The Distribution of Wealth In Late Eighteenth-Century New York City

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Recent American historiography has become concerned with changing levels of inequality of wealth. Most of these studies have ignored urban centers, concentrating instead rural areas. The study examines the inequalities of wealth and the spatial distribution of wealthy individuals in New York using the tax assessment of 1789 and the federal census of 1790. Like American cities of the nineteenth century, wealthy individuals and their property were concentrated in the center of core of New York, while the poor were concentrated in the peripheries of the city. Tax assessment rolls are useful sources with which to study patterns of unequal distribution of wealth.

L'historiographie américaine récente a commencé à s'intéresser aux divers niveaux de l'inégalité de la richesse. La plupart des études ont ignoré les centres urbains pour se concentrer sur les espaces ruraux. Cette étude examine les inégalités dans la richesse et la distribution géographique des riches dans la ville de New York grâce à l'impôt de 1789 et au recensement fédéral de 1790. Comme les villes américaines du XIX^e^ siècle, leurs riches et leurs pauvres étaient concentrés dans le centre ou dans la baie de New York, alors que les pauvres sont concentrés aux périphéries de la ville. Les listes des impôts sont les sources habituelles avec lesquelles on étudie des échantillons de la distribution inégale de la richesse.

The level of inequality in wealth and its change over time has recently become a theme for major debate within United States historiography. Measuring the levels of inequality in various communities in the seventeenth and eighteenth centuries has led to a series of original methodological studies and to a lively debate about the direction of changes in inequality over time.[1] But to date, most of the studies have been confined to probate records and concentrated on rural areas. Urban centers with their more complex occupational structures have been only moderately examined and the surviving tax assessment rolls are just beginning to be studied with some care. It is the aim of our essay to examine in detail one such tax assessment for the city of New York in 1789 in an attempt to illuminate some of the methodological issues related to using such tax rolls and to study their special features in relationship to issues in wealth distribution not fully exploited in previous studies.

Among the major urban centers of the Northern and Middle Atlantic colonies, the city of New York has been least analyzed in terms of its wealth distributions in the colonial

The authors would like to thank Stanley Engerman and Jonathan Brezin for their assistance at various stages in the research and writing of this article. They also gratefully acknowledge financial support for the coding of the materials from the City University of New York and the National Endowment for the Humanities.

1. Much of this literature is discussed in Jeffrey G. WILLIAMSON and Peter H. LINDERT, *American Inequality. A Macroeconomic History* (New York: Academic Press, 1980), chaps. 2-3. Among the most important of the probate studies are Alice Hanson JONES, *Wealth of a Nation to be: The American Colonies on the Eve of the Revolution* (New York, 1980), and Gloria MAIN, "Personal Wealth in Colonial America: Explorations in the Probate Records of Maryland and Massachusetts, 1650 to 1720," (Ph.D. thesis, Columbia University, 1972); and her article "Inequality in Early America: The evidence from Probate Records of Massachusetts and Maryland," *Journal of Interdisciplinary History*, 7 (1977).

and early republican period. Yet an abundant documentation exists on the city, and can be effectively exploited to supplement the tax assessment rolls. We have decided to analyze the question of wealth distribution in New York City on the basis of the tax assessment of 1789 for a variety of reasons. The most important of these factors are the relatively large size of the assessment, its proximity to the first federal census ever taken and its occurrence at the beginning of a major period of growth in the city's history following a severe period of decline.[2] The existence of an extensive contemporary documentation also permits us to deal with the relatively unstudied question of occupation and its relationship to wealth distribution. Using the tax assessment of 1789, the census of 1790 and locally-produced occupational directories for this same period, we will assess how wealth was distributed among households and persons, the correlations of wealth with types of occupations and finally the spatial distribution of wealth in this expanding and thriving eighteenth-century North American port.

At the beginning of the eighteenth century New York had only 5,000 inhabitants, making it a relatively minor city within the Americas in terms of population. Growth in the century was, however, quite dramatic. By mid century, the population had more than doubled to something in excess of 11,000 persons. By 1773 it had become second in size to Philadelphia within British North America and its population stood at over 21,000. The Revolution cut that population down to some 12,000 at the end of the British occupation in 1783. But the growth of post-revolutionary trade and immigration brought the population to some 33,000 by the time of the first federal census in 1790.[3]

The spatial organization of the city was fairly well developed by the late eighteenth century. From the earliest period the city had been orientated around its core activities of commerce and manufacturing. In the pre-war years the commercial quarter was a clearly delineated area located along the lower end of the East River.[4] The concentration of the docks and slips along the island's southeastern shore had to do with the tides, winds and shoaling conditions of this bank as opposed to the less propitious Hudson River shoreline.[5] The city's commercial infrastructure clustered close behind the waterfront. Wholesale merchants, vendue masters, retailers and the makers of equipment for sailing vessels lived and worked within a few blocks. Finally, in 1789, the governments of the city, state and nation met at two sites at either end of Broad Street on the western edge of this area. Indeed this district was the oldest and most densely populated part of the city.

Outward from the East River shore and its two central wards were another five wards. Toward the upper end of the East River shore was Montgomery ward which was less de-

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2. The extant tax assessments for republican New York City begin in 1789, and are complete for 1791, 1793-1796 and 1808 to the present. The pre-1808 records are found in both the Municipal Reference Library and the New York Historical Society with the years after 1808 in the Municipal Archives and Records Center. The 1789 manuscript record with its 6,865 individual property evaluations is entitled, New York City, Board of Assessors, "Record of Assessment, 1789," and is housed in the Municipal Archives and Record Center, City of New York.

3. Carl BRIDENBAUGH, *Cities in the Wilderness. The First Century of Urban Life in America, 1625-1742* (New York, 1938), pp. 143n, 303n; E.S. LEE and M. LAILLI, "Population," in David T. GILCHRIST, ed., *The Growth of the Seaport Cities, 1790-1825* (Charlottesville, Va., 1967), pp. 27, 31, 33; and Ira ROSENWAIKE, *Population History of New York City* (Syracuse, 1972), p. 8.

4. Carl ABBOTT, "The Neighborhoods of New York, 1760-1775," *New York History*, 55 (1974), 41-46, 50-51, 53 (map)

5. John F.D. SMYTH, *A Tour in the United States of America...* (London, 1784), II, 373-74; Noah WEBSTER, "General Description of the City of New York," *American Magazine*, March, 1788, p. 224.

veloped than neighboring East or Dock wards, though its southwestern edge was intimately linked to the former political unit. In the interior of the island was the North ward, which like Montgomery bordered East ward and shared some of its more developed features on its southern edge. These two wards then formed in many ways an intermediary zone around the core districts. The South and West wards, on the Hudson side, were less developed, and along with the northern Out ward can be considered part of a peripheral zone of settlement. The size of the districts and the density of the population by wards and zones well reflected this rough spatial grouping (see Table 1 and maps I & II below).

In the following essay we will use the 1789 tax rolls to determine if our three-part division of the city, based on our reading of the abundant secondary literature on the period, holds any validity in terms of the spatial variations in properties, wealth and occupational distributions. This will go along with our attempt to place into comparative context the city's variations in real and personal property wealth assessments, compared both with other seaport cities and with earlier and smaller assessments of New York City itself.

In using tax assessment records, one encounters several problems related to questions of interpretation, of evaluation and of inclusion. First of all, what did the assessors assess? By an act of 1788, the State directed New York's assessors to list and evaluate both real estate and personal property. The real property entries seem self-explanatory: house, wharf, lot, stable, blacksmith shop, farm and the like. Personal property was not defined in the "record", nor in the tax law itself at the time. Later codes did give evaluations in great detail for personal property. Thus an act of 1799 details specific valuations for items of personal property. An amendment of the following year specifies that personal property shall be considered a person's worth over and above real estate and listed articles, monies owed and all household furniture over $200 which was to make up the category of personal

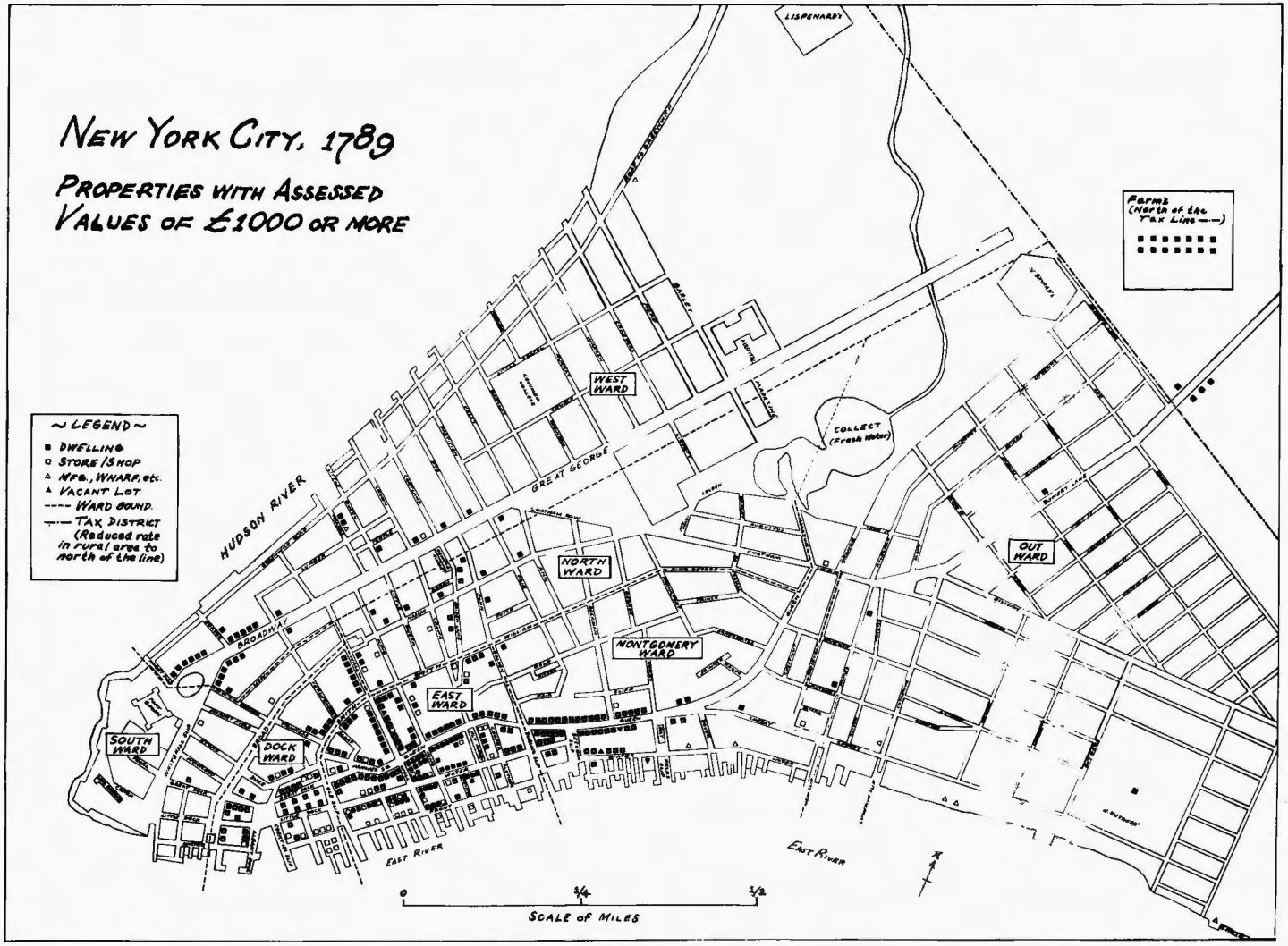
Table 1 **Population Density of New York City in 1789**

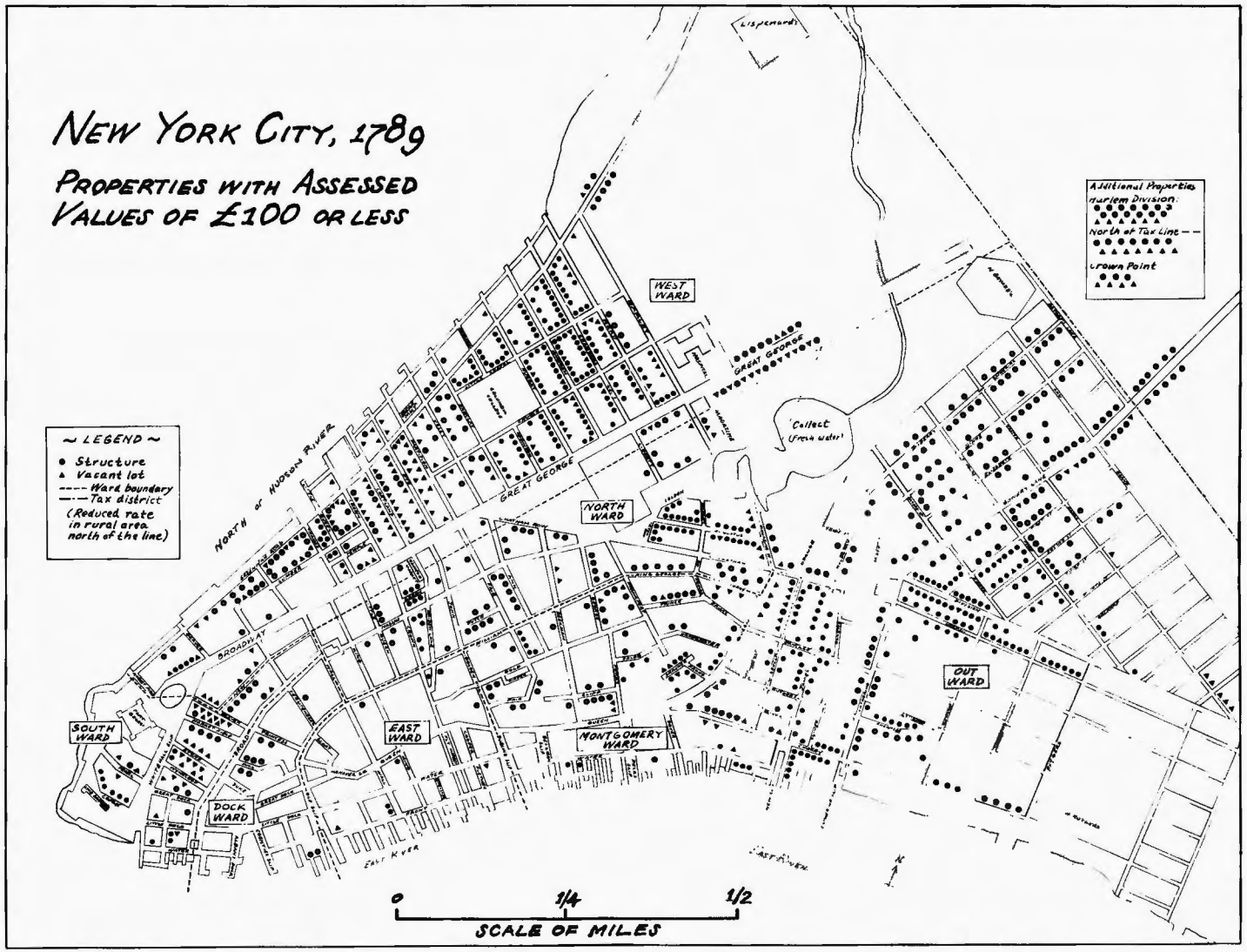
District & Ward	Population in 1790	Approx. Size in acres	Density Persons per acre
Core	5,681	53	103
Dock	1,916	15	127
East	3,765	40	94
Intermediate	12,386	146	85
Montgomery	6,818	71	96
North	5,568	75	74
Periphery	14,261	396	36
South	1,764	27	65
West	6,844	134*	51
Out**	5,653	235	24
TOTAL	32,328	597	54

Sources: Census of 1790

Notes: Excluding the larger part of Out ward which for tax purposes was considered outside regular city limits (See Laws of the State of New York, 1784, ch. xliii, 57-58).

** Less the Harlem division which is excluded from this and all other tables.


NEW YORK CITY, 1789
PROPERTIES WITH ASSESSED VALUES OF £1000 OR MORE
~ LEGEND ~
DWELLING
STORE / SHOP
MFG., WHARF, etc.
VACANT LOT
WARD BOUND.
TAX DISTRICT (Reduced rate in rural area to north of the line)
Farms (North of the Tax Line)
LISPENARD'S
WEST WARD
NORTH WARD
EAST WARD
DOCK WARD
SOUTH WARD
MONTGOMERY WARD
OUT WARD
COLLECT (Fresh Water)
HUDSON RIVER
GREAT GEORGE
BROADWAY
EAST RIVER
0
1/4
1/2
SCALE of MILES


NEW YORK CITY, 1789
PROPERTIES WITH ASSESSED VALUES OF £100 OR LESS
~ LEGEND ~
Structure
Vacant lot
Ward boundary
Tax district
(Reduced rate in rural area north of the line)
Additional Properties
Harlem Division:
North of Tax Line
Crown Point
WEST WARD
NORTH WARD
EAST WARD
SOUTH WARD
DOCK WARD
MONTGOMERY WARD
OUT WARD
GREAT GEORGE
BROADWAY
NORTH or HUDSON'S RIVER
Collect (Fresh water)
EAST RIVER
SALT RIVER
0 1/4 1/2
SCALE OF MILES

property.[6] It is unclear from the 1789 record, however, if these provisions were the norm for this and earlier assessments. There also seems to have been quite arbitrary counting of personal property when it came to owners, if not to renters. Thus only 37 percent of the owners were listed with personal property, whereas the figure for tenants was 86 percent of those who were counted on the rolls. Confusion as to how to evaluate the personal property of owners probably badly distorted this assessment for property owners, and therefore renders it a virtually useless statistic in this census. The missing were quite randomly distributed among owners who were rich, poor and middling in their property evaluations, and who from their occupations were obviously resident in the city. Even for those who were listed with both evaluations, there was much too low a correlations between their property values and their personal estate values.[7]

This same problem does not seem to have been the case with tenants. Here the missing 13 percent of tenants were largely among those who were resident in other cities and temporarily living in New York. The tax evaluators only measured fixed and personal assets at the sight of the assessment, and/or within the city limits. Thus, George Washington, who lived in a furnished rental property, was listed with no assets, real or personal. This pattern of non-resident rentals was rather special and related to the role of the city as a temporary national governmental center. The majority of renters lived in unfurnished quarters and thus the tax assessment rolls listed a very high percentage of personal properties for those listed as tenants.

Clearly then the tax assessment roll of 1789 is not comparable to a probate sample with its complete listing of all personal and real property values. Equally, of the three measures which we have considered, only the real estate assessment is the most unproblematic, the most complete and the most reliable. Tenants' personal property assessments are relatively complete, but it is not quite clear what is being totally assessed. The measure of owners' personal estates is deficient, probably representing considerable confusion on what was to be assessed for owners, a confusion which was not cleared up until after this first republican tax assessment. For these reasons, we have confined our discussion in the following analysis to only the first two of these assets, basing most of our concrete findings on the real estate evaluations.

A second major problem with tax assessment rolls concerns the relationship between assessed and real market values. This question proves difficult to resolve, especially as we have no details on how the assessments were actually made. Did assessors objectively evaluate all property at something approaching fair market values? The "Record" does include enormous assessments for real and personal property, along with very small assessments where one would expect to find them. Our assessments also seem to conform to expected changes over time, especially when comparisons are made with bills of sale and other non-assessment records.[8] Such sales evidence and some later tax evaluations convince us that those of 1789 were close to market value assessments. We also found that

6. *Laws of New York* (1785-1788), II,769,776; (1797-1800), 22nd Sess., Chap. 72; 23 Sess., Chap. 132.

7. The correlation between property owners evaluations for personal and real estate was a low .589.

8. For example, Philip J. Arcularius, a German-born baker, who bought a tanyard on Magazine Street near the Collect Pond in Out Ward in 1785 for the sum of £(NY) 500 (¢US 1,250.00). The 100 feet by 100 feet lot contained several small buildings, which together with the lot were evaluated at £(NY) 900 by the 1789 assessors. New York County Register, "Register of Conveyances," vol. 43, p. 65; "Record of Assessments" (1789), Out Ward, p. 5.

the wealth of the largest property owners compares quite favorably with all other records of their supposed wealth.

Finally, as is obvious when using any index of property values in this period, there are a large number of persons missing. Because of the fortuitous timing of the tax assessment, we are able to make a fairly reliable estimate of the total number of such persons and their probable wealth. Scholars have debated about the wealth and status of those not counted in early tax assessment rolls for New York and other colonial and early republican cities. In the case of New York in 1789, however, it is quite evident that a substantial number of urban dwellers are missing from the tax rolls and that they are primarily from the poorest elements in the society. This conclusion comes from our ability to compare the sex and color of those listed in 1789 with the first federal census for the city in 1790 (see Table 2). Comparing the two registers, it appears that an upper-bound estimate of as many as 49 percent of the adult working population was not assessed in 1789.[9] Comparing the census and the assessment shows that it was least likely for a white free male to be missed, less so for a free white female and highly likely that free colored of either sex were not counted at all. Accepting that 90 percent of the adult males 16 years of age and older in 1790 were economically active — which is an upper-limit estimate — then it appears that 61 percent of them were assessed the previous year. Estimating the participation of adult women in the workforce at 25 percent — again another upper-bound limit — then we find that only 24 percent of these working women were listed on the assessment rolls.[10] Whereas 53 percent of the potential whites were assessed, only 0.8 percent of the potential free colored were evaluated in 1789. Thus despite the doubts previously expressed by scholars on how poor the uncounted propertyless were in eighteenth-century tax assessments, there is little question from the New York data that the 49 percent not counted were most likely to be the very poorest element in the society.[11]

Since the 1789 assessment excludes the propertyless poor, our definition of "poor" should really be understood as "propertied poor", a group which in the full spectrum of the class structure of 1789 New York City, might be considered an upper lower class. This missing bottom third to almost half of the eighteenth-century class pyramid will have an effect on our estimates of spatial distribution, but we think it will bias the findings toward greater levels of inequality than those registered in the tax roll. Since the missing are overwhelmingly poor, they will be found living in the poorest dwelling places, all of which are in fact highly skewed in their distribution throughout the city. The impact of the missing persons on our resulting wealth distributions for comparative purposes is, however, another

9. This figure is well above the 30 percent norm estimated by previous studies of assessments in eighteenth century Boston, see below n. 11.

10. The earliest data for female participation rates are still only available from later periods. In mid nineteenth century Canada, for example, the figure for adult women aged 15 years and above who were economically active was 25 percent. Michael KATZ *et. al.*, *The Social Organization of Early Industrial Capitalism* (Cambridge, Mass., 1982), p. 97; in the US Census of 1900, the participation rates for men aged 15 years and over was 88 percent and for women it was 21 percent. Calculated from ratios in Richard A. EASTERLIN, *Population, Labor Force, and Long Swings in Economic Growth* (New York, 1968), p. 269; plus population figures taken from U.S. Bureau of the Census, *Historical Statistics of the United States* (2 vols.; Washington, D.C., 1975), I, 15. On average U.S. adult female EAP rates appear to have been in the 20-25 percent range from the late colonial period until the 1940s. *Ibid.*, I, 133.

11. G. B. WARDEN, "Inequality and Instability in Eighteenth-Century Boston: A Reappraisal," *Journal of Interdisciplinary History*, VI, 4 (Spring, 1976), p. 606. In both the 1687 and 1771 Boston tax assessments an estimated 30 percent of the population was not counted. Warner thinks it a "dubious assumption" that these missing 30 percent were among the poorest.

Table 2 **Comparison of the Sex and Color of Free Persons Aged 16 Years & Older Listed in the Tax Assessment Roll of 1789 and the Census of 1790**

Color & Sex	1790 Census*	1970 est. EAP**	1789 Assessed	1789/1790 EAP
Men:	8,640	7,776	4,580	59%
Whites	8,328	7,495	4,578	61%
Free Colored	312	281	2	1%
Women:	9,135	2,284	525	23%
Whites	8,822	2,206	524	24%
Free Colored	313	78	1	1%
TOTAL	17,775	10,060	5,105	51%

* Harlem is excluded from these figures.
** We estimated that 90 percent of the adult males were economically active, and 25 percent of the females.

matter. As most previous New York City assessments do not supply such estimates, it is difficult to be sure that our 1789 figures are treating a similar population. The same is the case with other urban assessments in the preceding periods. In the case of Boston, which has the most fully detailed and studied seventeenth and eighteenth century assessments, there is still a lively debate about the nature of those missing, though there is a more precise estimate of their numbers and their influence on total distribution than is found for contemporary Philadelphia or any other United States cities which were assessed in this period.

In examining the distribution of holdings of both owners' real and tenants' personal property for the city as a whole in 1789, it is evident that there was a sharp differentiation in the shares held of both types of property. In both cases the distribution of control was surprisingly similar, but in both cases, however, egalitarianism was not the norm. Thus (see Table 3), the top five percent of the wealth holders held 32 percent of the real property listed in the assessment rolls, as compared to 31 percent of the tenants' personal property listed. Conversely the poorest 30 percent of the population controlled less than 5 percent of both real and tenants personal property.

Given the quality of earlier tax assessment studies, it is difficult to take a secure position in the long-standing debate in United States historiography about whether inequality was increasing or decreasing in this period.[12] Analysis of earlier, but less complete assessments for New York City would seem to suggest that the coefficients of inequality were higher in 1789 than they were in earlier periods.[13] But the comparability issue is so im-

12. The colonial stability argument is maintained by WILLIAMSON & LINDERT, *American Inequality*, chaps. 2-3. This position has recently been challenged by Lee SOLTOW, "Kentucky Wealth at the End of the Eighteenth Century," *Journal of Economic History*, 43., no. 3 (September 1983)

13. Using the data provided in the thesis of Bruce W. WILKENFELD, "The Social and Economic Structure of the City of New York, 1695-1796", (Ph.D. thesis, Department of History, Columbia University, 1973), pp. 22, 58-59, 80, 122-123, provides information for "total" real and personal estate properties in the city assessments from 1695 to 1735. The Gini coefficients for these earlier tax lists usually fell in the .55 to .59 range, compared to our own .65 figure for total value of all three wealth variables. Gary Nash also attempted an analysis of wealth distribution for two of these same taxes, that of 1695 and 1730. The resulting Gini coefficients for his more simple rankings were .5732 and .5169 respectively, both quite close to those obtained from Wilkenfeld's calculations. Gary NASH, *The Urban Crucible* (Cambridge, Mass., 1979), p. 395.

Table 3 **Relative Distribution of Owners' Real and Tenants' Personal Property in New York City in 1789**

Rank	OWNERS' REAL PROPERTY Cum. Pct.	TENANTS' PERSONAL PROPERTY Cum. Pct.
Top 1%	12.33	10.10
" 2%	18.80	16.23
" 5%	31.96	30.61
" 10%	45.45	45.30
2nd Tenth	62.37	63.36
3rd Tenth	73.88	74.94
4th Tenth	81.90	81.86
5th Tenth	87.68	88.18
6th Tenth	91.96	91.72
7th Tenth	95.23	94.93
8th Tenth	97.52	97.36
9th Tenth	99.19	98.86
TOTAL INCOME	1,761,526	277,227
(n of persons)	(3054)	(1774)
GINI COEFF.	0.5877	0.5885

portant, and the problems of personal assessments so unclear, that no hard conclusions can be drawn. Equally data from other cities are also difficult to compare. An analysis of the best of these, Boston in its assessments of 1687 and 1771, reveals that New York real estate was distributed about twice as unequally as Boston real property in both years, a difference which is so great as to suggest that the objects being assessed and how they were assessed were quite different.[14]

Thus our comparison of New York City in time and space to other earlier tax assessments does not fully resolve the issues recently raised about the long-term trends in wealth distribution. Some of the local city data would suggest a fairly long period of stability, while cross-urban comparisons tend to support the opposite conclusion. We do think that our detailed estimates of the numbers missing and the comparative reliability of the three different measures can provide the beginnings of a more detailed debate than has currently been available in the literature, at least in terms of such tax rolls which have recently been neglected in favor of probate records. But studies based on this latter source have been limited to small rural settlements and to the pre-revolutionary period. Since tax assessments form the basis for most republican wealth studies to date, and represent the

14. See WARDEN, "Inequality," table 3. Property Gini's were .27 and .32 for the two years (and .44 and .47 when adjusted for the 30 percent missing). Adjusting for New York City missing gives property Gini coefficients of .76 (for 30 percent missing) and .84 (if upper-bound 49 percent missing is used). A recent article on the Philadelphia assessment of 1769, however, also suggests a very high property inequality, with a Gini coefficient of .78 (see Sharon V. SALINGER and Charles WETHERELL, "Wealth and Renting in Prerevolutionary Philadelphia," Journal of American History, 71, no. 4 (March, 1985), p. 830). This same high level of inequality was found for all the Philadelphia assessments of the 1760s and 1770s, though not for that of 1756. See Billy G. *SMITH*, "Inequality in Late Colonial Philadelphia: A Note on Its Nature and Growth," William and Mary Quarterly, XLI, no .4 (Oct. 1984), p .633. The Salinger and Wetherell study also reveals a very interesting distribution of rental values, a factor never analyzed before and unfortunately unavailable for New York City.

major source of easily available comparative historical materials, a more precise analysis of such records is vital to extend studies of wealth distribution by time and space.

Whatever the comparability problem existing with earlier tax rolls, the assessment of 1789 provides crucial information for analyzing variations in wealth distribution within the city at this crucial point in time. It can also be used with other sources to deal with such a largely neglected aspect of such distributions as their correlation with occupations. Through a detailed record linkage of occupations, names and addresses, we were able to determine the nature of multiple-property ownership within the city in 1789. The findings from this study again show the strong trends toward inequality when looking at the population as a whole. Those owners who held more than one property (see Table 4) accounted for only 25 percent of the propertied class but controlled 59 percent of the total property evaluated. Moreover, multiple-property owners held far better properties than single owners. Thus, the more properties one held, the higher was the average value of each individual property. Whereas the mean value for single property owners was NY£ 314 per property, it was NY£ 760 for two-property owners and over NY£ 1,200 for three or more properties. At the upper end the average property of someone holding 15 or more parcels was over NY£ 8,600. Equally, that average at the higher end was far more likely to be the norm for two-thirds of the properties, since the more properties owned, the less variation occurred among properties around the mean price.[15]

Table 4 **Real Estate Values by Number of Properties Owned**

No. of Properties Owned	No. of Owners	Value of Real Property	Coeff. of Variation
1	2,306	723,876	.99
2	400	304,010	.77
3	171	220,150	.78
4	63	115,860	.57
5	35	76,960	.73
6	21	51,250	.42
7	19	53,735	.44
8	9	35,655	.37
9	8	27,490	.53
10	3	14,155	.42
11	2	6,375	.29
12	2	15,770	.48
13	2	11,200	.78
14	1	4,030	.00
15 for more	12	100,830	.43
TOTAL	3,054	1,761,526	1.63

Our linkage of city directories and tax rolls also permits a detailed analysis of wealth by occupation and space. This exercise in record linkage was only partially successful, since we could locate only 62 percent of total property holders. But the information which we

15. In examining the leading property owners in terms of their holdings, the expected names and estates appear with surprising regularity. Thus the old Dutch families and traditional political leaders of the city are well represented among the elite 1 percent of propertied persons in 1789 (see Appendix Table A3).

gathered does give sufficient detail to provide significant and useful comparative information on wealth and occupation. In analyzing occupations, we have used conventional, though arbitrary grouping categories common to other studies of the period. For those who would like to reorganize these occupations into their own grouping schemes, we have provided a detailed breakdown of means and standard deviations of real and personal wealth in the appendix tables.

Our findings on wealth and occupation show a consistency in the spread of wealth both between categories of income and also from the top to the bottom of the occupational hierarchy. Except in the case of the farmers, tenants' personal wealth was consistently one-third of the value of real property (see Table 5). In the case of farmers, the ratio was far lower, and farmers who were renters were in fact on the level of unskilled workers. This was probably due to the fact that farmers who owned land within the city limits were occupying unusually highly priced lands.

Table 5 **Owners' Real Property and Tenants' Personal Property by Occupational Categories (in N.Y. State Pounds)**

Occupational Category	Real Property Mean	C.V.*	(n)	Tenants' Personal Property Mean	C.V.	(n)
Unskilled	178	.85	(160)	45	.97	(79)
Skilled	387	1.10	(556)	93	1.44	(427)
Farmers	538	.80	(47)	46	.48	(17)
Professional	867	1.06	(104)	237	1.70	(112)
Owner-Managers**	963	1.34	(798)	260	1.12	(534)
Unknown	457	1.77	(1389)	112	1.57	(605)
TOTAL	577	1.64	(3054)	156	1.53	(1774)

* C.V. stands for coefficient of variation, which measures the standard deviation divided by the mean. Any number above 1.0 indicates that the standard deviation is greater than the mean, by that increasing ratio.

** This includes shop owners, are well as factory owners.

In terms of the hierarchy of occupations, owner-managers at the top of the scale had between five and six times as much real and personal wealth as the poorest element, the unskilled workers. Thus the shares of wealth held by segments of the taxed population were as unequally distributed among the hierarchies of occupation, as was found to occur when we broke the tax rolls down into the richest and poorest segments of the enrolled taxpayers.

We have also discovered that when taxable wealth is examined spatially, the same unequal distributions appear, and are similar for all types of property and even for property considered by occupations. Real estate values, for example, when distributed by ward and district within the city in 1789 show important spatial differences (see Table 6). East and Dock wards, what we have called the core district, had average real estate values which were two to three times greater than those of the other wards. Because of this, they accounted for over one-third of the real estate values in the city, though they contained only 18 percent of the properties. The higher wealth of this core district was also matched by a consistency in average values that was less evident in the intermediate and peripheral

wards. In the core wards of Dock and East two-thirds of the properties in each ward fell within a relatively narrow range around the mean values, indicating a uniformly high evaluation of properties.

Table 6 **Real Estate Values of Individual Properties by District and Ward in 1789 (in N. Y. State Current Pounds)**

District & Ward	Total Value	Mean	Coeff. Var.	No.
I. CORE	601,090	699	.57	860
Dock	180,515	622	.69	290
East	420,575	738	.51	570
II. INTERMEDIATE	611,605	353	.83	1,731
Montgomery	393,825	370	.81	1,063
North	217,780	326	.86	668
III. PERIPHERY	548,831	248	1.41	2,215
South	78,911	257	.74	307
West	251,215	242	1.42	1,037
Out	218,705	251	1.59	871
TOTAL	1,761,526	367	1.03	4,806

The two intermediate wards of Montgomery and North held about the same number of properties and accounted for about the same amount of total real estate values for the city. Here the mean values were half those of the core wards and their standard deviations were considerably higher, showing a wider dispersion of values around the mean.

The peripheral districts showed the lowest average values, the highest deviations (excepting South ward), and were the most under-represented in terms of their share of wealth (only 31 percent) and their number of properties (46 percent of the total). Especially in Out and West wards, the standard deviations were one and a half times greater than the mean values, indicating quite wide distributions of property values. These wards, which spanned the growing edge of the city, contained large numbers of humbler dwellings close in along with homes and farms belonging to the wealthy further out. All of these findings strongly support our initial breakdown of the city into three relatively coherent zones. The core zone was wealthier and had most of its values close to the mean findings, the intermediate zone shared a common pattern of tightly grouped values, though at a lower level than the core wards. The peripheral wards were the poorest in the city, but also had the highest variation in values, suggesting a more extreme spread in property values, largely having to do with the concentration of certain types of properties within its border.

A detailed examination of the types of properties and their values helps explain the characteristics of the spatial distribution of real property wealth which is revealed in the total values. First of all, private homes strongly influenced total trends of property values, since they represented 79 percent of all properties assessed (see Table 7). Their average

values and the spread around these mean values were therefore similar to the findings for total real estate values illustrated in Table 6. That is, the core district of Dock and East wards had twice the value of the intermediate ward houses and triple those of the peripheral districts. Equally, the spread of values around the mean was less for the richest district than for the other zones. This same pattern is also evident among properties which contained a house and shop or workshop, and was even more pronounced for shops and workshops alone.

It is only with the case of vacant lots that these trends differ. The core district had very few empty properties left (only two percent of the city's total), and while their average value was two to four times greater than those in the other two districts, the spread of values was as broad as in other zones. Clearly the distribution of these properties was related to the intensity of development in a given district, with few properties of highly different values remaining in the core wards. Though having far more empty land, Montgomery ward of the intermediate zone also showed this same, very wide variation in values. The North ward and the three wards of the peripheral district with 83 percent of the vacant lots all showed distributions of values relatively close to the low mean values. This would suggest that these lands were still far from potential development, re-enforcing our sense of the special quality of the peripheral zone.

In a class by themselves were the farms, both those with houses on them and those without any structures. Aside from the one field listed in the Dock ward, all these farm properties were in the peripheral districts and they were of quite substantial value, being the highest evaluated properties in the survey. Without the exact dimensions of these farms and fields, however, it is difficult to say if their value per area was in fact the highest in the city. But this concentration of farms goes a long way toward explaining the high variations in real wealth found in this zone. In contrast to farms, the commercial and manufacturing structures were spread evenly throughout the city. Although the core district, on average, contained the wealthiest of these properties, they were most numerous in Montgomery ward and were even well represented in Out ward. In fact no district in the city had less than 30 percent of such establishments (when house-shops/workshops are combined with shops/workshops). Out ward's manufacturing establishments were rather unusual, however, for it was here that the city had relegated some of the largest and most noxious establishments such as the slaughterhouses and tanneries.

In a final evaluation of the distribution of real estate values by areas of the city, we have plotted the distribution of the highest and lowest valued properties by street number and location, in an attempt to determine more completely the patterns of distribution regardless of the political boundaries established. In the first of these presentations (see map I) we have listed all properties having the value of NY£ 1,000 or above and in the second (map II) we have located those of NY£ 100 or below. A careful viewing of these distributions shows that the wards approximate to the three regions we have proposed, with the intermediate wards sharing the two extremes of the core and peripheral regions which were contiguous to them. This is not so much a pattern of concentric rings as some have proposed, but is rather a core area, with complex patterns of concentration of wealth or poverty related to use of lands and their proximity to transport facilities, in this case the useable docks for the shipping which was the lifeblood of the city.

The distribution of tenants' personal estate values follows the same spatial variations which were evident in the real properties. The register provided information on the estates of 1,774 tenants (out of a potential 2,051 renters listed, or a high of 86 percent). Although

Table 7 **Real Estate Assessments by Type of Structure for District and Ward in 1789 (in N. Y. State Pounds)**

District & Ward	House Mn.	House c.v.	House (N)	House & Other Structures* Mn.	House & Other Structures* c.v.	House & Other Structures* (n)	Shops & Workshops Mn.	Shops & Workshops c.v.	Shops & Workshops (n)	Lots Mn.	Lots c.v.	Lots (n)	Farms with Houses Mn.	Farms with Houses c.v.	Farms with Houses (n)	Farms** Mn.	Farms** c.v.	Farms** (n)
CORE	697	.52	(683)	990	.59	(54)	596	.67	(112)	489	1.38	(9)	...			350		(1)
Dock	618	.69	(228)	815	.56	(20)	588	.68	(30)	200	.0	(2)	...			350		(1)
East	736	.44	(455)	1093	.58	(34)	601	.66	(74)	571	1.32	(7)	...			...		
II. INTERMEDIATE	364	.74	(1445)	427	.61	(32)	309	.89	(169)	220	1.30	(82)	...			...		
Montgomery	390	.78	(834)	377	.47	(11)	289	.76	(131)	253	1.31	(57)	...			...		
North	325	.83	(581)	452	.65	(21)	377	1.10	(38)	144	.59	(25)	...			...		
III. PERIPHERY	237	1.23	(1672)	585	.99	(47)	299	1.22	(111)	112	.88	(299)	645	1.99	(37)	812	.59	(48)
South	279	.65	(219)	542	.60	(10)	228	.87	(17)	139	.81	(60)	...			...		
West	267	1.31	(813)	427	1.36	(26)	244	2.01	(38)	86	.74	(157)	...			200	.0	(2)
Out	184	1.22	(640)	655	.64	(11)	358	.83	(56)	142	.89	(82)	645	1.99	(37)	839	.56	(46)
TOTAL***	368	.95	(3800)	683	81	(133)	388	.94	(392)	143	1.37	(390)	645	1.99	(37)	803	.59	(49)

The category "Other" signifies either a store or workshop in all but ten cases, of which nine structures were unknown, plus one school.

** These were farms or pastures with no dwellings on them.

*** Of the 4,808 properties that were evaluated, there were seven whose status as to structure was unknown.

the distribution of tenants' estates was more even over the three districts, with each having approximately one-third (see Table 8), their relative values followed closely the hierarchy established in real wealth, with the core district containing the highest average evaluations. Tenant personal estates were next highest in the peripheral zone, while the extremes of wealth were most noticeable in the Out ward where the standard deviation was three and a half times the mean.

Table 8 **Tenants' Personal Estate Values by District and War in 1789 (in N. Y. State Current Pounds)**

District & Ward	Total Value	Mean	Coeff. Var.	No.
I. CORE	127,695	243	1.22	526
Dock	35,800	259	1.25	138
East	91,895	237	1.20	388
II. INTERMEDIATE	109,070	165	1.12	661
Montgomery	65,560	163	1.30	403
North	43,510	169	78	258
III. PERIPHERY	40,462	69	2.89	587
South	7,885	48	1.88	165
West	21,817	64	1.36	342
Out	10,760	134	3.68	80
TOTAL	277,227	156	1.53	1,774

There is little question, then, that when these two categories of taxable wealth (real property and personal property of tenants) are analyzed, clear demarcations by ward and district are evident. This sharp spatial differentiation extends as well to the distribution of occupational categories across ward and district boundaries, and to the relative wealth of members of a similar occupational category in different parts of the city. Unskilled workers were primarily concentrated in the peripheral district. Just as biased in their distribution were the farmers and landowners, all of whom were found in this same district.

But even when the number of persons in an occupational category was evenly distributed across districts and wards, the same geographic variations in wealth distribution were observed as when we analyzed the distribution of property values. Among the skilled, the professionals and the owner-managers, those living in the core wards consistently had higher mean property and personal estates than those living in the intermediate and peripheral districts (see Table 9). In most cases the variation around the mean total wealth, while high (at or slightly above the mean), did not vary much from ward to ward (the coefficients of variations in most cases being very similar whether we are dealing with low or high mean values). The only modest exception to this generalization can be seen in relationship to the peripheral wards in the case of professionals and owner-managers. Here the variations we noted earlier in the value of properties are to be found in the case of occupations and persons.

Table 9 **Distribution of Real Wealth and Tenants' Personal Estates by Occupation and Districts**

OCCUPATIONS	DISTRICTS								
	Core			Intermediate			Periphery		
	Mean	C.V.	(n)	Mean	C.V.	(n)	Mean	C.V.	(n)
I. Real Property									
Unskilled	700	.00	(1)	241	.58	(42)	151	.93	(117)
Skilled	803	.85	(53)	455	.96	(216)	258	1.02	(287)
Farmer	...			...			538	.80	(47)
Professional	1332	.74	(21)	752	.87	(30)	748	1.30	(53)
Owner-Mgrs.	1488	1.06	(203)	888	1.40	(295)	681	1.64	(300)
Unknown	1001	1.41	(169)	484	1.36	(475)	t316	2.22	(744)
II. Tenants' Personal Property									
Unskilled	117	.84	(6)	76	.45	(20)	26	.50	(53)
Skilled	122	1.81	(121)	108	.73	(187)	39	.95	(119)
Farmer	...			...			46	.48	(17)
Professional	277	.73	(36)	211	.91	(44)	228	3.04	(32)
Owner-Mgrs.	336	.96	(241)	255	.99	(177)	108	1.91	(116)
Unknown	175	1.55	(122)	141	1.16	(233)	55	1.73	(250)

The picture which thus emerges of the city in 1789 is one of a highly concentrated pattern of inequality in the distribution of wealth in both lands and personal estates. This distribution also finds expression in a spatial dimension. The business core of the city was also the home of the wealthiest professionals and skilled workers. Moving from this center, which crossed the ward boundaries into the intermediate Montgomery and North wards, the wealth of persons and properties dropped quickly and the peripheral wards along the Hudson River and on the northwestern edge of the city were the home of the poor and their properties. The intermingling of wealthy farms and manufacturing in these outer wards, however, guaranteed that there would be sharp variation in the values of properties in these wards. Thus New York in 1789 could be defined as a city with a very high degree of physical concentration of wealthy persons and their properties, and an equally intense concentration of poor outside the zones of concentrated wealth. Such a physical concentration of wealth was not the norm in Latin America at this time, where there was a far greater intermingling of rich and poor in physical space, but it does prefigure the more typical patterns of wealth distribution in the cities of the United States in the nineteenth century.

Although our analysis is primarily synchronic, our knowledge of the future growth of the city of New York suggests some possible diachronic conclusions which could be drawn from this study of the year 1789. If one takes the intermediate and periphery wards as possible examples of future development, which, given the subsequent history of New York, is not an unreasonable assumption, then we can see some of these patterns already manifesting themselves in this first republican tax assessment. Our data show that the core zone of wealth was in a period of expansion into the neighboring wards where they touched this central district. In subsequent years the intermediate wards would become part of the

center and their mean values of wealth would rise. As for the outlying wards, their history would continue to follow the pattern of wealthy farmlands being incorporated into the city by the invasion of both the poor and select industrial establishments. In turn their border areas would be incorporated into the expanding core wards, and they in turn would become the intermediate areas as the growth of the city made the northwestern lands of the island of Manhattan into the new peripheral zones. High variations in wealth distribution would indicate the changing nature of a given district just as low variations would indicate relative stability of settlement.

That many issues remain unresolved in our very preliminary analysis is obvious. But in this detailed survey of the much maligned tax assessment rolls we have been able to show both the utility of such rolls in answering a host of particular questions now much in debate and to provide a baseline from which other studies can test these issues in terms of long-term trends in the indices of wealth and distribution in North America.

Table A1 **Mean Value (in NY) of Real Property by Occupations in New York City in 1789**

Occupations	Mean	S.D.	N
AGENT BRIT PACKETS	160.0	.0	1
APOTHECARY	925.0	822.0	6
ARMY OFFICER	900.0	.0	1
ATTRNY, ETC	1115.9	1063.5	37
AUDITOR STATE	500.0	.0	1
BAKER	584.8	521.6	38
BARBER	250.0	.0	1
BASKET MAKER	360.0	.0	1
BATH HOUSE PROP	330.0	.0	1
BATTER	300.0	.0	1
BIRD SELLER	30.0	.0	1
BLACKSMITH	293.0	227.0	31
BLOCK MAKER	591.6	430.6	6
BOARDING HSE PROP	415.3	409.3	13
BOAT BUILDER	363.3	232.8	3
BOATMAN	240.0	56.5	2
BRASSFOUNDER	145.0	134.3	2
BREECHESMAKER	340.0	.0	1
BREWER	1321.0	2091.3	14
BRICKLAYER MASON	269.2	282.4	28
BROKER	2475.0	742.4	2
BROKER INSURANCE	4270.0	.0	1
BROKER MONEY	600.0	.0	1
BROKER STOCK	900.0	.0	1
BUTCHER	538.4	483.8	25
BUTTON MAKER	80.0	.0	1
CABINET MAKER	471.8	508.5	11
CAPTAIN SHIP	366.1	238.3	13
CARPENTER HOUSE	288.7	264.5	104
CARPENTER SHIP	315.5	242.1	20
CARTMAN CARMAN	134.3	99.0	89
CASE MAKER	70.0	.0	1
CAUKER	225.8	194.1	6
CHAIRMAKER	377.7	426.5	9
CHANDLER SHIP	1610.0	1291.5	4
CHANDLER SOAP TALLO	457.0	245.4	10
CHIEF JUSTICE NY	150.0	.0	1
CHOCOLATE MAKER	750.0	435.8	5
CIGAR MAKER	60.0	.0	1
CITY CLERK	1920.0	.0	1
CLERGY	316.6	76.3	3
CLOCKMAKER	556.6	292.6	3
COACH MAKER	754.0	540.6	5
COACH SIGN PAINTER	810.0	.0	1
COBBLER SHOEMAKER	233.5	218.0	44
COLLECTOR	465.0	615.1	2
COMB MAKER	1200.0	.0	1
COMEDIAN	600.0	.0	1
CONFECTIONER	50.0	.0	1
CONSTABLE	204.0	193.5	5
COPPERSMITH	290.0	149.3	3
CORDWAINER	325.0	63.6	2
COUNTING HOUSE PROP	4200.0	.0	1
CURRIER	397.5	177.4	4
CUSTOMS OFFICER	280.0	.0	1
CUTLER	643.3	669.0	3

Table A1 (cont.)

Occupations	Mean	S.D.	N
DAIRY PROP	120.0	.0	1
DISTILLER	1315.5	1139.1	10
DOCKMASTER	375.0	176.7	2
DROVER	300.0	.0	1
DYER SILK	1200.0	.0	1
EMBROIDERER	320.0	.0	1
ENGRAVER	360.0	.0	1
FARMER	547.6	433.5	45
FERRYMAN	300.0	.0	1
FISHERMAN	420.0	.0	1
FURRIER	286.6	140.1	3
GARDNER	147.1	131.9	7
GAUGER	180.0	.0	1
GENTRY, LANDED	100.0	.0	1
GLAZIER AND PAINTER	275.7	272.0	14
GLOVER	425.0	106.0	2
GOLDSMITH	425.0	459.6	2
GROCER	520.8	539.9	90
GUNSMITH	505.0	134.3	2
HAIRDRESSER	201.2	105.0	8
HARNESS MAKER	100.0	.0	1
HATTER MILLINR	318.8	199.7	9
HUCKSTER	87.5	17.6	2
IMPORTER	500.0	.0	1
INN KEEPER	500.0	.0	1
INSPECTOR	312.5	201.7	4
IRON MONGER	1052.5	872.9	24
JEWELER	1350.0	.0	1
JOINER	476.0	337.8	5
JOINER, SHIP	916.6	831.1	3
JOINER, HOUSE	350.0	70.7	2
JUDGE	705.0	148.4	2
LABORER	177.2	123.3	11
LAMPLIGHTER	100.0	.0	1
LANDOWNER	560.0	.0	1
LAST AND HEEL MKR	250.0	.0	1
LEATHER MAKER	800.0	.0	1
LETTER CARRIER	255.0	7.0	2
LIME SELLER	60.0	.0	1
LIVERY STABLER	200.0	100.0	3
LOCKSMITH	100.0	.0	1
LODGING HOUSE PROP	415.0	332.3	2
LUMBER YARD PROP	275.0	176.7	2
MALTSTER	150.0	.0	1
MANTUA MAKER	700.0	848.5	2
MARINER	246.6	210.6	9
MEASURER	430.0	264.9	6
MERCHANT FLAXSEED	450.0	212.1	2
MERCHANT COAL	300.0	.0	1
MERCHANT FLOUR	1253.7	966.0	4
MERCHANT LUMBER	321.0	257.6	5
MERCHANT UNSPECIFIED	1644.6	1945.4	242
MERCHANT WINE	1523.3	1533.5	3
MIDWIFE	750.0	.0	1
MILKMAN	197.1	138.8	7
MILL OIL PROP	200.0	.0	1

Table A1 (cont.)

Occupations	Mean	S.D.	N
MILLER	1850.0	.0	1
MUSICAL INSTR MKR	800.0	.0	1
MUSICIAN	240.0	.0	1
NAIL MAKER	250.0	141.4	2
NOTARY PUBLIC	350.0	.0	1
NY STATE EMPLOYEE	700.0	424.2	2
OYSTER SELLER	1000.0	.0	1
OYSTERMAN	120.0	.0	1
PARCHMENT MAKER	400.0	141.4	2
PEWTERER	734.2	431.5	7
PHYSICIAN SURGEON	760.0	671.4	23
PILOT BRANCH COAST	130.0	.0	1
PORT MASTER	870.0	1173.7	2
PORT OFFICER	505.0	275.7	2
PORTER	40.0	.0	1
PORTERHOUSE PROP	275.0	35.3	2
POST OFFICE EMPL	500.0	.0	1
POTTER	50.0	.0	1
PRINTER	1600.0	2213.5	4
RAZOR GRINDER	280.0	.0	1
RETAILER	760.0	975.8	2
RIGGER	190.0	104.2	4
ROPEMAKER	394.0	331.0	5
SADDLER	360.0	125.4	4
SAIL MASTER	400.0	494.9	2
SAILMAKER	630.0	857.0	11
SATLER	100.0	.0	1
SCHOOL TEACHER	353.3	422.9	15
SEAMAN	80.0	.0	1
SERGEANT AT ARMS	1200.0	.0	1
SHIPWRIGHT	517.7	535.8	9
SHIPYARD PROP	2435.0	1746.5	2
SHOP EARTHEN WARE	1625.0	.0	1
SHOP SLOP	566.6	208.1	3
SILVERSMITH	292.0	193.1	5
SKINNER	150.0	.0	1
SOLDIER-VT	120.0	.0	1
STARCH MFG	610.0	.0	1
STONE CUTTER	415.0	376.0	6
STORE CHINA	750.0	331.6	4
STORE DRYGOODS	996.8	1025.7	16
STORE FRUIT	288.0	175.2	5
STORE GLASS	405.0	275.7	2
STORE HARDWARE	662.5	283.9	4
STORE SHOPKEEPER	615.0	669.6	207
STORE TOBACCO	1045.0	1099.2	12
STOVE MFG	300.0	.0	1
SUGAR MAKER	1310.0	835.4	5
SURVEYOR	425.0	35.3	2
TAILOR	263.1	207.7	30
TANNER	745.4	568.3	11
TAVERN KEEPER	393.8	270.9	31
TEA WAITER MAN	80.0	14.1	2
TENEMENT PROP	1000.0	.0	1
TIMBER YARD PROP	580.0	.0	1
TINSMITH	1200.0	.0	1

Table A1 (cont.)

Occupations	Mean	S.D.	N
TURNER	400.0	.0	1
UPHOLDSTERER	770.0	843.8	7
VENDUE MSTR	1182.5	1508.9	8
VICTUALLER	690.0	834.3	2
WASHER WOMAN	40.0	.0	1
WATCHERMAKER CASE MKR	900.0	282.8	2
WEAVER	120.0	.0	1
WEIGHER	250.0	.0	2
WHARFMASTER	400.0	.0	1
WHEELWRIGHT	155.7	86.1	7
WHITESMITH	730.0	.0	1
WORKMAM	235.0	233.3	2

Table A2 **Mean Value of Tenants' Personal Estates by Occupation (in N.Y. pounds)**

Occupation	Mean	S.D.	Number
AGENT BRITISH PACKETS	300.0	.0	1
ALE HOUSE PROPRIETOR	100.0	.0	1
ARMY OFFICER	325.0	.0	1
ATTRNY, ETC.	291.2	274.0	28
AUDITOR STATE	100.0	.0	1
BAKER	106.7	67.5	24
BALL COURT PROPRIETOR	70.0	.0	1
BARBER	50.0	.0	1
BATTER	75.0	.0	1
BLACKSMITH	63.1	31.2	8
BLOCK MAKER	150.0	70.7	2
BOARDING HSE PROPRIETOR	52.1	36.0	19
BOAT BUILDER	20.0	.0	1
BOATMAN	40.0	14.1	5
BOOKBINDR	87.5	88.3	2
BRASSFOUNDER	46.6	5.7	3
BREECHESMAKER	80.0	28.2	2
BREWER	200.0	176.0	6
BRICKLAYER, MASON	59.2	42.2	18
BROKER	1175.0	1887.4	4
BROKER, INSURANCE	215.0	219.0	5
BROKER, MONEY	125.0	106.0	2
BROKER, STOCK	275.0	106.0	2
BRUSH MAKER	50.0	.0	1
BUTCHER	81.2	94.0	8
CABINET MAKER	143.7	101.5	8
CAPTAIN, SHIP'S	103.5	89.4	7
CARPENTER, HOUSE	56.4	54.5	32
CARPENTER, SHIP	50.0	50.5	6
CARTMAN, CARMAN	33.2	26.4	42
CARVER AND GILDER	50.0	.0	2
CASE MAKER	30.0	.0	1
CAUKER	15.0	.0	1
CHAIRMAKER	110.0	108.3	5
CHANDLER, SHIP	1000.0	.0	1
CHANDLER, SOAP TALLO	76.0	33.6	5
CHIEF JUSTICE NY	400.0	.0	1
CHOCOLATE MAKER	225.0	176.7	2
CITY EMPLOYEE	200.0	.0	2
CLERGY	158.3	37.6	6
CLERK IN TREASURY	80.0	.0	1
CLOCKMAKER	150.0	70.7	2
COACH MAKER	100.0	.0	1
COACH SIGN PAINTER	40.0	.0	1
COACHMAN	100.0	.0	1
COBBLER, SHOEMAKER	60.4	45.4	64
COFFEEHOUSE PROPRIETOR	50.0	.0	3
COLLECTOR	30.0	.0	1
COMB MAKER	50.0	.0	1
CONFECTIONER	100.0	.0	1
CONSTABLE	25.0	7.0	2
COOK SHOP	25.0	.0	1
COOPER	85.0	73.8	17
COPPERSMITH	150.0	70.7	2
CURRIER	225.0	176.7	2

Table A2 (cont.)

Occupation	Mean	S.D.	Number
CUTLER	50.0	.0	1
DANCING MASTER	40.0	.0	1
DENTIST	135.0	162.6	2
DISTILLER	350.0	238.0	7
DOOR KEEPER	30.0	.0	1
DYER, SILK	87.5	53.0	2
FARMER	45.8	21.8	17
FISHERMAN	50.0	.0	1
FLORIST	100.0	.0	1
FRINGE MAKER	200.0	.0	1
FURRIER	162.5	123.7	2
GAUGER	100.0	.0	1
GLASS MAKER	60.0	.0	1
GLAZIER AND PAINTER	80.0	68.0	11
GLOVER	91.6	14.4	3
GOLDSMITH	65.0	13.2	3
GOVERNOR	1000.0	.0	1
GROCER	220.0	217.8	64
GUNSMITH	53.3	25.1	3
HAIRDRESSER	38.6	21.9	15
HARNESS MAKER	35.0	21.2	2
HATTER, MILLINER	110.4	84.2	12
HEEL MAKER	50.0	.0	1
HUCKSTER	250.0	70.7	2
INSPECTOR	103.3	65.3	6
INSURANCE SELLER	200.0	.0	1
IRON FOUNDRY PROPR	20.0	.0	1
IRON MONGER	291.1	196.2	17
JEWELER	625.0	718.1	6
JOINER	87.5	25.0	4
JOINER, HOUSE	50.0	35.3	4
JUDGE	400.0	.0	1
LABORER	25.0	22.9	3
LAPIDARY	20.0	.0	1
LEATHER MAKER	250.0	.0	1
LIVERY STABLER	75.7	60.2	7
LOCKSMITH	100.0	.0	1
LODGING HOUSE PROPR	50.0	.0	1
MANAGER	20.0	.0	1
MARINER	59.3	46.6	8
MATH INSTRUMENT MAKER	50.0	.0	1
MEASURER	33.3	20.8	3
MERCHANT, FLAXSEED	400.0	.0	1
MERCHANT, BOARD	300.0	.0	1
MERCHANT, LUMBER	300.0	141.4	2
MERCHANT, UNSPECIFIED	539.8	379.0	116
MERCHANT, WINE	750.0	353.5	2
MIDWIFE	50.0	.0	1
MILKMAN	30.0	.0	1
MILL SAW PROPRIETOR	100.0	.0	1
MUSIC MASTER	100.0	.0	1
MUSICIAN	20.0	.0	1
NAIL MAKER	200.0	.0	1
NOTARY PUBLIC	233.3	144.3	3
NY STATE EMPLOYEE	250.0	.0	1
OYSTERMAN	20.0	.0	2

Table A2 (cont.)

Occupation	Mean	S.D.	Number
PAINTER, MINIATURES	300.0	.0	1
PAPER HANGER	20.0	.0	1
PARCHMENT MAKER	50.0	.0	1
PEN MAKER	50.0	.0	1
PERFUMER, CHEMICAL	200.0	.0	1
PERUKE MAKER	30.0	.0	1
PEWTERER	250.0	.0	1
PHYSICIAN SURGEON	190.6	128.6	23
PILOT BRANCH COAST	85.7	62.6	7
PORT MASTER	475.0	176.7	2
PORT OFFICER	200.0	.0	1
PORTERHOUSE PROPRIETOR	25.0	.0	1
POTTER	50.0	.0	1
PRINTER	159.3	133.5	8
PROFESSOR	125.0	106.0	2
RAZOR GRINDER	30.0	.0	1
RETAILER	20.0	.0	1
RIGGER	75.0	66.1	3
SADDLER	68.0	29.4	5
SAIL MASTER	105.0	77.9	3
SAILMAKER	116.6	68.3	6
SCHOOL TEACHER	97.8	102.5	14
SEAMAN	150.0	.0	1
SEXTON	20.0	.0	1
SHIPWRIGHT	66.6	28.8	3
SHOP, CAKE	10.0	.0	1
SHOP, EARTHEN WARE	100.0	70.7	2
SHOP, SPIRIT	20.0	.0	1
SILVERSMITH	68.7	37.5	4
SINGING SCHOOLMASTER	65.0	21.2	2
STARCH MFG	400.0	.0	1
STATIONER	300.0	.0	1
STAYMAKER	20.0	.0	2
STONE CUTTER	62.5	26.2	4
STONE MASON	312.5	406.5	2
STORE, BOOK	300.0	141.4	2
STORE, CHINA	255.5	146.7	9
STORE, DRYGOODS	287.5	126.3	12
STORE, FRUIT	75.0	35.3	2
STORE, HARDWARE	100.0	.0	1
STORE, LEATHER	100.0	.0	1
STORE, SHOPKEEPER	185.3	210.4	133
STORE, TOBACCO	164.2	250.7	14
SUGAR MAKER	350.0	212.1	2
SURGICAL INST MAKER	250.0	.0	1
SURVEYOR	100.0	.0	1
MAKER	25.0	.0	1
TAILOR	72.5	68.3	48
TANNER	420.0	361.5	5
TAVERN KEEPER	75.3	67.1	56
TEA WATER MAN	50.0	0	1
TIDE WAITER	50.0	.0	1
TINSMITH	175.0	35.3	2
TRADER, FUR	175.0	106.0	2
TURNER	66.6	28.8	3

Table A2 (cont.)

Occupation	Mean	S.D.	Number
UPHLOSTERER	128.1	122.0	8
US GOVT EMPLOYEE	80.0	.0	1
VENDUE MASTER	271.0	268.8	10
WAREHOUSE SHOE PROPR	200.0	.0	1
WATCHMAKER, CASE MAKER	99.1	58.3	6
WEIGHER	100.0	.0	1
WHEELWRIGHT	35.0	13.2	3
WHITESMITH	50.0	.0	1
WOOL CARD MAKER	25.0	.0	1
WORKMAN	50.0	.0	1

Table A3 **Wealthiest 10 percent of Property Owners in New York City in 1789 (Value of Holdings in N. Y. State Pounds)**

Name	Value of Real Estate Holdings	No. of Properties
William Brownjohn (estate)	15,550	21
Archibold Kennedy	12,400	16
Isaac Roosevelt	11,720	29
Isaac Gouverneur	10,550	12
Thomas Ellison	11,110	29
Samuel Franklin	9,610	27
Thomas Gardiner	9,000	20
Jacob Lefferts	8,700	13
Alex Macomb	8,500	5
John Franklin	8,425	22
Peter Stuyvesant	8,910	3
Metcalf Eden	7,900	20
Moses Gomez (estate)	7,425	16
Nicholas Crugar	7,200	9
Thomas Teneyck	7,000	10
Robert Crommeline	7,000	8
Edmund Seaman	5,900	5
Augustus Van Cortland	5,580	18
Peter P. Van Zandt	5,500	8
Mrs. Livingston	5,340	15
Hugh Gaine	4,900	7
TOTALS	177,310	310
Ratio to total city Wealth & Population	(10.1%)	(0.7%)