms in Ohio not heard from and of the homes in both States not reported. The number is so inconsiderable that the result could not possibly be affected more than 1 per cent. for better or for worse, so that the following averages may be taken as approximately correct.

Mr. Holmes formulates results in the following clear manner:

Kansas—Percentage of hired farms in 1890.....	33
“ “ “ “ 1880.....	13
Ohio—Percentage of hired farms in 1890.....	37
“ “ “ “ 1880.....	25
Kansas—Percentage of owned farms subject to incumbrance... ..	64
Ohio— “ “ “ “ “ “ “ “ .....	20

That is to say, extending the same percentages over the whole of Kansas as are found in the ten counties investigated, it would be found that out of every nine farms two were owned free of debt, three were worked by tenants, and four were occupied by owners subject to an incumbrance of 33 per cent. of their value.

In Ohio, on the basis of these returns, out of every eight farms four are owned free of debt, three are worked by tenants, and one is occupied by owner subject to an incumbrance of 37 per cent. of its value.

As to homes, the returns shows as follows:

Kansas—Percentage of hired homes.....	43
Ohio—Percentage of hired homes, including Cincinnati.....	70
“ “ “ “ outside Cincinnati.....	50
Kansas—Percentage of owned homes subject to incumbrance..	41
Ohio—Percentage of owned homes subject to incumbrance....	23

Or, to put the same thing in another form, out of every ten homes in the ten Kansas counties examined, three are owned free of debt, five are hired, and two are occupied by owners subject to an incumbrance of 39 per cent. of their value.

In the ten counties in Ohio, including Cincinnati, out of every fifteen homes, four are owned free of debt, ten are hired, and one is occupied by the owner subject to an incumbrance of 43 per cent. of its value.

In the ten counties in Ohio, outside of Cincinnati, out of every twelve homes, five are owned free of debt, six are hired, and one is occupied by the owner subject to an incumbrance.

In Kansas the farm mortgage averages \$1,422, on which the interest is \$114 a year. The Kansas home mortgage averages \$855, on which the interest amounts to \$74.

In Ohio the average farm mortgage amounts to \$1,422 and the home mortgage to \$1,354. The average interest paid on the Ohio farm mortgage amounts to \$85 a year, and on the Ohio home mortgage \$97 yearly. The lowest interest paid in any of the twenty counties was found to be in the county containing Cincinnati, where it was 6 08 per cent. The average interest on the Kansas farms was 8.12. It should be said that these interest figures represent not only the legal interest stipulated for in the instrument of the loan, but also the fees and exactions of the loan agents.

Details of tenancy are presented as follows:

KANSAS.		
Counties.	Percentage	Percentage
	of Hired Farms,	of Hired Farms,
	1880.	1890.
Chase.....	19.23	33.69
Clay.....	13.67	36.16
Dickinson.....	13.65	33.18
Geary.....	16.35	39.66
McPherson.....	19.75	32.73
Marion.....	17.65	39.73
Morris.....	16.22	37.69
Ottawa.....	9.53	36.86
Riley.....	13.83	33.55
Saline.....	12.44	39.65
Ten counties.....	13.13	33.25

  

OHIO.		
Counties.	Percentage	Percentage
	of Hired Farms,	of Hired Farms,
	1880.	1890.
Adams.....	13.40	37.39
Brown.....	17.50	32.19
Butler.....	30.43	41.33
Clermont.....	21.80	36.46
Clinton.....	23.92	38.34
Greene.....	28.27	39.28
Hamilton.....	33.31	39.53
Highland.....	16.85	31.44
Proble.....	36.40	37.68
Warren.....	29.80	40.68
Ten counties.....	24.90	37.16

The ominous importance of these figures grows as the figures are weighed. What is true of ten average counties is true more or less of a whole State, and to say that nearly a third of the farms of Kansas, and nearly a half of the homes are rented, and that over 60 per cent. of the other farms, and over 30 per cent. of the other homes, are heavily mortgaged, is to show that the tariff has not been such a blessing to the western farmer as its supporters have given us to believe, and also that the talk about plenty of free land or cheap land to be had in Kansas is a delusion and a snare. These figures mean, in plain terms, that the people of Kansas are being divorced from the soil and are becoming renters; that the process of divorce is rapidly accelerating, it having increased 150 per cent. in ten years, and that before many decades, if present conditions prevail, there will come to pass much the same order of things as exist in deeply sympathized-with Ireland, where few are owners and the mass are tenants or the hired servants of tenants. Indeed, there would be a great difference to the disadvantage of the American tenants; the eviction laws are much harsher in America than in Ireland, and American citizens could, and can to day, be more cruelly treated with the sanction of the law than can be shown has been the case in any one instance through the protracted period of the Irish agrarian agitation.

Doubtless when the tabulation of the returns of some of the northwestern

States commences, an even worse condition of things will be discovered, as the recorded mortgage indebtedness which has already been investigated was found to be heaviest there. There are other States in the West that will probably present a better showing than Kansas and Ohio, but it is certain that these two States cannot be far from representing the general condition throughout the West.

When the investigation comes East, it is the expectation that a very much worse state of things will be revealed, for there concentrating tendencies have been longer at work. In such a State as Massachusetts, for instance, it is certain that land ownership has become highly concentrated, since the population has been packing into the cities at an accelerated speed. When examination comes to the great cities it will not be surprising if the condition discovered resembles that known to have existed in Rome when the landed nobles bought the suffrages of the landless, impoverished, and embittered masses with bread and circuses.

## THE STANDARD.

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