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### Introduction, and my Sources

In Pennsylvania during the colonial and early American period, taxes were assessed and collected at the township level. Sadly, for many counties large swathes of these lists have disappeared while others have been preserved only in scattered archives and private collections. Furthermore, many of these surviving records are poorly organized and undated or ambiguously dated.

Fortunately for modern genealogists, around the turn of the 19th century, Pennsylvania Archivist William Egle and associates collected and preserved, then abstracted and published many of these early PA township tax lists in the *Pennsylvania Archives Series 3*, vol.s 11-22, and a comprehensive every-name index to these abstracts will be found at v27(A-CO, starting at p341), v28(CO-JU), v29(KA-RE), and v30(RE-ZY).

Since that time many additional lists have come to light and the LDS has done a pretty good job of finding collections and filming them, though there's ample reason to believe that there are also still many others extant, residing somewhat precariously in the basements of county courthouses or at underfunded county historical societies.

I myself know of several such cases of unfiled records. When I visited the WashingtonCo courthouse back about 2005, it took some time to find the county's township tax records stacked on top of a bookcase in a storage room adjacent to the law library in the courthouse basement. Where are these records today? Have they even been preserved?

The authorities of adjacent AlleghenyCo (which includes the important city of Pittsburgh) at some point discarded their county's old tax records, and the authorities of adjacent BeaverCo were in the process of doing so—ironically to clear room in a basement for some sort of Bicentennial celebration exhibit—when a local genealogist caught wind of this looming catastrophe and managed to rescue most of them, which have since found a somewhat precarious home with the minimally funded BeaverCo Historical Society, which at the time I visited lacked a building of its own and operated on sufferance out of rooms in the attic of one of the many Pennsylvania Carnegie Libraries.

On the other hand, the tax records of ChesterCoPA have been especially well and completely preserved, and I shall therefore use these as examples in what follows.

The inexperienced researcher who turns to the LDS FamilySearch Catalog in search of these annual ChesterCo township tax records is almost guaranteed to be frustrated because there are so many forms and types of these records, most of them unhelpfully titled. But there is one comprehensive series titled "Tax Transcripts", the individual volumes (digitized films assigned DGS numbers) accessible online through [this FamilySearch Catalog page](#). This series is relatively complete from the first years of ChesterCo's organization (starting in 1715) through the 1850s, and they appear to be the final, fair copy lists, many of them copied into booklets each year—whether just for the ChesterCo administrators or for the general government of Pennsylvania, I do not know.

### Persons Subject to the Pennsylvania Taxes

In colonial Pennsylvania and beyond, taxable persons fell into one of three categories:

- Landholders—those in possession of (though they may not have owned) taxable land;
- Inmates—heads of families (generally married men) who did not live on their own land;
- "Single men" or "Freemen" or some such designation—these were young unmarried men who were of age, but owned no land or other taxable property—a state that was considered undesirable, so these young unattached men were heavily taxed nonetheless.

### Tax List Types

These township lists consist of two types: Assessment lists that include, for each household, the name of the responsible householder, details of the property assessed, and sometimes also its total valuation and taxes due; and Collection lists that include only the names and the amounts due. Even for the especially complete ChesterCo, preserved assessment lists only begin to appear in 1764, often after that just one of these two types of lists survives, while a few years are missing altogether.

For the Assessment lists, the principal (land-holding) residents were generally listed first, in alpha order by first letter of surname, but the Inmates and Single Freemen were not generally alphabetized, probably because these names were collected *ad hoc* and not by a systematic geographical canvass.

My principal reason for thinking that these ChesterCo “tax transcripts” are the final fair copy lists filed with the county, and/or passed up the line to the Commonwealth authorities, is that they’ve mostly been preserved and archived in sets, many of them copied into tax booklets with tables of contents providing the page# of each township, or at least organized alphabetically by township. Also, some of them bear certifications of county commissioners, usually at the end of the set..

### The Tax Year before the Revolution didn’t coincide with the Calendar Year

Although the colonial Pennsylvania township tax lists are conventionally labeled by year, the assessments were generally gathered towards the end of each year, but the taxes weren’t due until about March of the following year, after a multi-month period for possible appeals. Although most of these lists are dated only by year, if that, a tax commissioner’s note at the end of the Collection Lists for the tax year 1774 (immediately preceding the Assessment List section for the same year) does that explicitly at FS [DGS 8631665, i#638](#), and there are others intrinsic dates that evince this pattern:

The foregoing rates were laid on the inhabitants of the county of Chester the latter end of the year 1774 and beginning of the year 1775 by the county assessor.

Arguably, the year of assessment should be considered the tax year, but the LDS archivist who made up and inserted the yearly film section titles was pleased to label this set of lists “1775”. The case for this practice is that presumably the period of final adjustment was used also to correct or purge the lists of references to people who had indeed been taxables during the preceding calendar year, but who had died or moved away before the final Collection list was made up: thus the date of the complete and corrected list should be considered the most accurate guide to a person’s residency.

My own convention in abstracting these colonial lists is to date them, e.g. 1774 > 1775.

### Taxes During the Revolution, 1776-1781

I haven’t made a close study of this chaotic period, so I will pass over this period for now except to make the following preliminary observations:

- no taxes were collected for the years 1776 and 1777
- both tax valuations and amounts due skyrocketed due to inflation of the currency
- as of 1778 the taxing regimen had changed to a new one (detailed below)
- as of 1781 a new onerous, but temporary, surcharge tax was added to defray the war debts

### The Tax Regimen and the Tax Year changed with the American Revolution

The Revolution and its aftermath brought significant changes to the taxing regimen of Pennsylvania, and one way it did this was by changing the timing of the tax season—or actually seasons, because new taxes were introduced. I’ve worked out this new taxing regimen by many hours of analysis of years [1783](#), [1785](#), and [1786](#)<sup>[1]</sup>,

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<sup>1</sup> The links are to my usual source, [the ChesterCo Tax Transcripts](#) filmed and digitized by the LDS at FamilySearch.

There was one simplifying feature of the new regimen for Pennsylvania taxation: the new process of assessment and collection was for the first time aligned with the calendar year, so the still sporadic year dates found on some of the lists are now no longer ambiguous in designating the Tax Year (which I have heretofore interpreted as the year of assessment, not the year of collection).

Otherwise, the foundational process of assessment and collection at the Pennsylvania township level continued as before, with virtually no change either to the things taxed (land, horses, cattle, and a few business-related and luxury items), or to the categories of persons taxed: land holders, inmates, and freemen.

But once the Revolution was successfully concluded, two new and onerous surcharge taxes were added: one to support the new quasi-national government; and the other to defray the huge accumulated debts from prosecuting the war itself. See the [Appendix](#), “The Disastrous Fiat Currency Regime of the Revolution and its Aftermath” for more on this.

### Taxation After the Revolution, 1783-1786

What my analysis of these years has discovered is that in 1783 there were three taxes: the so-called “county rates” which continued on much as before; the new state tax for carrying on the business of the national Confederation of States; and a third, special, surcharge tax to retire the late, unfortunately emitted “bills of credit”—the greatly depreciated Continental currency.

As for the period during which this third tax was collected, the LDS FamilySearch Catalog, as well as the specific tax transcripts films I’ve examined in detail, indicate that records for the year 1784 are missing, and this third tax was gone by 1785; the Catalog suggests that it began in 1781, so ran for just three years.

These two additional federal taxes were levied on the colonies/states in proportion to their populations to make up exactly the sum needed to balance the budget for the year. This was the same method of proportional “indirect” internal taxation allowed by the federal Constitution, and apparently the same principle of population-based taxation was applied in Pennsylvania on the county and township level, because assessment list of this period show different rates of about a penny a pound (240 pennies), plus or minus, being applied to the various townships that made up ChesterCo.

In order to make this new complex, proportional, yearly system work, it was necessary to speed up the assessment and collection process and to fit it into the same calendar year. As a result, starting (it appears from notes I’ve found amidst the tax papers) as early as 1778, the assessments were made from Jan-Mar of each year; the state taxes (both the regular yearly tax and the special assessment for retiring the Continentals) were collected by about April 10<sup>th</sup>; and the so-called “county rates” were collected by the middle of November.

### The Gory Details of my Analysis of the Years 1783-1786

While most of the many lists and documents and kinds of documents in these digitized films have year dates, there are only a few rare instances of specific dates associated with particular documents that have made it possible for me to definitively work out the sequence of yearly events for the annual post-Revolutionary tax cycle.

As with the colonial period, most of the documents can be categorized as either (in my parlance) assessment lists or collection lists: the assessment lists being the ones that list for each taxable household for a township the name of the householder and the land and taxable personal property for that household, and sometimes also its value and taxes due; while collection lists consist of just the names of the householder and the taxes due.

In these digitized films of my post-Revolutionary study period, these two types of records, covering two or three different taxation episodes have been grouped together by township, and most of them if they are dated at all have only year dates. However, a new, third, type of document has been included with them: an order by the county tax commissioner to the local township tax collector to

do his thing, and then to appear at an appointed place and day to host a final appeals session for his fellow township residents. And these orders do necessarily have specific dates: both the date of the order (either about the middle of March or the end of October) and the date of the appeal (either in the first 10 days of April, or the middle of November, respectively), though these orders fail to indicate just which of the two or three yearly taxes they pertain to.

The archivists who composed the papers that were originally filmed did seem to follow a consistent plan for organizing them within township, but, not finding any specific dates on the assessment or collection lists themselves, or any association between these order documents and the collection lists they pertained to, stopped short of supplying any guidance as to how to sort these different types and sets of tax records into any chronological order that mirrored the events they pertained to.

It was only by a lot of trolling that I found exactly two specific dates in this welter of data that can serve as typical framing dates for the compilation of the yearly assessment lists (as well as supporting the conclusion that there was only one such assessment, even though one sometimes finds two assessment lists of slightly different forms in the preserved records). The first of these dates, "[December the 16<sup>th</sup> ... 1784](#)", I found in the header text for one of the 1785 assessment lists for W.FallowfieldTwp, and the second, "[Feb<sup>r</sup><sup>uary</sup> 23<sup>r</sup><sup>rd</sup> 1786](#)", was written in at the end of an assessment list for GoshenTwp in 1786. From this, and from the fact that the earliest order documents were dated in the middle of March, I infer, that the assessments were made in the first three calendar months of the year.

Since at least two, and for 1783 three, taxes were assessed and collected by the township tax collectors each year, there should be, and usually are, at least two corresponding collection lists for each township (although more often than not in these filmed records, there are several versions of the same list with minor differences). One type of collection list each year is invariably identified as "the county rate" list, even though: (a) it was at the township level that all the assessing and collecting was done; (b) the rates varied by township within county; and (c) the amounts collected were presumably shared between township, county, and state.

The other type of collection list is variously headed otherwise (one favored phrase is "annual interest") to indicate that it's the additional tax levied on the state that year for the purpose of balancing the yearly budget or of defraying the state or federal debt. For 1783 only I came across one or two collection lists that were headed as being for the purpose of redeeming and retiring the "bills of credit"—the Continental currency—the greatly depreciated paper money backed by nothing but legal tender laws, and issued for the purpose of "paying" people for their property that the nascent Confederated government and its military found expedient to appropriate.

Only very rarely do any of these collection lists (or any of the other digitized documents) specify the actual tax rates: it has only been by comparing the pounds/shillings/pence taxed to the same people on different lists that I've been able to infer that the state and federal rates were multiples of the county rate, and in some cases, where the assessment lists have included valuation and tax information, just what the foundational county tax rates were.

Having discovered that, I was able to reliably infer that there can only have been one assessment period each year, since all the taxes collected were based on the same assessed valuations.

As a final step in my analysis, I found an instance where the two dated orders to collect the taxes for a particular township were directed to two different people, and then found the name of the collector for the March-April period inscribed on the back of a collection list whose amounts were multiples of the county rate for that year. This supported the inference that, somewhat counterintuitively, it was the heavy state taxes that were collected in the spring, with the regular local "county rates" deferred until late fall. Since in 1783, the yearly state tax was 8x the local "county rate", and the special surcharge for redeeming the paper money was 16x, making these two onerous taxes together in effect a 10% property tax, one might suppose that it would have been their collection that would have been deferred to the fall after the harvest had been brought in.

### My Abstracting Conventions

In general, I've omitted from my abstracts the assessed monetary values, the tax rates and the taxes due themselves. Therefore, where both Assessment and Collection lists exist, I've generally abstracted only the Assessment lists: the name of the taxable person, their taxable property in land and livestock, and whether they fall into the category of Inmates or Freeman.

For the years before 1778, when taxes were assessed by late fall, and collected only in early spring, I've identified those years, as, for example: 1774 > 1775.

Otherwise, my conventions and abbreviations in abstracting these lists are few:

**a**(cres **h**(orses **c**(attle **s**(heep

and I've conventionalized the categories of adult (aged 21+) taxables who weren't assessed for taxable personal property as either an **"INMATE"** (a landless married resident) or a **"SINGLE FREEMAN"**.

## Appendix

### The Disastrous Fiat Currency Regime of the Revolution and its Aftermath

To finance the Revolution, the Continental authorities issued massive amounts of fiat paper money with no backing by real money—gold and silver—and this policy gradually, then suddenly, led to runaway inflation, as this counterfeit money depreciated rapidly to a tiny fraction of its nominal value and like all fiat currency (like the modern US\$) eventually became all but worthless. In consequence of this, the prices of hard assets, land and taxable property, skyrocketed and taxes on this property did too, wreaking manifold injustices on people who were forced by legal tender laws to accept this near-worthless paper.

However, the Founding Fathers, unlike today's bloated and unscrupulous politicians and bureaucrats, were persuaded by the likes of Alexander Hamilton to redeem this near worthless paper currency at par in gold or silver and to that end, as representatives of the Confederated states, they levied a heavy surcharge tax on all the states, in addition to the new quasi-federal tax that was levied in the same way to finance the few activities of the nascent peacetime federal government.

The Founding Fathers weren't saints, though they were statesmen and not just scallywags like the present crop of politicians, and Alexander Hamilton in particular was considered by many contemporaries to be an upstart and a man on the make—though it seems that he wasn't personally venal. But many well-informed governmental insiders, some of them Hamilton's own cronies, tipped off to the emerging redemption policy, went around buying up the near worthless Continentals at ten cents on the dollar from desperate ordinary citizens, and thus through this inexpensive speculation, which amounted to insider trading, they profiteered handsomely off of these well-intentioned government policies.

And it is precisely because the delegates to the 1787 Constitutional Convention had this sorry example of fiat money before them that in the Constitution they devised they both banned the states from "emitting bills of credit" (pumping out counterfeit fiat paper money), **and** voted down in the Convention, after debate, 9-2 by the state delegations, a proposal to grant such a power to the federal government<sup>[2]</sup>—a legal restriction that was respected until the counter-revolution that we call the Civil War undermined the Constitution and began the process of ending the legitimacy of the Fathers' governmental project.

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<sup>2</sup> *Notes on the Debates in the Federal Convention of 1787, reported by James Madison* (Ohio University Press, 1966), 470-1