

## The Distribution of Wealth in Eighteenth-Century America: Nine Chester County Tax Lists, 1693-1799

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In 1968 James T. Lemon and Gary B. Nash published an analysis of the distribution of taxable wealth in eighteenth-century Chester County, Pennsylvania, which has contributed significantly to the economic history of early America. As they remarked, early Chester County is one of the most richly documented locales in early America.<sup>2</sup> That richness encourages further study and use of these documents. Equally encouraging is the work that Lucy Simler and Paul Clemens have done since 1968 creating a micro-history of Chester County's economy. They have assisted historians in understanding Chester's abundant documents and in using them wisely. This report attempts to add to the published data on Chester County and supplement the findings of Lemon and Nash especially. Lemon's and Nash's analysis was compiled from seven tax lists from 1693 through 1802. This report employs nine tax lists, two of them being ones that Lemon and Nash employed.<sup>3</sup>

The bases for choosing the nine lists in this study were completeness, legibility, and relatively regular chronological intervals between lists. With the exception of the 1799 list, they encompass the same townships. In 1789, Delaware County was created from Chester and data for Chester in 1799 do not include the townships lost to Delaware. To analyze the distribution of wealth, a complete list of "rates" (the contemporary term for the taxes levied on a person and not a mathematical ratio) or assessments would have sufficed, but an additional objective of this study was to provide a name index of taxpayers. With such an index in hand, historians can cross-tabulate taxpayers with other indices such as public offices, court appearances, or religious affiliation.<sup>4</sup> Data abstracted from the nine lists, amounting to 33,210 names, is now on deposit at the Chester County Archives, on floppy-disk medium, and available for the use of researchers.<sup>5</sup> Each record in the data file contains twelve variables in ASCII, machine-readable format suitable for conversion to SPSS or SAS system files.<sup>6</sup>

When used to depict the distribution of taxable wealth, the data must not be understood to disclose the standard of living in provincial Chester County. In other words, the data indicate how the "pie" of taxable wealth was sliced and distributed, and not the absolute size of the pie or pieces. We may confidently assert, for example, that in the period 1730-1750 the standard of living improved, regardless of changes in the distribution of all taxed wealth.<sup>7</sup> To understand distribution of taxed wealth, two considerations are critical: what property was taxed and who was taxed. From time to time provincial and state legislators altered both. Therefore the histo-

rian who poses a question that depends upon consistent tax statutes in Pennsylvania will be disappointed. For example, to infer from his taxes that a person's relative wealth changed might mean instead that the government taxed his wealth differently since the last tax. Examining the statutes first for such possibilities is essential, and with the knowledge of the statutes in hand, one may proceed to enquire about wealth in Pennsylvania.<sup>8</sup>

First, what property was taxed? The earliest tax, in 1693, was a provincial tax, laconically drafted, on real and personal property.<sup>9</sup> The next four (1718, 1730, 1740, 1750) were county taxes on realty including tenements, and on servants, slaves, and livestock. In 1725 and later, unimproved land, which earlier had been assessed, became exempt.<sup>10</sup> The taxes of 1765 and 1775 were provincial taxes on all the property specified by the earlier statutes for county revenues. They specifically included unimproved lands that had been exempt. "Large tracts of valuable lands," the Assembly complained, had been held for appreciation and caused needy persons to have to leave Pennsylvania in search of land. Now such land would be "rated according to situation and value, at any prices not exceeding 15 pounds nor less than 5 pounds for every 100 acres." Also included were mills, forges, furnaces, mines, house and ground rents, trades and occupations, offices of profit, and corporate bodies—charitable institutions excluded.<sup>11</sup> The state tax of 1785 added more property: plate, coaches and carriages, distilleries, malt houses, breweries, tan-yards, and ferries.<sup>12</sup> Finally, the county tax of 1799 taxed all the kinds of property listed above. Clearly, over the century the province and state taxed increasingly more kinds of property.<sup>13</sup>

Who was taxed and how? There are three distinct categories of taxed persons in the lists: landholders, "singlemen," and "inmates." Landholders were always taxed; they are the objects of the tax levies described above. Landholders perhaps best typify what Clemens and Simler call the "complex and often obscure" terminology of the tax records. The tax assessors and the tax lists did not normally distinguish between owners of land and tenants because the provincial and state tax laws did not distinguish between them or tax them differently. Historians, however, would like to differentiate between the two and extract more information than the laconic tax lists easily yield.<sup>14</sup> Some lists accommodate the historians. The Assembly provided the help in 1756 when it addressed the problem of absentee landlords who were escaping taxes on improved lands. The Assembly ordered that the tenants pay the taxes and the tenants in turn, could subtract from the rent they owed the landlord the amount of the taxes they paid. While not listing tenants apart from landowners, the assessors made note on the tax lists of the amount of tax levied on the realty occupied by the tenant in order to facilitate his reimbursement by the landlord.<sup>15</sup> Using these tokens of tenancy, Table 1 and Figure 1 report a tenant category for years after 1756. For the construction of wealth tables in this report, tenants are credited with the taxes they paid, which effectively treats them as landowners, just as the tax law did.

The largest number of adult males not included among landholders were unmarried men, whom the law called "singlemen," or just as often, "freemen" (a term

which in many legal contexts included more than unmarried men). The tax laws consistently differentiated between singlemen and landholders and the assessors listed them separately, but the laws taxed these singlemen inconsistently depending upon their residence, age, and property. There were only eleven of them in the provincial tax list of 1693 and they paid a flat tax of six shillings. In the four county taxes from 1718 to 1750, singlemen were taxed variously from six to twelve shillings.<sup>16</sup> The flat levies were comparatively high. Omitting singlemen from a vertical distribution of wealth constructed from these lists, singlemen's taxes per head would rank them in the 83rd percentile in 1718; in the 85th in 1730; the 82nd in 1740; and the 94th in 1750. Very few singlemen actually held the property that their putative landholder cohorts in these percentiles enjoyed, and so including them distorts the picture of the distribution of assessed wealth at these dates. A solution that Lemon and Nash employed and I have adopted is to omit them from most calculations.

With the provincial taxes imposed in the French and Indian War, the treatment of singlemen changed explicitly and comparatively. Rates (i.e. ratios) on landholders climbed; in the county levies the rate was two or three pence on the pound, but in the 1756 tax the levy rose to sixpence per pound. In 1760 it was 18 pence on the pound. Comparatively, the burden on singlemen lightened; their flat tax would have placed them in the 55th percentile in 1765 and the 68th in 1775. But in 1764, the Assembly changed the treatment of singlemen, causing them to pay not only a flat rate but also requiring that "their property shall be rated in the like manner as the same property belonging to other persons and in no other manner whatsoever." The Assembly also began taxing singlemen who lived with their parents whereas earlier it had exempted them.<sup>17</sup> The additional levy on property permits one to include the singlemen and their property "rates" in 1765 and 1775, after discounting the flat rate each one paid. The 1785 state tax continued the practice and can be similarly employed.<sup>18</sup>

Singlemen are included from the 1799 tax list as well, but for a different reason. The data for 1799 contain assessments rather than "rates." The assessments discriminate better than "rates" among the people taxed and contain more detail. The problem is that for many earlier lists, the assessments are partly or completely missing whereas the "rates" survived. But the 1799 assessments are complete and assessors treated singlemen's property like that of landowners and holders; consequently, singlemen may be included in calculations.<sup>19</sup>

A second group of non-landholding persons were "inmates." They were heads of families who occupied cottages on the lands of landowners in return for their seasonal labor.<sup>20</sup> Tax assessors and the laws treated them in a straightforward manner, taxing their personal property in the same manner as landowners and holders. In the tax lists, constables explicitly identified inmates, as they did singlemen. In calculations of the distribution of wealth, the inmates appear with the recorded "rates" on their personal property.

Table 1 and Figure 1 depict three component populations in each of the nine

tax lists—landholders, singlemen, and inmates; after 1756, tenants, a fourth group, have been separated from the landholders.<sup>21</sup> Two of the more obvious changes appearing in Table 1 and Figure 1 reflect legal artifacts as well as population shifts: singlemen more than doubled from 1750 to 1765 partly because after 1756 singlemen living with parents began to be taxed.<sup>22</sup> Also, the host of tenants who appear in 1765 do so because of the 1764 law which began to make note of them. Some were in the county earlier. The trends after 1765 in the composition of the taxables are familiar: tenants declined absolutely and proportionally, while landless inmates increased in both respects.<sup>23</sup>

In the construction of Table 2, the distribution of wealth, singlemen are treated in three different ways while all others are reproduced as they appear in the manuscript lists. For each vertical grouping of wealth in Table 2 there are three subheadings: the first subheading excludes singlemen, as did Lemon and Nash; the second adjusts for their flat tax and the tax they paid on property (excludes the first and credits the second); and the third subheading, appropriate only to assessments and 1799, includes them without adjustment. Figure 2 illustrates the distribution of wealth when singlemen are excluded (Lines A from Table 2). Figure 3 does likewise for the data assembled by Lemon and Nash, reproduced in Table 3.

A comparison of Figures 2 and 3 reveals a similar long-term trend of growing disparities in wealth over 117 years. The most apparent difference between the two figures is the turnaround in the fortunes of the top 10% at mid-century seen in Figure 3. Whereas Lemon and Nash discovered a consistent, gradual accretion in the share of wealth of the top 10%, Figure 3 shows a decline in their share from 1718 to 1750, followed by a quick reversal from 1750 to 1765. Although the 1720s brought depressed economic conditions to Pennsylvania and its agricultural export trade, the years 1730 to 1760 were more prosperous than any in the colonial period. By 1760 the economy had stagnated and would not grow consistently until the late 1780s.<sup>24</sup> The growth in the pre-1760 period appears to have assisted the lower orders overall, whereas after 1760 the declining economy did not. After 1750, the county added markedly to its comparatively poor inmate population, which helped to skew the distribution in favor of the established landowning and landholding population. Both figures show that the Revolutionary era neither slowed nor reversed the concentration of wealth in Pennsylvania and that also the prosperity of the early national period increased it.

Figure 4 manipulates the data of the nine tax lists in response to the laws' shifting treatment of singlemen. Through 1750 singlemen are excluded from Figure 4, as they are throughout in Figures 2 and 3. They are included beginning in 1765, because the law assessed and taxed their property the way it did landowners and holders. In 1765 the taxable property of singlemen was only 5.0% of the whole; in 1775, it was 2.8%; in 1785, 6.3%; and in 1799 it fell to 0.4%. The effect of treating them in this manner is to accentuate the disparities in wealth beginning 1765.<sup>25</sup> Polarization in the Revolution and early national period appears even more pro-

nounced by this table.

The considerations above address only some of the possible questions we may put to the data already collected. With that data and additions to come, we may fill in lacunae in economic trends, address the fortune of sub-groups in Chester, population changes, and transience, among others. As Michael Zuckerman accurately quipped about the archival resources in Chester County, the light is good in Chester County—it's a good place to hunt for a lost past.<sup>26</sup>

TABLE 1. VARIETIES OF TAXPAYERS, CHESTER COUNTY  
(N=33210)

YEAR OF TAX LIST	1693	1718 <sup>2</sup>	1730	1740	1750	1765	1775	1785	1799 <sup>3</sup>
TOTAL Names <sup>1</sup>	281	994	1927	2961	3825	5642	5473	6449	5658
%	100	100	100	100	100	100	100	100	100
LANDHOLDERS	270	903	1744	2562	3031	3002	2796	3627	3524
%	96.1	90.8	90.5	86.5	79.2	53.2	51.1	56.2	62.3
SINGLEMEN	11	91	183	385	606	1256 <sup>4</sup>	1022	1241	1055
%	3.9	9.2	9.5	13.0	15.8	22.3	18.7	19.2	18.6
TENANTS	0	0	0	0	0	843 <sup>5</sup>	824	380 <sup>6</sup>	20
%	0.0	0.0	0.0	0.0	0.0	14.9	15.1	5.9	0.4
INMATES	0	0	0	14	188 <sup>7</sup>	541	831	1201	1059
%	0.0	0.0	0.0	0.5	4.9	9.6	15.2	18.6	18.7

1. The Table contains names or listings from the tax lists, and is not an exact tabulation of persons. See the comments in the text on the difference.
2. The 1718 list is missing Aston, Chester, and Newtown townships. When they are added from the 1719 list, the total names or listings is 1115.
3. The 1799 list is ten years after Delaware County had been separated from Chester County. In 1785, the townships that would be separated from Chester contained close to 29.2% of the names in the county; these do not include Thornbury and Birmingham Townships which were divided between the counties, but in larger part lay in Delaware.
4. The rise in the number of singlemen since 1750 is partly due to the change in the 1756 law that for the first time taxed singlemen living with their parents.
5. Tenants began to be indicated regularly in the lists only after the tax law of 1756.
6. The precipitous decline in tenants from 1785 to 1799 raises the possibility that a large majority were in the townships that became Delaware County in 1789 and consequently disappeared from the Table in the tax list for 1799. However, of the 380 tenants in 1785, 225 were in townships that remained in Chester County in 1799. The decline, 225 to 20 in 14 years, was less precipitous than it might appear, but was remarkable nevertheless.
7. Lucy Simler estimates that the number of inmates was closer to 350. See Simler "Landless Worker," 198.



TABLE 2. DISTRIBUTION OF TAXABLE WEALTH, CHESTER COUNTY

YEAR	1693	1718	1730	1740	1750	1765	1775	1785	1785 w/out Delaware Co.	1799*
LOWEST 30%										
A. Without Singlemen	2,526	7,977	12,063	10,600	19,764	49,989	41,674	69,849	52,943	64,717
%	16.5	9.1	10.4	13.3	11.7	5.27	5.8	3.8	3.9	1.3
B. Singlemen Adjusted						17,995	15,307	55,911	41,114	
%						1.8	2.1	2.9	2.9	
C. All Taxpayers										5,238
%										0.1
TOTAL TAXES AND MEANS										
A. Without Singlemen	14,991	87,444	115,796	79,965	168,806	948,394	717,206	1,845,845	1,355,758	5,005,435
(Mean)	54.1	97.4	66.4	31.2	52.6	214.6	167.8	354.7	366.5	1,148.6
B. Singlemen Adjusted						998,425	738,183	1,931,757	1,416,478	
(Mean)						177	139.4	300	310.7	
C. All Taxpayers	15,279	100,404	135,734	107,643	234,146	1,216,585	921,603	2,077,917	1,517,638	5,027,633
(Mean)	54.4	101.6	70.4	36.5	61.3	215.6	174	322.7	332.9	1,048.9
TAX RATE PER L	1d.	2d.	3d.	2d.	3d.	18d.	18d.	0.75d.	0.75d.	

\*assessments, not taxes

TABLE 3. DISTRIBUTION OF TAXABLE WEALTH, CHESTER COUNTY  
LEMON & NASH ANALYSIS

YEAR	1693	1715	1730	1748	1760	1782	1800
TOP 10%	23.8	25.9	28.6	28.7	29.9	33.6	38.3
UPPER MIDDLE 30%	37.7	38.1	39.8	36.4	43.3	44.5	44.2
LOWER MIDDLE 30%	21.1	22.9	21.7	21.7	20.5	17.3	13.7
LOWEST 30%	17.4	13.1	9.8	13.1	6.3	4.7	3.9

Fig. 1. VARIETIES OF TAXPAYERS

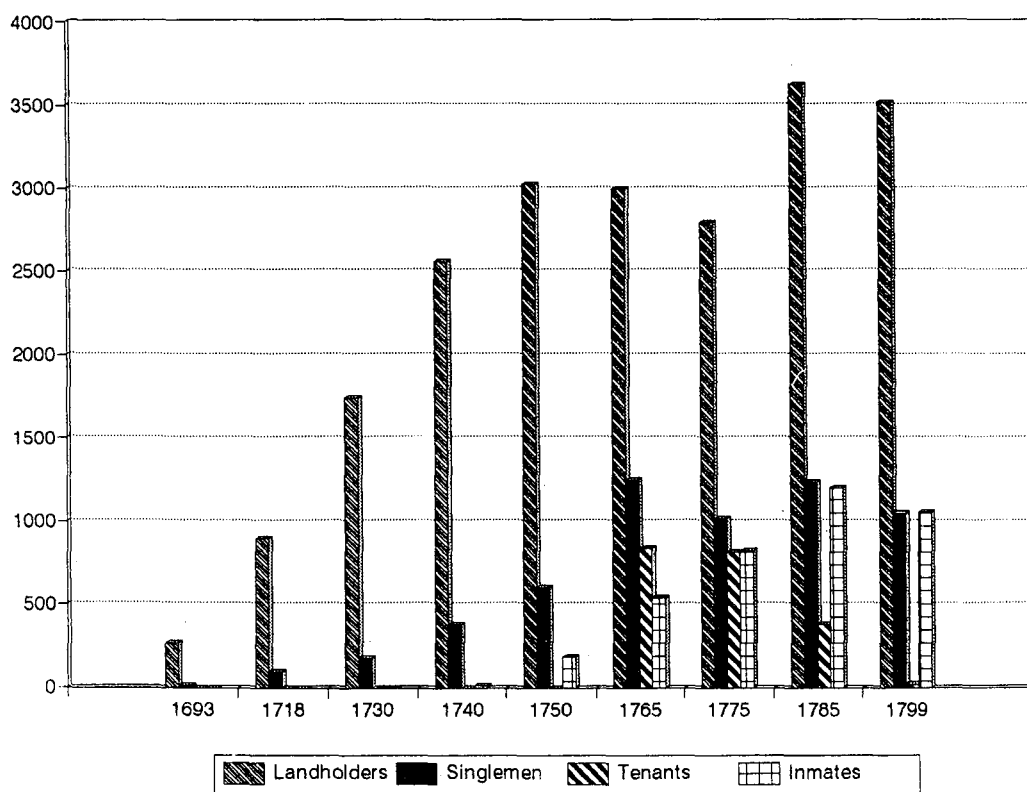
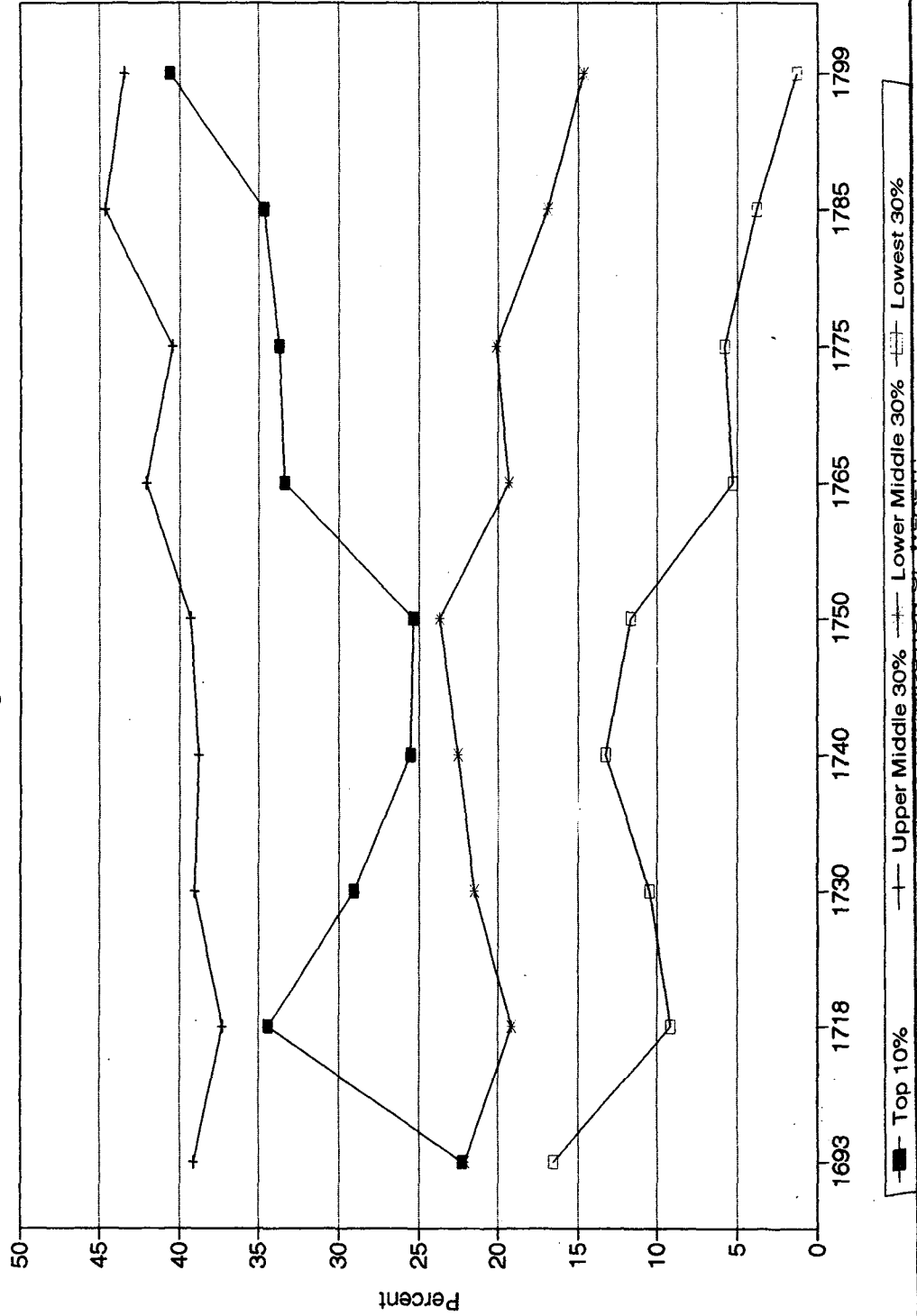




Fig. 2. DISTRIBUTION OF WEALTH  
Singlemen Omitted



Lemon &amp; Nash (Singlemen Omitted)

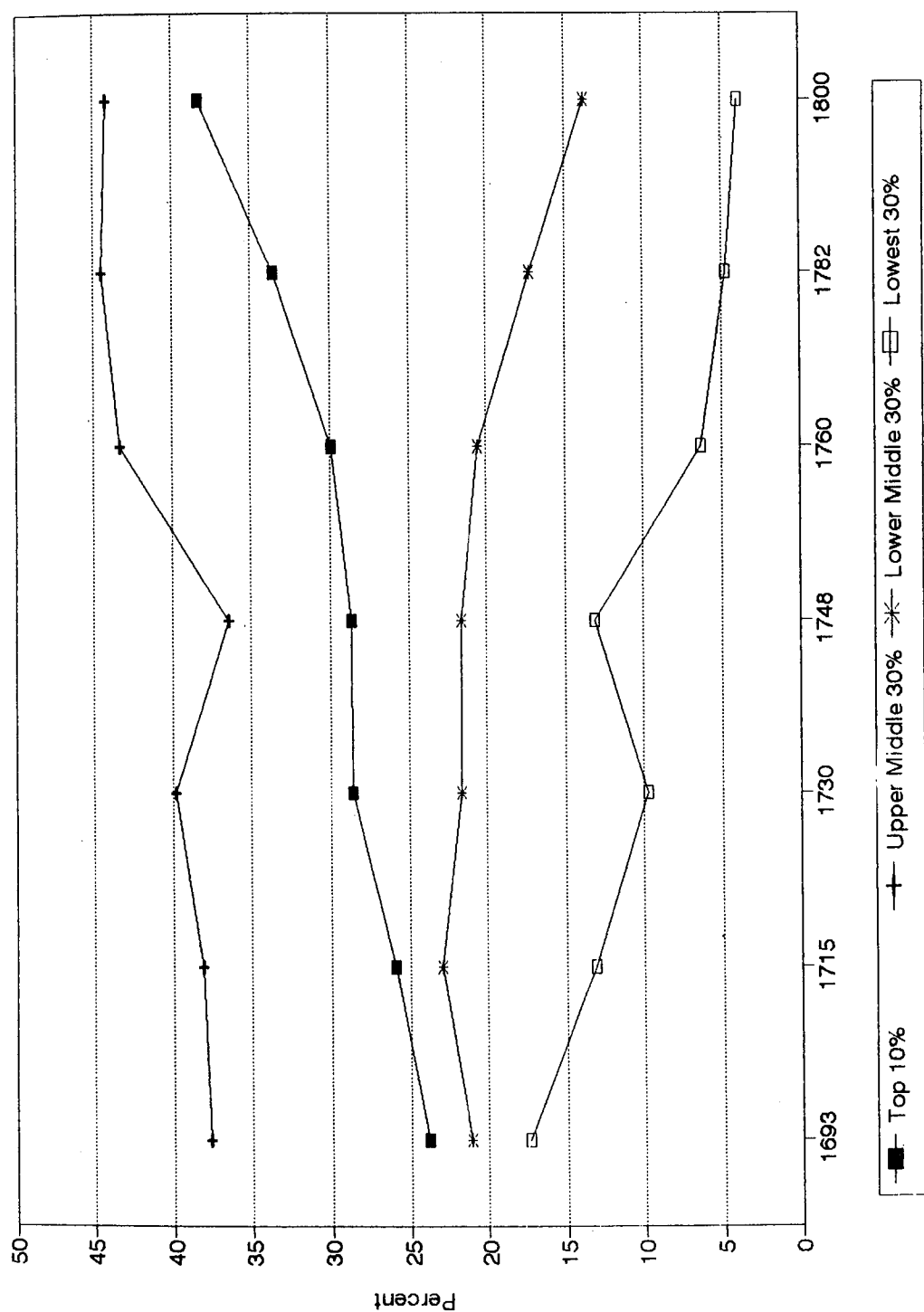
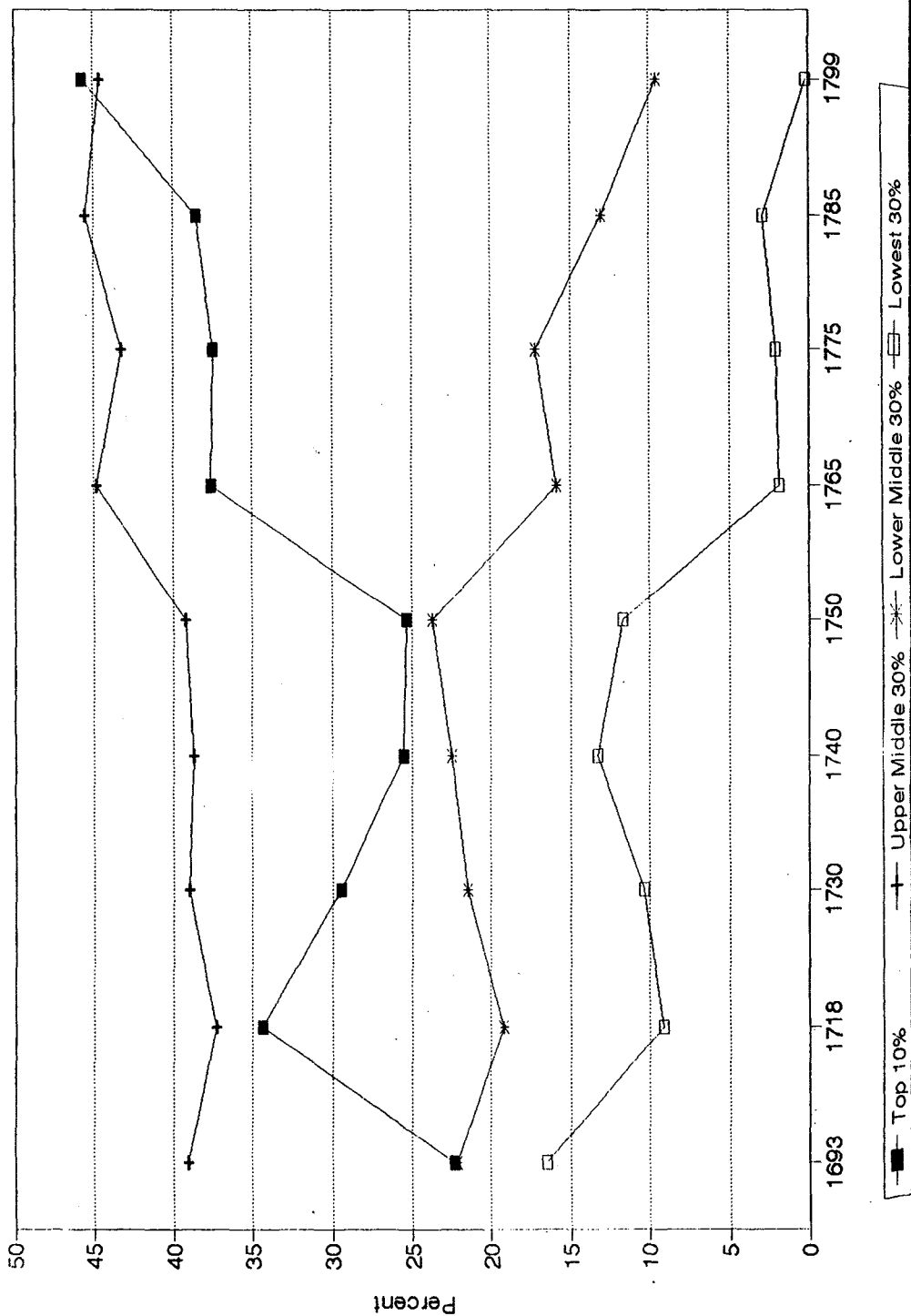


FIG. 4. DISTRIBUTION OF WEALTH  
Singlemen Adjusted



## Notes

1. The author wishes to acknowledge the National Science Foundation, Division of Law and the Social Sciences for its support in conducting the research contained in this report. Jackson T. Main, G.S. Rowe, and especially Lucy Simler have guided the author, corrected his errors, and deserve thanks for whatever is good in the product.

2. James T. Lemon and Gary B. Nash, "The Distribution of Wealth in Eighteenth-Century America: A Century of Change in Chester County, Pennsylvania, 1693-1802," *Journal of Social History*, 2 (1968): 1-24; Lemon, *The Best Poor Man's Country: A Geographical Study of Early Southeastern Pennsylvania* (Baltimore: Johns Hopkins University Press, 1972), 10-11, 222, 224-227. A more recent valuable addition to scholarship on the Chester economy is Mary M. Schweitzer, *Custom and Contract: Household, Government, and the Economy in Colonial Pennsylvania* (New York: Columbia University Press, 1987); see pages 85-87 especially for an analysis of the distribution of wealth. Among the works of Simler and Clemens, the two most helpful are Simler, "The Landless Worker: An Index of Economic and Social Change in Chester County, Pennsylvania, 1750-1820," *Pennsylvania Magazine of History and Biography* 114 (1990): 163-199 and "Tenancy in Colonial Pennsylvania: The Case of Chester County," *William and Mary Quarterly*, 3d ser., 43 (1986): 542-569. See also, Simler and Paul G.E. Clemens, "The 'Best Poor Man's Country' in 1783: The Population Structure of Rural Society in Late-Eighteenth Century Southeastern Pennsylvania," *Proceedings of the American Philosophical Society*, 133 (1989): 234-261; Clemens and Simler, "Rural Labor and the Farm Household in Chester County, Pennsylvania, 1750-1820," in Stephen Innes, ed., *Essays on Work and Labor in Early America* (Chapel Hill: University of North Carolina Press, 1988): 106-143; and Simler, "The Township: The Community of Rural Pennsylvania," *Pennsylvania Magazine of History and Biography*, 106 (1982): 41-68. Lemon's and Nash's 1968 findings have now found their way into history textbooks; see James A. Henretta et al., *America's*

*History* (New York: Worth Publishers, 2nd ed., 1993): 110.

3. Eight of the nine tax lists in this report are located at the Chester County Archives, West Chester, Pennsylvania. They have been micro-filmed by the Pennsylvania Historical and Museum Commission, Division of Archives and Manuscripts. The data in this report was abstracted from the microfilm edition. The exception is the Provincial Tax of 1693, Chester County Papers, 1684-1847, Historical Society of Pennsylvania. It is reproduced in J. Smith Futhey and Gilbert Cope, *History of Chester County, Pennsylvania* (Philadelphia: L.H. Everts, 1881): 33-34 and this edition was used to abstract the 1693 records for the present report. The nine tax lists are as follows, including their designations in the microfilm edition:

1693		Provincial tax
1718	Tax18c1	County tax
1730	Tax30c10	County tax
1740	Tax40c16	County tax
1750	Tax50c19	County tax
1765	Tax65p8	Provincial tax
1775	Tax75p18	Provincial tax
1785	Tax85s14	State tax
1799	Tax99c49	County tax

4. Because there were no censuses in provincial Pennsylvania, tax lists offer the best available evidence on population as well. The difficulty for cross-tabulation of names is the contemporary practice of not using middle names and of duplicating first names within families. Among the nine tax lists there was a low of 2 duplicate names in the 1693 list and a high of 29.1% of the names in the 1799 list. These figures are based upon a minimum sample of 20% of each list except the 1693 and 1775 lists. The 1775 list was completely examined and disclosed 25% duplicates. Another problem is orthography; constables and assessors who compiled the township lists varied in their knowledge of spelling conventions—thus, Hughes, Hewes, Ewes, Hus (and Us?) may all be the same surname.

5. The difference between names listed and persons is that persons were assessed and taxed by township. When a person owned contiguous realty in two townships, he was assessed in both for his property in each. His name thereby

appears twice in a list of the whole county. This difficulty of duplications can be reduced by searching for same names that appear in adjacent townships and consolidating the two listings under the one with livestock and any other chattels—that presumably being the site of his residence. I have done that for the 1775 tax list and found a rate of duplication of 3.3%. For the other lists, I sampled 20% or more of listings and found a low duplication rate of 2.0% in 1718 and a high of 4.4% in 1799. The tendency was for duplications generally to increase with time. For more on this means of detection see Simler and Clemens, "Best Poor Man's Country," 239. Another technique for more closely approximating the landholding population is to discern properties where no livestock is assessed or taxed, thereby leading one to infer that the landholder is an absentee. For 1785, this method disclosed 5.0% non-resident landowners in a 20% sample; for 1775, 2.0% from the complete tax list.

6. The twelve variables are: 1. Year of the tax list, 2. Last and First Names of the taxpayer, 3. Township of the taxpayer, 4. Assessed Value of the taxpayer's property, 5. Taxes paid, 6. Taxpayer's Legal Status/his Tenure in property taxed, 7. Male Servants held, 8. Female Servants held, 9. Servants held and no sex specified, 10. Male Slaves owned, 11. Female Slaves owned, 12. Slaves owned and no sex specified. The variable Legal Status includes the values tenant, landlord, singleman, inmate, and combinations of these.

7. For additional discussion of this point see the sources in note 24.

8. A reading of the statutes shows that analyzing distribution of wealth and changes in it is far from a futile endeavor because the wealth of persons in this rural, agricultural population was largely realty and livestock, which were always taxed. The principal form of wealth omitted from the tax lists was money at loan—such as bonds, mortgages, and book credit. Insight into this form of wealth of Chester residents may be obtained from wills and estate inventories. Inventories, however, do not include realty. Lemon and Nash, "Distribution of Wealth," n.16. Schweitzer, *Custom and Contract*, 122-

123, 142-145.

9. Stoughton George et al., eds., *Charter to William Penn and Laws of the Province of Pennsylvania Passed Between the Years 1682 and 1700* (Harrisburg: Lane S. Hart, 1879), 221-224. The tax returns for Chester County are found in Provincial Tax of 1693, Chester County Papers, 1684-1847, Historical Society of Pennsylvania.

10. James T. Mitchell and Henry Flanders, eds., *The Statues at Large of Pennsylvania from 1682 to* (Harrisburg: C.M. Busch, 1896-1915), 3: 179 (Chapter 231) and 4: 14 (Chapter 284).

11. Mitchell and Flanders, *Statues at Large*, 5: 202, 204-205 (Chapter 406); 6: 8 (Chapter 453); and 6: 349 (Chapter 513).

12. *Laws Enacted in the Second Sitting of the Ninth General Assembly of Commonwealth of Pennsylvania . . .* (Philadelphia, 1785): 472-473 (Chapter 183).

13. Mitchell and Flanders, *Statutes at Large*, 16: 379 (Chapter 2095). Lemon and Nash, "Distribution of Wealth," 9.

14. For a full analysis of tenancy in Pennsylvania and the interpretation of the legal and economic status of tenants see Simler, "Tenancy in Pennsylvania," 542-569. Also, Schweitzer, *Custom and Contract*, 109-112, 219. Some tax lists do explicitly name some tenants; in 1775, for example, 129 were so identified.

15. Mitchell and Flanders, *Statues at Large*, 5: 204-205 (Chapter 406). Simler discovered the significance of these notations in the tax lists. She estimates that 5 percent of tenants escaped being designated as such by the assessors. After statehood, tenants were not as reliably reported in the tax lists as earlier, which Simler has determined from ancillary records like deeds and leases. The magnitude of the undercount could be precisely determined by an analysis of the plat maps of Chester County to distinguish the landowners in the tax lists from the tenants—a painstaking endeavor. Simler, "Tenancy in Pennsylvania," n.23, 552 and Simler and Clemens, "Best Poor Man's Country," 237-238.

16. Initially singlemen were liable to a tax if they were sixteen or older; then beginning 1718, twenty-one or older. In 1718, singlemen not owning £50 or more property paid a tax of 12

shillings each; in 1730, 9 shillings; in 1740, 6 shillings; and in 1750, 9 shillings. George, *Charter to Penn.*, 221-224. Mitchell and Flanders, *Statutes at Large*, 3: 180 (Chapter 231); 4: 14 (Chapter 284).

17. Mitchell and Flanders, *Statutes at Large*, 5: 202 (Chapter 406); 6: 8 (Chapter 453); 6: 358 (Chapter 513); Simler and Clemens, "Best Poor Man's Country," 238; Schweitzer, *Custom and Contract*, 194-197.

18. *Laws Enacted in the Second Sitting of the Ninth General Assembly of Commonwealth of Pennsylvania*, 472-473 (Chapter 183).

19. Mitchell and Flanders, *Statutes at Large*, 16: 379 (Chapter 2095).

20. Inmates began to appear in the 1740 tax list. Some few of them existed in the county earlier; Simler found four in Thornbury Township in 1726. For a fuller description of the inmates, see Simler, "The Landless Worker," 168-199 and Simler and Clemens, "Best Poor Man's Country," 238-240.

21. These are sums of names listed, without correcting for duplications.

22. Little of the 1765 population can be credited to carry-overs from 1750; a maximum of 9.4% of the 1750 singlemen are possibly on the 1765 list (making 4.7% therein).

23. Simler, "Tenancy in Pennsylvania," 566-567; Simler, "Landless Worker," 189.

24. Lemon and Nash, "Distribution of Wealth," 13; Simler, "Tenancy in Pennsylvania," 550; Lemon, *Best Poor Man's Country*, 219, 221-227; Schweitzer, *Custom and Contract*, 81-84, 139, 166, 217.

25. If the singlemen were to be included before 1765 but their wealth set to zero, the marked decline after 1765 would not be so pronounced: the share of the lowest 30% of taxpayers would decline to 1.8% in 1765 from 5.1% in 1750 rather than from 11.7%, for example.

26. Michael Zuckerman, ed., *Friends and Neighbors: Group Life in America's First Plural Society* (Philadelphia: Temple University Press, 1982), 11.