

Chapter 3

OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT

Tables 1 to 3 present statistics for the United States, by government insurance status of the mortgage; in addition, table 3 contains data for each of the four census regions. Tables 4 to 19, and corresponding tables with suffix letters, present data for the United States by government insurance status, and for territory inside and outside standard metropolitan areas. The tables are numbered to correspond with tables containing essentially the same subjects in all chapters. The suffix identification and page numbers for the tables are given in the index below.

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| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| United States: | | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page | Page |
| All mortgages.. | ... | 157 | 157 | 162 | 169 | 190 | 197 | 205 | 212 | 215 | 225 | 230 | 235 | 241 | 251 | 263 | 272 | 288 | 294 | 304 |
| Conventional.. | a | (1) | (1) | (1) | 172 | 191 | 199 | 206 | 212 | 218 | 226 | 231 | 236 | 243 | 254 | 264 | 274 | 289 | 296 | 306 |
| FHA-insured... | b | (1) | (1) | (1) | 180 | 193 | ... | 208 | ... | 220 | 227 | ... | 237 | 245 | 256 | 266 | 280 | 290 | 298 | 310 |
| VA-guaranteed. | c | (1) | (1) | (1) | 182 | 193 | ... | 209 | 214 | 221 | 227 | 232 | 238 | 247 | 257 | 267 | 282 | 291 | ... | 311 |
| Inside standard metro. areas, all mortgages.. | d | ... | ... | ... | 184 | 194 | 201 | 210 | 214 | 222 | 228 | 232 | 239 | 248 | 259 | 269 | 284 | 292 | 300 | 312 |
| Outside standard metro. areas, all mortgages.. | e | ... | ... | ... | 187 | 195 | 203 | 211 | 215 | 224 | 229 | 233 | 240 | 250 | 261 | 270 | 286 | 293 | 302 | 314 |

¹ Statistics by government insurance status are included in the table for all mortgages.

RESIDENTIAL FINANCING

Table 3.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Table with columns: Subject, Total mortgaged properties (Total, With no second mortgage, With second mortgage), Properties with government-insured first mortgage (FHA: Total, With no second mortgage, VA guaranteed second mortgage, With conventional second mortgage; VA: Total, With no second mortgage, With conventional second mortgage), Properties with conventional first mortgage (Total, With no second mortgage, With conventional second mortgage). Rows include: UNITED STATES, Total properties, Business Floor Space on Property, Type of Structure, Number of Rooms, Year Structure Built, Year Structure Acquired, Structure Now or Previously Occupied When Acquired, Purchase Price, Market Value.

RESIDENTIAL FINANCING

Table 3.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

Main table with columns for Subject, Total mortgaged properties, Properties with government-insured first mortgage (FHA, VA), and Properties with conventional first mortgage. Rows include categories like 'UNITED STATES—Con.', 'First Mortgage Loan on Property as Percent of Purchase Price', 'Veteran Status of Owner', 'Color of Owner', 'Sex and Age of Owner', and 'Relationship of Owner to Head of Household'.

RESIDENTIAL FINANCING

Table 3.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

(Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100)

Table with columns for Subject, Total mortgaged properties, Properties with government-insured first mortgage (FHA, VA), and Properties with conventional first mortgage. Rows include regional data (Northeast, North Central) and detailed characteristics like Number of Rooms, Color of Owner, Income of Primary Families, and Interest and Principal Payments.

1 Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 3.—OWNER-OCCUPIED PROPERTIES WITH ONE DWELLING UNIT: PROPERTY AND OWNER CHARACTERISTICS, BY GOVERNMENT INSURANCE STATUS OF FIRST MORTGAGE, FOR THE UNITED STATES, BY REGIONS: 1950—Con.

[Number of mortgaged properties. Median not shown where number of sample cases reported is less than 100]

| Subject | Total mortgaged properties | | | Properties with government-insured first mortgage | | | | | | Properties with conventional first mortgage | | | | |
|------------------------------------------------------------------------------------------------|----------------------------|-------------------------|----------------------|---------------------------------------------------|-------------------------|------------------------------------|-----------------------------------|---------|-------------------------|---------------------------------------------|-------------------------|-----------------------------------|-----------------------------------|--|
| | Total | With no second mortgage | With second mortgage | FHA | | | VA | | | Total | With no second mortgage | With conventional second mortgage | | |
| | | | | Total | With no second mortgage | With VA guaranteed second mortgage | With conventional second mortgage | Total | With no second mortgage | | | | With conventional second mortgage | |
| WEST | | | | | | | | | | | | | | |
| Total properties..... | 1,274,500 | 1,101,952 | 172,548 | 293,719 | 198,687 | 86,110 | 8,920 | 174,919 | 166,869 | 8,090 | 805,865 | 736,397 | 69,468 | |
| Number of Rooms | | | | | | | | | | | | | | |
| Less than 4 rooms..... | 91,890 | 84,491 | 7,399 | 3,599 | 2,275 | 1,184 | 141 | 4,585 | 4,199 | 386 | 83,707 | 78,017 | 5,691 | |
| 4 rooms..... | 304,555 | 293,839 | 10,716 | 73,818 | 43,182 | 28,594 | 2,043 | 52,145 | 51,245 | 900 | 178,591 | 159,412 | 19,179 | |
| 5 rooms..... | 439,208 | 377,822 | 61,386 | 118,574 | 80,782 | 34,717 | 3,075 | 72,635 | 68,937 | 3,698 | 248,001 | 228,105 | 19,895 | |
| 6 rooms..... | 269,459 | 230,370 | 39,087 | 69,870 | 48,868 | 17,650 | 3,357 | 35,862 | 33,628 | 2,234 | 163,729 | 147,878 | 15,852 | |
| 7 rooms or more..... | 134,642 | 124,270 | 10,372 | 21,547 | 19,547 | 1,826 | 176 | 6,321 | 5,778 | 543 | 106,774 | 98,926 | 7,849 | |
| Not reported..... | 34,748 | 31,181 | 3,567 | 6,311 | 4,035 | 2,142 | 134 | 3,374 | 3,084 | 290 | 25,063 | 24,060 | 1,003 | |
| Color of Owner | | | | | | | | | | | | | | |
| White..... | 1,114,654 | 970,969 | 143,685 | 265,025 | 183,439 | 74,550 | 7,039 | 155,644 | 148,801 | 6,843 | 693,987 | 638,730 | 55,257 | |
| Nonwhite..... | 26,022 | 20,373 | 5,649 | 3,305 | 1,666 | 1,385 | 255 | 2,232 | 2,043 | 189 | 20,484 | 16,663 | 3,822 | |
| Not reported..... | 133,826 | 110,612 | 23,214 | 25,387 | 13,583 | 10,176 | 1,629 | 17,044 | 16,025 | 1,019 | 91,394 | 81,004 | 10,390 | |
| Properties with owner who is head of household or related to head... | 1,144,844 | 995,233 | 149,611 | 269,640 | 185,361 | 77,084 | 7,202 | 158,175 | 151,141 | 7,034 | 717,037 | 658,739 | 58,302 | |
| Income of Primary Families and Individuals | | | | | | | | | | | | | | |
| Less than \$2,000..... | 112,905 | 104,163 | 8,742 | 13,312 | 9,286 | 3,069 | 959 | 5,856 | 5,522 | 334 | 93,740 | 89,355 | 4,384 | |
| \$2,000 to \$2,499..... | 64,229 | 58,120 | 6,109 | 7,581 | 4,723 | 2,715 | 145 | 7,608 | 7,608 | ... | 49,041 | 45,791 | 3,250 | |
| \$2,500 to \$2,999..... | 81,090 | 71,832 | 9,258 | 11,876 | 6,909 | 4,535 | 434 | 11,804 | 11,226 | 578 | 57,410 | 53,697 | 3,714 | |
| \$3,000 to \$3,499..... | 136,529 | 117,267 | 19,262 | 27,439 | 16,492 | 10,276 | 670 | 25,452 | 24,774 | 678 | 83,639 | 76,001 | 7,639 | |
| \$3,500 to \$3,999..... | 134,806 | 113,848 | 20,958 | 33,472 | 21,180 | 11,436 | 857 | 26,836 | 24,747 | 2,089 | 74,500 | 67,922 | 6,577 | |
| \$4,000 to \$4,499..... | 123,208 | 105,253 | 17,955 | 32,267 | 21,922 | 9,711 | 634 | 22,029 | 20,477 | 1,552 | 68,911 | 62,854 | 6,057 | |
| \$4,500 to \$4,999..... | 90,081 | 77,374 | 12,707 | 25,311 | 17,422 | 7,584 | 305 | 13,307 | 12,592 | 715 | 51,465 | 47,361 | 4,103 | |
| \$5,000 to \$5,999..... | 146,032 | 124,491 | 21,541 | 46,335 | 32,914 | 12,599 | 822 | 18,097 | 17,698 | 399 | 81,601 | 73,880 | 7,722 | |
| \$6,000 to \$7,999..... | 124,076 | 107,364 | 16,712 | 38,962 | 29,158 | 8,571 | 1,233 | 15,220 | 14,821 | 399 | 69,893 | 63,385 | 6,510 | |
| \$8,000 to \$9,999..... | 34,543 | 30,380 | 4,163 | 12,101 | 9,394 | 2,599 | 109 | 1,906 | 1,906 | ... | 20,538 | 18,882 | 1,656 | |
| \$10,000 or more..... | 42,466 | 38,300 | 4,166 | 10,252 | 8,890 | 1,028 | 335 | 3,560 | 3,560 | ... | 28,653 | 25,852 | 2,803 | |
| Not reported..... | 54,879 | 47,041 | 7,838 | 10,732 | 7,071 | 2,961 | 699 | 6,500 | 6,210 | 290 | 37,646 | 33,759 | 3,887 | |
| Median income.....dollars.. | 4,000 | 4,000 | 4,100 | 4,500 | 4,700 | 4,200 | ... | 3,900 | 3,900 | ... | 3,800 | 3,800 | 4,100 | |
| Interest and Principal Payments on all Mortgages on Property as Percent of Income ¹ | | | | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments | 1,112,496 | 964,128 | 148,368 | 269,642 | 185,363 | 77,085 | 7,204 | 158,178 | 151,143 | 7,035 | 684,681 | 627,635 | 57,056 | |
| Less than 5 percent..... | 38,599 | 37,558 | 1,041 | 14,517 | 14,328 | 189 | ... | 446 | 446 | ... | 23,637 | 22,785 | 852 | |
| 5 to 9 percent..... | 278,729 | 262,230 | 16,499 | 99,390 | 87,336 | 11,363 | 692 | 27,437 | 27,292 | 145 | 151,906 | 147,605 | 4,301 | |
| 10 to 14 percent..... | 301,100 | 260,288 | 40,812 | 74,168 | 43,355 | 29,143 | 1,671 | 62,809 | 61,569 | 1,240 | 164,125 | 155,365 | 8,763 | |
| 15 to 19 percent..... | 186,931 | 147,600 | 39,331 | 36,926 | 14,803 | 21,013 | 1,111 | 37,562 | 34,989 | 2,573 | 112,445 | 97,811 | 14,635 | |
| 20 to 24 percent..... | 77,409 | 61,659 | 15,750 | 8,379 | 2,107 | 6,122 | 153 | 11,504 | 9,818 | 1,686 | 37,524 | 49,736 | 7,791 | |
| 25 to 29 percent..... | 35,917 | 27,778 | 8,139 | 4,525 | 1,425 | 2,052 | 1,050 | 2,305 | 2,000 | 305 | 29,086 | 24,353 | 4,732 | |
| 30 to 34 percent..... | 22,852 | 19,076 | 3,776 | 3,365 | 1,510 | 1,278 | 578 | 1,491 | 1,445 | 46 | 17,996 | 16,123 | 1,875 | |
| 35 to 39 percent..... | 11,259 | 9,949 | 1,310 | 950 | 806 | ... | 145 | 618 | 618 | ... | 9,691 | 8,326 | 1,165 | |
| 40 percent or more..... | 66,022 | 56,304 | 9,718 | 6,438 | 3,732 | 1,936 | 770 | 3,946 | 3,196 | 750 | 55,638 | 49,374 | 6,264 | |
| Income \$10,000 or more..... | 41,679 | 37,513 | 4,166 | 10,252 | 8,890 | 1,028 | 335 | 3,560 | 3,560 | ... | 27,866 | 25,064 | 2,803 | |
| Income not reported..... | 51,999 | 44,173 | 7,826 | 10,732 | 7,071 | 2,961 | 699 | 6,500 | 6,210 | 290 | 34,767 | 30,893 | 3,875 | |
| Median percent..... | 14 | 13 | 17 | 11 | 9 | 14 | ... | 14 | 14 | ... | 15 | 14 | 19 | |

¹ Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 4.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

Table with multiple columns: Subject, Total, Holder of first mortgage (Commercial bank or trust company, Mutual savings bank, Savings and loan association, Life insurance company, Mortgage company, Federal National Mortgage Association, Individual, Other), Total, Holder of first mortgage (Commercial bank or trust company, Mutual savings bank, Savings and loan association, Life insurance company, Mortgage company, Federal National Mortgage Association, Individual, Other). Rows include TERM OF MORTGAGE--Con., YEAR MORTGAGE DUE, INTEREST RATE, METHOD OF PAYMENT, MORTGAGE LOAN, and MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 4.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

(Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100)

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|---------|-----------------------------------------------------------|---------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | Total | Holder of first mortgage | | | | | | | | |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | | Other | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE—Con. | | | | | | | | | | | | | | | | | | |
| 80 to 84 percent..... | 538,108 | 107,209 | 46,036 | 110,166 | 116,251 | 12,667 | 14,547 | 110,904 | 20,334 | 2,542 | 542 | 261 | 472 | 677 | 62 | 88 | 349 | 91 |
| 85 to 89 percent..... | 464,173 | 94,450 | 48,556 | 83,520 | 102,124 | 9,859 | 10,927 | 91,638 | 23,099 | 2,277 | 460 | 277 | 367 | 591 | 53 | 72 | 358 | 99 |
| 90 to 94 percent..... | 343,626 | 72,599 | 30,756 | 73,451 | 66,052 | 6,565 | 9,927 | 66,841 | 17,435 | 1,643 | 360 | 169 | 335 | 362 | 37 | 74 | 242 | 63 |
| 95 to 99 percent..... | 112,620 | 22,930 | 6,423 | 21,840 | 18,738 | 2,475 | 13,645 | 22,486 | 4,080 | 645 | 124 | 46 | 107 | 125 | 14 | 98 | 105 | 26 |
| 100 percent or more..... | 608,997 | 113,172 | 26,546 | 122,905 | 52,304 | 13,071 | 74,080 | 177,528 | 29,292 | 2,672 | 502 | 130 | 531 | 321 | 77 | 531 | 472 | 107 |
| Purchase price not reported or property not acquired by purchase..... | 45,704 | 8,678 | 8,882 | 10,537 | 3,089 | 81 | 67 | 12,749 | 1,624 | 137 | 30 | 14 | 39 | 17 | ... | ... | 35 | 2 |
| Median percent..... | 75 | 74 | 76 | 70 | 77 | 84 | 100+ | 75 | 81 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 2,151,149 | 508,868 | 115,261 | 655,823 | 77,786 | 19,201 | 861 | 668,058 | 105,293 | 2,208 | 517 | 124 | 718 | 97 | 19 | ... | 638 | 94 |
| \$2,000 to \$2,999..... | 1,059,900 | 243,611 | 68,344 | 352,617 | 72,373 | 5,890 | 774 | 278,994 | 37,298 | 2,591 | 609 | 166 | 860 | 181 | 14 | 2 | 668 | 90 |
| \$3,000 to \$3,999..... | 889,400 | 207,691 | 68,266 | 268,811 | 107,249 | 9,293 | 4,305 | 190,373 | 33,455 | 3,042 | 709 | 238 | 923 | 371 | 32 | 15 | 640 | 113 |
| \$4,000 to \$4,999..... | 669,335 | 143,979 | 50,855 | 198,904 | 116,642 | 7,149 | 11,961 | 124,360 | 15,489 | 2,960 | 638 | 223 | 880 | 520 | 32 | 55 | 543 | 70 |
| \$5,000 to \$5,999..... | 596,842 | 120,270 | 47,769 | 155,286 | 140,934 | 9,702 | 16,798 | 88,017 | 18,069 | 3,258 | 656 | 261 | 849 | 774 | 54 | 93 | 471 | 99 |
| \$6,000 to \$6,999..... | 566,525 | 124,129 | 54,254 | 116,618 | 154,002 | 8,743 | 32,068 | 56,563 | 20,151 | 3,644 | 799 | 352 | 747 | 990 | 56 | 211 | 360 | 131 |
| \$7,000 to \$7,999..... | 493,599 | 112,683 | 57,138 | 97,988 | 130,640 | 10,241 | 32,953 | 36,509 | 15,457 | 3,668 | 837 | 425 | 727 | 971 | 77 | 247 | 269 | 114 |
| \$8,000 to \$8,999..... | 249,468 | 50,104 | 33,005 | 49,069 | 67,563 | 4,078 | 19,655 | 21,557 | 4,445 | 2,095 | 419 | 276 | 411 | 571 | 35 | 166 | 181 | 37 |
| \$9,000 to \$9,999..... | 169,149 | 32,445 | 21,955 | 35,227 | 45,818 | 3,610 | 14,988 | 11,654 | 3,452 | 1,888 | 304 | 207 | 330 | 430 | 34 | 142 | 109 | 32 |
| \$10,000 to \$10,999..... | 66,044 | 14,550 | 7,056 | 16,124 | 16,333 | 891 | 100 | 9,401 | 1,591 | 683 | 149 | 74 | 167 | 170 | 9 | 1 | 97 | 17 |
| \$11,000 to \$11,999..... | 43,152 | 7,716 | 4,257 | 11,545 | 12,494 | 314 | ... | 5,420 | 1,407 | 494 | 88 | 49 | 132 | 143 | 4 | ... | 63 | 16 |
| \$12,000 to \$14,999..... | 64,514 | 12,127 | 4,380 | 16,752 | 17,958 | 1,137 | ... | 10,925 | 1,237 | 858 | 162 | 59 | 219 | 238 | 15 | ... | 145 | 16 |
| \$15,000 or more..... | 32,520 | 9,242 | 1,795 | 3,999 | 9,554 | 277 | ... | 5,630 | 2,022 | 589 | 175 | 31 | 69 | 160 | 4 | ... | 108 | 41 |
| Median debt.....dollars.. | 3,300 | 3,100 | 4,300 | 2,900 | 5,700 | 4,800 | 7,000 | 2,300 | 2,600 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 3,900 | 3,800 | 4,700 | 3,600 | 5,800 | 4,800 | 6,900 | 2,800 | 3,400 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | | | | | | | | | |
| Mortgages with payments which include other items.. | 3,371,140 | 693,112 | 303,099 | 1,171,517 | 771,151 | 59,448 | 134,363 | 111,676 | 126,613 | 16,592 | 3,393 | 1,710 | 4,623 | 4,550 | 333 | 931 | 356 | 695 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | | | | | | | | | |
| No other items..... | 1,136,922 | 387,266 | 103,983 | 98,935 | 465,365 | 32,902 | 23,329 | ... | 25,144 | 6,103 | 1,864 | 600 | 518 | 2,682 | 180 | 137 | ... | 123 |
| Other items..... | 39,095 | 9,566 | 8,712 | 5,856 | 12,305 | 553 | 764 | ... | 1,340 | 205 | 39 | 49 | 32 | 72 | 3 | 6 | ... | 6 |
| Real estate taxes, fire and hazard insurance premiums, with: | | | | | | | | | | | | | | | | | | |
| No other items..... | 1,300,162 | 211,871 | 80,447 | 563,322 | 199,500 | 20,235 | 104,452 | 61,734 | 58,599 | 6,691 | 1,163 | 507 | 2,276 | 1,263 | 121 | 747 | 215 | 399 |
| Ground rent..... | 38,471 | 322 | 2,613 | 28,193 | 2,376 | 202 | 1,719 | 2,070 | 977 | 151 | 1 | 15 | 93 | 15 | 1 | 1.3 | 6 | 6 |
| Life insurance premiums..... | 24,359 | 332 | 53 | 19,934 | 2,383 | 342 | ... | 669 | 588 | 107 | ... | ... | 92 | 9 | ... | ... | 2 | 3 |
| Real estate taxes..... | 597,195 | 67,626 | 99,125 | 362,716 | 28,481 | 1,404 | 54 | 25,368 | 12,424 | 2,389 | 271 | 499 | 1,306 | 194 | 4 | ... | 76 | 38 |
| Fire and hazard insurance premiums..... | 38,554 | 8,609 | 469 | 16,332 | 847 | 766 | 764 | 8,481 | 2,584 | 104 | 24 | 1 | 48 | 5 | 3 | 4 | 14 | 5 |
| Life insurance premiums..... | 66,920 | 374 | 268 | 5,882 | 46,851 | ... | ... | 145 | 13,790 | 331 | 1 | 2 | 18 | 235 | ... | ... | 1 | 74 |
| Other combinations: | | | | | | | | | | | | | | | | | | |
| Including real estate taxes... Not including real estate taxes..... | 98,300 | 6,288 | 7,391 | 54,708 | 10,195 | 2,816 | 2,992 | 6,203 | 7,647 | 410 | 28 | 37 | 198 | 58 | 20 | 23 | 20 | 26 |
| | 31,162 | 848 | 38 | 15,639 | 2,848 | 228 | 289 | 7,306 | 3,910 | 102 | 2 | ... | 43 | 18 | ... | 2 | 21 | 15 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 4a.—CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | | |
|------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-------|------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | Individual | Other |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | | | |
| INSIDE STANDARD METRO- POLITAN AREAS—Con. | | | | | | | | | | | | | | | | | | | |
| Items Included in Periodic Payments With Interest and Principal | | | | | | | | | | | | | | | | | | | |
| Mortgage with payments which include other items.. | 1,091,634 | 83,724 | 88,162 | 648,559 | 119,216 | 8,634 | ... | 82,514 | 60,648 | 4,433 | 291 | 423 | 2,293 | 668 | 41 | ... | 292 | 424 | |
| Real estate taxes, and fire and hazard insurance premiums, with: | | | | | | | | | | | | | | | | | | | |
| No other items..... | 508,606 | 37,716 | 32,259 | 298,193 | 57,471 | 5,668 | ... | 45,553 | 31,746 | 2,261 | 139 | 162 | 1,117 | 339 | 28 | ... | 179 | 297 | |
| Ground rent..... | 27,809 | 150 | 905 | 23,001 | 602 | 164 | ... | 2,070 | 918 | 83 | ... | 5 | 62 | 3 | 1 | ... | 6 | 6 | |
| Life insurance premiums..... | 15,400 | 332 | 53 | 12,831 | 1,288 | ... | ... | 337 | 500 | 48 | ... | ... | 40 | 4 | ... | ... | 1 | 2 | |
| Real estate taxes..... | 393,795 | 38,802 | 50,917 | 255,777 | 15,930 | 1,072 | ... | 22,145 | 9,153 | 1,453 | 138 | 239 | 871 | 100 | 4 | ... | 70 | 30 | |
| Fire and hazard insurance premiums..... | 14,945 | 2,439 | 110 | 7,602 | 448 | 434 | ... | 3,203 | 688 | 45 | 2 | ... | 30 | 2 | 3 | ... | 6 | 2 | |
| Life insurance premiums..... | 52,651 | 374 | 268 | 3,246 | 37,880 | ... | ... | 145 | 10,737 | 264 | 1 | 2 | 11 | 191 | ... | ... | 1 | 58 | |
| Other combinations: | | | | | | | | | | | | | | | | | | | |
| Including real estate taxes... | 58,622 | 3,284 | 3,650 | 37,627 | 3,183 | 1,068 | ... | 5,010 | 4,740 | 204 | 9 | 14 | 129 | 13 | 5 | ... | 17 | 17 | |
| Not including real estate taxes..... | 19,806 | 607 | ... | 10,282 | 2,414 | 228 | ... | 4,051 | 2,166 | 75 | 1 | ... | 32 | 16 | ... | ... | 12 | 12 | |
| OUTSIDE STANDARD METRO- POLITAN AREAS | | | | | | | | | | | | | | | | | | | |
| Total..... | 1,665,840 | 402,740 | 74,972 | 481,391 | 52,159 | 7,175 | ... | 567,798 | 79,607 | 3,812 | 832 | 210 | 1,084 | 232 | 12 | ... | 1,261 | 182 | |
| Manner Mortgage Acquired by Present Holder | | | | | | | | | | | | | | | | | | | |
| Purchased..... | 116,480 | 14,394 | 2,866 | 18,195 | 8,858 | 1,080 | ... | 62,259 | 8,829 | 254 | 31 | 5 | 38 | 35 | 2 | ... | 121 | 21 | |
| Originated..... | 1,549,359 | 388,345 | 72,106 | 463,197 | 43,301 | 6,095 | ... | 505,540 | 70,777 | 3,558 | 801 | 205 | 1,046 | 196 | 9 | ... | 1,140 | 161 | |
| Form of Debt | | | | | | | | | | | | | | | | | | | |
| Mortgage or deed of trust..... | 1,459,580 | 387,445 | 74,097 | 464,550 | 51,423 | 7,175 | ... | 417,422 | 57,470 | 3,310 | 809 | 207 | 1,050 | 229 | 12 | ... | 893 | 110 | |
| Contract to purchase..... | 206,259 | 15,294 | 875 | 16,842 | 736 | ... | ... | 150,376 | 22,136 | 502 | 23 | 2 | 34 | 3 | ... | ... | 368 | 72 | |
| Service of Mortgage | | | | | | | | | | | | | | | | | | | |
| Hold and service mortgage..... | 1,576,402 | 396,927 | 74,511 | 477,444 | 41,621 | 6,781 | ... | 500,965 | 78,154 | 3,588 | 826 | 208 | 1,076 | 189 | 11 | ... | 1,100 | 179 | |
| Hold mortgage only..... | 89,436 | 5,813 | 460 | 3,948 | 10,538 | 394 | ... | 66,833 | 1,452 | 225 | 6 | 2 | 9 | 43 | 1 | ... | 161 | 3 | |
| Origin and Purpose of First Mortgage | | | | | | | | | | | | | | | | | | | |
| Mortgages made or assumed at time property acquired..... | 1,032,323 | 187,521 | 45,463 | 285,080 | 34,792 | 4,199 | ... | 419,460 | 55,809 | 2,618 | 451 | 133 | 713 | 158 | 9 | ... | 1,012 | 143 | |
| Mortgage refinanced or renewed.. | 288,240 | 86,821 | 17,856 | 109,889 | 12,779 | 342 | ... | 52,293 | 8,267 | 650 | 178 | 53 | 239 | 54 | ... | ... | 108 | 16 | |
| To increase loan for improve- ments or repairs..... | 110,093 | 28,067 | 4,894 | 60,877 | 3,361 | 197 | ... | 11,642 | 1,056 | 248 | 61 | 17 | 134 | 6 | ... | ... | 26 | 2 | |
| To increase loan for other reasons..... | 48,558 | 19,141 | 2,284 | 16,954 | 2,670 | 145 | ... | 6,394 | 970 | 121 | 43 | 8 | 44 | 12 | ... | ... | 13 | 2 | |
| To secure better terms..... | 50,792 | 12,539 | 2,903 | 15,458 | 4,548 | ... | ... | 10,729 | 4,617 | 133 | 29 | 14 | 34 | 19 | ... | ... | 27 | 10 | |
| To renew or extend loan without increasing amount.... | 49,529 | 19,281 | 5,381 | 5,060 | 1,033 | ... | ... | 18,131 | 644 | 83 | 27 | 6 | 7 | 7 | ... | ... | 34 | 1 | |
| For other purpose..... | 29,268 | 7,793 | 2,394 | 11,540 | 1,167 | ... | ... | 5,397 | 980 | 65 | 18 | 8 | 20 | 10 | ... | ... | 8 | 1 | |
| Mortgage placed later than acquisition of property..... | 345,277 | 128,402 | 11,654 | 86,423 | 4,588 | 2,634 | ... | 96,046 | 15,531 | 545 | 202 | 24 | 133 | 20 | 3 | ... | 141 | 23 | |
| To make improvements or repairs..... | 163,122 | 55,551 | 6,132 | 55,686 | 1,550 | 871 | ... | 37,553 | 5,781 | 238 | 77 | 14 | 78 | 6 | 2 | ... | 54 | 7 | |
| To invest in other properties.. | 23,262 | 5,953 | 123 | 4,756 | 961 | ... | ... | 10,976 | 493 | 49 | 8 | ... | 13 | 6 | ... | ... | 21 | ... | |
| To invest in business other than real estate..... | 40,141 | 18,871 | 631 | 5,756 | 342 | ... | ... | 13,567 | 975 | 103 | 58 | 1 | 15 | 3 | ... | ... | 23 | 3 | |
| For other purpose..... | 118,752 | 48,027 | 4,768 | 20,225 | 1,735 | 1,763 | ... | 33,950 | 8,282 | 155 | 59 | 9 | 27 | 5 | 1 | ... | 43 | 13 | |
| Lender of Refinanced or Renewed Mortgage | | | | | | | | | | | | | | | | | | | |
| Total refinanced or renewed mortgages..... | 288,240 | 86,821 | 17,856 | 109,889 | 12,779 | 342 | ... | 52,293 | 8,267 | 650 | 178 | 53 | 239 | 55 | ... | ... | 108 | 16 | |
| Same lender..... | 208,701 | 62,976 | 15,375 | 84,868 | 6,585 | 197 | ... | 35,047 | 3,657 | 443 | 128 | 46 | 169 | 25 | ... | ... | 68 | 7 | |
| Different lender..... | 79,539 | 23,845 | 2,481 | 25,021 | 6,194 | 145 | ... | 17,246 | 4,610 | 207 | 51 | 7 | 70 | 30 | ... | ... | 40 | 9 | |
| Amortization | | | | | | | | | | | | | | | | | | | |
| Fully amortized..... | 1,246,311 | 267,633 | 34,944 | 467,439 | 48,608 | 6,279 | ... | 355,030 | 66,378 | 2,879 | 537 | 123 | 1,064 | 217 | 10 | ... | 776 | 152 | |
| Partially amortized..... | 130,854 | 63,947 | 5,588 | 5,496 | 2,518 | 342 | ... | 48,852 | 4,112 | 376 | 175 | 20 | 8 | 8 | 1 | ... | 151 | 12 | |
| Not amortized..... | 139,485 | 39,200 | 3,845 | 2,390 | 1,033 | 554 | ... | 87,519 | 4,946 | 272 | 52 | 8 | 4 | 7 | 1 | ... | 189 | 12 | |
| On demand..... | 149,189 | 31,960 | 30,595 | 6,068 | ... | ... | ... | 76,399 | 4,170 | 285 | 67 | 58 | 8 | ... | ... | ... | 145 | 6 | |
| Regular principal payments required..... | 55,175 | 16,469 | 15,915 | 5,752 | ... | ... | ... | 15,943 | 1,098 | 122 | 30 | 39 | 8 | ... | ... | ... | 43 | 2 | |
| No regular principal payments required..... | 94,014 | 15,491 | 14,680 | 316 | ... | ... | ... | 60,456 | 3,072 | 163 | 37 | 19 | ... | ... | ... | ... | 102 | 4 | |
| Current Status of Payments | | | | | | | | | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 1,446,735 | 359,071 | 69,622 | 447,424 | 49,971 | 5,901 | ... | 447,318 | 67,428 | 3,402 | 760 | 201 | 993 | 221 | 10 | ... | 1,058 | 159 | |
| Delinquent..... | 122,189 | 24,752 | 2,733 | 32,958 | 1,487 | 1,274 | ... | 49,787 | 9,199 | 233 | 42 | 7 | 91 | 5 | 1 | ... | 72 | 14 | |
| No regular payments required.... | 96,916 | 18,917 | 2,617 | 1,009 | 701 | ... | ... | 70,693 | 2,980 | 177 | 30 | 2 | ... | 6 | ... | ... | 131 | 8 | |

RESIDENTIAL FINANCING

Table 4b.—CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

Table with 17 main columns: Subject, Total (first mortgages), Holder of first mortgage (Commercial bank or trust company, Mutual savings bank, Savings and loan association, Life insurance company, Mortgage company, Federal National Mortgage Association, Individual, Other), Outstanding debt on first mortgages (millions of dollars) (Total, Commercial bank or trust company, Mutual savings bank, Savings and loan association, Life insurance company, Mortgage company, Federal National Mortgage Association, Individual, Other). Rows include categories like MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER, SERVICE OF MORTGAGE, ORIGIN AND PURPOSE OF FIRST MORTGAGE, LENDER OF REFINANCED OR RENEWED MORTGAGE, CURRENT STATUS OF PAYMENTS, YEAR MORTGAGE MADE OR ASSUMED, TERM OF MORTGAGE, YEAR MORTGAGE DUE, and INTEREST RATE.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 4b.—CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-----------------------------------------------------------|--------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|
| | Total | Holder of first mortgage | | | | | | | Total | Holder of first mortgage | | | | | | | |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | | Other | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual |
| MORTGAGE LOAN | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 8,079 | 5,741 | 498 | 872 | 87 | 356 | ... | ... | 525 | 6 | 4 | ... | 1 | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 50,405 | 28,403 | 2,505 | 4,091 | 12,078 | 1,150 | 27 | ... | 2,152 | 82 | 45 | 5 | 6 | 21 | 2 | ... | 3 |
| \$3,000 to \$3,999..... | 126,405 | 58,809 | 8,213 | 13,368 | 38,577 | 3,321 | 1,376 | ... | 2,740 | 311 | 140 | 20 | 33 | 99 | 8 | 4 | 7 |
| \$4,000 to \$4,999..... | 184,242 | 76,659 | 17,432 | 16,437 | 61,976 | 4,167 | 1,866 | ... | 5,707 | 627 | 256 | 58 | 56 | 220 | 14 | 5 | 18 |
| \$5,000 to \$5,999..... | 186,204 | 60,918 | 14,635 | 15,569 | 79,003 | 6,753 | 6,363 | ... | 2,964 | 861 | 276 | 64 | 71 | 370 | 32 | 35 | 14 |
| \$6,000 to \$6,999..... | 222,346 | 55,337 | 14,815 | 21,345 | 110,529 | 7,351 | 7,499 | ... | 5,473 | 1,292 | 311 | 82 | 124 | 653 | 44 | 47 | 32 |
| \$7,000 to \$7,999..... | 192,859 | 52,967 | 30,326 | 16,329 | 80,737 | 4,908 | 4,174 | ... | 3,419 | 1,354 | 370 | 216 | 114 | 564 | 35 | 30 | 24 |
| \$8,000 to \$8,999..... | 122,309 | 33,238 | 15,932 | 11,005 | 53,350 | 3,776 | 2,421 | ... | 2,585 | 945 | 250 | 123 | 86 | 418 | 29 | 19 | 20 |
| \$9,000 to \$9,999..... | 39,427 | 10,219 | 4,367 | 3,743 | 19,298 | 765 | 347 | ... | 688 | 348 | 86 | 40 | 34 | 172 | 7 | 3 | 6 |
| \$10,000 to \$11,999..... | 31,765 | 11,377 | 3,585 | 1,101 | 15,105 | 290 | 20 | ... | 287 | 307 | 109 | 36 | 10 | 145 | 3 | ... | 3 |
| \$12,000 to \$14,999..... | 10,264 | 3,998 | 287 | 1,149 | 4,447 | 397 | ... | ... | 88 | 122 | 44 | 4 | 14 | 55 | 5 | ... | 1 |
| \$15,000 or more..... | 4,057 | 931 | 153 | 223 | 2,516 | 224 | ... | ... | 59 | 13 | 2 | 3 | 36 | 3 | ... | ... | ... |
| Median loan.....dollars.. | 6,100 | 5,400 | 6,800 | 6,100 | 6,400 | 6,100 | 6,300 | ... | 5,700 | ... | ... | ... | ... | ... | ... | ... | ... |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE | | | | | | | | | | | | | | | | | |
| Mortgages made or assumed at time property was purchased | 1,095,933 | 361,207 | 106,267 | 97,433 | 451,295 | 31,742 | 23,922 | ... | 24,079 | 5,960 | 1,766 | 620 | 518 | 2,618 | 176 | 141 | 121 |
| Less than 50 percent..... | 32,787 | 16,815 | 1,883 | 2,592 | 10,775 | 118 | ... | ... | 605 | 125 | 60 | 9 | 10 | 45 | ... | ... | 1 |
| 50 to 59 percent..... | 72,025 | 33,062 | 4,514 | 6,481 | 26,153 | 1,268 | 88 | ... | 481 | 373 | 161 | 18 | 34 | 152 | ... | ... | 3 |
| 60 to 64 percent..... | 70,501 | 27,825 | 5,539 | 5,265 | 27,147 | 2,468 | 880 | ... | 1,378 | 420 | 159 | 33 | 31 | 172 | 14 | 2 | 9 |
| 65 to 69 percent..... | 102,170 | 35,734 | 7,372 | 7,803 | 47,666 | 1,659 | 1,157 | ... | 782 | 598 | 181 | 41 | 41 | 312 | 14 | 7 | 13 |
| 70 to 74 percent..... | 139,373 | 52,512 | 11,551 | 11,200 | 58,591 | 2,533 | 808 | ... | 2,379 | 838 | 295 | 77 | 68 | 362 | 17 | 6 | 3 |
| 75 to 79 percent..... | 178,559 | 56,990 | 21,085 | 19,512 | 68,869 | 4,460 | 3,707 | ... | 3,937 | 1,014 | 278 | 131 | 117 | 417 | 26 | 23 | 22 |
| 80 to 84 percent..... | 221,767 | 62,441 | 22,201 | 19,837 | 92,588 | 9,001 | 10,371 | ... | 5,333 | 1,212 | 315 | 136 | 99 | 527 | 48 | 60 | 27 |
| 85 to 89 percent..... | 178,578 | 45,360 | 22,189 | 16,607 | 75,604 | 6,795 | 5,822 | ... | 6,202 | 926 | 200 | 127 | 83 | 416 | 35 | 36 | 29 |
| 90 to 94 percent..... | 72,828 | 20,654 | 7,784 | 5,702 | 33,814 | 2,589 | 374 | ... | 1,909 | 322 | 76 | 34 | 23 | 164 | 13 | 2 | 9 |
| 95 to 99 percent..... | 8,387 | 2,964 | 1,185 | 276 | 3,428 | 197 | 18 | ... | 317 | 44 | 13 | 9 | 2 | 18 | 1 | ... | 1 |
| 100 percent or more..... | 14,269 | 4,935 | 866 | 1,429 | 5,117 | 600 | 657 | ... | 665 | 66 | 21 | 4 | 8 | 23 | 3 | 4 | 3 |
| Purchase price not reported or property not acquired by purchase..... | 4,489 | 1,915 | 98 | 729 | 1,563 | 54 | 40 | ... | 91 | 20 | 6 | ... | 4 | 10 | ... | ... | ... |
| Median percent..... | 79 | 76 | 80 | 79 | 79 | 82 | 83 | ... | 82 | ... | ... | ... | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 95,774 | 52,219 | 4,469 | 9,455 | 23,299 | 2,587 | 861 | ... | 2,884 | 117 | 63 | 5 | 10 | 31 | 4 | ... | 4 |
| \$2,000 to \$2,999..... | 121,111 | 54,783 | 11,418 | 10,577 | 36,208 | 2,438 | 629 | ... | 5,056 | 304 | 136 | 29 | 27 | 92 | 6 | 2 | 12 |
| \$3,000 to \$3,999..... | 154,011 | 64,447 | 17,005 | 13,917 | 50,063 | 4,039 | 972 | ... | 3,568 | 532 | 221 | 60 | 47 | 174 | 14 | 3 | 12 |
| \$4,000 to \$4,999..... | 144,191 | 54,193 | 10,878 | 14,100 | 58,015 | 3,901 | 1,851 | ... | 1,255 | 640 | 239 | 48 | 63 | 259 | 18 | 8 | 5 |
| \$5,000 to \$5,999..... | 151,935 | 38,119 | 9,600 | 13,050 | 73,988 | 6,827 | 7,065 | ... | 3,286 | 844 | 210 | 53 | 72 | 412 | 38 | 40 | 18 |
| \$6,000 to \$6,999..... | 186,712 | 44,992 | 15,446 | 15,520 | 93,683 | 4,777 | 7,258 | ... | 5,037 | 1,202 | 290 | 101 | 99 | 602 | 30 | 47 | 32 |
| \$7,000 to \$7,999..... | 199,989 | 56,204 | 27,543 | 18,500 | 82,852 | 6,357 | 5,090 | ... | 3,453 | 1,489 | 417 | 205 | 138 | 616 | 48 | 39 | 26 |
| \$8,000 to \$8,999..... | 60,726 | 15,364 | 9,338 | 5,297 | 28,006 | 1,305 | 135 | ... | 1,284 | 510 | 129 | 78 | 43 | 238 | 11 | 1 | 11 |
| \$9,000 to \$9,999..... | 34,740 | 8,197 | 5,175 | 2,542 | 17,459 | 603 | 213 | ... | 552 | 325 | 77 | 49 | 23 | 163 | 6 | 2 | 5 |
| \$10,000 to \$11,999..... | 18,354 | 7,053 | 1,552 | 1,200 | 8,207 | 77 | 20 | ... | 226 | 193 | 73 | 17 | 13 | 86 | 1 | ... | 3 |
| \$12,000 to \$14,999..... | 8,642 | 2,523 | 169 | 1,017 | 4,569 | 336 | ... | ... | 27 | 114 | 34 | 2 | 13 | 69 | ... | ... | ... |
| \$15,000 or more..... | 2,287 | 503 | 153 | 67 | 1,352 | 212 | ... | ... | 41 | 14 | 2 | 1 | 21 | 3 | ... | ... | ... |
| Median debt.....dollars.. | 5,400 | 4,500 | 6,100 | 5,300 | 5,900 | 5,500 | 6,000 | ... | 5,100 | ... | ... | ... | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 5,400 | 4,800 | 5,800 | 5,200 | 5,800 | 5,500 | 5,900 | ... | 4,800 | ... | ... | ... | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | | | | | | | | |
| Mortgages with payments which include other items.. | 1,176,017 | 396,832 | 112,695 | 104,791 | 477,670 | 33,455 | 24,093 | ... | 26,484 | 6,308 | 1,902 | 649 | 549 | 2,754 | 183 | 142 | 128 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | | | | | | | | |
| No other items..... | 1,136,922 | 387,266 | 103,983 | 98,935 | 465,365 | 32,902 | 23,329 | ... | 25,144 | 6,103 | 1,864 | 600 | 518 | 2,682 | 180 | 137 | 123 |
| Other items..... | 39,095 | 9,566 | 8,712 | 5,856 | 12,305 | 553 | 764 | ... | 1,340 | 205 | 39 | 49 | 32 | 72 | 3 | 6 | 6 |

RESIDENTIAL FINANCING

Table 4d.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|--------------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|--------------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | Other |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE—Con. | | | | | | | | | | | | | | | | | | |
| 80 to 84 percent..... | 402,217 | 79,288 | 41,579 | 81,640 | 93,354 | 10,909 | 9,646 | 71,159 | 14,645 | 2,008 | 407 | 244 | 366 | 562 | 54 | 61 | 249 | 65 |
| 85 to 89 percent..... | 358,615 | 73,433 | 43,251 | 63,840 | 80,458 | 8,791 | 8,693 | 64,041 | 16,109 | 1,819 | 363 | 254 | 294 | 465 | 48 | 58 | 258 | 78 |
| 90 to 94 percent..... | 250,349 | 49,599 | 28,464 | 49,534 | 56,043 | 4,726 | 8,451 | 44,608 | 8,924 | 1,284 | 259 | 161 | 242 | 315 | 29 | 65 | 175 | 38 |
| 95 to 99 percent..... | 85,194 | 12,173 | 5,932 | 16,173 | 16,573 | 2,278 | 11,685 | 17,269 | 3,110 | 525 | 74 | 45 | 86 | 116 | 12 | 85 | 85 | 21 |
| 100 percent or more..... | 381,388 | 57,917 | 18,875 | 79,560 | 46,253 | 10,578 | 59,788 | 88,608 | 19,809 | 1,955 | 316 | 102 | 377 | 289 | 63 | 443 | 279 | 87 |
| Purchase price not reported or property not acquired by purchase..... | 30,917 | 6,848 | 4,228 | 6,882 | 2,892 | 81 | 67 | 9,089 | 832 | 110 | 23 | 10 | 30 | 16 | ... | ... | 28 | 1 |
| Median percent..... | 75 | 75 | 76 | 70 | 77 | 84 | 100+ | 75 | 81 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 1,159,932 | 228,875 | 76,475 | 374,290 | 60,589 | 14,062 | ... | 348,586 | 57,057 | 1,268 | 256 | 89 | 417 | 77 | 15 | ... | 357 | 58 |
| \$2,000 to \$2,999..... | 722,717 | 146,297 | 55,373 | 242,207 | 57,644 | 4,435 | 774 | 187,194 | 28,794 | 1,779 | 376 | 135 | 591 | 144 | 11 | 2 | 450 | 70 |
| \$3,000 to \$3,999..... | 625,623 | 132,870 | 56,416 | 193,136 | 87,698 | 6,732 | 1,976 | 126,160 | 20,638 | 2,144 | 454 | 196 | 664 | 304 | 23 | 7 | 424 | 71 |
| \$4,000 to \$4,999..... | 497,194 | 102,448 | 40,831 | 150,277 | 90,829 | 5,276 | 8,156 | 88,569 | 10,810 | 2,198 | 453 | 179 | 666 | 404 | 24 | 37 | 386 | 49 |
| \$5,000 to \$5,999..... | 445,622 | 79,745 | 41,032 | 119,642 | 114,145 | 6,301 | 9,144 | 62,096 | 13,520 | 2,434 | 435 | 224 | 654 | 628 | 35 | 51 | 333 | 74 |
| \$6,000 to \$6,999..... | 459,844 | 95,611 | 48,042 | 103,152 | 120,770 | 7,480 | 24,829 | 44,815 | 15,147 | 2,961 | 617 | 312 | 661 | 777 | 48 | 163 | 285 | 98 |
| \$7,000 to \$7,999..... | 421,195 | 92,021 | 53,762 | 79,607 | 116,179 | 8,956 | 29,074 | 28,296 | 13,310 | 3,132 | 684 | 400 | 592 | 865 | 67 | 218 | 209 | 98 |
| \$8,000 to \$8,999..... | 212,670 | 37,681 | 31,107 | 44,531 | 56,505 | 3,616 | 19,158 | 16,259 | 3,818 | 1,790 | 318 | 261 | 373 | 478 | 31 | 162 | 137 | 32 |
| \$9,000 to \$9,999..... | 148,686 | 24,757 | 19,674 | 32,321 | 41,245 | 3,455 | 13,776 | 10,547 | 2,913 | 1,395 | 232 | 185 | 303 | 387 | 33 | 130 | 99 | 27 |
| \$10,000 to \$10,999..... | 54,442 | 9,242 | 6,028 | 13,437 | 15,229 | 891 | 100 | 8,481 | 1,037 | 565 | 96 | 63 | 139 | 159 | 9 | 1 | 87 | 11 |
| \$11,000 to \$11,999..... | 39,063 | 7,519 | 3,766 | 10,324 | 10,946 | 314 | ... | 4,788 | 1,407 | 447 | 86 | 43 | 118 | 125 | 4 | ... | 55 | 16 |
| \$12,000 to \$14,999..... | 56,265 | 9,765 | 4,380 | 12,957 | 17,248 | 1,137 | ... | 9,630 | 1,149 | 747 | 130 | 59 | 170 | 229 | 15 | ... | 128 | 15 |
| \$15,000 or more..... | 27,940 | 7,739 | 1,795 | 3,999 | 8,206 | 277 | ... | 4,047 | 1,877 | 503 | 142 | 31 | 69 | 138 | 4 | ... | 81 | 38 |
| Median debt.....dollars.. | 3,800 | 3,800 | 4,700 | 3,300 | 5,800 | 5,100 | 7,200 | 2,600 | 2,900 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 4,400 | 4,400 | 5,000 | 3,900 | 5,900 | 5,100 | 7,200 | 3,200 | 3,800 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | | | | | | | | | |
| Mortgages with payments which include other items.. | 2,697,222 | 550,032 | 272,660 | 914,534 | 627,799 | 47,577 | 106,887 | 83,056 | 94,504 | 13,852 | 2,743 | 1,573 | 3,811 | 3,782 | 275 | 770 | 294 | 602 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | | | | | | | | | |
| No other items..... | 915,697 | 309,921 | 97,952 | 80,631 | 364,806 | 24,819 | 15,530 | ... | 22,040 | 4,945 | 1,484 | 569 | 429 | 2,117 | 140 | 97 | ... | 109 |
| Other items..... | 32,240 | 6,420 | 8,392 | 5,514 | 9,797 | 356 | 567 | ... | 1,195 | 165 | 26 | 47 | 30 | 52 | 2 | 4 | ... | 4 |
| Real estate taxes, and fire and hazard insurance premiums, with: | | | | | | | | | | | | | | | | | | |
| No other items..... | 1,025,514 | 166,559 | 75,969 | 418,452 | 173,301 | 17,650 | 85,651 | 46,095 | 41,838 | 5,715 | 964 | 478 | 1,847 | 1,150 | 105 | 631 | 181 | 359 |
| Ground rent..... | 37,912 | 322 | 2,613 | 27,831 | 2,376 | 202 | 1,522 | 2,070 | 977 | 146 | 1 | 15 | 90 | 15 | 1 | 12 | 6 | 6 |
| Life insurance premiums..... | 17,630 | 332 | 53 | 14,952 | 1,397 | ... | ... | 337 | 500 | 60 | ... | ... | 51 | 5 | ... | ... | 1 | 2 |
| Real estate taxes..... | 495,528 | 56,023 | 79,515 | 301,720 | 25,745 | 1,072 | 54 | 22,145 | 9,256 | 2,059 | 232 | 424 | 1,120 | 178 | 4 | ... | 70 | 30 |
| Fire and hazard insurance premiums..... | 18,399 | 4,031 | 469 | 8,387 | 847 | 434 | 282 | 3,203 | 744 | 64 | 10 | 1 | 35 | 5 | 3 | 2 | 6 | 2 |
| Life insurance premiums..... | 52,940 | 374 | 268 | 3,246 | 38,025 | ... | ... | 145 | 10,882 | 265 | 1 | 2 | 11 | 192 | ... | ... | 1 | 59 |
| Other combinations: | | | | | | | | | | | | | | | | | | |
| Including real estate taxes... | 81,191 | 5,443 | 7,391 | 43,481 | 9,091 | 2,816 | 2,992 | 5,010 | 4,906 | 355 | 24 | 37 | 166 | 51 | 20 | 23 | 17 | 18 |
| Not including real estate taxes..... | 20,171 | 607 | 38 | 10,320 | 2,414 | 228 | 289 | 4,051 | 2,166 | 77 | 1 | ... | 32 | 16 | ... | 2 | 12 | 12 |

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Table 4e.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

Table with columns for Subject, Total, Holder of first mortgage (Commercial bank or trust company, Mutual savings bank, Savings and loan association, Life insurance company, Mortgage company, Federal National Mortgage Association, Individual, Other), and Outstanding debt on first mortgages (millions of dollars) with various sub-categories for holder type.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 4c.—CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

(Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100)

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | Total | Holder of first mortgage | | | | | | | | |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | | Other | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other |
| OUTSTANDING DEBT | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 991,217 | 279,993 | 38,786 | 281,533 | 17,197 | 5,139 | 861 | 319,472 | 48,236 | 940 | 261 | 35 | 301 | 20 | 4 | ... | 281 | 37 |
| \$2,000 to \$2,999..... | 337,183 | 97,314 | 12,971 | 110,410 | 14,729 | 1,455 | ... | 91,800 | 8,504 | 812 | 234 | 32 | 269 | 37 | 3 | ... | 218 | 20 |
| \$3,000 to \$3,999..... | 263,777 | 74,821 | 11,850 | 75,675 | 19,551 | 2,521 | 2,329 | 64,213 | 12,817 | 898 | 254 | 41 | 259 | 67 | 9 | 8 | 217 | 43 |
| \$4,000 to \$4,999..... | 172,141 | 41,531 | 10,024 | 48,627 | 25,813 | 1,873 | 3,805 | 35,791 | 4,679 | 762 | 184 | 45 | 214 | 116 | 9 | 17 | 157 | 21 |
| \$5,000 to \$5,999..... | 151,220 | 40,525 | 6,737 | 35,644 | 26,789 | 3,401 | 7,654 | 25,921 | 4,549 | 824 | 221 | 37 | 195 | 146 | 19 | 43 | 137 | 25 |
| \$6,000 to \$6,999..... | 106,681 | 28,518 | 6,212 | 13,466 | 33,232 | 1,263 | 7,239 | 11,748 | 5,004 | 683 | 182 | 40 | 86 | 213 | 8 | 48 | 75 | 33 |
| \$7,000 to \$7,999..... | 72,404 | 20,662 | 3,376 | 18,381 | 14,461 | 1,285 | 3,879 | 8,213 | 2,147 | 535 | 153 | 25 | 135 | 107 | 10 | 29 | 60 | 16 |
| \$8,000 to \$8,999..... | 36,798 | 12,423 | 1,898 | 4,538 | 11,058 | 462 | 497 | 5,298 | 627 | 305 | 101 | 16 | 37 | 93 | 4 | 4 | 44 | 5 |
| \$9,000 to \$9,999..... | 20,463 | 7,688 | 2,281 | 2,906 | 4,573 | 155 | 1,212 | 1,107 | 539 | 193 | 72 | 22 | 27 | 43 | 1 | 12 | 10 | 5 |
| \$10,000 to \$11,999..... | 15,691 | 5,505 | 1,519 | 3,908 | 2,652 | ... | ... | 1,552 | 554 | 166 | 55 | 17 | 42 | 29 | ... | ... | 17 | 6 |
| \$12,000 to \$14,999..... | 8,249 | 2,362 | ... | 3,795 | 710 | ... | ... | 1,295 | 88 | 107 | 31 | ... | 48 | 9 | ... | ... | 17 | 1 |
| \$15,000 or more..... | 4,580 | 1,503 | ... | ... | 1,348 | ... | ... | 1,584 | 145 | 86 | 34 | ... | ... | 22 | ... | ... | 29 | 3 |
| Median debt.....dollars.. | 2,200 | 2,200 | 2,600 | 2,100 | 5,300 | ... | ... | 1,700 | 1,800 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 2,900 | 2,900 | 3,200 | 2,700 | 5,200 | 3,800 | 5,900 | 2,200 | 2,400 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | | | | | | | | | |
| Mortgages with payments which include other items.. | 673,918 | 143,070 | 30,439 | 256,983 | 143,352 | 11,871 | 27,476 | 28,620 | 32,109 | 2,741 | 650 | 137 | 812 | 768 | 58 | 161 | 62 | 93 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | | | | | | | | | |
| No other items..... | 221,225 | 77,345 | 6,031 | 18,304 | 100,559 | 8,083 | 7,799 | ... | 3,104 | 1,158 | 380 | 31 | 89 | 564 | 40 | 40 | ... | 14 |
| Other items..... | 6,855 | 3,146 | 320 | 342 | 2,508 | 197 | 197 | ... | 145 | 40 | 12 | 2 | 2 | 20 | 2 | 2 | ... | 1 |
| Real estate taxes, and fire and hazard insurance premiums..... | 274,648 | 45,312 | 4,478 | 144,870 | 26,199 | 2,585 | 18,801 | 15,639 | 16,761 | 976 | 199 | 29 | 429 | 113 | 16 | 116 | 34 | 41 |
| Real estate taxes..... | 101,667 | 11,603 | 19,610 | 60,996 | 2,736 | 332 | ... | 3,223 | 3,168 | 330 | 40 | 75 | 186 | 15 | ... | ... | 6 | 8 |
| Fire and hazard insurance premiums..... | 20,155 | 4,578 | ... | 7,945 | ... | 332 | 482 | 4,978 | 1,840 | 40 | 14 | ... | 13 | ... | ... | 2 | 8 | 2 |
| Life insurance premiums..... | 13,980 | ... | ... | 2,636 | 8,826 | ... | ... | ... | 2,518 | 66 | ... | ... | 7 | 43 | ... | ... | ... | 15 |
| Other combinations: | | | | | | | | | | | | | | | | | | |
| Including real estate taxes... | 24,397 | 845 | ... | 16,571 | 2,090 | 342 | 197 | 1,525 | 2,829 | 106 | 4 | ... | 76 | 11 | ... | 1 | 5 | 9 |
| Not including real estate taxes..... | 10,991 | 241 | ... | 5,319 | 434 | ... | ... | 3,255 | 1,744 | 25 | ... | ... | 11 | 2 | ... | ... | 9 | 3 |

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Table 5c.—FIRST AND JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY YEAR MORTGAGE MADE OR ASSUMED, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of mortgages | | | | | Outstanding debt (thousands of dollars) | | | | |
|---------------------------------------------|---------------------|-------------------------------|--------------|--------------|-----------------|-----------------------------------------|-------------------------------|--------------|--------------|-----------------|
| | Total | Year mortgage made or assumed | | | | Total | Year mortgage made or assumed | | | |
| | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier |
| TERM OF FIRST MORTGAGE | | | | | | | | | | |
| On demand..... | 149,189 | 38,456 | 57,537 | 23,716 | 29,480 | 285,107 | 95,860 | 118,184 | 31,393 | 39,670 |
| Fully amortized..... | 1,760,875 | 756,610 | 785,395 | 150,353 | 68,517 | 5,379,651 | 2,749,515 | 2,322,318 | 209,970 | 97,848 |
| Less than 5 years..... | 185,788 | 125,686 | 59,589 | 1,197 | 316 | 148,922 | 114,404 | 34,356 | 99 | 63 |
| 5 to 9 years..... | 395,730 | 172,225 | 185,101 | 38,259 | 145 | 637,693 | 361,465 | 251,625 | 24,502 | 101 |
| 10 to 12 years..... | 507,154 | 190,979 | 244,009 | 62,944 | 9,222 | 1,336,516 | 634,028 | 621,457 | 77,016 | 4,015 |
| 13 to 14 years..... | 61,570 | 21,368 | 30,388 | 7,382 | 2,432 | 214,183 | 92,778 | 108,356 | 11,514 | 1,335 |
| 15 years..... | 163,825 | 51,492 | 80,831 | 19,146 | 12,356 | 648,510 | 281,846 | 322,891 | 34,727 | 9,046 |
| 16 to 19 years..... | 68,874 | 29,816 | 26,400 | 5,870 | 6,788 | 324,103 | 176,783 | 124,406 | 11,897 | 11,017 |
| 20 years..... | 246,658 | 100,606 | 117,064 | 8,828 | 20,160 | 1,352,931 | 661,724 | 628,449 | 22,157 | 40,601 |
| 21 to 24 years..... | 26,799 | 13,477 | 8,929 | 1,520 | 2,873 | 136,409 | 88,749 | 38,486 | 5,320 | 3,854 |
| 25 years..... | 99,135 | 48,544 | 32,275 | 5,891 | 12,425 | 599,233 | 322,597 | 190,003 | 21,287 | 25,346 |
| 26 years or more..... | 5,342 | 2,417 | 809 | 316 | 1,800 | 21,151 | 15,141 | 2,289 | 1,451 | 2,270 |
| Median term.....years.. | 11 | 11 | 11 | 11 | 20 | ... | ... | ... | ... | ... |
| Partially or not amortized..... | 270,339 | 154,853 | 94,872 | 13,375 | 7,239 | 647,855 | 386,273 | 229,700 | 25,462 | 6,420 |
| Less than 5 years..... | 144,643 | 112,440 | 29,959 | 1,098 | 1,146 | 281,774 | 228,518 | 48,643 | 3,278 | 1,335 |
| 5 to 9 years..... | 88,137 | 30,729 | 48,775 | 8,539 | 1,094 | 236,192 | 100,999 | 118,068 | 14,584 | 2,541 |
| 10 to 14 years..... | 28,485 | 10,145 | 13,703 | 2,825 | 1,812 | 97,429 | 46,475 | 45,014 | 5,137 | 803 |
| 15 to 19 years..... | 3,303 | 1,081 | 1,397 | 332 | 493 | 19,192 | 6,693 | 11,441 | 664 | 394 |
| 20 years or more..... | 4,771 | 458 | 1,038 | 581 | 2,694 | 13,268 | 3,588 | 6,534 | 1,799 | 1,347 |
| Median term.....years.. | 4 | 3 | 6 | ... | ... | ... | ... | ... | ... | ... |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | | |
| Less than 4.0 percent..... | 52,237 | 19,931 | 21,041 | 7,574 | 3,691 | 124,324 | 52,697 | 54,645 | 13,776 | 3,206 |
| 4.0 percent..... | 470,483 | 155,220 | 288,407 | 18,426 | 8,430 | 2,017,790 | 822,237 | 1,147,204 | 30,340 | 18,009 |
| 4.1 to 4.5 percent..... | 265,093 | 127,544 | 78,758 | 23,888 | 34,903 | 1,207,410 | 746,960 | 346,762 | 57,608 | 56,080 |
| 4.6 to 5.0 percent..... | 468,705 | 192,940 | 195,365 | 52,228 | 28,172 | 1,296,788 | 661,586 | 524,355 | 72,683 | 38,164 |
| 5.1 to 5.5 percent..... | 37,847 | 14,199 | 17,092 | 4,628 | 1,927 | 106,598 | 52,131 | 42,435 | 9,242 | 2,790 |
| 5.6 to 6.0 percent..... | 749,062 | 363,732 | 292,068 | 68,405 | 24,857 | 1,383,327 | 793,775 | 498,067 | 67,482 | 24,003 |
| 6.1 percent or more..... | 136,978 | 76,355 | 45,075 | 12,292 | 3,256 | 176,377 | 102,262 | 56,734 | 15,695 | 1,586 |
| Median interest rate.....percent.. | 5.0 | 5.0 | 5.0 | 5.0 | 4.6 | ... | ... | ... | ... | ... |
| Total junior mortgages..... | 153,292 | 94,324 | 54,378 | 3,232 | 1,358 | 180,078 | 115,608 | 60,931 | 2,132 | 1,407 |
| Average debt per mortgage.....dol.. | 1,200 | 1,200 | 1,100 | 700 | 1,000 | ... | ... | ... | ... | ... |
| JUNIOR MORTGAGE LOAN | | | | | | | | | | |
| Less than \$1,000..... | 53,599 | 33,861 | 18,442 | 980 | 316 | 28,331 | 18,914 | 9,067 | 192 | 158 |
| \$1,000 to \$1,999..... | 70,940 | 42,026 | 26,064 | 1,808 | 1,042 | 82,866 | 52,720 | 27,368 | 1,529 | 1,249 |
| \$2,000 to \$2,999..... | 20,043 | 14,133 | 5,755 | 155 | ... | 38,801 | 28,807 | 9,901 | 93 | ... |
| \$3,000 to \$3,999..... | 5,943 | 2,907 | 2,747 | 289 | ... | 16,700 | 8,809 | 7,573 | 318 | ... |
| \$4,000 to \$4,999..... | 1,314 | 1,025 | 289 | ... | ... | 5,181 | 4,299 | 882 | ... | ... |
| \$5,000 or more..... | 1,453 | 372 | 1,081 | ... | ... | 8,199 | 2,059 | 6,140 | ... | ... |
| Median loan.....dollars.. | 1,300 | 1,300 | 1,300 | ... | ... | ... | ... | ... | ... | ... |
| AMORTIZATION OF JUNIOR MORTGAGE | | | | | | | | | | |
| Fully amortized..... | 111,943 | 69,444 | 40,562 | 1,937 | ... | 127,722 | 81,921 | 44,397 | 1,404 | ... |
| Partially amortized..... | 7,365 | 5,981 | 1,384 | ... | ... | 9,947 | 8,701 | 1,246 | ... | ... |
| Not amortized..... | 19,423 | 14,271 | 4,166 | 664 | 332 | 24,315 | 17,056 | 6,728 | 66 | 465 |
| On demand..... | 14,552 | 4,628 | 8,267 | 632 | 1,025 | 18,094 | 7,930 | 8,560 | 662 | 942 |
| Regular principal payments required..... | 2,431 | 486 | 1,629 | 316 | ... | 2,256 | 683 | 1,321 | 252 | ... |
| No regular principal payments required..... | 12,121 | 4,142 | 6,638 | 316 | 1,025 | 15,838 | 7,247 | 7,239 | 410 | 942 |
| TERM OF JUNIOR MORTGAGE | | | | | | | | | | |
| On demand..... | 14,551 | 4,628 | 8,267 | 631 | 1,025 | 18,094 | 7,930 | 8,560 | 662 | 942 |
| Fully amortized..... | 111,944 | 69,443 | 40,564 | 1,937 | ... | 127,722 | 81,921 | 44,397 | 1,404 | ... |
| Less than 5 years..... | 15,133 | 13,050 | 2,083 | ... | ... | 10,209 | 9,580 | 629 | ... | ... |
| 5 to 9 years..... | 19,176 | 10,001 | 8,024 | 1,151 | ... | 21,843 | 12,361 | 8,613 | 869 | ... |
| 10 to 14 years..... | 17,617 | 10,424 | 6,407 | 786 | ... | 23,536 | 13,583 | 9,418 | 535 | ... |
| 15 to 19 years..... | 15,149 | 10,971 | 4,178 | ... | ... | 18,617 | 14,247 | 4,370 | ... | ... |
| 20 to 24 years..... | 32,441 | 17,385 | 15,056 | ... | ... | 38,041 | 22,156 | 15,885 | ... | ... |
| 25 years or more..... | 12,428 | 7,612 | 4,816 | ... | ... | 15,476 | 9,994 | 5,482 | ... | ... |
| Median term.....years.. | 15 | 15 | 18 | ... | ... | ... | ... | ... | ... | ... |
| Partially or not amortized..... | 26,798 | 20,252 | 5,550 | 664 | 332 | 34,262 | 25,757 | 7,974 | 66 | 465 |
| Less than 5 years..... | 13,524 | 11,468 | 2,056 | ... | ... | 15,216 | 12,397 | 2,819 | ... | ... |
| 5 to 9 years..... | 9,874 | 6,309 | 2,965 | ... | ... | 14,459 | 9,913 | 4,546 | ... | ... |
| 10 to 14 years..... | 2,742 | 1,217 | 529 | 664 | 332 | 3,764 | 2,624 | 609 | 66 | 465 |
| 15 years or more..... | 658 | 658 | ... | ... | ... | 823 | 823 | ... | ... | ... |
| INTEREST RATE ON JUNIOR MORTGAGE | | | | | | | | | | |
| Less than 4.0 percent..... | 7,343 | 4,223 | 2,472 | 316 | 332 | 12,268 | 7,251 | 4,142 | 410 | 465 |
| 4.0 percent..... | 69,714 | 40,499 | 28,387 | ... | 828 | 81,976 | 51,249 | 29,982 | ... | 745 |
| 4.1 to 4.5 percent..... | 1,787 | 797 | 674 | 316 | ... | 2,933 | 1,533 | 1,148 | 252 | ... |
| 4.6 to 5.0 percent..... | 27,206 | 16,436 | 9,635 | 1,135 | ... | 30,743 | 20,597 | 9,396 | 750 | ... |
| 5.1 to 6.0 percent..... | 41,763 | 27,231 | 12,869 | 1,466 | 197 | 47,296 | 30,522 | 15,897 | 720 | 197 |
| 6.1 percent or more..... | 5,480 | 5,138 | 342 | ... | ... | 4,862 | 4,456 | 406 | ... | ... |
| Median interest rate.....percent.. | 4.0 | 5.0 | 4.0 | ... | ... | ... | ... | ... | ... | ... |

¹ Data for 1950 are for part of the year only.

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Table 6a.—CONVENTIONAL FIRST AND JUNIOR MORTGAGES: MORTGAGE LOAN AND TERM, BY AMORTIZATION ARRANGEMENT, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of mortgages | | | | | | Outstanding debt (thousands of dollars) | | | | | |
|--------------------------------------------------------------|---------------------|--------------------------|---------------------|---------------|-------------------------------------|----------------------------------------|-----------------------------------------|--------------------------|---------------------|---------------|-------------------------------------|----------------------------------------|
| | Total | Amortization arrangement | | | | | Total | Amortization arrangement | | | | |
| | | Fully amortized | Partially amortized | Not amortized | On demand | | | Fully amortized | Partially amortized | Not amortized | On demand | |
| | | | | | Regular principal payments required | No regular principal payments required | | | | | Regular principal payments required | No regular principal payments required |
| TERM OF FIRST MORTGAGE—Con. | | | | | | | | | | | | |
| New structures..... | 326,524 | 276,164 | 24,322 | 14,658 | 4,885 | 6,496 | 1,629,542 | 1,413,261 | 115,418 | 54,157 | 18,988 | 27,718 |
| On demand..... | 11,382 | ... | ... | ... | 4,885 | 6,496 | 46,706 | ... | ... | ... | 18,988 | 27,718 |
| Less than 5 years..... | 49,341 | 30,077 | 10,444 | 8,820 | ... | ... | 90,920 | 26,588 | 44,193 | 20,139 | ... | ... |
| 5 to 9 years..... | 53,654 | 42,106 | 8,237 | 3,291 | ... | ... | 167,395 | 113,421 | 35,435 | 18,539 | ... | ... |
| 10 to 12 years..... | 81,716 | 74,349 | 4,874 | 2,494 | ... | ... | 371,161 | 326,234 | 29,840 | 15,087 | ... | ... |
| 13 to 14 years..... | 14,300 | 14,300 | ... | ... | ... | ... | 73,837 | 73,837 | ... | ... | ... | ... |
| 15 years..... | 44,640 | 44,431 | 172 | 38 | ... | ... | 304,945 | 303,615 | 1,134 | 196 | ... | ... |
| 16 to 19 years..... | 15,885 | 15,885 | ... | ... | ... | ... | 117,357 | 117,357 | ... | ... | ... | ... |
| 20 years..... | 46,669 | 46,260 | 409 | ... | ... | ... | 383,051 | 379,811 | 3,240 | ... | ... | ... |
| 21 to 24 years..... | 4,264 | 4,249 | ... | 15 | ... | ... | 34,047 | 33,851 | ... | 196 | ... | ... |
| 25 years or more..... | 4,673 | 4,507 | 166 | ... | ... | ... | 40,123 | 38,547 | 1,576 | ... | ... | ... |
| Median term.....years.. | 11 | 12 | 6 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| JUNIOR MORTGAGE LOAN | | | | | | | | | | | | |
| Total junior mortgages..... | 321,947 | 225,526 | 26,462 | 41,324 | 4,992 | 23,643 | 502,493 | 334,237 | 47,717 | 73,084 | 8,455 | 39,000 |
| Less than \$1,000..... | 82,764 | 58,664 | 2,729 | 13,432 | 369 | 7,572 | 36,978 | 25,249 | 1,111 | 6,724 | 195 | 3,699 |
| \$1,000 to \$1,999..... | 111,039 | 79,323 | 10,537 | 11,495 | 2,102 | 7,583 | 116,676 | 81,338 | 11,458 | 13,896 | 1,493 | 8,491 |
| \$2,000 to \$2,999..... | 70,904 | 49,938 | 6,997 | 8,478 | 1,075 | 4,415 | 136,174 | 93,723 | 13,386 | 17,768 | 1,861 | 9,436 |
| \$3,000 to \$3,999..... | 31,183 | 22,063 | 3,132 | 3,367 | 486 | 2,134 | 88,114 | 61,528 | 8,467 | 10,228 | 1,217 | 6,674 |
| \$4,000 to \$4,999..... | 12,413 | 8,309 | 1,531 | 1,202 | 654 | 716 | 47,521 | 31,493 | 6,209 | 5,215 | 1,813 | 2,791 |
| \$5,000 to \$6,999..... | 10,479 | 5,600 | 1,481 | 2,626 | 25 | 747 | 52,447 | 28,575 | 6,374 | 13,522 | 164 | 3,812 |
| \$7,000 or more..... | 3,165 | 1,629 | 55 | 724 | 281 | 476 | 24,583 | 12,331 | 712 | 5,731 | 1,712 | 4,097 |
| Median loan.....dollars.. | 1,700 | 1,600 | 1,900 | 1,600 | ... | 1,500 | ... | ... | ... | ... | ... | ... |
| Junior mortgages on properties acquired in 1949 to 1950..... | 127,382 | 93,675 | 12,709 | 15,251 | 670 | 5,075 | 235,698 | 169,231 | 24,280 | 29,663 | 1,469 | 11,055 |
| Less than \$1,000..... | 28,010 | 21,351 | 1,478 | 4,705 | ... | 477 | 14,414 | 10,712 | 579 | 2,824 | ... | 299 |
| \$1,000 to \$1,999..... | 40,721 | 30,963 | 4,317 | 3,758 | 83 | 1,601 | 49,518 | 38,056 | 5,018 | 4,630 | 96 | 1,718 |
| \$2,000 to \$2,999..... | 31,677 | 22,761 | 4,032 | 3,636 | 41 | 1,206 | 67,210 | 47,680 | 8,232 | 8,408 | 114 | 2,776 |
| \$3,000 to \$3,999..... | 14,395 | 10,419 | 1,605 | 745 | 220 | 1,406 | 44,968 | 32,722 | 4,937 | 2,202 | 603 | 4,504 |
| \$4,000 to \$6,999..... | 11,933 | 7,650 | 1,263 | 2,334 | 326 | 358 | 53,759 | 35,420 | 5,419 | 10,780 | 656 | 1,484 |
| \$7,000 or more..... | 646 | 531 | 14 | 73 | ... | 27 | 5,829 | 4,641 | 95 | 819 | ... | 274 |
| Median loan.....dollars.. | 1,800 | 1,800 | ... | 1,700 | ... | ... | ... | ... | ... | ... | ... | ... |
| TERM OF JUNIOR MORTGAGE | | | | | | | | | | | | |
| Total junior mortgages..... | 321,950 | 225,530 | 26,462 | 41,325 | 4,991 | 23,645 | 502,493 | 334,237 | 47,717 | 73,084 | 8,455 | 39,000 |
| On demand..... | 28,637 | ... | ... | ... | 4,991 | 23,645 | 47,455 | ... | ... | ... | 8,455 | 39,000 |
| Less than 5 years..... | 83,000 | 50,374 | 11,216 | 21,410 | ... | ... | 89,656 | 41,885 | 15,525 | 32,246 | ... | ... |
| 5 to 9 years..... | 102,756 | 80,037 | 10,312 | 12,407 | ... | ... | 150,657 | 108,707 | 18,638 | 23,312 | ... | ... |
| 10 to 14 years..... | 71,854 | 63,333 | 3,552 | 4,969 | ... | ... | 134,350 | 112,960 | 9,306 | 12,084 | ... | ... |
| 15 to 19 years..... | 21,922 | 20,297 | 321 | 1,306 | ... | ... | 43,352 | 40,371 | 272 | 2,709 | ... | ... |
| 20 years or more..... | 13,781 | 11,489 | 1,061 | 1,233 | ... | ... | 37,023 | 30,314 | 3,976 | 2,733 | ... | ... |
| Median term.....years.. | 8 | 8 | 5 | 4 | ... | ... | ... | ... | ... | ... | ... | ... |
| Junior mortgages on properties acquired in 1949 to 1950..... | 127,382 | 93,675 | 12,710 | 15,252 | 670 | 5,076 | 235,698 | 169,231 | 24,280 | 29,663 | 1,469 | 11,055 |
| On demand..... | 5,747 | ... | ... | ... | 670 | 5,076 | 12,524 | ... | ... | ... | 1,469 | 11,055 |
| Less than 5 years..... | 32,048 | 19,390 | 5,266 | 7,392 | ... | ... | 38,416 | 21,352 | 7,674 | 9,390 | ... | ... |
| 5 to 9 years..... | 44,416 | 33,247 | 5,223 | 5,946 | ... | ... | 74,844 | 49,636 | 10,547 | 14,661 | ... | ... |
| 10 to 14 years..... | 27,417 | 24,492 | 1,350 | 1,575 | ... | ... | 61,704 | 53,729 | 2,969 | 5,006 | ... | ... |
| 15 to 19 years..... | 10,260 | 10,155 | 14 | 92 | ... | ... | 25,995 | 25,699 | 95 | 201 | ... | ... |
| 20 years or more..... | 7,494 | 6,391 | 857 | 247 | ... | ... | 22,215 | 18,815 | 2,995 | 405 | ... | ... |
| Median term.....years.. | 8 | 9 | ... | 5 | ... | ... | ... | ... | ... | ... | ... | ... |

(This chapter does not contain tables 6b and 6c)

RESIDENTIAL FINANCING

Table 7b.—FHA-INSURED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950.

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan | | | | | | |
|-------------------------------------------------------------|-----------|---------------------|--------------------|--------------------|--------------------|--------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 or more |
| Total first mortgages..... | 1,178,603 | 8,079 | 176,956 | 370,448 | 415,205 | 161,737 | 42,129 | 4,057 |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | |
| Total first mortgages..... | 1,178,603 | 8,079 | 176,956 | 370,448 | 415,205 | 161,737 | 42,129 | 4,057 |
| Less than \$240..... | 70,044 | 5,982 | 63,663 | 67 | 197 | 136 | ... | ... |
| \$240 to \$359..... | 294,539 | 1,432 | 108,254 | 184,630 | 158 | 67 | ... | ... |
| \$360 to \$479..... | 370,943 | 665 | 4,542 | 176,195 | 189,542 | ... | ... | ... |
| \$480 to \$599..... | 301,774 | ... | 497 | 8,323 | 214,867 | 78,087 | ... | ... |
| \$600 to \$719..... | 80,662 | ... | ... | 1,233 | 8,477 | 67,818 | 3,134 | ... |
| \$720 to \$839..... | 37,937 | ... | ... | ... | 1,261 | 12,548 | 24,129 | ... |
| \$840 to \$959..... | 10,629 | ... | ... | ... | 703 | 1,908 | 8,019 | ... |
| \$960 to \$1,199..... | 9,638 | ... | ... | ... | ... | 613 | 6,565 | 2,461 |
| \$1,200 or more..... | 2,437 | ... | ... | ... | ... | 560 | 282 | 1,596 |
| Median payment.....dollars.. | 427 | ... | 262 | 354 | 484 | 599 | 803 | ... |
| First mortgages on properties acquired in 1949 to 1950..... | | | | | | | | |
| Total first mortgages..... | 439,723 | 1,502 | 11,745 | 78,294 | 228,645 | 90,144 | 28,062 | 1,333 |
| Less than \$360..... | 26,560 | 1,009 | 10,317 | 14,969 | 209 | 56 | ... | ... |
| \$360 to \$479..... | 171,835 | 493 | 1,401 | 59,445 | 110,496 | ... | ... | ... |
| \$480 to \$599..... | 154,327 | ... | 27 | 3,348 | 113,132 | 37,820 | ... | ... |
| \$600 to \$719..... | 49,814 | ... | ... | 532 | 4,279 | 42,832 | 2,171 | ... |
| \$720 to \$959..... | 31,636 | ... | ... | ... | 529 | 9,436 | 21,673 | ... |
| \$960 or more..... | 5,551 | ... | ... | ... | ... | ... | 4,218 | 1,333 |
| Median payment.....dollars.. | 491 | ... | ... | 403 | 478 | 614 | 799 | ... |
| INTEREST RATE | | | | | | | | |
| Total first mortgages..... | 1,178,617 | 8,079 | 176,957 | 370,455 | 415,205 | 161,736 | 42,131 | 4,056 |
| Less than 4.0 percent..... | 1,793 | ... | 461 | 631 | 406 | 294 | ... | ... |
| 4.0 percent..... | 240,594 | 197 | 8,403 | 46,432 | 133,016 | 49,188 | 2,605 | 752 |
| 4.1 to 4.5 percent..... | 884,902 | 5,189 | 144,066 | 303,694 | 278,282 | 111,353 | 39,017 | 3,304 |
| 4.6 to 5.0 percent..... | 51,328 | 2,693 | 24,027 | 19,698 | 3,501 | 901 | 509 | ... |
| Median interest rate.....percent.. | 4.5 | ... | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | ... |
| First mortgages on properties acquired in 1949 to 1950..... | | | | | | | | |
| Total first mortgages..... | 439,934 | 1,502 | 11,746 | 78,294 | 228,853 | 90,145 | 28,063 | 1,333 |
| Less than 4.0 percent..... | 294 | ... | ... | ... | 253 | 41 | ... | ... |
| 4.0 percent..... | 59,668 | ... | 2,184 | 9,399 | 36,710 | 10,945 | 385 | 44 |
| 4.1 to 4.5 percent..... | 379,862 | 1,502 | 9,562 | 68,785 | 191,890 | 79,159 | 27,678 | 1,289 |
| 4.6 to 5.0 percent..... | 110 | ... | ... | 110 | ... | ... | ... | ... |
| Median interest rate.....percent.. | 4.5 | ... | ... | 4.5 | 4.5 | 4.5 | 4.5 | ... |
| TERM OF MORTGAGE | | | | | | | | |
| Total first mortgages..... | 1,178,614 | 8,080 | 176,957 | 370,450 | 415,210 | 161,734 | 42,129 | 4,055 |
| Less than 10 years..... | 4,667 | 2,756 | 1,404 | ... | 362 | 145 | ... | ... |
| 10 to 14 years..... | 23,344 | 1,873 | 12,235 | 4,915 | 1,943 | 2,096 | 281 | ... |
| 15 years..... | 76,298 | 2,674 | 33,577 | 26,565 | 9,967 | 2,792 | 667 | 57 |
| 16 to 19 years..... | 43,498 | 423 | 13,704 | 15,714 | 10,713 | 2,417 | 528 | ... |
| 20 years..... | 471,126 | 245 | 61,574 | 139,941 | 166,713 | 64,065 | 34,894 | 3,694 |
| 21 to 24 years..... | 56,230 | ... | 11,404 | 20,916 | 22,466 | 1,403 | 41 | ... |
| 25 years..... | 496,518 | 109 | 43,059 | 160,335 | 198,769 | 88,267 | 5,674 | 304 |
| 26 years or more..... | 6,933 | ... | ... | 2,064 | 4,277 | 549 | 44 | ... |
| Median term.....years.. | 20 | ... | 20 | 20 | 24 | 25 | 20 | ... |
| First mortgages on properties acquired in 1949 to 1950..... | | | | | | | | |
| Total first mortgages..... | 439,728 | 1,502 | 11,745 | 78,295 | 228,647 | 90,144 | 28,062 | 1,332 |
| Less than 15 years..... | 6,862 | 690 | 2,265 | 2,282 | 845 | 664 | 114 | ... |
| 15 years..... | 14,277 | 812 | 2,377 | 7,928 | 1,906 | 859 | 359 | 57 |
| 16 to 19 years..... | 16,186 | ... | 1,830 | 6,277 | 6,186 | 1,507 | 387 | ... |
| 20 years..... | 174,538 | ... | 3,207 | 33,949 | 77,230 | 26,749 | 22,432 | 971 |
| 21 to 24 years..... | 24,844 | ... | 1,084 | 4,830 | 17,935 | 953 | 41 | ... |
| 25 years or more..... | 203,021 | ... | 1,002 | 23,029 | 124,545 | 49,412 | 4,729 | 304 |
| Median term.....years.. | 22 | ... | ... | 20 | 25+ | 25+ | 20 | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 7c.—VA-GUARANTEED FIRST MORTGAGES: MORTGAGE CHARACTERISTICS, BY FIRST MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of first mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan | | | | | | |
|--------------------------------------------------------------------|-----------|---------------------|--------------------|--------------------|--------------------|--------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$14,999 | \$15,000 or more |
| Total first mortgages..... | 1,033,448 | 14,379 | 143,871 | 227,737 | 331,042 | 229,171 | 81,481 | 5,770 |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | |
| Total first mortgages..... | 1,033,448 | 14,379 | 143,871 | 227,737 | 331,042 | 229,171 | 81,481 | 5,770 |
| Less than \$240..... | 33,326 | 10,419 | 22,829 | ... | 38 | 27 | 14 | ... |
| \$240 to \$359..... | 138,360 | 2,742 | 79,565 | 55,712 | ... | 342 | ... | ... |
| \$360 to \$479..... | 284,781 | 977 | 31,338 | 132,929 | 119,137 | 401 | ... | ... |
| \$480 to \$599..... | 322,794 | 241 | 9,191 | 32,709 | 179,153 | 101,445 | 56 | ... |
| \$600 to \$719..... | 170,791 | ... | 717 | 5,624 | 29,112 | 107,598 | 27,738 | ... |
| \$720 to \$839..... | 47,717 | ... | ... | 197 | 2,621 | 15,883 | 29,019 | ... |
| \$840 to \$959..... | 16,522 | ... | 231 | 513 | 649 | 2,091 | 13,001 | 36 |
| \$960 to \$1,199..... | 10,555 | ... | ... | 53 | 332 | 1,068 | 6,990 | 2,113 |
| \$1,200 or more..... | 8,602 | ... | ... | ... | ... | 316 | 4,663 | 3,621 |
| Median payment.....dollars.. | 496 | ... | 308 | 407 | 505 | 608 | 767 | ... |
| First mortgages on properties acquired in 1949 to 1950..... | | | | | | | | |
| Total first mortgages..... | 363,052 | 2,979 | 27,998 | 62,965 | 126,617 | 103,509 | 36,448 | 2,541 |
| Less than \$240..... | 4,050 | 1,189 | 2,821 | ... | ... | 27 | 14 | ... |
| \$240 to \$359..... | 35,579 | 1,699 | 16,043 | 17,836 | ... | ... | ... | ... |
| \$360 to \$479..... | 93,331 | 91 | 6,485 | 36,304 | 48,051 | 401 | ... | ... |
| \$480 to \$599..... | 122,106 | ... | 1,752 | 7,706 | 64,797 | 47,852 | ... | ... |
| \$600 to \$719..... | 76,003 | ... | 664 | 1,119 | 12,697 | 46,631 | 14,891 | 36 |
| \$720 to \$839..... | 23,945 | ... | 231 | ... | 740 | 7,330 | 15,410 | 36 |
| \$960 or more..... | 10,038 | ... | ... | ... | 332 | 1,068 | 6,133 | 2,505 |
| Median payment.....dollars.. | 524 | ... | 318 | 399 | 502 | 603 | 750 | ... |
| TERM OF MORTGAGE | | | | | | | | |
| Total first mortgages..... | 1,033,444 | 14,378 | 143,871 | 227,735 | 331,041 | 229,171 | 81,482 | 5,773 |
| Less than 10 years..... | 24,984 | 7,836 | 14,722 | 1,927 | 332 | 21 | 145 | ... |
| 10 to 12 years..... | 93,338 | 4,844 | 57,232 | 22,797 | 5,196 | 1,793 | 1,470 | 7 |
| 13 to 14 years..... | 29,818 | 690 | 9,759 | 12,721 | 4,698 | 1,498 | 405 | 48 |
| 15 years..... | 157,483 | 1,008 | 35,368 | 61,261 | 36,230 | 12,732 | 8,806 | 2,078 |
| 16 to 19 years..... | 86,135 | ... | 4,426 | 26,141 | 29,887 | 12,227 | 3,389 | 67 |
| 20 years..... | 374,412 | ... | 20,559 | 85,701 | 145,895 | 88,114 | 31,420 | 2,724 |
| 21 to 24 years..... | 77,014 | ... | 316 | 5,163 | 31,255 | 11,851 | 8,287 | 145 |
| 25 years or more..... | 190,260 | ... | 1,489 | 12,024 | 67,548 | 80,935 | 27,560 | 704 |
| Median term.....years.. | 20 | ... | 12 | 18 | 20 | 20 | 20 | ... |
| First mortgages on properties acquired in 1949 to 1950..... | | | | | | | | |
| Total first mortgages..... | 363,255 | 2,978 | 28,203 | 62,964 | 126,616 | 103,908 | 36,447 | 2,542 |
| Less than 10 years..... | 8,117 | 2,168 | 5,250 | 346 | 332 | 21 | ... | ... |
| 10 to 14 years..... | 25,551 | 747 | 11,927 | 8,688 | 1,931 | 1,484 | 768 | 7 |
| 15 years..... | 34,113 | 63 | 4,065 | 10,421 | 10,440 | 4,309 | 4,337 | 478 |
| 16 to 19 years..... | 43,272 | ... | 2,622 | 11,790 | 19,581 | 5,901 | 1,375 | ... |
| 20 years..... | 102,464 | ... | 3,788 | 20,836 | 35,011 | 29,470 | 12,006 | 1,353 |
| 21 to 24 years..... | 50,222 | ... | ... | 3,398 | 23,872 | 18,981 | 3,972 | ... |
| 25 years or more..... | 101,516 | ... | 551 | 7,485 | 35,449 | 43,342 | 13,985 | 704 |
| Median term.....years.. | 20 | ... | 12 | 20 | 20 | 23 | 20 | ... |

RESIDENTIAL FINANCING

Table 8.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | | |
|----------------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|----------------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | |
| Total junior mortgages.. | 622,465 | 143,949 | 307,268 | 110,879 | 33,799 | 12,765 | 13,816 | INTEREST RATE—Con. | 309,182 | 63,959 | 160,369 | 55,997 | 15,957 | 6,846 | 6,058 | |
| Second mortgages..... | 613,943 | 140,168 | 304,132 | 110,094 | 33,405 | 12,765 | 13,390 | | | | | | | | | |
| Other junior mortgages | 8,522 | 3,781 | 3,136 | 785 | 394 | ... | 426 | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 7,391 | 127 | 2,498 | 1,092 | 1,693 | 908 | 1,072 | |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | Less than 4.0 percent..... | 192,622 | 38,254 | 123,284 | 26,365 | 3,242 | 611 | 867 | |
| Mortgages with payments which include both | | | | | | | | 4.1 to 4.5 percent..... | 1,558 | 313 | 601 | 41 | 220 | 212 | 172 | |
| Total junior mortgages.... | 549,335 | 120,522 | 285,801 | 95,868 | 27,605 | 10,773 | 8,777 | 4.6 to 5.0 percent..... | 27,519 | 4,749 | 9,993 | 7,394 | 2,231 | 2,442 | 1,112 | |
| Less than \$120..... | 216,887 | 80,914 | 134,368 | 1,519 | ... | ... | 88 | 5.1 to 6.0 percent..... | 72,690 | 16,139 | 22,705 | 19,818 | 8,571 | 2,623 | 2,835 | |
| \$120 to \$239..... | 181,712 | 26,498 | 106,882 | 45,558 | 2,411 | 25 | 342 | 6.1 percent or more..... | 7,402 | 4,377 | 1,688 | 1,287 | ... | 50 | ... | |
| \$240 to \$479..... | 108,062 | 11,407 | 36,972 | 37,378 | 14,942 | 5,028 | 2,335 | TERM OF MORTGAGE | | | | | | | | |
| \$480 to \$719..... | 27,329 | 1,687 | 5,700 | 7,159 | 6,466 | 4,075 | 2,243 | Total junior mortgages..... | 622,464 | 143,945 | 307,265 | 110,879 | 33,801 | 12,771 | 13,823 | |
| \$720 or more..... | 15,345 | 16 | 1,879 | 4,254 | 3,786 | 1,645 | 3,769 | On demand..... | 28,636 | 7,941 | 9,684 | 5,490 | 2,622 | 1,372 | 1,530 | |
| Median payment.....dollars.. | 152 | 83 | 124 | 239 | 417 | ... | ... | Less than 5 years..... | 83,197 | 38,190 | 26,276 | 10,970 | 4,310 | 1,170 | 2,284 | |
| Junior mortgages on prop- erties acquired in 1949 to 1950..... | 286,384 | 57,859 | 154,575 | 50,626 | 13,580 | 5,360 | 4,389 | 5 to 9 years..... | 105,921 | 24,118 | 39,690 | 26,828 | 8,787 | 3,040 | 3,457 | |
| Less than \$120..... | 122,282 | 41,340 | 80,020 | 835 | ... | ... | 88 | 10 to 14 years..... | 87,673 | 17,652 | 34,528 | 18,176 | 9,694 | 4,211 | 3,417 | |
| \$120 to \$239..... | 97,504 | 11,973 | 56,477 | 26,848 | 1,867 | 25 | 316 | 15 to 19 years..... | 69,210 | 15,396 | 37,077 | 11,332 | 3,089 | 1,495 | 823 | |
| \$240 to \$479..... | 47,038 | 3,799 | 15,008 | 17,190 | 7,443 | 2,471 | 1,126 | 20 to 24 years..... | 149,922 | 24,047 | 99,678 | 19,603 | 4,311 | 1,277 | 1,009 | |
| \$480 to \$719..... | 11,717 | 747 | 1,964 | 3,449 | 2,433 | 1,691 | 1,434 | 25 years or more..... | 97,905 | 16,601 | 60,332 | 18,480 | 988 | 206 | 1,303 | |
| \$720 or more..... | 7,843 | ... | 1,106 | 2,304 | 1,837 | 1,173 | 1,425 | Median term.....years.. | 15 | 11 | 20 | 12 | 10 | ... | ... | |
| Median payment.....dollars.. | 140 | 78 | 110 | 223 | ... | ... | ... | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 309,180 | 63,955 | 160,369 | 55,998 | 15,958 | 6,848 | 6,062 | |
| INTEREST RATE | | | | | | | | On demand..... | 5,746 | 477 | 1,683 | 1,247 | 1,627 | 644 | 68 | |
| Total junior mortgages.... | 622,465 | 143,949 | 307,268 | 110,879 | 33,799 | 12,765 | 13,816 | Less than 5 years..... | 32,049 | 14,142 | 9,615 | 4,907 | 1,656 | 963 | 766 | |
| Less than 4.0 percent..... | 21,854 | 2,326 | 6,253 | 5,427 | 3,430 | 1,812 | 2,606 | 5 to 9 years..... | 47,362 | 11,678 | 17,247 | 11,988 | 3,477 | 1,729 | 1,242 | |
| 4.0 percent..... | 328,837 | 67,506 | 207,696 | 45,115 | 5,348 | 1,436 | 1,740 | 10 to 14 years..... | 37,954 | 7,710 | 14,323 | 8,708 | 3,454 | 1,814 | 1,948 | |
| 4.1 to 4.5 percent..... | 8,080 | 1,674 | 3,554 | 1,681 | 699 | 228 | 245 | 15 to 19 years..... | 46,539 | 9,244 | 25,638 | 7,836 | 2,216 | 1,073 | 535 | |
| 4.6 to 5.0 percent..... | 82,938 | 20,331 | 33,302 | 15,983 | 5,993 | 4,475 | 2,860 | 20 to 24 years..... | 83,450 | 12,129 | 55,248 | 11,679 | 2,886 | 964 | 948 | |
| 5.1 to 6.0 percent..... | 166,070 | 43,368 | 53,406 | 40,772 | 17,781 | 4,764 | 5,977 | 25 years or more..... | 56,080 | 8,575 | 36,615 | 9,633 | 642 | 61 | 555 | |
| 6.1 percent or more..... | 14,686 | 8,744 | 3,057 | 1,901 | 548 | 50 | 388 | Median term.....years.. | 16 | 12 | 20 | 15 | ... | ... | ... | |
| Median interest rate percent.. | 4.0 | 5.0 | 4.0 | 5.0 | 6.0 | ... | ... | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 127,384 | 28,014 | 40,723 | 31,679 | 14,395 | 6,691 | 5,886 | |

Table 8a.—CONVENTIONAL JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | |
|----------------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|----------------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more |
| ALL HOLDERS | | | | | | | | ALL HOLDERS—Con. | | | | | | | |
| Total junior mortgages.. | 321,953 | 82,769 | 111,043 | 70,909 | 31,185 | 12,413 | 13,644 | Interest Rate—Con. | | | | | | | |
| Second mortgages..... | 313,431 | 78,988 | 107,907 | 70,124 | 30,791 | 12,413 | 13,218 | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 127,384 | 28,014 | 40,723 | 31,679 | 14,395 | 6,691 | 5,886 |
| Other junior mortgages | 8,522 | 3,781 | 3,136 | 785 | 394 | ... | 426 | Less than 4.0 percent..... | 7,391 | 127 | 2,498 | 1,092 | 1,693 | 908 | 1,072 |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | 4.0 percent..... | 10,824 | 2,309 | 3,638 | 2,047 | 1,680 | 456 | 695 |
| Mortgages with payments which include both | | | | | | | | 4.1 to 4.5 percent..... | 1,558 | 313 | 601 | 41 | 220 | 212 | 172 |
| Total junior mortgages.... | 248,841 | 59,343 | 89,577 | 55,915 | 24,991 | 10,421 | 8,605 | 4.6 to 5.0 percent..... | 27,519 | 4,749 | 9,993 | 7,394 | 2,231 | 2,442 | 1,112 |
| Less than \$120..... | 28,353 | 21,348 | 5,716 | 1,203 | ... | ... | 88 | 5.1 to 6.0 percent..... | 72,690 | 16,139 | 22,705 | 19,818 | 8,571 | 2,623 | 2,835 |
| \$120 to \$239..... | 72,192 | 25,082 | 39,492 | 6,485 | 769 | 25 | 342 | 6.1 percent or more..... | 7,402 | 4,377 | 1,688 | 1,287 | ... | 50 | ... |
| \$240 to \$479..... | 105,622 | 11,210 | 36,790 | 36,814 | 13,970 | 4,676 | 2,163 | TERM OF MORTGAGE | | | | | | | |
| \$480 to \$719..... | 27,329 | 1,687 | 5,700 | 7,159 | 6,466 | 4,075 | 2,243 | Total junior mortgages..... | 321,951 | 82,767 | 111,040 | 70,908 | 31,187 | 12,419 | 13,651 |
| \$720 or more..... | 15,345 | 16 | 1,879 | 4,254 | 3,786 | 1,645 | 3,769 | On demand..... | 28,636 | 7,941 | 9,684 | 5,490 | 2,622 | 1,372 | 1,530 |
| Median payment.....dollars.. | 288 | 154 | 233 | 366 | 435 | ... | ... | Less than 5 years..... | 83,000 | 37,993 | 26,276 | 10,970 | 4,310 | 1,170 | 2,284 |
| Junior mortgages on prop- erties acquired in 1949 to 1950..... | 104,494 | 21,915 | 34,821 | 26,325 | 12,018 | 5,205 | 4,217 | 5 to 9 years..... | 102,757 | 21,297 | 39,348 | 26,828 | 8,787 | 3,040 | 3,457 |
| Less than \$120..... | 9,856 | 6,812 | 2,122 | 835 | ... | ... | 88 | 10 to 14 years..... | 71,852 | 10,040 | 27,301 | 17,256 | 9,633 | 4,211 | 3,417 |
| \$120 to \$239..... | 29,026 | 10,557 | 14,621 | 2,887 | 623 | 25 | 316 | 15 to 19 years..... | 21,924 | 4,752 | 5,172 | 6,622 | 3,062 | 1,495 | 823 |
| \$240 to \$479..... | 46,052 | 3,799 | 15,008 | 16,850 | 7,125 | 2,316 | 954 | 20 to 24 years..... | 13,782 | 744 | 3,259 | 3,742 | 2,773 | 1,131 | 2,140 |
| \$480 to \$719..... | 11,717 | 747 | 1,964 | 3,449 | 2,433 | 1,691 | 1,434 | Median term.....years.. | 8 | 4 | 8 | 9 | 10 | ... | ... |
| \$720 or more..... | 7,843 | ... | 1,106 | 2,304 | 1,837 | 1,173 | 1,425 | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 127,383 | 28,011 | 40,723 | 31,678 | 14,396 | 6,693 | 5,890 |
| Median payment.....dollars.. | 304 | 161 | 245 | 368 | ... | ... | ... | On demand..... | 5,746 | 477 | 1,683 | 1,247 | 1,627 | 644 | 68 |
| INTEREST RATE | | | | | | | | Less than 5 years..... | 32,049 | 14,142 | 9,615 | 4,907 | 1,656 | 963 | 766 |
| Total junior mortgages.... | 321,953 | 82,769 | 111,043 | 70,909 | 31,185 | 12,413 | 13,644 | 5 to 9 years..... | 44,417 | 8,931 | 17,050 | 11,988 | 3,477 | 1,729 | 1,242 |
| Less than 4.0 percent..... | 21,854 | 2,326 | 6,253 | 5,427 | 3,430 | 1,812 | 2,606 | 10 to 14 years..... | 27,416 | 2,801 | 9,451 | 8,012 | 3,393 | 1,814 | 1,948 |
| 4.0 percent..... | 28,325 | 6,326 | 11,471 | 5,145 | 2,734 | 1,084 | 1,568 | 15 to 19 years..... | 10,260 | 1,172 | 1,828 | 3,465 | 2,189 | 1,073 | 535 |
| 4.1 to 4.5 percent..... | 8,080 | 1,674 | 3,554 | 1,681 | 699 | 228 | 245 | 20 years or more..... | 7,495 | 488 | 1,096 | 2,059 | 2,054 | 470 | 1,331 |
| 4.6 to 5.0 percent..... | 82,938 | 20,331 | 33,302 | 15,983 | 5,993 | 4,475 | 2,860 | Median term.....years.. | 8 | 4 | 7 | 9 | ... | ... | ... |
| 5.1 to 6.0 percent..... | 166,070 | 43,368 | 53,406 | 40,772 | 17,781 | 4,764 | 5,977 | Junior mortgages on prop- erties acquired in 1949 to 1950..... | 127,383 | 28,011 | 40,723 | 31,678 | 14,396 | 6,693 | 5,890 |
| 6.1 percent or more..... | 14,686 | 8,744 | 3,057 | 1,901 | 548 | 50 | 388 | On demand..... | 5,746 | 477 | 1,683 | 1,247 | 1,627 | 644 | 68 |
| Median interest rate percent.. | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | ... | ... | Less than 5 years..... | 32,049 | 14,142 | 9,615 | 4,907 | 1,656 | 963 | 766 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 8a.—CONVENTIONAL JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY JUNIOR MORTGAGE LOAN, FOR THE UNITED STATES: 1950—Con.

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | |
|--------------------------------------------------------------|--------|----------------------|--------------------|--------------------|--------------------|--------------------|---------------------------|--------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more |
| MAJOR INSTITUTIONAL HOLDERS | | | | | | | INDIVIDUAL HOLDERS | | | | | | | | |
| Total junior mortgages.. | 74,216 | 27,717 | 26,404 | 11,981 | 4,622 | 1,716 | 1,778 | Total junior mortgages.. | 221,550 | 46,922 | 74,850 | 55,345 | 24,960 | 9,693 | 9,783 |
| <u>Annual Total of Interest and Principal Payments</u> | | | | | | | | <u>Annual Total of Interest and Principal Payments</u> | | | | | | | |
| Mortgages with payments which include both | | | | | | | | Mortgages with payments which include both | | | | | | | |
| Total junior mortgages.... | 65,631 | 25,608 | 23,379 | 9,879 | 3,878 | 1,499 | 1,395 | Total junior mortgages.... | 164,311 | 28,270 | 58,911 | 43,133 | 19,610 | 7,918 | 6,469 |
| Less than \$120..... | 16,986 | 13,925 | 2,712 | 350 | ... | ... | ... | Less than \$120..... | 8,377 | 5,153 | 2,309 | 827 | ... | ... | 88 |
| \$120 to \$239..... | 21,437 | 8,727 | 11,129 | 1,584 | ... | ... | ... | \$120 to \$239..... | 45,418 | 14,068 | 25,639 | 4,744 | 624 | 25 | 316 |
| \$240 to \$479..... | 19,150 | 2,474 | 7,480 | 4,578 | 3,234 | 593 | 792 | \$240 to \$479..... | 79,342 | 7,974 | 26,432 | 30,084 | 10,112 | 3,369 | 1,371 |
| \$480 to \$719..... | 4,947 | 467 | 1,451 | 1,466 | 504 | 765 | 295 | \$480 to \$719..... | 20,025 | 1,075 | 3,523 | 5,382 | 5,400 | 3,165 | 1,481 |
| \$720 or more..... | 3,111 | 16 | 607 | 1,901 | 140 | 141 | 308 | \$720 or more..... | 11,149 | ... | 1,008 | 2,096 | 3,474 | 1,359 | 3,213 |
| Median payment.....dollars.. | 203 | 104 | 211 | ... | ... | ... | ... | Median payment.....dollars.. | 320 | 191 | 248 | 362 | 452 | ... | ... |
| Junior mortgages on properties acquired in 1949 to 1950..... | 20,966 | 7,447 | 6,523 | 3,979 | 1,914 | 428 | 676 | Junior mortgages on properties acquired in 1949 to 1950..... | 76,345 | 12,298 | 25,899 | 21,478 | 9,016 | 4,620 | 3,036 |
| Less than \$120..... | 3,562 | 3,084 | 444 | 34 | ... | ... | ... | Less than \$120..... | 5,710 | 3,181 | 1,640 | 801 | ... | ... | 88 |
| \$120 to \$239..... | 6,817 | 3,290 | 2,803 | 725 | ... | ... | ... | \$120 to \$239..... | 19,216 | 5,789 | 10,393 | 2,150 | ... | ... | 25 |
| \$240 to \$479..... | 7,850 | 1,019 | 2,615 | 1,598 | 1,914 | 181 | 502 | \$240 to \$479..... | 36,780 | 2,780 | 11,999 | 14,802 | 4,625 | 2,123 | 452 |
| \$480 or more..... | 2,757 | 54 | 661 | 1,622 | ... | ... | ... | \$480 to \$719..... | 8,646 | 548 | 1,247 | 2,504 | 2,011 | 1,444 | 893 |
| Median payment.....dollars.. | 203 | 104 | 211 | ... | ... | ... | ... | \$720 or more..... | 5,993 | ... | 620 | 1,221 | 1,837 | 1,028 | 1,287 |
| Median payment.....dollars.. | 203 | 104 | 211 | ... | ... | ... | ... | Median payment.....dollars.. | 320 | ... | 252 | 360 | ... | ... | ... |
| <u>Interest Rate</u> | | | | | | | | <u>Interest Rate</u> | | | | | | | |
| Total junior mortgages.... | 74,216 | 27,717 | 26,404 | 11,981 | 4,622 | 1,716 | 1,778 | Total junior mortgages.... | 221,550 | 46,922 | 74,850 | 55,345 | 24,960 | 9,693 | 9,783 |
| Less than 4.0 percent..... | 1,381 | 241 | 53 | 104 | 562 | ... | 420 | Less than 4.0 percent..... | 16,834 | 1,375 | 4,988 | 5,112 | 2,788 | 1,110 | 1,460 |
| 4.0 percent..... | 11,672 | 4,128 | 5,357 | 1,658 | 133 | 199 | 198 | 4.0 percent..... | 15,638 | 2,001 | 5,853 | 3,061 | 2,563 | 885 | 1,276 |
| 4.1 to 4.5 percent..... | 3,710 | 609 | 1,767 | 751 | 412 | ... | 172 | 4.1 to 4.5 percent..... | 3,985 | 1,021 | 1,787 | 748 | 128 | 228 | 73 |
| 4.6 to 5.0 percent..... | 21,905 | 6,542 | 9,622 | 3,729 | 762 | 768 | 463 | 4.6 to 5.0 percent..... | 55,988 | 13,127 | 20,367 | 11,814 | 4,748 | 3,562 | 2,371 |
| 5.1 to 6.0 percent..... | 33,535 | 15,122 | 8,962 | 5,424 | 2,733 | 749 | 525 | 5.1 to 6.0 percent..... | 119,584 | 24,087 | 39,586 | 33,265 | 14,185 | 3,858 | 4,603 |
| 6.1 percent or more..... | 2,033 | 1,075 | 643 | 315 | ... | ... | ... | 6.1 percent or more..... | 9,521 | 5,311 | 2,269 | 1,345 | 548 | 50 | ... |
| Median interest rate percent.. | 5.0 | 6.0 | 5.0 | ... | ... | ... | ... | Median interest rate percent.. | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | ... | ... |
| Junior mortgages on properties acquired in 1949 to 1950..... | 22,199 | 7,449 | 6,771 | 4,893 | 1,960 | 428 | 700 | Junior mortgages on properties acquired in 1949 to 1950..... | 94,512 | 16,185 | 31,537 | 25,370 | 11,346 | 6,106 | 3,968 |
| Less than 4.0 percent..... | ... | ... | ... | ... | ... | ... | ... | Less than 4.0 percent..... | 6,285 | 127 | 2,118 | 1,080 | 1,693 | 908 | 358 |
| 4.0 percent..... | 2,892 | 1,113 | 825 | 867 | 87 | ... | ... | 4.0 percent..... | 7,583 | 1,196 | 2,813 | 899 | 1,593 | 456 | 627 |
| 4.1 to 4.5 percent..... | 495 | 84 | 236 | 14 | ... | ... | ... | 4.1 to 4.5 percent..... | 904 | 229 | 375 | 27 | 61 | 212 | ... |
| 4.6 to 5.0 percent..... | 5,678 | 860 | 2,115 | 1,721 | 436 | 338 | 208 | 4.6 to 5.0 percent..... | 20,722 | 3,744 | 6,607 | 5,635 | 1,728 | 2,104 | 904 |
| 5.1 to 6.0 percent..... | 12,478 | 5,042 | 3,387 | 2,203 | 1,437 | 90 | 320 | 5.1 to 6.0 percent..... | 54,972 | 9,220 | 18,299 | 16,727 | 6,271 | 2,376 | 2,079 |
| 6.1 percent or more..... | 656 | 350 | 218 | 88 | ... | ... | ... | 6.1 percent or more..... | 4,046 | 1,669 | 1,325 | 1,002 | ... | 50 | ... |
| Median interest rate percent.. | 5.0 | 6.0 | 5.0 | ... | ... | ... | ... | Median interest rate percent.. | 6.0 | 6.0 | 6.0 | 6.0 | ... | ... | ... |
| <u>Term of Mortgage</u> | | | | | | | | <u>Term of Mortgage</u> | | | | | | | |
| Total junior mortgages.... | 74,216 | 27,717 | 26,404 | 11,984 | 4,624 | 1,718 | 1,779 | Total junior mortgages.... | 221,550 | 46,920 | 74,850 | 55,342 | 24,960 | 9,697 | 9,787 |
| On demand..... | 5,371 | 1,348 | 3,040 | 756 | 80 | 148 | ... | On demand..... | 21,572 | 6,350 | 6,046 | 4,324 | 2,462 | 1,224 | 1,168 |
| Less than 5 years..... | 18,587 | 8,800 | 6,686 | 2,688 | 283 | 80 | 52 | Less than 5 years..... | 55,115 | 24,524 | 15,966 | 7,869 | 3,794 | 945 | 2,008 |
| 5 to 9 years..... | 17,686 | 6,997 | 5,496 | 3,917 | 721 | 276 | 281 | 5 to 9 years..... | 77,625 | 12,462 | 30,834 | 22,105 | 7,340 | 2,764 | 2,119 |
| 10 to 14 years..... | 21,047 | 7,172 | 8,177 | 2,552 | 1,846 | 651 | 651 | 10 to 14 years..... | 45,282 | 2,251 | 17,370 | 13,115 | 7,523 | 2,701 | 2,324 |
| 15 to 19 years..... | 6,660 | 3,080 | 2,165 | 544 | 593 | 132 | 148 | 15 to 19 years..... | 13,320 | 899 | 2,264 | 5,871 | 2,249 | 1,363 | 675 |
| 20 years or more..... | 4,861 | 320 | 839 | 1,527 | 1,101 | 431 | 647 | 20 years or more..... | 8,636 | 424 | 2,370 | 2,058 | 1,592 | 700 | 1,493 |
| Median term.....years.. | 9 | 8 | 9 | ... | ... | ... | ... | Median term.....years.. | 7 | 4 | 7 | 8 | 10 | ... | ... |
| Junior mortgages on properties acquired in 1949 to 1950..... | 22,198 | 7,447 | 6,771 | 4,893 | 1,960 | 429 | 701 | Junior mortgages on properties acquired in 1949 to 1950..... | 94,512 | 16,184 | 31,537 | 25,370 | 11,347 | 6,107 | 3,970 |
| On demand..... | 213 | ... | 213 | ... | ... | ... | ... | On demand..... | 4,878 | 296 | 1,470 | 853 | 1,547 | 644 | 68 |
| Less than 10 years..... | 11,973 | 4,369 | 4,296 | 3,062 | 93 | 41 | 113 | Less than 5 years..... | 23,224 | 9,919 | 6,650 | 3,467 | 1,656 | 818 | 714 |
| 10 to 19 years..... | 7,226 | 2,797 | 2,080 | 1,106 | 911 | 247 | 86 | 5 to 9 years..... | 34,083 | 4,909 | 14,411 | 9,782 | 2,901 | 1,688 | 392 |
| 20 years or more..... | 2,786 | 281 | 182 | 725 | 956 | 141 | 502 | 10 to 14 years..... | 20,136 | 853 | 7,100 | 6,542 | 2,655 | 1,555 | 1,432 |
| Median term.....years.. | 9 | 8 | 9 | ... | ... | ... | ... | 15 to 19 years..... | 7,622 | ... | 1,042 | 3,404 | 1,570 | 1,073 | 535 |
| Median term.....years.. | 9 | 8 | 9 | ... | ... | ... | ... | 20 years or more..... | 4,569 | 207 | 864 | 1,322 | 1,018 | 329 | 829 |
| Median term.....years.. | 9 | 8 | 9 | ... | ... | ... | ... | Median term.....years.. | 8 | 4 | 7 | 9 | ... | ... | ... |

(This chapter does not contain table 8b)

RESIDENTIAL FINANCING

Table 8c.—VA-GUARANTEED SECOND MORTGAGES: MORTGAGE CHARACTERISTICS, BY SECOND MORTGAGE LOAN, FOR THE UNITED STATES: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | |
|--------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more |
| Total junior mortgages.. | 300,512 | 61,180 | 196,225 | 39,970 | 2,614 | 352 | 172 | TERM OF MORTGAGE | | | | | | | |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | Total junior mortgages..... | 300,513 | 61,178 | 196,225 | 39,971 | 2,614 | 352 | 172 |
| Total junior mortgages.... | 300,494 | 61,179 | 196,224 | 39,953 | 2,614 | 352 | 172 | Less than 10 years..... | 3,361 | 3,018 | 342 | ... | ... | ... | ... |
| Less than \$120..... | 188,534 | 59,566 | 128,652 | 316 | ... | ... | ... | 10 to 14 years..... | 15,821 | 7,612 | 7,227 | 920 | 61 | ... | ... |
| \$120 to \$239..... | 109,520 | 1,416 | 67,390 | 39,073 | 1,642 | ... | ... | 15 to 19 years..... | 47,286 | 10,644 | 31,905 | 4,710 | 27 | ... | ... |
| \$240 or more..... | 2,440 | 197 | 182 | 564 | 972 | 352 | 172 | 20 to 24 years..... | 140,289 | 23,303 | 97,543 | 16,941 | 2,165 | 337 | ... |
| Median payment.....dollars.. | 90 | 56 | 86 | 174 | ... | ... | ... | 25 years or more..... | 93,756 | 16,601 | 59,208 | 17,400 | 361 | 15 | 172 |
| Junior mortgages on properties acquired in 1949 to 1950..... | 181,890 | 35,944 | 119,754 | 24,301 | 1,562 | 155 | 172 | Median term.....years.. | 20 | 20 | 20 | 21 | ... | ... | ... |
| Less than \$120..... | 112,426 | 34,528 | 77,898 | ... | ... | ... | ... | Junior mortgages on properties acquired in 1949 to 1950..... | 181,797 | 35,944 | 119,646 | 24,320 | 1,562 | 155 | 172 |
| \$120 to \$239..... | 68,478 | 1,416 | 41,856 | 23,961 | 1,244 | ... | ... | Less than 10 years..... | 2,945 | 2,747 | 197 | ... | ... | ... | ... |
| \$240 or more..... | 986 | ... | ... | 340 | 318 | 155 | 172 | 10 to 14 years..... | 10,538 | 4,909 | 4,872 | 696 | 61 | ... | ... |
| Median payment.....dollars.. | 91 | 56 | 86 | 175 | ... | ... | ... | 15 to 19 years..... | 36,279 | 8,072 | 23,810 | 4,371 | 27 | ... | ... |
| | | | | | | | | 20 to 24 years..... | 78,037 | 11,641 | 54,761 | 10,239 | 1,258 | 140 | ... |
| | | | | | | | | 25 years or more..... | 53,998 | 8,575 | 36,006 | 9,014 | 216 | 15 | 172 |
| | | | | | | | | Median term.....years.. | 20 | 20 | 20 | 20 | ... | ... | ... |

Table 8d.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | |
|--------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|--------------------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more |
| Total junior mortgages... | 469,171 | 90,390 | 236,328 | 90,835 | 27,856 | 11,450 | 12,362 | INTEREST RATE--Con. | | | | | | | |
| Second mortgages..... | 463,357 | 87,999 | 234,181 | 90,339 | 27,462 | 11,450 | 11,936 | Junior mortgages on properties acquired in 1949 to 1950..... | 235,394 | 42,794 | 123,916 | 43,935 | 13,051 | 5,821 | 5,883 |
| Other junior mortgages | 5,814 | 2,351 | 2,147 | 496 | 394 | ... | 426 | Less than 4.0 percent..... | 4,992 | 127 | 1,395 | 1,092 | 398 | 908 | 1,072 |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | 4.0 percent..... | 152,662 | 28,208 | 98,593 | 21,974 | 2,554 | 466 | 867 |
| Mortgages With Payments Which Include Both | | | | | | | | 4.1 to 4.5 percent..... | 1,273 | 225 | 601 | 41 | 220 | 15 | 172 |
| Total junior mortgages.... | 430,736 | 82,246 | 227,341 | 78,848 | 24,308 | 9,655 | 8,343 | 4.6 to 5.0 percent..... | 17,418 | 2,135 | 5,730 | 4,891 | 1,505 | 2,048 | 1,112 |
| Less than \$120..... | 159,531 | 53,995 | 104,560 | 887 | ... | ... | 88 | 5.1 to 6.0 percent..... | 55,652 | 10,806 | 16,488 | 14,992 | 8,374 | 2,334 | 2,660 |
| \$120 to \$239..... | 149,866 | 19,930 | 88,158 | 39,660 | 1,753 | 25 | 342 | 6.1 percent or more..... | 3,397 | 1,293 | 1,109 | 945 | ... | 50 | ... |
| \$240 to \$479..... | 87,681 | 7,510 | 28,540 | 30,685 | 14,216 | 4,541 | 2,190 | Median interest rate percent.. | 4.0 | 4.0 | 4.0 | 4.0 | 6.0 | ... | ... |
| \$480 to \$719..... | 21,198 | 795 | 4,690 | 4,654 | 5,082 | 3,733 | 2,243 | TERM OF MORTGAGE | | | | | | | |
| \$720 or more..... | 12,460 | 16 | 1,393 | 2,962 | 3,257 | 1,356 | 3,480 | Total junior mortgages..... | 469,169 | 90,347 | 236,324 | 90,832 | 27,858 | 11,456 | 12,369 |
| Median payment.....dollars.. | 159 | 85 | 126 | 231 | 410 | ... | ... | On demand..... | 14,085 | 3,154 | 2,897 | 4,289 | 1,178 | 1,372 | 1,198 |
| Junior mortgages on properties acquired in 1949 to 1950..... | 224,102 | 40,979 | 122,031 | 40,029 | 12,144 | 4,532 | 4,389 | Less than 5 years..... | 54,540 | 20,295 | 19,918 | 8,106 | 3,165 | 973 | 2,087 |
| Less than \$120..... | 92,622 | 29,093 | 62,606 | 835 | ... | ... | 88 | 5 to 9 years..... | 76,870 | 16,806 | 26,563 | 20,875 | 6,620 | 3,040 | 2,966 |
| \$120 to \$239..... | 80,288 | 9,495 | 46,151 | 22,948 | 1,354 | 25 | 316 | 10 to 14 years..... | 67,314 | 9,569 | 27,333 | 14,688 | 9,165 | 3,580 | 2,983 |
| \$240 to \$479..... | 36,292 | 1,841 | 11,016 | 13,265 | 6,914 | 2,129 | 1,126 | 15 years..... | 36,446 | 7,312 | 22,154 | 5,306 | 992 | 470 | 211 |
| \$480 to \$719..... | 8,927 | 550 | 1,638 | 1,575 | 2,236 | 1,494 | 1,434 | 16 to 19 years..... | 17,615 | 2,639 | 7,680 | 4,050 | 1,900 | 735 | 612 |
| \$720 or more..... | 5,973 | ... | 620 | 1,406 | 1,640 | 884 | 1,425 | 20 years..... | 94,341 | 12,911 | 63,545 | 12,805 | 2,970 | 923 | 887 |
| Median payment.....dollars.. | 143 | 79 | 111 | 214 | ... | ... | ... | 21 to 24 years..... | 22,927 | 4,631 | 12,935 | 4,099 | 1,025 | 157 | 122 |
| INTEREST RATE | | | | | | | | 25 years or more..... | 85,331 | 13,030 | 53,299 | 16,654 | 843 | 206 | 1,303 |
| Total junior mortgages.... | 469,171 | 90,350 | 236,328 | 90,835 | 27,856 | 11,450 | 12,362 | Median term.....years.. | 15 | 12 | 20 | 14 | 11 | ... | ... |
| Less than 4.0 percent..... | 14,511 | 666 | 2,892 | 4,717 | 2,135 | 1,812 | 2,290 | Junior mortgages on properties acquired in 1949 to 1950..... | 235,392 | 42,792 | 123,914 | 43,934 | 13,051 | 5,823 | 5,887 |
| 4.0 percent..... | 259,171 | 47,638 | 166,204 | 38,681 | 3,961 | 1,291 | 1,398 | On demand..... | 2,895 | 296 | 462 | 953 | 472 | 644 | 68 |
| 4.1 to 4.5 percent..... | 6,245 | 929 | 3,041 | 1,633 | 367 | 31 | 245 | Less than 5 years..... | 19,440 | 6,802 | 6,559 | 3,286 | 1,262 | 766 | 766 |
| 4.6 to 5.0 percent..... | 55,733 | 9,829 | 22,718 | 12,187 | 4,541 | 3,936 | 2,528 | 5 to 9 years..... | 34,327 | 9,081 | 11,336 | 8,149 | 2,964 | 1,729 | 1,067 |
| 5.1 to 6.0 percent..... | 124,305 | 26,381 | 39,573 | 32,203 | 16,304 | 4,330 | 5,513 | 10 to 14 years..... | 28,222 | 4,611 | 10,343 | 6,873 | 3,122 | 1,328 | 1,948 |
| 6.1 percent or more..... | 9,206 | 4,907 | 1,900 | 1,414 | 548 | 50 | 388 | 15 years..... | 23,451 | 3,794 | 15,455 | 3,234 | 486 | 399 | 84 |
| Median interest rate percent.. | 4.0 | 4.0 | 4.0 | 5.0 | 6.0 | ... | ... | 16 to 19 years..... | 12,722 | 2,089 | 5,034 | 3,087 | 1,533 | 529 | 451 |
| | | | | | | | | 20 years..... | 52,172 | 6,054 | 35,096 | 8,297 | 1,690 | 210 | 826 |
| | | | | | | | | 21 to 24 years..... | 13,696 | 3,287 | 7,491 | 1,761 | 880 | 157 | 122 |
| | | | | | | | | 25 years or more..... | 48,467 | 6,773 | 32,138 | 8,294 | 642 | 61 | 555 |
| | | | | | | | | Median term.....years.. | 19 | 15 | 20 | 15 | ... | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 8c.—JUNIOR MORTGAGES: MORTGAGE CHARACTERISTICS, BY JUNIOR MORTGAGE LOAN, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of junior mortgages. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Junior mortgage loan | | | | | | Subject | Total | Junior mortgage loan | | | | | |
|-------------------------------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|----------------------------|---------|----------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more | | | Less than \$1,000 | \$1,000 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 or more |
| Total junior mortgages.. | 153,294 | 53,599 | 70,940 | 20,044 | 5,943 | 1,315 | 1,454 | INTEREST RATE--Con. | | | | | | | |
| Second mortgages..... | 150,586 | 52,169 | 69,951 | 19,755 | 5,943 | 1,315 | 1,454 | Junior mortgages on prop- | | | | | | | |
| Other junior mortgages | 2,708 | 1,430 | 989 | 289 | ... | ... | ... | erties acquired in 1949 | | | | | | | |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS | | | | | | | | to 1950..... | 73,788 | 21,165 | 36,453 | 12,062 | 2,906 | 1,025 | 175 |
| Mortgages With Payments Which include Both | | | | | | | | Less than 4.0 percent..... | 7,399 | ... | 1,103 | ... | 1,295 | ... | ... |
| Total Junior mortgages.... | 118,599 | 38,276 | 58,460 | 17,020 | 3,297 | 1,118 | 434 | 4.0 percent..... | 39,960 | 10,046 | 24,691 | 4,391 | 688 | 145 | ... |
| Less than \$120..... | 57,356 | 26,919 | 29,808 | 632 | ... | ... | ... | 4.1 to 4.5 percent..... | 285 | 88 | ... | ... | ... | 197 | ... |
| \$120 to \$239..... | 31,846 | 6,568 | 18,724 | 5,898 | 658 | ... | ... | 4.6 to 5.0 percent..... | 10,101 | 2,614 | 3,863 | 2,503 | 726 | 394 | ... |
| \$240 to \$479..... | 20,381 | 3,897 | 8,432 | 6,693 | 726 | 487 | 145 | 5.1 to 6.0 percent..... | 17,038 | 5,333 | 6,217 | 4,826 | 197 | 289 | 175 |
| \$480 to \$719..... | 6,131 | 892 | 1,010 | 2,505 | 1,384 | 342 | ... | 6.1 percent or more..... | 4,005 | 3,084 | 579 | 342 | ... | ... | ... |
| \$720 or more..... | 2,885 | ... | 486 | 1,292 | 529 | 289 | 289 | Median interest rate | | | | | | | |
| Median payment.....dollars.. | 121 | 79 | 112 | ... | ... | ... | ... | percent.. | 4.0 | ... | 4.0 | ... | ... | ... | ... |
| Junior mortgages on prop- | | | | | | | | TERM OF MORTGAGE | | | | | | | |
| erties acquired in 1949 | | | | | | | | Total junior mortgages.... | 153,295 | 53,598 | 70,941 | 20,047 | 5,943 | 1,315 | 1,454 |
| to 1950..... | 62,282 | 16,880 | 32,544 | 10,597 | 1,436 | 828 | ... | On demand..... | 14,251 | 4,787 | 6,787 | 1,201 | 1,444 | ... | 332 |
| Less than \$120..... | 29,660 | 12,247 | 17,414 | ... | ... | ... | ... | Less than 5 years..... | 28,697 | 17,895 | 6,358 | 2,864 | 1,145 | 197 | 197 |
| \$120 to \$239..... | 17,216 | 2,478 | 10,326 | 3,900 | 513 | ... | ... | 5 to 9 years..... | 29,091 | 7,312 | 13,127 | 5,953 | 2,167 | ... | 491 |
| \$240 to \$479..... | 10,746 | 1,958 | 3,992 | 3,925 | 529 | 342 | ... | 10 to 14 years..... | 20,359 | 8,083 | 7,195 | 3,488 | 529 | 631 | 434 |
| \$480 or more..... | 4,660 | 197 | 812 | 2,772 | 394 | 486 | ... | 15 to 19 years..... | 15,149 | 5,445 | 7,243 | 1,976 | 197 | 290 | ... |
| Median payment.....dollars.. | 124 | ... | 106 | ... | ... | ... | ... | 20 to 24 years..... | 32,954 | 6,505 | 23,198 | 2,739 | 316 | 197 | ... |
| INTEREST RATE | | | | | | | | 25 years or more..... | 12,574 | 3,571 | 7,033 | 1,826 | 145 | ... | ... |
| Total Junior mortgages.... | 153,294 | 53,599 | 70,940 | 20,044 | 5,943 | 1,315 | 1,454 | Median term.....years.. | 11 | 9 | 16 | ... | ... | ... | ... |
| Less than 4.0 percent..... | 7,343 | 1,660 | 3,361 | 710 | 1,295 | ... | 316 | Junior mortgages on prop- | | | | | | | |
| 4.0 percent..... | 69,714 | 19,868 | 41,492 | 6,482 | 1,387 | 145 | 342 | erties acquired in 1949 | | | | | | | |
| 4.1 to 4.5 percent..... | 1,787 | 745 | 513 | ... | 332 | 197 | ... | to 1950..... | 73,788 | 21,163 | 36,455 | 12,064 | 2,907 | 1,025 | 175 |
| 4.6 to 5.0 percent..... | 27,205 | 10,502 | 10,584 | 3,796 | 1,452 | 539 | 332 | On demand..... | 2,851 | 181 | 1,221 | 294 | 1,155 | ... | ... |
| 5.1 to 6.0 percent..... | 41,765 | 16,987 | 13,833 | 8,569 | 1,477 | 434 | 464 | Less than 5 years..... | 12,609 | 7,340 | 3,056 | 1,621 | 394 | 197 | ... |
| 6.1 percent or more..... | 5,480 | 3,837 | 1,157 | 487 | ... | ... | ... | 5 to 9 years..... | 13,035 | 2,597 | 5,911 | 3,839 | 513 | ... | 175 |
| Median interest rate | | | | | | | | 10 to 14 years..... | 9,732 | 3,099 | 3,980 | 1,835 | 332 | 486 | ... |
| percent.. | 4.0 | 5.0 | 4.0 | ... | ... | ... | ... | 15 to 19 years..... | 10,366 | 3,361 | 5,149 | 1,515 | 197 | 145 | ... |
| | | | | | | | | 20 to 24 years..... | 17,582 | 2,788 | 12,661 | 1,621 | 316 | 197 | ... |
| | | | | | | | | 25 years or more..... | 7,613 | 1,797 | 4,477 | 1,339 | ... | ... | ... |
| | | | | | | | | Median term.....years.. | 15 | ... | 19 | ... | ... | ... | ... |

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|-------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| Total properties..... | 4,575,536 | 586,480 | 553,768 | 757,953 | 785,602 | 438,488 | 406,375 | 444,714 | 602,252 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 1,795,791 | 127,354 | 160,670 | 226,446 | 264,846 | 173,936 | 184,765 | 261,139 | 396,625 |
| Veteran of World War I only..... | 302,608 | 53,292 | 45,818 | 58,639 | 57,996 | 23,047 | 22,235 | 21,473 | 20,108 |
| Other service or nonveteran..... | 2,477,133 | 405,815 | 347,260 | 472,855 | 462,773 | 241,489 | 199,362 | 162,082 | 185,495 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 3,937,744 | 501,403 | 482,819 | 656,156 | 690,456 | 378,251 | 341,559 | 381,743 | 500,393 |
| Nonwhite..... | 162,320 | 15,943 | 11,191 | 18,573 | 29,333 | 18,562 | 21,047 | 19,189 | 23,505 |
| Not reported..... | 475,468 | 69,118 | 59,740 | 83,209 | 65,828 | 41,681 | 43,757 | 43,763 | 68,377 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 4,575,536 | 586,480 | 553,768 | 757,953 | 785,602 | 438,488 | 406,375 | 444,714 | 602,252 |
| Less than \$2,000..... | 222,584 | 18,157 | 19,284 | 27,655 | 33,201 | 21,253 | 13,023 | 15,173 | 74,843 |
| \$2,000 to \$2,999..... | 313,346 | 31,598 | 22,246 | 42,932 | 47,685 | 31,762 | 25,120 | 33,924 | 78,082 |
| \$3,000 to \$3,999..... | 446,102 | 38,772 | 50,427 | 64,231 | 74,523 | 49,080 | 47,165 | 49,752 | 72,160 |
| \$4,000 to \$4,999..... | 459,206 | 43,356 | 46,293 | 58,839 | 95,687 | 38,179 | 67,754 | 46,409 | 62,697 |
| \$5,000 to \$5,999..... | 492,183 | 54,010 | 41,254 | 80,068 | 85,772 | 67,319 | 45,325 | 56,291 | 62,153 |
| \$6,000 to \$6,999..... | 498,050 | 38,770 | 50,124 | 82,366 | 77,393 | 59,627 | 44,587 | 56,227 | 72,960 |
| \$7,000 to \$7,999..... | 430,037 | 52,258 | 42,859 | 57,923 | 61,412 | 39,606 | 48,000 | 49,575 | 78,416 |
| \$8,000 to \$8,999..... | 378,737 | 45,381 | 42,089 | 53,143 | 70,774 | 34,771 | 43,554 | 39,954 | 49,056 |
| \$9,000 to \$9,999..... | 302,473 | 42,076 | 32,728 | 49,527 | 58,052 | 31,639 | 27,705 | 30,770 | 29,989 |
| \$10,000 to \$10,999..... | 268,693 | 33,131 | 31,623 | 55,818 | 55,818 | 27,449 | 20,473 | 28,615 | 13,153 |
| \$11,000 to \$11,999..... | 158,963 | 21,727 | 28,587 | 37,712 | 35,007 | 11,394 | 11,549 | 10,829 | 2,163 |
| \$12,000 to \$14,999..... | 299,551 | 60,853 | 62,537 | 81,052 | 57,002 | 18,571 | 8,414 | 7,261 | 3,869 |
| \$15,000 to \$19,999..... | 183,783 | 52,556 | 50,440 | 45,268 | 21,627 | 6,489 | 2,678 | 3,375 | 1,354 |
| \$20,000 or more..... | 121,828 | 48,522 | 31,769 | 30,587 | 6,676 | 1,349 | 1,028 | 549 | 1,357 |
| Median purchase price.....dollars.. | 6,700 | 8,300 | 8,100 | 7,400 | 6,600 | 6,100 | 6,100 | 6,200 | 5,200 |

RESIDENTIAL FINANCING

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | | |
|---------------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|--|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more | |
| PURCHASE PRICE--Con. | | | | | | | | | | |
| Properties acquired in 1949 to 1950..... | 1,458,984 | 196,489 | 162,680 | 242,220 | 230,753 | 124,792 | 127,832 | 149,081 | 225,178 | |
| Less than \$2,000..... | 76,767 | 9,953 | 6,541 | 10,263 | 9,180 | 4,698 | 3,670 | 3,918 | 28,544 | |
| \$2,000 to \$2,999..... | 65,682 | 7,580 | 4,895 | 11,158 | 5,819 | 6,711 | 5,771 | 8,454 | 15,295 | |
| \$3,000 to \$3,999..... | 95,401 | 13,921 | 10,819 | 14,241 | 13,285 | 7,292 | 9,189 | 11,421 | 16,236 | |
| \$4,000 to \$4,999..... | 94,581 | 13,533 | 9,844 | 15,167 | 14,318 | 5,683 | 11,220 | 10,751 | 14,067 | |
| \$5,000 to \$5,999..... | 114,562 | 18,468 | 9,112 | 18,385 | 13,469 | 14,541 | 5,981 | 16,003 | 18,624 | |
| \$6,000 to \$6,999..... | 142,558 | 8,951 | 13,404 | 16,459 | 16,499 | 13,479 | 15,128 | 28,474 | 30,168 | |
| \$7,000 to \$7,999..... | 151,688 | 11,971 | 11,469 | 17,063 | 17,292 | 13,968 | 18,734 | 17,271 | 43,925 | |
| \$8,000 to \$8,999..... | 143,331 | 14,732 | 9,094 | 14,650 | 28,123 | 13,433 | 21,390 | 15,297 | 26,621 | |
| \$9,000 to \$9,999..... | 119,616 | 12,259 | 8,985 | 16,433 | 23,844 | 14,016 | 12,209 | 12,979 | 18,897 | |
| \$10,000 to \$10,999..... | 116,334 | 12,600 | 12,201 | 21,072 | 25,580 | 12,181 | 12,499 | 12,761 | 7,248 | |
| \$11,000 to \$11,999..... | 73,298 | 8,236 | 12,947 | 18,590 | 15,662 | 5,604 | 6,236 | 4,901 | 1,122 | |
| \$12,000 to \$14,999..... | 131,683 | 25,909 | 21,313 | 35,253 | 30,496 | 9,603 | 3,233 | 4,139 | 2,138 | |
| \$15,000 to \$19,999..... | 83,579 | 21,447 | 18,711 | 22,036 | 13,742 | 2,673 | 1,640 | 2,359 | 952 | |
| \$20,000 or more..... | 49,884 | 18,138 | 13,345 | 11,430 | 3,444 | 910 | 930 | 353 | 1,341 | |
| Median purchase price.....dollars.. | 7,900 | 9,000 | 9,600 | 9,200 | 8,900 | 7,700 | 7,600 | 6,800 | 6,600 | |
| New structures..... | 561,356 | 91,022 | 56,907 | 78,228 | 77,752 | 44,548 | 51,454 | 66,351 | 95,114 | |
| Less than \$2,000..... | 17,082 | 6,088 | 1,654 | 2,398 | 3,356 | 694 | 382 | 505 | 2,004 | |
| \$2,000 to \$2,999..... | 11,944 | 3,296 | 1,152 | 1,201 | 741 | 496 | 668 | 2,881 | 1,509 | |
| \$3,000 to \$3,999..... | 17,729 | 4,323 | 878 | 3,623 | 1,363 | 506 | 2,779 | 1,474 | 2,784 | |
| \$4,000 to \$4,999..... | 16,283 | 3,645 | 1,450 | 2,318 | 3,160 | 317 | 934 | 1,701 | 2,759 | |
| \$5,000 to \$5,999..... | 33,807 | 7,065 | 4,708 | 5,209 | 1,494 | 3,584 | 1,378 | 3,913 | 6,458 | |
| \$6,000 to \$6,999..... | 62,812 | 3,738 | 3,540 | 4,443 | 6,692 | 2,538 | 6,434 | 19,769 | 15,658 | |
| \$7,000 to \$7,999..... | 67,134 | 2,166 | 2,995 | 4,438 | 4,306 | 5,855 | 10,422 | 7,813 | 29,142 | |
| \$8,000 to \$8,999..... | 67,846 | 5,922 | 3,047 | 3,685 | 10,638 | 7,148 | 10,906 | 9,030 | 17,474 | |
| \$9,000 to \$9,999..... | 57,864 | 5,718 | 3,564 | 7,026 | 8,949 | 6,889 | 7,012 | 7,297 | 11,449 | |
| \$10,000 to \$10,999..... | 53,299 | 7,652 | 3,837 | 8,184 | 10,652 | 6,597 | 5,419 | 7,603 | 3,358 | |
| \$11,000 to \$11,999..... | 31,616 | 4,242 | 5,100 | 7,267 | 6,521 | 3,752 | 2,887 | 1,272 | 574 | |
| \$12,000 to \$14,999..... | 56,485 | 12,489 | 9,547 | 12,974 | 13,524 | 4,474 | 1,008 | 1,617 | 872 | |
| \$15,000 to \$19,999..... | 44,445 | 14,019 | 9,782 | 10,942 | 5,072 | 1,488 | 944 | 1,326 | 873 | |
| \$20,000 or more..... | 23,010 | 10,659 | 5,653 | 4,520 | 1,281 | 210 | 281 | 190 | 220 | |
| Median purchase price.....dollars.. | 8,700 | 10,400 | 11,300 | 10,500 | 9,700 | 9,100 | 8,200 | 7,300 | 7,500 | |
| Properties acquired in 1946 to 1948..... | 2,046,294 | 281,581 | 275,625 | 342,125 | 325,248 | 172,495 | 155,183 | 200,258 | 293,776 | |
| Less than \$2,000..... | 92,831 | 5,653 | 7,214 | 10,694 | 14,064 | 8,964 | 4,778 | 6,808 | 34,656 | |
| \$2,000 to \$2,999..... | 125,018 | 15,498 | 10,328 | 18,394 | 17,580 | 10,989 | 6,487 | 11,058 | 34,682 | |
| \$3,000 to \$3,999..... | 179,544 | 11,635 | 21,542 | 27,694 | 25,686 | 15,062 | 18,232 | 16,601 | 43,094 | |
| \$4,000 to \$4,999..... | 181,384 | 20,158 | 21,800 | 20,276 | 37,881 | 10,726 | 20,612 | 15,975 | 33,999 | |
| \$5,000 to \$5,999..... | 192,079 | 21,209 | 18,958 | 31,786 | 29,774 | 21,829 | 11,997 | 21,961 | 34,564 | |
| \$6,000 to \$6,999..... | 223,000 | 19,506 | 24,683 | 35,043 | 36,742 | 21,990 | 14,676 | 31,347 | 39,017 | |
| \$7,000 to \$7,999..... | 210,083 | 29,477 | 19,497 | 25,562 | 28,002 | 18,295 | 25,211 | 30,458 | 33,582 | |
| \$8,000 to \$8,999..... | 188,383 | 21,694 | 25,320 | 27,750 | 30,188 | 17,050 | 21,108 | 24,074 | 21,169 | |
| \$9,000 to \$9,999..... | 149,207 | 20,558 | 17,513 | 24,495 | 28,385 | 16,070 | 14,282 | 17,353 | 10,554 | |
| \$10,000 to \$10,999..... | 131,631 | 20,958 | 16,962 | 24,332 | 27,046 | 14,270 | 7,535 | 14,670 | 5,663 | |
| \$11,000 to \$11,999..... | 75,364 | 11,723 | 13,541 | 16,539 | 16,666 | 5,428 | 4,501 | 5,928 | 1,041 | |
| \$12,000 to \$14,999..... | 146,884 | 29,864 | 35,224 | 41,102 | 23,958 | 7,713 | 4,726 | 2,911 | 1,389 | |
| \$15,000 to \$19,999..... | 89,088 | 27,558 | 27,076 | 21,829 | 6,515 | 3,670 | 1,038 | 1,016 | 390 | |
| \$20,000 or more..... | 61,798 | 26,090 | 15,967 | 16,429 | 2,761 | 439 | ... | 98 | 16 | |
| Median purchase price.....dollars.. | 7,100 | 8,800 | 8,500 | 8,000 | 7,000 | 6,800 | 7,000 | 6,800 | 5,000 | |
| Properties acquired in 1942 to 1945..... | 625,402 | 54,702 | 76,484 | 124,326 | 148,354 | 77,146 | 55,659 | 39,589 | 49,161 | |
| Less than \$2,000..... | 33,786 | 1,289 | 4,214 | 3,928 | 8,044 | 4,584 | 3,342 | 2,263 | 6,123 | |
| \$2,000 to \$2,999..... | 77,248 | 5,143 | 4,544 | 11,137 | 17,115 | 8,997 | 7,787 | 8,280 | 14,246 | |
| \$3,000 to \$3,999..... | 102,211 | 7,709 | 14,310 | 18,670 | 26,790 | 13,528 | 7,736 | 6,568 | 6,903 | |
| \$4,000 to \$4,999..... | 99,455 | 3,992 | 10,594 | 16,619 | 25,147 | 11,778 | 16,220 | 5,735 | 9,368 | |
| \$5,000 to \$5,999..... | 104,674 | 6,064 | 6,988 | 23,008 | 27,378 | 16,917 | 9,815 | 7,322 | 7,186 | |
| \$6,000 to \$6,999..... | 78,532 | 4,263 | 8,112 | 18,192 | 16,628 | 13,902 | 7,473 | 7,141 | 2,823 | |
| \$7,000 to \$7,999..... | 35,743 | 5,077 | 9,359 | 10,230 | 10,230 | 2,009 | 1,660 | 887 | 861 | |
| \$8,000 to \$8,999..... | 30,219 | 6,401 | 5,738 | 6,707 | 7,291 | 2,304 | 513 | 390 | 876 | |
| \$9,000 to \$9,999..... | 18,651 | 3,108 | 5,508 | 4,538 | 3,808 | 996 | 119 | 370 | 206 | |
| \$10,000 to \$11,999..... | 18,682 | 3,416 | 3,473 | 5,893 | 3,325 | 823 | 994 | 544 | 215 | |
| \$12,000 to \$14,999..... | 13,212 | 3,173 | 3,205 | 3,850 | 1,392 | 1,162 | ... | 89 | 342 | |
| \$15,000 or more..... | 12,989 | 5,067 | 4,133 | 2,425 | 1,206 | 146 | ... | ... | 12 | |
| Median purchase price.....dollars.. | 5,000 | 6,700 | 5,600 | 5,500 | 4,800 | 4,900 | 4,500 | 4,400 | 3,600 | |
| Properties acquired in 1940 to 1941..... | 238,951 | 15,141 | 13,767 | 26,423 | 50,939 | 39,188 | 44,475 | 33,225 | 15,806 | |
| Less than \$2,000..... | 10,029 | 373 | 1,315 | 1,185 | 1,452 | 1,816 | 491 | 789 | 2,610 | |
| \$2,000 to \$2,999..... | 24,371 | 966 | 1,566 | 1,683 | 4,503 | 2,741 | 2,896 | 3,940 | 6,076 | |
| \$3,000 to \$3,999..... | 37,827 | 737 | 899 | 1,472 | 6,152 | 8,985 | 8,381 | 6,956 | 4,246 | |
| \$4,000 to \$4,999..... | 50,685 | 3,019 | 1,131 | 3,005 | 10,567 | 7,077 | 13,847 | 9,873 | 2,167 | |
| \$5,000 to \$5,999..... | 45,381 | 2,739 | 1,566 | 4,274 | 9,523 | 7,986 | 12,362 | 6,750 | 183 | |
| \$6,000 to \$6,999..... | 27,079 | 754 | 1,373 | 3,905 | 7,008 | 5,418 | 4,626 | 3,889 | 107 | |
| \$7,000 to \$7,999..... | 15,407 | 453 | 1,793 | 4,095 | 4,337 | 3,028 | 1,105 | 596 | ... | |
| \$8,000 to \$9,999..... | 15,211 | 3,410 | 1,215 | 3,481 | 4,403 | 1,609 | 595 | 113 | 390 | |
| \$10,000 to \$14,999..... | 8,880 | 1,719 | 1,585 | 1,992 | 2,539 | 528 | 172 | 319 | 27 | |
| \$15,000 or more..... | 4,081 | 971 | 1,324 | 1,331 | 455 | ... | ... | ... | ... | |
| Median purchase price.....dollars.. | 4,900 | 5,900 | ... | 6,400 | 5,200 | 4,800 | 4,700 | 4,400 | 2,800 | |
| Properties acquired in 1939 or earlier..... | 205,391 | 38,558 | 25,212 | 22,859 | 30,308 | 24,867 | 23,226 | 22,379 | 17,999 | |
| Less than \$2,000..... | 8,839 | 889 | ... | 1,585 | 461 | 1,191 | 742 | 1,395 | 2,578 | |
| \$2,000 to \$2,999..... | 21,027 | 2,411 | 913 | 560 | 2,668 | 2,324 | 2,179 | 2,192 | 7,783 | |
| \$3,000 to \$3,999..... | 31,119 | 5,770 | 2,857 | 2,154 | 2,610 | 4,213 | 3,627 | 8,206 | 1,681 | |
| \$4,000 to \$4,999..... | 33,101 | 2,654 | 2,924 | 3,772 | 7,774 | 2,915 | 5,855 | 4,075 | 3,136 | |
| \$5,000 to \$5,999..... | 35,285 | 5,530 | 4,630 | 5,628 | 6,046 | 5,170 | 4,073 | 5,170 | 1,596 | |
| \$6,000 to \$6,999..... | 26,881 | 5,296 | 2,552 | 3,794 | 5,489 | 4,838 | 2,684 | 1,386 | 845 | |
| \$7,000 to \$7,999..... | 17,116 | 5,280 | 4,435 | 1,844 | 1,551 | 2,306 | 1,290 | 363 | 48 | |
| \$8,000 to \$9,999..... | 16,592 | 5,295 | 1,444 | 4,616 | 2,784 | 932 | 1,043 | 148 | 332 | |
| \$10,000 to \$14,999..... | 11,239 | 3,626 | 3,804 | 1,564 | 1,163 | 102 | 538 | 443 | ... | |
| \$15,000 or more..... | 4,192 | 1,807 | 1,653 | 355 | 180 | ... | 98 | 98 | ... | |
| Median purchase price.....dollars.. | 5,200 | 6,300 | 6,500 | 6,100 | 5,200 | 5,200 | 4,800 | 3,900 | 2,800 | |
| Year property acquired not reported..... | 514 | ... | ... | ... | ... | ... | ... | 182 | 332 | |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 9.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|---------------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | |
| Total properties..... | 4,575,536 | 586,480 | 553,768 | 757,953 | 785,602 | 438,488 | 406,375 | 444,714 | 602,252 |
| Less than 4.0 percent..... | 94,110 | 13,182 | 7,072 | 16,628 | 9,473 | 10,290 | 6,161 | 8,116 | 23,193 |
| 4.0 percent..... | 1,363,277 | 85,103 | 90,086 | 133,127 | 182,607 | 133,535 | 159,373 | 236,123 | 343,331 |
| 4.1 to 4.5 percent..... | 930,705 | 107,828 | 127,278 | 185,083 | 202,918 | 109,912 | 102,431 | 73,014 | 22,253 |
| 4.6 to 5.0 percent..... | 931,198 | 176,579 | 164,223 | 204,099 | 167,997 | 73,411 | 45,264 | 40,387 | 59,243 |
| 5.1 to 6.0 percent..... | 1,146,908 | 183,342 | 154,484 | 200,965 | 202,669 | 104,520 | 85,834 | 75,954 | 139,148 |
| 6.1 percent or more..... | 109,337 | 20,434 | 10,611 | 18,042 | 19,952 | 6,814 | 7,305 | 11,109 | 15,073 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.0 | 5.0 | 4.5 | 4.5 | 4.5 | 4.0 | 4.0 |
| Properties acquired in 1949 to 1950..... | 1,459,041 | 196,489 | 162,675 | 242,220 | 230,812 | 124,784 | 127,830 | 149,069 | 225,170 |
| Less than 4.0 percent..... | 31,194 | 4,844 | 2,388 | 5,427 | 3,824 | 2,494 | 2,690 | 2,999 | 6,967 |
| 4.0 percent..... | 441,891 | 22,338 | 22,708 | 32,319 | 57,649 | 43,273 | 50,293 | 74,626 | 138,686 |
| 4.1 to 4.5 percent..... | 318,245 | 39,620 | 39,687 | 70,268 | 75,817 | 33,480 | 30,604 | 24,420 | 4,351 |
| 4.6 to 5.0 percent..... | 253,802 | 51,486 | 45,363 | 64,225 | 38,190 | 15,341 | 11,530 | 11,308 | 16,360 |
| 5.1 to 6.0 percent..... | 367,548 | 67,989 | 49,523 | 63,279 | 47,527 | 26,647 | 30,321 | 31,316 | 50,950 |
| 6.1 percent or more..... | 46,361 | 10,212 | 3,006 | 6,702 | 7,805 | 3,549 | 2,432 | 4,800 | 7,856 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.0 | 5.0 | 4.5 | 4.5 | 4.5 | 4.0 | 4.0 |
| Properties acquired in 1946 to 1948..... | 2,046,235 | 281,521 | 275,828 | 342,122 | 325,066 | 172,493 | 155,180 | 200,258 | 293,776 |
| Less than 4.0 percent..... | 41,718 | 7,251 | 2,878 | 8,600 | 3,619 | 4,240 | 2,825 | 2,767 | 9,540 |
| 4.0 percent..... | 838,380 | 47,767 | 56,913 | 85,871 | 111,409 | 84,424 | 102,109 | 154,335 | 195,856 |
| 4.1 to 4.5 percent..... | 258,088 | 50,064 | 58,827 | 67,432 | 50,078 | 16,123 | 5,805 | 6,076 | 3,687 |
| 4.6 to 5.0 percent..... | 390,470 | 90,026 | 80,334 | 89,834 | 64,683 | 21,828 | 10,669 | 11,086 | 25,909 |
| 5.1 to 6.0 percent..... | 480,576 | 82,447 | 70,350 | 86,816 | 87,984 | 43,796 | 31,199 | 23,106 | 55,378 |
| 6.1 percent or more..... | 37,003 | 3,966 | 6,526 | 8,869 | 7,293 | 2,082 | 2,973 | 2,888 | 3,406 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.0 | 5.0 | 4.5 | 4.0 | 4.0 | 4.0 | 4.0 |
| Properties acquired in 1942 to 1945..... | 625,400 | 54,763 | 76,276 | 124,320 | 148,495 | 77,150 | 55,659 | 39,387 | 49,159 |
| Less than 4.0 percent..... | 11,586 | 207 | 927 | 523 | 1,240 | 2,680 | 145 | 518 | 5,348 |
| 4.0 percent..... | 50,500 | 8,287 | 6,237 | 9,869 | 9,233 | 2,369 | 3,720 | 3,186 | 7,898 |
| 4.1 to 4.5 percent..... | 180,272 | 10,681 | 18,709 | 34,082 | 41,429 | 29,778 | 26,966 | 15,345 | 3,315 |
| 4.6 to 5.0 percent..... | 199,247 | 14,189 | 26,512 | 35,853 | 41,287 | 18,128 | 8,544 | 4,843 | 9,893 |
| 5.1 to 6.0 percent..... | 206,530 | 16,954 | 23,021 | 41,642 | 52,134 | 23,970 | 14,225 | 14,036 | 20,951 |
| 6.1 percent or more..... | 17,265 | 4,445 | 870 | 2,681 | 3,172 | 625 | 2,059 | 1,659 | 1,754 |
| Median interest rate.....percent.. | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.5 | 4.5 | 5.0 |
| Properties acquired in 1940 to 1941..... | 238,952 | 15,141 | 13,763 | 26,423 | 50,938 | 39,188 | 44,475 | 33,226 | 15,808 |
| Less than 4.0 percent..... | 4,166 | 557 | 514 | 632 | 375 | 876 | 326 | 406 | 483 |
| 4.0 percent..... | 16,843 | 2,897 | 1,061 | 2,964 | 2,859 | 1,678 | 2,303 | 2,923 | 199 |
| 4.1 to 4.5 percent..... | 125,880 | 4,796 | 5,415 | 10,300 | 26,638 | 24,051 | 30,200 | 20,265 | 4,217 |
| 4.6 to 5.0 percent..... | 39,796 | 2,586 | 2,615 | 6,922 | 8,201 | 5,365 | 5,284 | 5,421 | 3,402 |
| 5.1 to 6.0 percent..... | 46,904 | 2,731 | 4,158 | 9,408 | 11,660 | 6,805 | 6,121 | 3,879 | 6,148 |
| 6.1 percent or more..... | 5,363 | 1,614 | ... | 197 | 1,205 | 413 | 241 | 336 | 1,359 |
| Median interest rate.....percent.. | 4.5 | 4.5 | ... | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 5.0 |
| Properties acquired in 1939 or earlier..... | 205,393 | 38,556 | 25,212 | 22,859 | 30,305 | 24,867 | 23,224 | 22,381 | 17,996 |
| Less than 4.0 percent..... | 5,446 | 325 | 365 | 1,446 | 415 | ... | 215 | 1,826 | 855 |
| 4.0 percent..... | 15,481 | 3,854 | 3,167 | 2,704 | 1,457 | 1,791 | 948 | 871 | 692 |
| 4.1 to 4.5 percent..... | 48,220 | 2,667 | 4,640 | 3,031 | 8,956 | 6,480 | 8,856 | 6,908 | 6,683 |
| 4.6 to 5.0 percent..... | 87,883 | 18,292 | 9,399 | 11,165 | 15,636 | 12,749 | 9,237 | 7,729 | 3,679 |
| 5.1 to 6.0 percent..... | 45,018 | 13,221 | 7,432 | 4,320 | 3,364 | 3,702 | 3,968 | 3,621 | 5,389 |
| 6.1 percent or more..... | 3,345 | 197 | 209 | 193 | 477 | 145 | ... | 1,426 | 698 |
| Median interest rate.....percent.. | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.6 | 5.0 |
| Year property acquired not reported..... | 514 | ... | ... | ... | ... | ... | ... | 182 | 332 |

RESIDENTIAL FINANCING

Table 9a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|------------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| Total properties..... | 2,837,157 | 540,489 | 460,514 | 561,382 | 466,632 | 209,631 | 164,695 | 161,603 | 272,233 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 709,639 | 106,513 | 118,304 | 137,236 | 116,993 | 55,155 | 44,420 | 42,940 | 88,078 |
| Veteran of World War I only..... | 237,662 | 50,475 | 41,753 | 46,840 | 43,010 | 14,336 | 12,218 | 13,164 | 17,866 |
| Other service or nonveteran..... | 1,889,849 | 383,490 | 300,452 | 377,302 | 308,640 | 140,132 | 108,053 | 105,491 | 166,285 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 2,398,775 | 460,649 | 399,838 | 475,690 | 405,083 | 173,671 | 131,390 | 130,264 | 222,186 |
| Nonwhite..... | 124,057 | 14,650 | 10,067 | 15,339 | 25,179 | 14,664 | 11,683 | 13,454 | 19,021 |
| Not reported..... | 314,326 | 65,180 | 50,604 | 70,350 | 36,390 | 21,289 | 21,619 | 17,874 | 31,021 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 2,837,157 | 540,489 | 460,514 | 561,382 | 466,632 | 209,631 | 164,695 | 161,603 | 272,233 |
| Less than \$2,000..... | 214,429 | 17,318 | 18,620 | 26,790 | 33,145 | 20,683 | 13,023 | 13,594 | 71,282 |
| \$2,000 to \$2,999..... | 274,158 | 30,960 | 20,937 | 41,817 | 43,645 | 29,384 | 21,879 | 26,342 | 59,196 |
| \$3,000 to \$3,999..... | 343,845 | 37,590 | 49,227 | 60,337 | 62,478 | 34,707 | 29,360 | 29,330 | 40,213 |
| \$4,000 to \$4,999..... | 316,692 | 41,887 | 41,860 | 52,513 | 71,432 | 21,443 | 31,858 | 21,186 | 34,514 |
| \$5,000 to \$5,999..... | 293,781 | 51,754 | 35,695 | 63,637 | 53,643 | 32,845 | 13,380 | 21,402 | 21,433 |
| \$6,000 to \$6,999..... | 252,021 | 35,165 | 40,727 | 59,139 | 47,495 | 24,359 | 11,075 | 17,275 | 16,791 |
| \$7,000 to \$7,999..... | 201,847 | 49,580 | 35,500 | 42,169 | 32,655 | 11,433 | 13,164 | 8,000 | 9,354 |
| \$8,000 to \$8,999..... | 171,963 | 40,178 | 33,132 | 35,075 | 30,015 | 9,966 | 11,320 | 5,706 | 6,542 |
| \$9,000 to \$9,999..... | 133,563 | 38,447 | 24,046 | 27,596 | 22,997 | 6,936 | 5,317 | 4,712 | 3,515 |
| \$10,000 to \$10,999..... | 135,143 | 34,409 | 24,957 | 35,469 | 20,341 | 5,642 | 5,601 | 5,186 | 3,543 |
| \$11,000 to \$11,999..... | 82,942 | 19,900 | 22,337 | 21,020 | 11,090 | 1,459 | 3,209 | 3,281 | 1,045 |
| \$12,000 to \$14,999..... | 179,125 | 52,371 | 45,488 | 42,263 | 24,145 | 6,774 | 2,114 | 3,733 | 2,240 |
| \$15,000 to \$19,999..... | 133,499 | 45,775 | 40,694 | 28,936 | 10,518 | 2,903 | 2,042 | 1,425 | 1,208 |
| \$20,000 or more..... | 104,149 | 45,555 | 27,294 | 24,621 | 3,033 | 1,097 | 747 | 451 | 1,357 |
| Median purchase price.....dollars.. | 5,900 | 8,100 | 7,600 | 6,600 | 5,400 | 4,900 | 4,500 | 4,500 | 3,100 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | |
| Less than \$2,000..... | 872,999 | 182,996 | 134,446 | 177,662 | 116,623 | 54,100 | 55,202 | 57,772 | 94,222 |
| \$2,000 to \$2,999..... | 76,409 | 9,926 | 6,541 | 10,263 | 9,180 | 4,494 | 3,670 | 3,918 | 28,417 |
| \$3,000 to \$3,999..... | 59,389 | 7,087 | 4,579 | 10,826 | 5,192 | 5,663 | 4,160 | 7,896 | 13,988 |
| \$4,000 to \$4,999..... | 83,758 | 12,109 | 10,312 | 14,086 | 11,065 | 7,144 | 7,010 | 10,027 | 12,008 |
| \$5,000 to \$5,999..... | 74,848 | 12,628 | 8,727 | 13,780 | 12,828 | 4,345 | 8,342 | 5,160 | 9,037 |
| \$6,000 to \$6,999..... | 78,057 | 18,056 | 8,541 | 15,930 | 9,402 | 7,753 | 3,156 | 8,179 | 7,042 |
| \$7,000 to \$7,999..... | 70,565 | 8,330 | 11,737 | 14,637 | 11,566 | 6,059 | 4,443 | 6,247 | 7,548 |
| \$8,000 to \$8,999..... | 60,141 | 11,273 | 9,395 | 12,077 | 9,027 | 3,300 | 6,332 | 3,207 | 5,532 |
| \$9,000 to \$9,999..... | 56,318 | 13,518 | 6,928 | 9,428 | 11,391 | 3,282 | 6,394 | 2,259 | 3,120 |
| \$10,000 to \$10,999..... | 45,783 | 10,903 | 6,975 | 9,940 | 8,277 | 2,526 | 3,473 | 2,277 | 1,412 |
| \$11,000 to \$11,999..... | 54,488 | 11,597 | 8,973 | 14,807 | 8,820 | 2,131 | 3,759 | 2,216 | 2,189 |
| \$12,000 to \$14,999..... | 36,620 | 7,561 | 9,609 | 10,930 | 7,773 | 3,209 | 1,414 | 2,355 | 768 |
| \$15,000 to \$19,999..... | 75,621 | 23,249 | 15,586 | 18,456 | 9,769 | 4,130 | 1,096 | 2,322 | 1,014 |
| \$20,000 or more..... | 58,474 | 19,593 | 14,994 | 13,160 | 5,578 | 1,685 | 1,304 | 1,356 | 806 |
| Median purchase price.....dollars.. | 42,528 | 17,166 | 11,549 | 9,342 | 1,319 | 815 | 649 | 353 | 1,341 |
| Median purchase price.....dollars.. | 6,900 | 8,800 | 9,000 | 7,700 | 6,900 | 5,600 | 6,200 | 5,200 | 3,300 |
| New structures..... | | | | | | | | | |
| Less than \$2,000..... | 271,355 | 84,391 | 46,346 | 53,796 | 33,331 | 9,791 | 13,921 | 15,392 | 14,400 |
| \$2,000 to \$2,999..... | 17,082 | 6,088 | 1,654 | 2,398 | 3,356 | 694 | 382 | 505 | 2,004 |
| \$3,000 to \$3,999..... | 10,750 | 2,803 | 1,152 | 1,201 | 741 | 496 | 668 | 2,881 | 806 |
| \$4,000 to \$4,999..... | 16,528 | 4,323 | 878 | 3,623 | 1,363 | 383 | 2,148 | 1,421 | 2,390 |
| \$5,000 to \$5,999..... | 14,822 | 3,645 | 1,160 | 2,318 | 3,160 | 120 | 811 | 1,504 | 2,103 |
| \$6,000 to \$6,999..... | 22,989 | 6,749 | 4,708 | 5,209 | 652 | 1,514 | 1,255 | 1,212 | 1,692 |
| \$7,000 to \$7,999..... | 21,611 | 3,738 | 3,540 | 3,545 | 5,603 | 942 | 802 | 2,183 | 1,260 |
| \$8,000 to \$8,999..... | 15,122 | 2,127 | 2,995 | 3,486 | 1,534 | 832 | 2,172 | 794 | 1,183 |
| \$9,000 to \$9,999..... | 18,934 | 5,321 | 2,574 | 2,546 | 4,408 | 825 | 2,007 | 757 | 498 |
| \$10,000 to \$10,999..... | 18,697 | 5,674 | 2,481 | 4,798 | 2,196 | 701 | 1,278 | 1,256 | 293 |
| \$11,000 to \$11,999..... | 21,803 | 6,817 | 2,980 | 6,116 | 2,541 | 311 | 947 | 1,518 | 554 |
| \$12,000 to \$14,999..... | 13,186 | 3,702 | 3,663 | 3,306 | 1,269 | 369 | 344 | 160 | 381 |
| \$15,000 to \$19,999..... | 29,734 | 10,717 | 6,745 | 5,814 | 4,052 | 1,244 | 188 | 688 | 287 |
| \$20,000 or more..... | 31,951 | 12,919 | 7,734 | 6,050 | 2,133 | 1,147 | 919 | 323 | 727 |
| Median purchase price.....dollars.. | 18,146 | 9,768 | 4,082 | 3,386 | 323 | 181 | ... | 190 | 220 |
| Median purchase price.....dollars.. | 8,800 | 10,200 | 10,600 | 9,500 | 8,000 | ... | ... | 6,000 | ... |
| Properties acquired in 1946 to 1948..... | | | | | | | | | |
| Less than \$2,000..... | 1,216,975 | 253,706 | 225,880 | 247,484 | 197,586 | 80,859 | 56,398 | 50,145 | 106,931 |
| \$2,000 to \$2,999..... | 85,230 | 4,841 | 6,550 | 9,882 | 14,008 | 8,632 | 4,777 | 2,239 | 31,371 |
| \$3,000 to \$3,999..... | 101,531 | 15,353 | 10,328 | 17,756 | 16,219 | 10,709 | 6,153 | 5,351 | 19,161 |
| \$4,000 to \$4,999..... | 129,840 | 11,489 | 21,342 | 27,092 | 22,998 | 11,871 | 10,681 | 6,176 | 16,190 |
| \$5,000 to \$5,999..... | 128,654 | 19,816 | 19,695 | 17,916 | 29,442 | 8,164 | 10,824 | 7,483 | 15,313 |
| \$6,000 to \$6,999..... | 108,544 | 19,456 | 15,523 | 24,029 | 20,986 | 12,192 | 3,594 | 6,127 | 6,637 |
| \$7,000 to \$7,999..... | 112,949 | 16,962 | 19,885 | 28,186 | 21,756 | 10,128 | 3,608 | 6,655 | 5,764 |
| \$8,000 to \$8,999..... | 95,542 | 28,391 | 16,107 | 19,454 | 14,998 | 5,037 | 4,973 | 3,582 | 3,601 |
| \$9,000 to \$9,999..... | 84,426 | 18,566 | 20,386 | 18,296 | 12,775 | 4,008 | 4,299 | 2,925 | 3,140 |
| \$10,000 to \$10,999..... | 62,483 | 18,285 | 12,724 | 12,161 | 10,810 | 3,112 | 1,587 | 2,095 | 1,710 |
| \$11,000 to \$11,999..... | 63,557 | 18,153 | 12,452 | 16,144 | 9,635 | 2,874 | 1,403 | 1,786 | 1,112 |
| \$12,000 to \$14,999..... | 39,053 | 11,101 | 8,343 | 6,299 | 6,299 | 983 | 926 | 277 | 277 |
| \$15,000 to \$19,999..... | 87,925 | 24,792 | 25,209 | 20,153 | 12,504 | 2,387 | 737 | 1,261 | 884 |
| \$20,000 or more..... | 64,905 | 22,631 | 21,290 | 14,895 | 3,821 | 1,072 | 738 | 69 | 390 |
| Median purchase price.....dollars.. | 52,336 | 24,238 | 13,288 | 13,177 | 1,335 | 282 | ... | ... | 16 |
| Median purchase price.....dollars.. | 6,400 | 8,500 | 8,100 | 6,900 | 5,700 | 5,000 | 4,500 | 5,000 | 3,100 |
| Properties acquired in 1942 to 1945..... | | | | | | | | | |
| Less than \$2,000..... | 476,104 | 51,742 | 65,939 | 100,214 | 112,840 | 48,114 | 29,964 | 26,101 | 41,199 |
| \$2,000 to \$2,999..... | 33,733 | 1,289 | 4,214 | 3,875 | 4,044 | 4,584 | 3,342 | 2,263 | 6,123 |
| \$3,000 to \$3,999..... | 72,409 | 5,143 | 3,880 | 11,137 | 15,284 | 8,144 | 7,550 | 8,170 | 13,100 |
| \$4,000 to \$4,999..... | 89,219 | 7,709 | 13,817 | 15,947 | 24,226 | 10,916 | 6,009 | 4,702 | 5,894 |
| \$5,000 to \$5,999..... | 68,389 | 3,808 | 9,664 | 15,039 | 19,437 | 5,604 | 5,580 | 3,327 | 5,929 |
| \$6,000 to \$6,999..... | 68,731 | 6,064 | 5,934 | 18,980 | 17,796 | 8,215 | 3,093 | 2,676 | 5,975 |
| \$7,000 to \$7,999..... | 44,645 | 3,823 | 6,126 | 12,680 | 8,918 | 5,404 | 1,830 | 3,263 | 2,602 |
| \$8,000 to \$8,999..... | 25,670 | 4,183 | 4,269 | 6,423 | 6,865 | 5,269 | 1,327 | 466 | 773 |
| \$9,000 to \$9,999..... | 21,422 | 5,944 | 4,371 | 4,151 | 4,403 | 1,887 | 164 | 329 | 173 |
| \$10,000 to \$14,999..... | 14,352 | 3,108 | 4,275 | 2,840 | 2,726 | 996 | 75 | 272 | 61 |
| \$15,000 to \$19,999..... | 26,030 | 5,660 | 5,399 | 7,604 | 4,234 | 949 | 994 | 633 | 557 |
| \$20,000 or more..... | 11,504 | 5,011 | 3,890 | 1,538 | 907 | 146 | ... | ... | 12 |
| Median purchase price.....dollars.. | 4,600 | 6,400 | 5,200 | 5,200 | 4,400 | 4,000 | 3,600 | 3,500 | 3,200 |

RESIDENTIAL FINANCING

Table 9b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Table with 10 columns: Subject, Total, and nine categories of first mortgage loan as percent of purchase price (Less than 50 percent, 50 to 59 percent, 60 to 69 percent, 70 to 79 percent, 80 to 84 percent, 85 to 89 percent, 90 to 99 percent, 100 percent or more). Rows include Total properties, VETERAN STATUS OF OWNER (Veteran of World War II, Veteran of World War I only, Other service or nonveteran), COLOR OF OWNER (White, Nonwhite, Not reported), PURCHASE PRICE (Total properties, Less than \$3,000, \$3,000 to \$3,999, etc., up to \$20,000 or more, and Median purchase price), Properties acquired in 1949 to 1950, New structures, Properties acquired in 1946 to 1948, Properties acquired in 1942 to 1945, and Properties acquired in 1940 to 1941.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 9b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|---------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| PURCHASE PRICE--Con. | | | | | | | | | |
| Properties acquired in 1939 or earlier..... | 61,728 | 715 | 908 | 7,050 | 16,355 | 15,832 | 13,180 | 6,618 | 1,076 |
| Less than \$3,000..... | 1,250 | ... | ... | 145 | 194 | ... | 461 | 342 | 109 |
| \$3,000 to \$3,999..... | 10,921 | 197 | ... | 197 | 2,074 | 3,283 | 2,046 | 2,868 | 255 |
| \$4,000 to \$4,999..... | 12,637 | 38 | ... | 618 | 3,297 | 2,524 | 3,399 | 2,050 | 712 |
| \$5,000 to \$5,999..... | 13,321 | 91 | ... | 1,521 | 3,900 | 3,516 | 3,699 | 594 | ... |
| \$6,000 to \$6,999..... | 12,215 | ... | 107 | 2,118 | 3,431 | 3,847 | 2,115 | 598 | ... |
| \$7,000 to \$7,999..... | 5,075 | ... | 26 | 651 | 1,304 | 2,171 | 758 | 166 | ... |
| \$8,000 or more..... | 6,309 | 389 | 775 | 1,800 | 2,155 | 491 | 702 | ... | ... |
| Median purchase price.....dollars.. | 5,400 | ... | ... | ... | 5,600 | 5,500 | ... | ... | ... |
| Year property acquired not reported..... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | |
| Less than 4.0 percent..... | 1,198 | ... | 145 | 399 | 176 | ... | 44 | ... | 434 |
| 4.0 percent..... | 120,025 | 2,988 | 4,544 | 15,381 | 28,395 | 26,536 | 29,252 | 9,039 | 3,896 |
| 4.1 to 4.5 percent..... | 603,624 | 25,715 | 55,509 | 109,054 | 161,124 | 95,883 | 89,636 | 58,504 | 8,204 |
| 4.6 to 5.0 percent..... | 41,517 | 1,122 | 232 | 5,481 | 11,700 | 10,916 | 6,681 | 4,443 | 945 |
| Median interest rate.....percent.. | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | ... |

Table 9c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| Total properties..... | 972,017 | 48,974 | 66,250 | 117,573 | 95,523 | 116,058 | 145,287 | 65,835 | 316,538 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 881,073 | 41,466 | 54,243 | 96,047 | 82,738 | 107,526 | 135,007 | 61,983 | 302,056 |
| Veteran of World War I only..... | 8,900 | 450 | 940 | 1,359 | 957 | 396 | 2,762 | 454 | 1,582 |
| Other service or nonveteran..... | 82,047 | 7,053 | 11,066 | 20,165 | 11,822 | 8,136 | 7,515 | 3,396 | 12,895 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 846,966 | 42,200 | 61,683 | 105,161 | 84,491 | 97,299 | 129,770 | 55,137 | 271,224 |
| Nonwhite..... | 21,567 | 920 | 207 | 1,241 | 1,176 | 4,563 | 2,422 | 1,707 | 9,332 |
| Not reported..... | 103,479 | 5,850 | 4,358 | 11,168 | 9,851 | 14,195 | 13,093 | 8,990 | 35,976 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 972,017 | 48,974 | 66,250 | 117,573 | 95,523 | 116,058 | 145,287 | 65,835 | 316,538 |
| Less than \$2,000..... | 7,984 | 1,503 | 865 | 56 | 536 | ... | 1,599 | ... | 3,424 |
| \$2,000 to \$2,999..... | 30,148 | 316 | 899 | 2,059 | 1,434 | 1,762 | 2,476 | 3,278 | 17,923 |
| \$3,000 to \$3,999..... | 58,470 | 743 | 1,739 | 4,207 | 2,324 | 9,181 | 7,515 | 3,843 | 28,920 |
| \$4,000 to \$4,999..... | 64,426 | 3,882 | 2,739 | 7,068 | 1,925 | 9,273 | 6,397 | 7,399 | 25,747 |
| \$5,000 to \$5,999..... | 101,413 | 3,860 | 6,417 | 8,729 | 12,339 | 9,761 | 18,066 | 2,759 | 39,479 |
| \$6,000 to \$6,999..... | 127,444 | 4,905 | 5,326 | 10,539 | 11,802 | 12,469 | 20,870 | 8,175 | 53,363 |
| \$7,000 to \$7,999..... | 149,769 | 3,326 | 4,531 | 9,900 | 9,115 | 17,837 | 25,086 | 11,983 | 67,990 |
| \$8,000 to \$8,999..... | 129,230 | 2,866 | 7,119 | 16,588 | 12,490 | 16,847 | 23,642 | 7,753 | 41,926 |
| \$9,000 to \$9,999..... | 98,573 | 3,148 | 6,211 | 13,608 | 11,477 | 13,160 | 15,727 | 9,272 | 25,973 |
| \$10,000 to \$10,999..... | 77,251 | 4,438 | 4,737 | 12,468 | 12,208 | 11,051 | 14,453 | 8,691 | 9,208 |
| \$11,000 to \$11,999..... | 39,977 | 2,873 | 4,322 | 9,806 | 7,356 | 7,716 | 5,307 | 1,482 | 1,118 |
| \$12,000 to \$14,999..... | 56,539 | 8,882 | 13,996 | 13,810 | 9,002 | 6,084 | 2,678 | 768 | 1,321 |
| \$15,000 to \$19,999..... | 22,658 | 5,303 | 5,346 | 6,161 | 3,263 | 636 | 1,373 | 432 | 146 |
| \$20,000 or more..... | 8,135 | 2,929 | 2,003 | 2,574 | 252 | 281 | 98 | ... | ... |
| Median purchase price.....dollars.. | 7,600 | 9,900 | 9,500 | 8,900 | 8,600 | 7,800 | 7,600 | 7,600 | 6,800 |
| Properties acquired in 1949 to 1950..... | 346,941 | 17,694 | 20,769 | 42,988 | 32,037 | 39,408 | 40,555 | 27,135 | 126,366 |
| Less than \$3,000..... | 5,796 | 343 | 332 | 627 | 1,252 | 1,249 | ... | 558 | 1,434 |
| \$3,000 to \$3,999..... | 9,601 | 507 | 155 | 1,638 | 25 | 1,850 | 447 | 401 | 4,031 |
| \$4,000 to \$4,999..... | 17,749 | 1,877 | 1,387 | 1,309 | 75 | 2,652 | 1,782 | 3,761 | 4,907 |
| \$5,000 to \$5,999..... | 28,893 | 983 | 1,903 | 2,255 | 4,460 | 2,508 | 5,109 | 301 | 11,373 |
| \$6,000 to \$6,999..... | 39,001 | 1,400 | 1,183 | 2,472 | 2,746 | 4,081 | 5,199 | 1,016 | 20,906 |
| \$7,000 to \$7,999..... | 61,499 | 866 | 2,447 | 2,124 | 2,514 | 4,404 | 6,564 | 5,062 | 37,518 |
| \$8,000 to \$8,999..... | 53,854 | 730 | 2,300 | 6,464 | 4,343 | 5,499 | 7,711 | 3,569 | 23,240 |
| \$9,000 to \$9,999..... | 44,522 | 1,575 | 875 | 4,393 | 4,776 | 4,776 | 3,754 | 6,309 | 16,984 |
| \$10,000 to \$10,999..... | 35,388 | 1,779 | 928 | 5,905 | 4,616 | 5,246 | 5,076 | 5,184 | 4,657 |
| \$11,000 to \$11,999..... | 17,609 | 1,711 | 1,874 | 4,145 | 2,574 | 4,431 | 2,011 | 510 | 354 |
| \$12,000 to \$14,999..... | 21,873 | 3,152 | 4,762 | 4,953 | 4,279 | 2,095 | 1,499 | 318 | 816 |
| \$15,000 or more..... | 13,156 | 2,771 | 2,623 | 5,238 | 760 | 617 | 903 | 100 | 146 |
| Median purchase price.....dollars.. | 8,200 | 10,300 | 9,700 | 9,700 | 9,100 | 8,500 | 8,000 | 8,600 | 7,500 |

RESIDENTIAL FINANCING

Table 9c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|-------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| PURCHASE PRICE--Con. | | | | | | | | | |
| Properties acquired in 1949 to 1950--Con. | | | | | | | | | |
| New structures..... | 154,099 | 8,239 | 5,375 | 7,909 | 11,193 | 13,322 | 14,637 | 15,368 | 78,062 |
| Less than \$5,000..... | 2,776 | 145 | ... | ... | ... | 631 | ... | 250 | 1,751 |
| \$5,000 to \$5,999..... | 5,746 | 316 | ... | ... | ... | 793 | ... | 53 | 4,584 |
| \$6,000 to \$6,999..... | 17,545 | 637 | ... | ... | 215 | 1,009 | 1,969 | 759 | 12,897 |
| \$7,000 to \$7,999..... | 34,853 | 39 | 385 | 38 | ... | 1,834 | 1,545 | 3,559 | 27,454 |
| \$8,000 to \$8,999..... | 28,742 | 680 | 283 | 794 | 1,512 | 1,968 | 4,039 | 2,712 | 16,755 |
| \$9,000 to \$9,999..... | 22,330 | 740 | 285 | 737 | 2,068 | 1,875 | 4,879 | 3,652 | 11,118 |
| \$10,000 to \$11,999..... | 25,079 | 2,325 | 884 | 2,920 | 4,394 | 4,879 | 2,721 | 4,156 | 2,792 |
| \$12,000 to \$14,999..... | 11,417 | 2,219 | 2,002 | 2,077 | 2,804 | 820 | 802 | 127 | 563 |
| \$15,000 or more..... | 5,611 | 1,775 | 879 | 1,303 | 200 | 306 | 903 | 100 | 146 |
| Median purchase price.....dollars.. | 8,500 | ... | ... | ... | ... | ... | ... | ... | ... |
| Properties acquired in 1945 to 1948..... | | | | | | | | | |
| Less than \$3,000..... | 32,336 | 1,476 | 1,432 | 1,488 | 718 | 513 | 4,075 | 2,720 | 19,913 |
| \$3,000 to \$3,999..... | 48,869 | 236 | 1,584 | 2,569 | 2,299 | 7,331 | 6,568 | 3,396 | 24,889 |
| \$4,000 to \$4,999..... | 46,677 | 2,005 | 1,352 | 5,759 | 1,850 | 6,621 | 4,615 | 3,638 | 20,840 |
| \$5,000 to \$5,999..... | 72,338 | 2,877 | 4,514 | 6,474 | 7,879 | 7,253 | 12,957 | 2,276 | 32,457 |
| \$6,000 to \$6,999..... | 88,443 | 3,505 | 4,143 | 8,067 | 9,056 | 8,388 | 15,671 | 6,921 | 30,472 |
| \$7,000 to \$7,999..... | 87,989 | 2,460 | 1,803 | 7,776 | 6,601 | 13,433 | 18,522 | 4,184 | 18,686 |
| \$8,000 to \$8,999..... | 75,376 | 2,136 | 4,819 | 10,124 | 8,147 | 11,348 | 15,931 | 2,963 | 8,989 |
| \$9,000 to \$9,999..... | 54,051 | 1,573 | 5,336 | 7,750 | 7,084 | 8,384 | 11,973 | 3,507 | 4,351 |
| \$10,000 to \$10,999..... | 43,863 | 2,659 | 3,809 | 6,563 | 7,592 | 5,805 | 9,377 | 972 | 764 |
| \$11,000 to \$11,999..... | 22,368 | 1,162 | 2,448 | 5,661 | 4,782 | 3,285 | 3,296 | 450 | 505 |
| \$12,000 to \$14,999..... | 34,666 | 5,730 | 9,234 | 8,857 | 4,723 | 3,989 | 1,179 | 332 | ... |
| \$15,000 or more..... | 17,637 | 5,461 | 4,726 | 3,497 | 2,755 | 300 | 568 | ... | ... |
| Median purchase price.....dollars.. | 7,200 | 9,600 | 9,500 | 8,500 | 8,400 | 7,600 | 7,400 | 7,000 | 6,000 |
| Year property acquired not reported..... | | | | | | | | | |
| | 182 | ... | ... | ... | ... | ... | ... | 182 | ... |

Table 9d.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|------------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| Total properties..... | | | | | | | | | |
| | 3,207,399 | 385,093 | 380,429 | 540,727 | 561,050 | 322,349 | 313,920 | 327,208 | 376,672 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 1,240,613 | 82,012 | 99,668 | 156,088 | 179,026 | 125,377 | 142,796 | 194,370 | 261,276 |
| Veteran of World War I only..... | 225,426 | 36,089 | 35,833 | 47,632 | 42,115 | 18,340 | 18,571 | 16,730 | 10,116 |
| Other service or nonveteran..... | 1,741,365 | 266,980 | 244,919 | 337,001 | 339,929 | 178,618 | 152,547 | 116,097 | 105,274 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 2,778,922 | 334,781 | 335,930 | 473,215 | 495,485 | 276,885 | 261,763 | 280,853 | 319,996 |
| Nonwhite..... | 122,271 | 8,387 | 8,825 | 13,831 | 22,722 | 16,321 | 19,897 | 14,662 | 17,630 |
| Not reported..... | 306,210 | 41,914 | 35,666 | 53,673 | 42,865 | 29,120 | 32,254 | 31,682 | 39,038 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 3,207,399 | 385,093 | 380,429 | 540,727 | 561,050 | 322,349 | 313,920 | 327,208 | 376,672 |
| Less than \$2,000..... | 75,677 | 5,419 | 8,562 | 11,044 | 8,454 | 8,378 | 6,362 | 4,939 | 22,522 |
| \$2,000 to \$2,999..... | 153,236 | 9,753 | 7,140 | 18,679 | 26,483 | 18,955 | 15,554 | 21,410 | 35,262 |
| \$3,000 to \$3,999..... | 262,212 | 16,204 | 24,849 | 38,081 | 49,058 | 34,544 | 32,521 | 28,399 | 38,562 |
| \$4,000 to \$4,999..... | 309,040 | 22,493 | 27,003 | 41,640 | 66,549 | 25,901 | 51,272 | 32,565 | 41,619 |
| \$5,000 to \$5,999..... | 333,471 | 32,050 | 22,455 | 51,448 | 60,957 | 50,104 | 38,588 | 41,574 | 36,298 |
| \$6,000 to \$6,999..... | 345,382 | 27,040 | 27,918 | 51,209 | 57,246 | 44,161 | 34,082 | 52,870 | 50,865 |
| \$7,000 to \$7,999..... | 315,881 | 34,469 | 30,463 | 40,315 | 43,618 | 29,574 | 35,653 | 38,340 | 63,459 |
| \$8,000 to \$8,999..... | 297,344 | 29,344 | 31,756 | 41,437 | 53,870 | 29,202 | 36,025 | 34,273 | 41,419 |
| \$9,000 to \$9,999..... | 245,311 | 25,600 | 28,687 | 40,661 | 47,729 | 24,367 | 25,480 | 24,319 | 28,476 |
| \$10,000 to \$10,999..... | 220,526 | 29,249 | 25,219 | 39,511 | 48,241 | 22,961 | 16,980 | 27,127 | 11,244 |
| \$11,000 to \$11,999..... | 157,959 | 17,329 | 25,544 | 30,238 | 30,636 | 10,815 | 10,849 | 10,829 | 1,724 |
| \$12,000 to \$14,999..... | 251,608 | 47,528 | 55,761 | 68,474 | 45,488 | 16,228 | 7,552 | 7,116 | 3,465 |
| \$15,000 to \$19,999..... | 152,835 | 43,694 | 39,193 | 16,836 | 6,028 | 2,336 | 3,043 | 794 | 794 |
| \$20,000 or more..... | 106,917 | 41,834 | 27,245 | 28,797 | 5,885 | 1,131 | 666 | 404 | 963 |
| Median purchase price.....dollars.. | 7,300 | 9,500 | 9,300 | 8,400 | 7,200 | 6,500 | 6,300 | 6,600 | 6,200 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | |
| Less than \$2,000..... | 25,319 | 3,649 | 2,647 | 3,155 | 2,290 | 1,902 | 702 | 501 | 10,474 |
| \$2,000 to \$2,999..... | 23,156 | 2,894 | 500 | 3,521 | 2,824 | 2,971 | 1,590 | 3,942 | 4,915 |
| \$3,000 to \$3,999..... | 46,675 | 4,447 | 5,598 | 5,359 | 7,654 | 4,663 | 5,227 | 4,956 | 8,774 |
| \$4,000 to \$4,999..... | 50,780 | 5,342 | 4,581 | 7,815 | 8,818 | 1,823 | 5,510 | 7,029 | 9,861 |
| \$5,000 to \$5,999..... | 62,154 | 7,219 | 3,347 | 8,900 | 7,374 | 8,437 | 4,638 | 11,391 | 10,848 |
| \$6,000 to \$6,999..... | 82,665 | 4,611 | 5,855 | 6,117 | 6,623 | 7,174 | 10,851 | 20,040 | 21,397 |
| \$7,000 to \$7,999..... | 107,766 | 7,789 | 7,552 | 10,936 | 10,575 | 9,964 | 12,431 | 12,323 | 26,201 |
| \$8,000 to \$8,999..... | 107,934 | 8,941 | 5,599 | 12,425 | 17,663 | 10,850 | 16,489 | 12,068 | 23,905 |
| \$9,000 to \$9,999..... | 94,241 | 6,090 | 5,935 | 13,347 | 19,908 | 10,299 | 10,764 | 10,371 | 17,529 |
| \$10,000 to \$10,999..... | 91,638 | 9,943 | 8,767 | 14,142 | 21,784 | 9,222 | 9,203 | 12,279 | 6,302 |
| \$11,000 to \$11,999..... | 60,391 | 6,524 | 11,745 | 13,031 | 12,485 | 5,170 | 5,536 | 4,901 | 999 |
| \$12,000 to \$14,999..... | 106,958 | 20,265 | 18,286 | 27,805 | 23,051 | 8,128 | 3,235 | 4,139 | 2,050 |
| \$15,000 to \$19,999..... | 65,520 | 17,563 | 14,540 | 17,591 | 9,437 | 2,528 | 1,443 | 2,023 | 392 |
| \$20,000 or more..... | 43,276 | 15,772 | 12,030 | 10,345 | 2,653 | 758 | 568 | 208 | 947 |
| Median purchase price.....dollars.. | 8,700 | 10,900 | 11,200 | 10,400 | 9,600 | 8,400 | 8,100 | 7,400 | 7,300 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 9d.—PURCHASE PRICE OF PROPERTY, INTEREST RATE ON FIRST MORTGAGE, AND VETERAN STATUS AND COLOR OF OWNER, BY FIRST MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with first mortgage only, on which the mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | First mortgage loan on property as percent of purchase price | | | | | | | |
|---------------------------------------------|-----------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 50 percent | 50 to 59 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| PURCHASE PRICE--Con. | | | | | | | | | |
| Properties acquired in 1946 to 1948..... | 1,390,675 | 182,378 | 182,647 | 244,214 | 224,475 | 125,664 | 118,483 | 143,953 | 168,848 |
| Less than \$2,000..... | 26,128 | 1,649 | 2,173 | 4,154 | 2,787 | 4,462 | 2,093 | 2,499 | 6,310 |
| \$2,000 to \$2,999..... | 55,875 | 2,783 | 2,263 | 7,482 | 9,431 | 7,310 | 4,539 | 7,639 | 14,426 |
| \$3,000 to \$3,999..... | 93,039 | 4,575 | 8,498 | 15,208 | 14,946 | 8,852 | 12,371 | 8,676 | 19,915 |
| \$4,000 to \$4,999..... | 102,170 | 8,424 | 12,296 | 14,091 | 20,954 | 5,594 | 12,660 | 7,867 | 20,286 |
| \$5,000 to \$5,999..... | 116,358 | 12,829 | 8,224 | 18,755 | 17,849 | 14,857 | 10,070 | 13,794 | 19,979 |
| \$6,000 to \$6,999..... | 144,967 | 12,580 | 12,197 | 23,686 | 24,266 | 15,452 | 8,764 | 20,703 | 27,321 |
| \$7,000 to \$7,999..... | 146,828 | 16,475 | 12,442 | 15,600 | 18,730 | 12,953 | 19,408 | 24,171 | 27,050 |
| \$8,000 to \$8,999..... | 148,444 | 15,192 | 19,074 | 18,933 | 24,604 | 14,261 | 18,480 | 21,622 | 16,248 |
| \$9,000 to \$9,999..... | 122,008 | 15,791 | 13,767 | 19,005 | 22,699 | 13,327 | 13,502 | 13,510 | 10,409 |
| \$10,000 to \$10,999..... | 111,034 | 15,409 | 12,621 | 20,445 | 24,058 | 12,741 | 7,338 | 13,664 | 4,700 |
| \$11,000 to \$11,999..... | 67,728 | 9,037 | 11,845 | 14,940 | 15,472 | 5,283 | 4,501 | 5,928 | 725 |
| \$12,000 to \$14,999..... | 124,567 | 22,290 | 31,869 | 35,972 | 19,889 | 6,845 | 3,864 | 2,766 | 1,073 |
| \$15,000 to \$19,999..... | 76,706 | 22,912 | 21,896 | 20,219 | 6,029 | 3,354 | 893 | 1,016 | 390 |
| \$20,000 or more..... | 54,823 | 22,432 | 13,422 | 15,724 | 2,761 | 373 | ... | 98 | 16 |
| Median purchase price.....dollars.. | 8,000 | 10,000 | 10,000 | 9,200 | 8,100 | 7,400 | 7,400 | 7,400 | 6,100 |
| Properties acquired in 1942 to 1945..... | 483,727 | 38,234 | 61,291 | 100,193 | 115,848 | 60,068 | 47,272 | 31,726 | 29,107 |
| Less than \$2,000..... | 15,460 | 66 | 2,987 | 2,300 | 1,977 | 1,239 | 2,509 | 1,540 | 2,842 |
| \$2,000 to \$2,999..... | 45,058 | 2,331 | 3,683 | 5,608 | 10,452 | 5,400 | 5,025 | 7,038 | 7,038 |
| \$3,000 to \$3,999..... | 71,056 | 3,959 | 7,469 | 14,178 | 19,517 | 10,420 | 6,136 | 4,426 | 4,952 |
| \$4,000 to \$4,999..... | 83,865 | 3,998 | 7,800 | 14,396 | 21,383 | 9,326 | 14,665 | 4,933 | 7,152 |
| \$5,000 to \$5,999..... | 84,365 | 4,295 | 5,465 | 17,590 | 23,694 | 14,929 | 7,923 | 6,670 | 3,801 |
| \$6,000 to \$6,999..... | 68,597 | 3,799 | 7,672 | 15,049 | 14,373 | 11,870 | 7,473 | 6,852 | 1,511 |
| \$7,000 to \$7,999..... | 31,289 | 4,472 | 4,872 | 8,504 | 9,323 | 1,655 | 1,419 | 887 | 160 |
| \$8,000 to \$8,999..... | 25,033 | 2,802 | 5,199 | 6,375 | 6,576 | 2,304 | 513 | 390 | 876 |
| \$9,000 to \$9,999..... | 16,437 | 2,407 | 5,508 | 3,107 | 119 | 184 | 119 | 370 | 206 |
| \$10,000 to \$11,999..... | 17,692 | 3,416 | 3,473 | 5,380 | 2,848 | 823 | 994 | 544 | 215 |
| \$12,000 to \$14,999..... | 13,097 | 3,018 | 3,205 | 3,850 | 1,392 | 1,162 | ... | 89 | 342 |
| \$15,000 or more..... | 11,818 | 4,071 | 3,958 | 2,425 | 1,206 | 146 | ... | ... | 12 |
| Median purchase price.....dollars.. | 5,300 | 7,200 | 6,400 | 5,700 | 5,100 | 5,200 | 4,600 | 4,900 | 3,900 |
| Properties acquired in 1940 to 1941..... | 199,336 | 11,159 | 10,496 | 23,551 | 41,592 | 32,069 | 39,275 | 28,358 | 12,844 |
| Less than \$2,000..... | 5,038 | 41 | 755 | 397 | 1,255 | 215 | 316 | 111 | 1,989 |
| \$2,000 to \$2,999..... | 16,209 | ... | 425 | 1,683 | 1,738 | 2,544 | 2,397 | 2,797 | 4,704 |
| \$3,000 to \$3,999..... | 28,976 | 343 | 776 | 1,327 | 4,331 | 7,053 | 6,005 | 5,442 | 3,700 |
| \$4,000 to \$4,999..... | 45,612 | 2,791 | 934 | 2,917 | 9,656 | 6,131 | 12,582 | 8,858 | 1,744 |
| \$5,000 to \$5,999..... | 39,457 | 2,584 | 1,105 | 3,588 | 7,426 | 6,466 | 11,833 | 6,273 | 183 |
| \$6,000 to \$6,999..... | 25,541 | 754 | 1,373 | 3,589 | 6,495 | 5,024 | 4,310 | 3,889 | 107 |
| \$7,000 to \$7,999..... | 13,513 | 453 | 1,793 | 3,431 | 3,439 | 2,696 | 1,105 | 596 | ... |
| \$8,000 to \$9,999..... | 12,920 | 1,658 | 1,162 | 3,336 | 4,258 | 1,412 | 595 | 113 | 390 |
| \$10,000 or more..... | 12,070 | 2,535 | 2,173 | 3,323 | 2,994 | 528 | 172 | 319 | 27 |
| Median purchase price.....dollars.. | 5,000 | ... | ... | 6,500 | 5,500 | 5,000 | 4,800 | 4,600 | 2,900 |
| Properties acquired in 1939 or earlier..... | 165,006 | 32,273 | 19,013 | 18,280 | 25,996 | 20,659 | 20,703 | 16,814 | 11,279 |
| Less than \$2,000..... | 3,732 | 14 | ... | 1,078 | 145 | 560 | 742 | 288 | 907 |
| \$2,000 to \$2,999..... | 12,938 | 1,745 | 269 | 385 | 2,038 | 730 | 1,547 | 2,047 | 4,179 |
| \$3,000 to \$3,999..... | 22,466 | 2,880 | 2,508 | 2,009 | 2,610 | 3,556 | 2,782 | 4,899 | 1,221 |
| \$4,000 to \$4,999..... | 26,613 | 2,338 | 1,392 | 2,421 | 5,738 | 2,417 | 5,855 | 3,878 | 2,576 |
| \$5,000 to \$5,999..... | 30,955 | 5,123 | 4,314 | 2,615 | 4,614 | 5,415 | 4,124 | 3,264 | 1,487 |
| \$6,000 to \$7,999..... | 40,097 | 10,576 | 4,625 | 4,612 | 7,040 | 6,947 | 3,974 | 1,749 | 577 |
| \$8,000 to \$9,999..... | 15,638 | 5,150 | 1,112 | 4,139 | 2,784 | 932 | 1,043 | 148 | 332 |
| \$10,000 or more..... | 12,567 | 4,447 | 4,793 | 1,021 | 1,027 | 102 | 636 | 541 | ... |
| Median purchase price.....dollars.. | 5,500 | 6,700 | 7,000 | 6,200 | 5,500 | 5,500 | 4,900 | 4,300 | ... |
| Year property acquired not reported..... | 182 | ... | ... | ... | ... | ... | ... | 182 | ... |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | |
| Less than 4.0 percent..... | 57,047 | 7,342 | 5,418 | 11,663 | 7,111 | 3,313 | 4,164 | 5,457 | 12,583 |
| 4.0 percent..... | 991,213 | 59,978 | 63,759 | 93,926 | 132,232 | 99,070 | 125,430 | 177,079 | 239,744 |
| 4.1 to 4.5 percent..... | 761,670 | 91,578 | 101,858 | 154,747 | 163,246 | 91,829 | 85,551 | 57,224 | 15,643 |
| 4.6 to 5.0 percent..... | 656,759 | 122,708 | 114,651 | 150,805 | 123,280 | 53,879 | 33,049 | 29,549 | 28,842 |
| 5.1 to 6.0 percent..... | 703,589 | 98,771 | 92,582 | 122,731 | 131,824 | 71,829 | 62,161 | 50,563 | 73,132 |
| 6.1 percent or more..... | 37,126 | 4,711 | 2,155 | 6,851 | 3,375 | 2,421 | 3,562 | 7,327 | 6,724 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.0 | 5.0 | 4.5 | 4.5 | 4.5 | 4.0 | 4.0 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 10.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total mortgage loan on property as percent of purchase price | | | | | | | |
|------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 60 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 94 percent | 95 to 99 percent | 100 percent or more |
| Total properties..... | 559,035 | 23,414 | 29,517 | 63,530 | 51,454 | 75,899 | 79,158 | 80,628 | 155,472 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 360,502 | 9,712 | 9,789 | 27,122 | 23,655 | 42,738 | 55,796 | 67,202 | 124,485 |
| Veteran of World War I only..... | 19,513 | 1,437 | 3,610 | 2,742 | 2,097 | 4,087 | 1,688 | 1,194 | 2,658 |
| Other service or nonveteran..... | 179,003 | 12,257 | 16,120 | 33,697 | 25,699 | 29,067 | 21,663 | 12,219 | 28,324 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 473,554 | 21,293 | 25,398 | 54,839 | 40,344 | 63,503 | 63,397 | 69,507 | 135,274 |
| Nonwhite..... | 20,867 | 441 | 1,313 | 3,137 | 3,642 | 2,535 | 2,813 | 2,045 | 4,943 |
| Not reported..... | 64,598 | 1,672 | 2,808 | 5,548 | 7,463 | 9,856 | 12,939 | 9,063 | 15,250 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 559,035 | 23,414 | 29,517 | 63,530 | 51,454 | 75,899 | 79,158 | 80,628 | 155,472 |
| Less than \$4,000..... | 36,940 | 3,197 | 2,402 | 2,556 | 3,034 | 3,041 | 2,904 | 967 | 18,839 |
| \$4,000 to \$4,999..... | 26,282 | 3,845 | 935 | 3,590 | 2,167 | 3,830 | 1,196 | 2,279 | 8,440 |
| \$5,000 to \$5,999..... | 42,501 | 1,141 | 2,173 | 5,807 | 4,754 | 5,553 | 5,951 | 3,212 | 13,909 |
| \$6,000 to \$6,999..... | 65,286 | 2,273 | 2,720 | 5,486 | 5,728 | 10,135 | 7,750 | 6,800 | 24,400 |
| \$7,000 to \$7,999..... | 79,330 | 1,738 | 4,583 | 9,295 | 4,979 | 7,222 | 8,782 | 13,754 | 28,962 |
| \$8,000 to \$8,999..... | 83,434 | 863 | 3,020 | 4,233 | 6,196 | 12,875 | 12,908 | 15,971 | 27,372 |
| \$9,000 to \$9,999..... | 74,528 | 1,597 | 2,315 | 6,527 | 5,937 | 7,830 | 15,609 | 15,328 | 19,389 |
| \$10,000 to \$10,999..... | 58,894 | 641 | 1,855 | 5,297 | 5,553 | 8,872 | 12,180 | 16,716 | 7,781 |
| \$11,000 to \$11,999..... | 25,472 | 374 | 777 | 2,704 | 3,194 | 6,312 | 6,134 | 2,466 | 3,517 |
| \$12,000 to \$14,999..... | 39,772 | 3,606 | 3,282 | 10,467 | 5,732 | 8,175 | 3,226 | 2,745 | 2,544 |
| \$15,000 or more..... | 26,596 | 4,119 | 5,455 | 7,568 | 4,180 | 2,052 | 2,518 | 390 | 319 |
| Median purchase price.....dollars.. | 8,300 | 7,700 | 8,600 | 9,100 | 8,800 | 8,600 | 9,000 | 8,800 | 7,400 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | |
| Less than \$4,000..... | 13,322 | 54 | 1,904 | 722 | 278 | 1,717 | 960 | 933 | 6,754 |
| \$4,000 to \$5,999..... | 22,009 | 61 | 684 | 3,181 | 2,916 | 3,413 | 2,104 | 1,119 | 7,532 |
| \$6,000 to \$6,999..... | 39,328 | 1,307 | 1,016 | 2,922 | 3,007 | 7,521 | 3,180 | 2,705 | 13,675 |
| \$7,000 to \$7,999..... | 46,190 | 1,088 | 2,501 | 4,061 | 2,210 | 4,484 | 5,349 | 9,517 | 16,982 |
| \$8,000 to \$8,999..... | 51,889 | 145 | 1,526 | 2,139 | 2,583 | 10,034 | 9,485 | 9,112 | 16,868 |
| \$9,000 to \$9,999..... | 43,885 | 268 | 1,191 | 2,993 | 3,175 | 5,755 | 10,682 | 9,365 | 10,458 |
| \$10,000 to \$11,999..... | 50,064 | 596 | 1,032 | 3,599 | 6,387 | 8,900 | 10,288 | 10,698 | 8,569 |
| \$12,000 to \$14,999..... | 23,659 | 763 | 1,665 | 6,664 | 3,289 | 5,164 | 2,628 | 1,880 | 1,608 |
| \$15,000 or more..... | 14,453 | 1,340 | 2,506 | 3,851 | 2,923 | 1,575 | 1,870 | 325 | 68 |
| Median purchase price.....dollars.. | 8,600 | ... | ... | 9,600 | 9,700 | 8,700 | 9,100 | 8,900 | 7,700 |
| New structures..... | | | | | | | | | |
| Less than \$6,000..... | 6,463 | ... | ... | 799 | 539 | 1,069 | 1,008 | ... | 3,047 |
| \$6,000 to \$6,999..... | 14,113 | 774 | 99 | 342 | 412 | 837 | 971 | 1,485 | 9,194 |
| \$7,000 to \$7,999..... | 28,830 | 145 | 2,135 | 285 | 426 | 2,090 | 2,684 | 6,443 | 14,622 |
| \$8,000 to \$8,999..... | 28,917 | ... | ... | 1,026 | 68 | 2,697 | 3,922 | 7,965 | 13,225 |
| \$9,000 to \$9,999..... | 28,198 | 268 | 21 | 555 | 636 | 3,288 | 7,054 | 7,101 | 9,277 |
| \$10,000 to \$11,999..... | 29,439 | 456 | 169 | 895 | 2,043 | 3,868 | 6,011 | 9,318 | 6,682 |
| \$12,000 to \$14,999..... | 10,835 | 634 | 202 | 1,994 | 914 | 3,537 | 864 | 1,474 | 1,217 |
| \$15,000 or more..... | 6,307 | 757 | 1,126 | 1,190 | 1,648 | 839 | 641 | 110 | ... |
| Median purchase price.....dollars.. | 8,900 | ... | ... | ... | ... | 9,700 | 9,400 | 9,100 | 8,100 |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | | |
| Total properties..... | 559,016 | 23,408 | 29,517 | 63,520 | 51,449 | 75,894 | 79,150 | 80,617 | 155,465 |
| Two mortgages..... | 552,084 | 23,002 | 29,517 | 62,021 | 50,910 | 74,372 | 77,883 | 79,859 | 154,523 |
| Three mortgages or more..... | 6,932 | 406 | ... | 1,499 | 539 | 1,522 | 1,267 | 758 | 942 |
| Properties acquired in 1949 or 1950..... | | | | | | | | | |
| Two mortgages..... | 297,206 | 5,617 | 14,024 | 29,627 | 26,623 | 47,424 | 46,562 | 45,110 | 82,220 |
| Three mortgages or more..... | 3,582 | ... | ... | 496 | 145 | 1,138 | 977 | 536 | 291 |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | |
| Total properties..... | 559,016 | 23,408 | 29,520 | 63,521 | 51,450 | 75,897 | 79,148 | 80,616 | 155,468 |
| Less than 4.0 percent..... | 911 | 60 | ... | 106 | 197 | 88 | ... | ... | 460 |
| 4.0 percent..... | 154,541 | 3,828 | 1,777 | 7,857 | 9,943 | 17,819 | 25,403 | 31,875 | 56,040 |
| 4.1 to 4.5 percent..... | 228,185 | 2,888 | 5,394 | 17,260 | 19,528 | 34,860 | 35,505 | 41,082 | 71,673 |
| 4.6 to 5.0 percent..... | 68,883 | 5,396 | 6,930 | 17,090 | 9,927 | 10,016 | 7,169 | 1,777 | 10,580 |
| 5.1 to 6.0 percent..... | 98,446 | 11,091 | 14,792 | 19,062 | 10,768 | 11,653 | 10,022 | 5,244 | 15,414 |
| 6.1 percent or more..... | 8,050 | 1,045 | 627 | 2,146 | 1,087 | 1,461 | 1,049 | 638 | 901 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.4 | 5.0 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | |
| Less than 4.0 percent..... | 148 | 60 | ... | ... | ... | 88 | ... | ... | ... |
| 4.0 percent..... | 53,632 | 449 | 348 | 3,431 | 4,814 | 8,652 | 10,728 | 9,445 | 15,763 |
| 4.1 to 4.5 percent..... | 165,020 | 685 | 2,862 | 10,678 | 12,313 | 25,433 | 26,666 | 32,574 | 53,813 |
| 4.6 to 5.0 percent..... | 27,331 | 1,709 | 3,518 | 5,776 | 3,704 | 4,648 | 2,984 | 810 | 4,184 |
| 5.1 to 6.0 percent..... | 50,417 | 2,713 | 6,787 | 9,217 | 5,924 | 8,521 | 6,622 | 2,319 | 8,312 |
| 6.1 percent or more..... | 4,239 | ... | 511 | 1,023 | 12 | 1,222 | 540 | 493 | 440 |
| Median interest rate.....percent.. | 4.5 | ... | ... | 5.0 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 |

RESIDENTIAL FINANCING

Table 10a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total mortgage loan on property as percent of purchase price | | | | | | |
|------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 60 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 99 percent | 100 percent or more |
| Total properties..... | 206,339 | 22,028 | 26,020 | 43,693 | 26,194 | 26,918 | 31,290 | 30,209 |
| VETERAN STATUS OF OWNER | | | | | | | | |
| Veteran of World War II..... | 61,721 | 9,011 | 8,039 | 11,344 | 7,871 | 6,931 | 9,005 | 9,519 |
| Veteran of World War I only..... | 15,585 | 1,437 | 3,321 | 2,742 | 1,988 | 3,569 | 1,407 | 1,122 |
| Other service or nonveteran..... | 129,025 | 11,573 | 14,663 | 29,603 | 16,333 | 16,417 | 20,869 | 19,568 |
| COLOR OF OWNER | | | | | | | | |
| White..... | 167,039 | 19,908 | 22,244 | 36,289 | 18,870 | 20,709 | 22,536 | 26,483 |
| Nonwhite..... | 14,751 | 441 | 1,313 | 3,137 | 2,869 | 2,255 | 3,355 | 1,382 |
| Not reported..... | 24,542 | 1,672 | 2,466 | 4,265 | 4,453 | 3,953 | 5,391 | 2,344 |
| PURCHASE PRICE | | | | | | | | |
| Total properties..... | 206,339 | 22,028 | 26,020 | 43,693 | 26,194 | 26,918 | 31,290 | 30,209 |
| Less than \$4,000..... | 31,766 | 3,197 | 2,402 | 2,510 | 3,034 | 2,862 | 3,431 | 14,329 |
| \$4,000 to \$5,999..... | 44,498 | 4,986 | 3,108 | 7,298 | 5,582 | 7,306 | 7,177 | 9,040 |
| \$6,000 to \$7,999..... | 45,097 | 3,777 | 7,072 | 11,822 | 4,865 | 4,738 | 8,559 | 4,271 |
| \$8,000 to \$9,999..... | 31,379 | 2,416 | 4,609 | 7,254 | 5,979 | 4,727 | 5,274 | 1,122 |
| \$10,000 to \$11,999..... | 16,293 | 981 | 2,632 | 3,480 | 1,901 | 2,904 | 3,513 | 884 |
| \$12,000 to \$14,999..... | 18,239 | 2,941 | 2,459 | 5,604 | 2,114 | 2,977 | 1,689 | 457 |
| \$15,000 or more..... | 19,067 | 3,730 | 3,738 | 5,725 | 2,719 | 1,404 | 1,647 | 106 |
| Median purchase price.....dollars.. | 7,200 | 7,400 | 8,100 | 8,000 | 7,800 | 7,300 | 7,000 | 4,100 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Less than \$4,000..... | 12,725 | 54 | 1,904 | 722 | 278 | 1,717 | 1,650 | 6,400 |
| \$4,000 to \$5,999..... | 14,747 | 61 | 684 | 2,055 | 2,156 | 2,777 | 2,718 | 4,297 |
| \$6,000 to \$7,999..... | 22,447 | 2,250 | 3,517 | 5,545 | 1,840 | 3,005 | 4,015 | 2,279 |
| \$8,000 to \$9,999..... | 16,290 | 413 | 2,385 | 2,923 | 3,177 | 3,839 | 3,007 | 547 |
| \$10,000 to \$11,999..... | 8,763 | 562 | 1,032 | 1,140 | 1,196 | 2,049 | 2,297 | 489 |
| \$12,000 to \$14,999..... | 9,378 | 729 | 1,215 | 2,934 | 1,286 | 1,648 | 1,320 | 247 |
| \$15,000 or more..... | 9,276 | 1,200 | 1,407 | 2,616 | 1,717 | 988 | 1,250 | ... |
| Median purchase price.....dollars.. | 7,700 | ... | ... | 8,400 | ... | 8,100 | 7,800 | ... |
| New structures..... | | | | | | | | |
| Less than \$4,000..... | 2,118 | ... | ... | ... | ... | 530 | 301 | 1,286 |
| \$4,000 to \$5,999..... | 3,541 | ... | ... | 795 | 539 | 539 | 494 | 1,170 |
| \$6,000 to \$7,999..... | 7,502 | 774 | 2,234 | 627 | 444 | 803 | 2,423 | 1,297 |
| \$8,000 to \$9,999..... | 2,366 | 268 | 37 | 57 | 152 | 594 | 461 | 227 |
| \$10,000 to \$11,999..... | 2,745 | 456 | 169 | 63 | 308 | 817 | 579 | 364 |
| \$12,000 to \$14,999..... | 2,388 | 634 | 96 | 344 | 368 | 618 | 316 | 53 |
| \$15,000 or more..... | 3,187 | 717 | 316 | 681 | 588 | 543 | 344 | ... |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | |
| Total properties..... | 206,331 | 22,023 | 26,022 | 43,688 | 26,192 | 26,917 | 31,283 | 30,208 |
| Two mortgages..... | 202,023 | 21,617 | 26,022 | 42,189 | 26,047 | 26,123 | 30,182 | 29,845 |
| Three mortgages or more..... | 4,308 | 406 | ... | 1,499 | 145 | 794 | 1,101 | 363 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Two mortgages..... | 93,620 | 5,365 | 12,144 | 17,929 | 11,650 | 16,024 | 16,253 | 14,258 |
| Three mortgages or more..... | 91,439 | 5,365 | 12,144 | 17,433 | 11,505 | 15,634 | 15,374 | 14,007 |
| Properties acquired in 1949 to 1950..... | 2,181 | ... | ... | 496 | 145 | 410 | 879 | 251 |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | |
| Total properties..... | 206,331 | 22,023 | 26,025 | 43,689 | 26,192 | 26,920 | 31,284 | 30,210 |
| Less than 4.0 percent..... | 714 | 60 | ... | 106 | ... | 88 | ... | 460 |
| 4.0 percent..... | 14,465 | 3,278 | 955 | 2,065 | 1,318 | 1,780 | 3,186 | 1,886 |
| 4.1 to 4.5 percent..... | 16,276 | 2,053 | 2,721 | 3,220 | 3,201 | 1,922 | 2,199 | 963 |
| 4.6 to 5.0 percent..... | 68,380 | 5,396 | 6,930 | 17,090 | 9,818 | 10,016 | 8,946 | 10,186 |
| 5.1 to 6.0 percent..... | 98,446 | 11,091 | 14,792 | 19,062 | 10,768 | 11,653 | 15,266 | 15,814 |
| 6.1 percent or more..... | 8,050 | 145 | 627 | 2,146 | 1,087 | 1,461 | 1,687 | 901 |
| Median interest rate.....percent.. | 5.3 | 5.1 | 6.0 | 5.0 | 5.0 | 5.0 | 5.1 | 6.0 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Less than 4.0 percent..... | 148 | 60 | ... | ... | ... | 88 | ... | ... |
| 4.0 percent..... | 4,479 | 449 | 16 | 614 | 310 | 862 | 994 | 1,236 |
| 4.1 to 4.5 percent..... | 7,007 | 433 | 1,314 | 1,301 | 1,699 | 683 | 1,492 | 87 |
| 4.6 to 5.0 percent..... | 27,331 | 1,709 | 3,518 | 5,776 | 3,704 | 4,648 | 3,794 | 4,184 |
| 5.1 to 6.0 percent..... | 50,417 | 2,713 | 6,787 | 9,217 | 5,924 | 8,521 | 8,941 | 8,312 |
| 6.1 percent or more..... | 4,239 | ... | 511 | 1,023 | 12 | 1,222 | 1,033 | 440 |
| Median interest rate.....percent.. | 6.0 | ... | ... | 6.0 | ... | 6.0 | 5.3 | ... |

RESIDENTIAL FINANCING

Table 10d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total mortgage loan on property as percent of purchase price | | | | | | | |
|------------------------------------------|---------|--------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| | | Less than 60 percent | 60 to 69 percent | 70 to 79 percent | 80 to 84 percent | 85 to 89 percent | 90 to 94 percent | 95 to 99 percent | 100 percent or more |
| Total properties..... | 426,966 | 12,979 | 22,151 | 50,680 | 41,211 | 59,584 | 62,899 | 64,715 | 112,777 |
| VETERAN STATUS OF OWNER | | | | | | | | | |
| Veteran of World War II..... | 279,021 | 4,362 | 6,599 | 20,728 | 19,297 | 35,756 | 43,454 | 55,582 | 93,244 |
| Veteran of World War I only..... | 15,560 | 1,087 | 3,321 | 2,742 | 1,308 | 2,802 | 1,668 | 603 | 2,010 |
| Other service or nonveteran..... | 132,376 | 7,525 | 12,233 | 27,203 | 20,604 | 21,021 | 17,750 | 8,522 | 17,518 |
| COLOR OF OWNER | | | | | | | | | |
| White..... | 351,795 | 11,817 | 18,496 | 43,702 | 30,306 | 49,283 | 48,529 | 54,261 | 95,401 |
| Nonwhite..... | 20,551 | 441 | 1,313 | 2,821 | 3,642 | 2,535 | 2,813 | 2,045 | 4,943 |
| Not reported..... | 54,611 | 716 | 2,344 | 4,152 | 7,259 | 7,762 | 11,551 | 8,400 | 12,428 |
| PURCHASE PRICE | | | | | | | | | |
| Total properties..... | 426,966 | 12,979 | 22,151 | 50,680 | 41,211 | 59,584 | 62,899 | 64,715 | 112,777 |
| Less than \$4,000..... | 16,949 | 398 | 1,609 | 1,891 | 1,345 | 2,028 | 1,448 | 573 | 7,657 |
| \$4,000 to \$5,999..... | 45,414 | 1,358 | 2,517 | 6,758 | 4,899 | 6,897 | 5,641 | 4,459 | 12,887 |
| \$6,000 to \$6,999..... | 40,103 | 1,338 | 2,435 | 3,118 | 4,157 | 5,159 | 3,451 | 3,882 | 16,565 |
| \$7,000 to \$7,999..... | 68,419 | 1,068 | 1,513 | 6,824 | 4,305 | 5,548 | 5,980 | 11,471 | 21,715 |
| \$8,000 to \$8,999..... | 67,582 | 863 | 2,254 | 3,456 | 5,999 | 10,535 | 9,942 | 11,276 | 23,260 |
| \$9,000 to \$9,999..... | 66,437 | 1,084 | 2,315 | 5,334 | 4,603 | 6,448 | 14,636 | 13,873 | 18,146 |
| \$10,000 to \$10,999..... | 50,737 | 443 | 1,855 | 4,324 | 4,435 | 7,436 | 11,327 | 14,041 | 6,877 |
| \$11,000 to \$11,999..... | 23,197 | 321 | 777 | 2,507 | 2,385 | 6,167 | 5,575 | 2,466 | 3,004 |
| \$12,000 to \$14,999..... | 35,288 | 2,763 | 2,950 | 9,189 | 5,219 | 7,314 | 3,226 | 2,284 | 2,347 |
| \$15,000 or more..... | 22,840 | 3,343 | 3,926 | 7,279 | 3,864 | 2,052 | 1,673 | 390 | 319 |
| Median purchase price.....dollars.. | 8,700 | 10,800 | 9,300 | 9,600 | 8,900 | 8,900 | 9,300 | 9,000 | 7,800 |
| Properties acquired in 1949 to 1950..... | 229,296 | 3,095 | 9,271 | 21,884 | 21,998 | 37,556 | 38,382 | 37,110 | 60,019 |
| Less than \$4,000..... | 5,823 | 54 | 1,443 | 209 | 81 | 1,565 | 339 | 539 | 1,593 |
| \$4,000 to \$5,999..... | 14,815 | 61 | 684 | 1,859 | 1,848 | 2,947 | 2,581 | 1,119 | 3,717 |
| \$6,000 to \$6,999..... | 18,801 | 669 | 928 | 988 | 1,804 | 3,010 | 1,449 | 1,233 | 8,722 |
| \$7,000 to \$7,999..... | 32,458 | 398 | 52 | 2,922 | 2,013 | 2,925 | 3,230 | 8,151 | 12,739 |
| \$8,000 to \$8,999..... | 41,550 | 145 | 760 | 1,507 | 2,386 | 8,026 | 7,374 | 7,050 | 14,304 |
| \$9,000 to \$9,999..... | 39,875 | 71 | 1,191 | 1,997 | 3,023 | 4,518 | 10,248 | 8,712 | 10,116 |
| \$10,000 to \$11,999..... | 42,488 | 345 | 1,032 | 3,020 | 5,144 | 7,993 | 9,192 | 8,417 | 7,349 |
| \$12,000 to \$14,999..... | 21,065 | 209 | 1,665 | 5,531 | 3,092 | 4,967 | 2,628 | 1,564 | 1,411 |
| \$15,000 or more..... | 12,421 | 1,143 | 1,516 | 3,851 | 2,607 | 1,575 | 1,341 | 325 | 68 |
| Median purchase price.....dollars.. | 9,000 | ... | ... | 10,800 | 9,900 | 9,000 | 9,400 | 9,000 | 8,200 |
| New structures..... | 117,244 | 1,448 | 950 | 4,665 | 4,601 | 14,569 | 17,809 | 27,891 | 45,320 |
| Less than \$6,000..... | 1,804 | ... | ... | ... | ... | 1,069 | 522 | ... | 213 |
| \$6,000 to \$7,999..... | 28,023 | 426 | 117 | 285 | 247 | 1,806 | 1,360 | 6,013 | 17,770 |
| \$8,000 to \$8,999..... | 23,105 | ... | 16 | 710 | 68 | 1,685 | 2,712 | 6,192 | 11,723 |
| \$9,000 to \$9,999..... | 25,483 | 71 | 21 | 223 | 484 | 2,537 | 6,620 | 6,593 | 8,935 |
| \$10,000 to \$11,999..... | 25,046 | 311 | 169 | 750 | 1,753 | 3,293 | 5,287 | 7,825 | 5,659 |
| \$12,000 or more..... | 13,783 | 640 | 627 | 2,697 | 2,049 | 4,179 | 1,308 | 1,268 | 1,020 |
| Median purchase price.....dollars.. | 9,200 | ... | ... | ... | ... | 10,100 | 9,600 | 9,200 | 8,300 |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | | |
| Total properties..... | 426,955 | 12,975 | 22,151 | 50,672 | 41,207 | 59,580 | 62,894 | 64,708 | 112,770 |
| Two mortgages..... | 422,416 | 12,569 | 22,151 | 49,814 | 41,062 | 58,390 | 61,772 | 64,541 | 112,118 |
| Three mortgages or more..... | 4,539 | 406 | ... | 858 | 145 | 1,190 | 1,122 | 167 | 652 |
| Properties acquired in 1949 or 1950..... | 229,288 | 3,091 | 9,271 | 21,878 | 21,998 | 37,556 | 38,377 | 37,105 | 60,015 |
| Two mortgages..... | 226,741 | 3,091 | 9,271 | 21,878 | 21,853 | 36,418 | 37,400 | 36,963 | 59,869 |
| Three mortgages or more..... | 2,547 | ... | ... | ... | 145 | 1,138 | 977 | 142 | 146 |
| INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | |
| Total properties..... | 426,956 | 12,975 | 22,153 | 50,672 | 41,208 | 59,581 | 62,893 | 64,707 | 112,773 |
| Less than 4.0 percent..... | 451 | 60 | ... | 106 | 197 | 88 | ... | ... | ... |
| 4.0 percent..... | 121,805 | 1,778 | 584 | 5,185 | 8,339 | 14,190 | 22,003 | 26,994 | 42,732 |
| 4.1 to 4.5 percent..... | 179,368 | 1,968 | 4,259 | 13,687 | 15,586 | 25,702 | 28,516 | 32,492 | 37,160 |
| 4.6 to 5.0 percent..... | 50,553 | 3,040 | 5,888 | 13,893 | 7,692 | 8,263 | 4,449 | 1,461 | 5,869 |
| 5.1 to 6.0 percent..... | 69,104 | 5,984 | 10,795 | 16,481 | 8,639 | 10,022 | 7,803 | 3,122 | 6,256 |
| 6.1 percent or more..... | 5,675 | 145 | 627 | 1,320 | 755 | 1,316 | 122 | 638 | 756 |
| Median interest rate.....percent.. | 4.5 | 5.0 | 5.2 | 5.0 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 |
| Properties acquired in 1949 to 1950..... | 229,288 | 3,090 | 9,272 | 21,878 | 21,997 | 37,555 | 38,378 | 37,104 | 60,017 |
| Less than 4.0 percent..... | 148 | 60 | ... | ... | ... | 88 | ... | ... | ... |
| 4.0 percent..... | 41,916 | 449 | 16 | 2,024 | 4,328 | 7,084 | 9,540 | 7,502 | 10,975 |
| 4.1 to 4.5 percent..... | 129,888 | 488 | 1,872 | 7,302 | 9,636 | 17,488 | 21,589 | 27,051 | 44,463 |
| 4.6 to 5.0 percent..... | 18,959 | 1,255 | 2,870 | 4,352 | 3,372 | 3,589 | 1,382 | 810 | 1,330 |
| 5.1 to 6.0 percent..... | 35,543 | 838 | 4,003 | 8,003 | 4,649 | 8,084 | 5,761 | 1,248 | 2,954 |
| 6.1 percent or more..... | 2,834 | ... | 511 | 197 | 12 | 1,222 | 493 | 295 | 295 |
| Median interest rate.....percent.. | 4.5 | ... | ... | 5.0 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 10c.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total mortgage loan on property as percent of purchase price | | | | | Subject | Total | Total mortgage loan on property as percent of purchase price | | | | | | | | | |
|------------------------------------------|---------|--------------------------------------------------------------|-------------------|-------------------|-------------------|----------------------|------------------------------------------|---------|--------------------------------------------------------------|-------------------|-------------------|-------------------|----------------------|-------|--------|--------|--------|--------|
| | | Less than 60 per-cent | 60 to 79 per-cent | 80 to 89 per-cent | 90 to 99 per-cent | 100 per-cent or more | | | Less than 60 per-cent | 60 to 79 per-cent | 80 to 89 per-cent | 90 to 99 per-cent | 100 per-cent or more | | | | | |
| Total properties..... | 132,069 | 10,435 | 20,216 | 26,558 | 32,172 | 42,695 | NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | | | | |
| VETERAN STATUS OF OWNER | | | | | | | Total properties..... | 132,061 | 10,433 | 20,214 | 26,556 | 32,165 | 42,695 | | | | | |
| Veteran of World War II..... | 81,481 | 5,350 | 9,584 | 11,340 | 23,962 | 31,241 | Two mortgages..... | 129,668 | 10,433 | 19,573 | 25,830 | 31,429 | 42,405 | | | | | |
| Veteran of World War I only..... | 3,953 | 390 | 289 | 2,074 | 591 | 648 | Three mortgages or more..... | 2,393 | ... | 641 | 726 | 736 | 290 | | | | | |
| Other service or nonveteran..... | 46,627 | 4,732 | 10,341 | 13,141 | 7,610 | 10,806 | Properties acquired in 1949 to 1950..... | | | | | | 71,500 | 2,526 | 12,998 | 15,776 | 17,703 | 22,496 |
| COLOR OF OWNER | | | | | | | Two mortgages..... | | | | | | 70,465 | 2,526 | 12,502 | 15,776 | 17,309 | 22,351 |
| White..... | 121,759 | 9,476 | 18,039 | 24,258 | 30,114 | 39,873 | Three mortgages or more..... | 1,035 | ... | 496 | ... | ... | 394 | 145 | | | | |
| Nonwhite..... | 316 | ... | 316 | ... | ... | ... | INTEREST RATE ON FIRST MORTGAGE | | | | | | | | | | | |
| Not reported..... | 9,987 | 986 | 1,860 | 2,298 | 2,051 | 2,822 | Total properties..... | 132,060 | 10,433 | 20,216 | 26,558 | 32,164 | 42,695 | | | | | |
| PURCHASE PRICE | | | | | | | Less than 4.0 percent..... | | | | | | 460 | ... | ... | ... | ... | 460 |
| Total properties..... | 132,069 | 10,435 | 20,216 | 26,558 | 32,172 | 42,695 | 4.0 percent..... | 32,736 | 2,050 | 3,865 | 5,233 | 8,281 | 13,308 | | | | | |
| Less than \$4,000..... | 19,991 | 2,799 | 1,428 | 2,702 | 1,850 | 11,182 | 4.1 to 4.5 percent..... | 48,817 | 920 | 4,708 | 13,100 | 15,579 | 14,513 | | | | | |
| \$4,000 to \$5,999..... | 23,369 | 3,628 | 3,230 | 4,510 | 2,538 | 9,462 | 4.6 to 5.0 percent..... | 18,330 | 2,356 | 4,239 | 3,988 | 3,036 | 4,711 | | | | | |
| \$6,000 to \$6,999..... | 25,183 | 935 | 2,653 | 6,547 | 7,217 | 7,835 | 5.1 to 6.0 percent..... | 29,342 | 5,107 | 6,578 | 3,760 | 4,341 | 9,558 | | | | | |
| \$7,000 to \$7,999..... | 20,911 | 690 | 5,541 | 2,348 | 5,085 | 7,247 | 6.1 percent or more..... | 2,375 | ... | 826 | 477 | 927 | 145 | | | | | |
| \$8,000 to \$9,999..... | 23,943 | 513 | 2,736 | 5,253 | 10,089 | 5,355 | Median interest rate.....percent.. | 4.5 | ... | ... | ... | 4.5 | 4.5 | | | | | |
| \$10,000 to \$11,999..... | 10,432 | 251 | 1,170 | 3,508 | 4,087 | 1,417 | Properties acquired in 1949 to 1950..... | | | | | | 71,499 | 2,526 | 13,001 | 15,779 | 17,703 | 22,495 |
| \$12,000 or more..... | 8,740 | 1,619 | 3,428 | 1,690 | 1,306 | 197 | Less than 4.0 percent..... | 11,716 | ... | ... | ... | ... | ... | ... | | | | |
| Median purchase price.....dollars.. | 6,900 | ... | ... | ... | 7,800 | 6,000 | 4.0 percent..... | 35,132 | 197 | 4,366 | 10,622 | 10,600 | 9,330 | | | | | |
| Properties acquired in 1949 to 1950..... | | | | | | | 4.1 to 4.5 percent..... | | | | | | 8,372 | 454 | 2,072 | 1,391 | 1,602 | 2,854 |
| Less than \$4,000..... | 7,499 | ... | 974 | 349 | 1,015 | 5,161 | 4.6 to 5.0 percent..... | 14,874 | 1,875 | 3,998 | 1,712 | 1,932 | 5,358 | | | | | |
| \$4,000 to \$5,999..... | 7,194 | ... | 1,322 | 1,534 | 523 | 3,815 | 5.1 to 6.0 percent..... | 1,405 | ... | 826 | ... | 434 | 145 | | | | | |
| \$6,000 to \$6,999..... | 16,527 | 638 | 2,022 | 5,714 | 3,203 | 4,953 | Properties acquired in 1949 to 1950..... | | | | | | 71,499 | 2,526 | 13,001 | 15,779 | 17,703 | 22,495 |
| \$7,000 to \$7,999..... | 13,232 | 690 | 3,588 | 1,726 | 3,485 | 4,243 | Less than 4.0 percent..... | 11,716 | ... | ... | ... | ... | ... | | | | | |
| \$8,000 to \$9,999..... | 14,349 | 197 | 2,394 | 3,594 | 5,260 | 2,906 | 4.0 percent..... | 35,132 | 197 | 4,366 | 10,622 | 10,600 | 9,330 | | | | | |
| \$10,000 or more..... | 10,000 | 1,002 | 2,702 | 2,860 | 4,222 | 1,417 | 4.1 to 4.5 percent..... | 48,817 | 920 | 4,708 | 13,100 | 15,579 | 14,513 | | | | | |
| New structures..... | | | | | | | 4.6 to 5.0 percent..... | | | | | | 8,372 | 454 | 2,072 | 1,391 | 1,602 | 2,854 |
| Less than \$4,000..... | 1,560 | ... | ... | ... | 289 | 1,270 | 5.1 to 6.0 percent..... | 14,874 | 1,875 | 3,998 | 1,712 | 1,932 | 5,358 | | | | | |
| \$4,000 to \$5,999..... | 3,009 | ... | 799 | 539 | 197 | 1,564 | 6.1 percent or more..... | 1,405 | ... | 826 | ... | 434 | 145 | | | | | |
| \$6,000 to \$6,999..... | 5,930 | 493 | 342 | 591 | 1,606 | 2,898 | Properties acquired in 1949 to 1950..... | | | | | | 71,499 | 2,526 | 13,001 | 15,779 | 17,703 | 22,495 |
| \$7,000 to \$7,999..... | 8,990 | ... | 3,117 | 1,121 | 1,604 | 3,143 | Less than 4.0 percent..... | 11,716 | ... | ... | ... | ... | ... | | | | | |
| \$8,000 to \$9,999..... | 8,527 | 197 | 648 | 1,915 | 3,925 | 1,844 | 4.0 percent..... | 35,132 | 197 | 4,366 | 10,622 | 10,600 | 9,330 | | | | | |
| \$10,000 or more..... | 7,752 | 496 | 1,333 | 1,575 | 2,730 | 1,270 | 4.1 to 4.5 percent..... | 48,817 | 920 | 4,708 | 13,100 | 15,579 | 14,513 | | | | | |

RESIDENTIAL FINANCING

Table 11.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | |
|------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 to 29 percent | 30 to 39 percent | 40 percent or more |
| Total properties..... | 558,921 | 51,779 | 121,956 | 175,318 | 85,607 | 36,457 | 49,432 | 38,413 |
| VETERAN STATUS OF OWNER | | | | | | | | |
| Veteran of World War II..... | 360,923 | 31,703 | 89,755 | 135,229 | 61,409 | 14,022 | 16,887 | 11,918 |
| Veteran of World War I only..... | 19,236 | 2,933 | 2,655 | 3,149 | 3,117 | 2,164 | 4,062 | 1,157 |
| Other service or nonveteran..... | 178,755 | 17,132 | 29,543 | 36,930 | 21,076 | 20,266 | 28,478 | 25,332 |
| COLOR OF OWNER | | | | | | | | |
| White..... | 474,742 | 45,460 | 108,261 | 149,834 | 74,251 | 30,324 | 38,241 | 28,373 |
| Nonwhite..... | 20,797 | 776 | 2,952 | 4,084 | 2,638 | 1,639 | 4,035 | 4,673 |
| Not reported..... | 63,376 | 5,532 | 10,740 | 21,389 | 8,713 | 4,491 | 7,152 | 5,361 |
| PURCHASE PRICE | | | | | | | | |
| Total properties..... | 558,921 | 51,779 | 121,956 | 175,318 | 85,607 | 36,457 | 49,432 | 38,413 |
| Less than \$4,000..... | 37,063 | 1,740 | 7,317 | 3,680 | 3,121 | 4,181 | 6,651 | 10,375 |
| \$4,000 to \$4,999..... | 26,283 | 538 | 6,424 | 4,085 | 2,663 | 1,112 | 5,930 | 5,331 |
| \$5,000 to \$5,999..... | 42,501 | 2,134 | 7,784 | 10,418 | 8,224 | 3,057 | 6,727 | 4,145 |
| \$6,000 to \$6,999..... | 65,286 | 8,846 | 15,944 | 15,694 | 10,480 | 3,222 | 6,434 | 4,672 |
| \$7,000 to \$7,999..... | 79,329 | 6,986 | 23,835 | 26,084 | 10,485 | 4,123 | 4,381 | 3,438 |
| \$8,000 to \$8,999..... | 83,389 | 7,932 | 19,848 | 30,542 | 14,844 | 3,317 | 5,121 | 1,787 |
| \$9,000 to \$9,999..... | 74,528 | 6,352 | 15,167 | 29,720 | 12,453 | 4,631 | 3,569 | 2,642 |
| \$10,000 to \$10,999..... | 58,852 | 7,030 | 9,812 | 27,291 | 10,181 | 815 | 1,858 | 1,873 |
| \$11,000 to \$11,999..... | 25,328 | 2,119 | 3,615 | 9,362 | 3,822 | 2,257 | 2,987 | 1,172 |
| \$12,000 to \$14,999..... | 39,771 | 3,856 | 7,221 | 12,359 | 4,638 | 6,978 | 3,170 | 1,553 |
| \$15,000 or more..... | 26,591 | 4,246 | 4,989 | 6,083 | 4,696 | 2,764 | 2,594 | 1,225 |
| Median purchase price.....dollars.. | 8,300 | 8,700 | 7,900 | 8,900 | 8,500 | 8,700 | 6,800 | 5,700 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Less than \$4,000..... | 13,265 | 394 | 1,131 | 265 | 1,040 | 1,120 | 3,406 | 5,910 |
| \$4,000 to \$5,999..... | 22,009 | 1,035 | 3,146 | 5,339 | 2,270 | 1,138 | 3,696 | 5,384 |
| \$6,000 to \$6,999..... | 35,329 | 6,501 | 9,240 | 10,304 | 3,929 | 1,573 | 1,693 | 2,091 |
| \$7,000 to \$7,999..... | 46,190 | 3,729 | 12,429 | 17,574 | 5,313 | 1,938 | 2,709 | 2,499 |
| \$8,000 to \$8,999..... | 51,845 | 5,669 | 14,268 | 18,288 | 7,537 | 1,922 | 3,155 | 1,006 |
| \$9,000 to \$9,999..... | 43,885 | 4,370 | 9,198 | 17,866 | 6,802 | 3,289 | 544 | 1,619 |
| \$10,000 to \$11,999..... | 50,062 | 6,511 | 8,362 | 20,973 | 6,903 | 2,034 | 3,655 | 1,432 |
| \$12,000 to \$14,999..... | 23,658 | 1,994 | 4,250 | 8,373 | 2,683 | 3,349 | 1,793 | 920 |
| \$15,000 or more..... | 14,451 | 1,476 | 2,533 | 3,724 | 3,151 | 1,645 | 1,493 | 432 |
| Median purchase price.....dollars.. | 8,600 | 8,700 | 8,400 | 8,900 | 8,900 | 9,300 | 7,800 | 5,700 |
| New structures..... | | | | | | | | |
| Less than \$6,000..... | 6,463 | ... | 1,197 | 1,749 | 513 | ... | 1,875 | 1,130 |
| \$6,000 to \$6,999..... | 14,114 | 3,648 | 6,312 | 2,321 | 1,493 | 145 | ... | 197 |
| \$7,000 to \$7,999..... | 28,830 | 2,196 | 8,987 | 12,543 | 2,966 | 482 | 507 | 1,150 |
| \$8,000 to \$8,999..... | 28,917 | 3,173 | 9,449 | 11,933 | 3,942 | 277 | 145 | ... |
| \$9,000 to \$9,999..... | 28,197 | 3,541 | 7,255 | 11,263 | 5,657 | 101 | 67 | 316 |
| \$10,000 to \$11,999..... | 29,437 | 3,932 | 4,869 | 14,783 | 3,719 | 667 | 944 | 529 |
| \$12,000 to \$14,999..... | 10,834 | 1,006 | 1,522 | 4,487 | 1,853 | 1,346 | 395 | 228 |
| \$15,000 or more..... | 6,306 | 942 | 1,000 | 2,044 | 1,090 | 665 | 426 | 140 |
| Median purchase price.....dollars.. | 8,900 | 9,000 | 8,400 | 9,100 | 9,300 | ... | ... | ... |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | |
| Total properties..... | 558,914 | 51,768 | 121,953 | 175,307 | 85,603 | 36,454 | 49,428 | 38,406 |
| Two mortgages..... | 551,983 | 51,724 | 121,953 | 174,602 | 84,702 | 35,979 | 47,527 | 35,499 |
| Three mortgages or more..... | 6,931 | 44 | ... | 705 | 901 | 475 | 1,901 | 2,907 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Two mortgages..... | 297,105 | 31,871 | 65,056 | 102,389 | 39,231 | 17,532 | 21,104 | 19,921 |
| Three mortgages or more..... | 3,581 | ... | ... | 311 | 394 | 475 | 1,034 | 1,369 |
| INTEREST RATE ON SECOND MORTGAGE | | | | | | | | |
| Total properties..... | 558,918 | 51,769 | 121,955 | 175,308 | 85,604 | 36,454 | 49,430 | 38,410 |
| Less than 4.0 percent..... | 15,577 | 418 | 1,530 | 2,601 | 3,240 | 1,874 | 2,795 | 3,103 |
| 4.0 percent..... | 319,790 | 27,388 | 85,598 | 139,207 | 55,461 | 2,783 | 5,828 | 3,429 |
| 4.1 to 4.5 percent..... | 5,424 | 1,077 | 1,180 | 771 | 542 | 392 | 1,218 | 246 |
| 4.6 to 5.0 percent..... | 67,403 | 7,198 | 15,453 | 7,991 | 9,393 | 9,940 | 11,257 | 6,172 |
| 5.1 to 6.0 percent..... | 138,946 | 14,792 | 15,983 | 22,269 | 16,155 | 21,048 | 27,724 | 20,976 |
| 6.1 percent or more..... | 11,778 | 896 | 2,211 | 2,369 | 813 | 397 | 608 | 4,484 |
| Median interest rate.....percent.. | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 6.0 | 6.0 | 6.0 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Less than 4.0 percent..... | 6,400 | 12 | 738 | 1,257 | 1,315 | 926 | 588 | 1,567 |
| 4.0 percent..... | 190,048 | 19,975 | 51,053 | 84,899 | 27,601 | 1,762 | 3,144 | 1,617 |
| 4.1 to 4.5 percent..... | 1,588 | 445 | 669 | 29 | 309 | 80 | 14 | 14 |
| 4.6 to 5.0 percent..... | 26,690 | 3,951 | 3,876 | 3,070 | 3,122 | 5,118 | 4,811 | 2,743 |
| 5.1 to 6.0 percent..... | 68,588 | 7,471 | 7,253 | 11,999 | 6,829 | 9,852 | 13,201 | 11,984 |
| 6.1 percent or more..... | 7,402 | 16 | 1,447 | 1,447 | 451 | 269 | 382 | 3,368 |
| Median interest rate.....percent.. | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 6.0 | 6.0 | 6.0 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 11a.—PROPERTIES WITH CONVENTIONAL SECOND MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

(Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100)

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | |
|------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 to 29 percent | 30 to 39 percent | 40 percent or more |
| Total properties..... | 260,732 | 26,402 | 40,600 | 39,429 | 31,697 | 35,652 | 48,945 | 38,031 |
| VETERAN STATUS OF OWNER | | | | | | | | |
| Veteran of World War II..... | 89,941 | 8,506 | 16,031 | 14,337 | 9,345 | 13,403 | 16,597 | 11,721 |
| Veteran of World War I only..... | 16,481 | 2,378 | 1,479 | 2,711 | 2,531 | 2,164 | 4,062 | 1,157 |
| Other service or nonveteran..... | 154,307 | 15,514 | 23,091 | 22,375 | 19,818 | 20,081 | 28,281 | 25,147 |
| COLOR OF OWNER | | | | | | | | |
| White..... | 215,565 | 22,711 | 36,981 | 33,410 | 27,158 | 29,560 | 37,754 | 27,991 |
| Nonwhite..... | 15,221 | 775 | 1,407 | 1,412 | 1,279 | 1,629 | 4,035 | 4,673 |
| Not reported..... | 29,944 | 2,910 | 2,212 | 4,601 | 3,258 | 4,450 | 7,152 | 5,361 |
| PURCHASE PRICE | | | | | | | | |
| Total properties..... | 260,732 | 26,402 | 40,600 | 39,429 | 31,697 | 35,652 | 48,945 | 38,031 |
| Less than \$4,000..... | 34,711 | 1,740 | 6,877 | 2,388 | 2,541 | 4,181 | 6,651 | 10,335 |
| \$4,000 to \$5,999..... | 52,011 | 1,559 | 8,004 | 8,377 | 7,558 | 4,169 | 12,667 | 9,676 |
| \$6,000 to \$7,999..... | 59,376 | 8,274 | 8,528 | 9,392 | 7,311 | 7,148 | 10,815 | 7,913 |
| \$8,000 to \$9,999..... | 40,933 | 4,991 | 5,473 | 5,007 | 4,769 | 7,868 | 8,545 | 4,284 |
| \$10,000 to \$11,999..... | 26,699 | 3,102 | 3,825 | 5,821 | 3,723 | 2,689 | 4,503 | 3,045 |
| \$12,000 to \$14,999..... | 25,262 | 3,236 | 4,422 | 3,907 | 2,141 | 6,853 | 3,170 | 1,553 |
| \$15,000 or more..... | 21,740 | 3,500 | 3,471 | 4,537 | 3,654 | 2,764 | 2,594 | 1,225 |
| Median purchase price.....dollars.. | 7,400 | 8,500 | 7,300 | 7,900 | 7,500 | 8,700 | 6,800 | 5,700 |
| Properties acquired in 1949 to 1950..... | 120,852 | 13,129 | 15,536 | 19,458 | 12,494 | 17,205 | 21,947 | 21,096 |
| Less than \$4,000..... | 13,022 | 394 | 888 | 265 | 1,040 | 1,120 | 3,406 | 5,910 |
| \$4,000 to \$5,999..... | 16,422 | 495 | 924 | 3,166 | 1,619 | 1,138 | 3,696 | 5,384 |
| \$6,000 to \$7,999..... | 29,901 | 4,604 | 3,879 | 6,080 | 3,230 | 3,316 | 4,402 | 4,393 |
| \$8,000 to \$9,999..... | 22,192 | 3,251 | 3,363 | 2,729 | 1,395 | 5,131 | 3,699 | 2,625 |
| \$10,000 to \$11,999..... | 15,535 | 2,057 | 2,484 | 2,689 | 1,769 | 1,651 | 4,503 | 1,432 |
| \$12,000 to \$14,999..... | 12,699 | 1,401 | 2,440 | 1,928 | 1,014 | 3,204 | 1,793 | 920 |
| \$15,000 or more..... | 11,081 | 927 | 1,558 | 2,601 | 2,427 | 1,645 | 1,493 | 432 |
| Median purchase price.....dollars.. | 8,000 | ... | 8,800 | 8,200 | ... | 9,300 | 8,300 | 5,600 |
| New structures..... | 30,760 | 4,108 | 5,330 | 7,318 | 2,561 | 3,406 | 4,359 | 3,690 |
| Less than \$6,000..... | 5,856 | ... | 787 | 1,552 | 513 | ... | 1,875 | 1,130 |
| \$6,000 to \$9,999..... | 11,428 | 2,493 | 2,237 | 2,828 | 765 | 728 | 719 | 1,663 |
| \$10,000 to \$14,999..... | 9,238 | 1,001 | 1,795 | 1,663 | 675 | 2,013 | 1,339 | 757 |
| \$15,000 or more..... | 4,238 | 614 | 511 | 1,275 | 608 | 665 | 426 | 140 |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | |
| Total properties..... | 260,727 | 26,398 | 40,600 | 39,424 | 31,695 | 35,650 | 48,941 | 38,024 |
| Two mortgages..... | 255,795 | 26,354 | 40,600 | 39,424 | 31,272 | 35,505 | 47,382 | 35,262 |
| Three mortgages or more..... | 4,932 | 44 | ... | ... | 423 | 145 | 1,559 | 2,762 |
| Properties acquired in 1949 to 1950..... | 120,846 | 13,127 | 15,537 | 19,455 | 12,492 | 17,203 | 21,941 | 21,093 |
| Two mortgages..... | 118,435 | 13,127 | 15,537 | 19,455 | 12,431 | 17,058 | 21,104 | 19,724 |
| Three mortgages or more..... | 2,411 | ... | ... | ... | 61 | 145 | 837 | 1,369 |
| INTEREST RATE ON SECOND MORTGAGE | | | | | | | | |
| Total properties..... | 260,732 | 26,399 | 40,602 | 39,425 | 31,697 | 35,650 | 48,943 | 38,028 |
| Less than 4.0 percent..... | 15,537 | 378 | 1,530 | 2,601 | 3,240 | 1,894 | 2,795 | 3,103 |
| 4.0 percent..... | 21,692 | 2,058 | 4,245 | 3,472 | 1,594 | 1,979 | 5,341 | 3,047 |
| 4.1 to 4.5 percent..... | 5,376 | 1,077 | 1,180 | 723 | 542 | 392 | 1,218 | 246 |
| 4.6 to 5.0 percent..... | 67,403 | 7,198 | 15,453 | 7,991 | 9,393 | 9,940 | 11,257 | 6,172 |
| 5.1 to 6.0 percent..... | 138,946 | 14,792 | 15,983 | 22,269 | 16,155 | 21,048 | 27,724 | 20,976 |
| 6.1 percent or more..... | 11,778 | 896 | 2,211 | 2,369 | 813 | 397 | 608 | 4,484 |
| Median interest rate.....percent.. | 6.0 | 6.0 | 5.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 |
| Properties acquired in 1949 to 1950..... | 120,849 | 13,126 | 15,538 | 19,456 | 12,494 | 17,203 | 21,943 | 21,096 |
| Less than 4.0 percent..... | 6,400 | 12 | 738 | 1,257 | 1,315 | 926 | 588 | 1,567 |
| 4.0 percent..... | 10,211 | 1,231 | 1,535 | 1,654 | 468 | 958 | 2,947 | 1,420 |
| 4.1 to 4.5 percent..... | 1,558 | 445 | 669 | 29 | 309 | 80 | 14 | 14 |
| 4.6 to 5.0 percent..... | 26,690 | 3,951 | 3,876 | 3,070 | 3,122 | 5,118 | 4,811 | 2,743 |
| 5.1 to 6.0 percent..... | 68,588 | 7,471 | 7,253 | 11,999 | 6,829 | 9,852 | 13,201 | 11,984 |
| 6.1 percent or more..... | 7,402 | 16 | 1,467 | 1,447 | 451 | 269 | 382 | 3,368 |
| Median interest rate.....percent.. | 6.0 | ... | 6.0 | 6.0 | ... | 6.0 | 6.0 | 6.0 |

(This chapter does not contain table 11b)

RESIDENTIAL FINANCING

Table 11c.—PROPERTIES WITH VA-GUARANTEED SECOND MORTGAGE: OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, FOR THE UNITED STATES: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | |
|-------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|--------------------|------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 percent or more | | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 percent or more |
| Total properties..... | 298,189 | 25,377 | 81,356 | 135,889 | 53,910 | 1,674 | PURCHASE PRICE—Con. | | | | | | |
| VETERAN STATUS OF OWNER | | | | | | | Properties acquired in 1949 to 1950..... | | | | | | |
| Veteran of World War II..... | 270,982 | 23,197 | 73,724 | 120,892 | 52,064 | 1,106 | 179,842 | 18,750 | 49,521 | 83,248 | 27,134 | 1,199 | |
| Veteran of World War I only..... | 2,755 | 555 | 1,176 | 438 | 586 | ... | Less than \$6,000..... | 5,830 | 540 | 2,465 | 2,173 | 651 | ... |
| Other service or nonveteran..... | 24,448 | 1,618 | 6,452 | 14,555 | 1,258 | 567 | \$6,000 to \$6,999..... | 21,288 | 3,131 | 7,004 | 8,467 | 2,687 | ... |
| COLOR OF OWNER | | | | | | | \$7,000 to \$7,999..... | | | | | | |
| White..... | 259,177 | 22,749 | 71,280 | 116,424 | 47,093 | 1,633 | 30,330 | 2,495 | 10,786 | 13,331 | 3,325 | 394 | ... |
| Nonwhite..... | 5,576 | ... | 1,545 | 2,672 | 1,359 | ... | \$8,000 to \$8,999..... | 40,063 | 3,716 | 11,916 | 17,317 | 7,035 | 80 |
| Not reported..... | 33,432 | 2,622 | 8,528 | 16,788 | 5,455 | 41 | \$9,000 to \$9,999..... | 34,475 | 3,272 | 8,187 | 16,108 | 5,909 | ... |
| PURCHASE PRICE | | | | | | | \$10,000 to \$11,999..... | | | | | | |
| Total properties..... | 298,189 | 25,377 | 81,356 | 135,889 | 53,910 | 1,674 | \$12,000 to \$14,999..... | 10,959 | 593 | 2,110 | 6,445 | 1,669 | 145 |
| Less than \$4,000..... | 2,352 | ... | 440 | 1,292 | 580 | 40 | \$15,000 or more..... | 3,370 | 549 | 975 | 1,123 | 724 | ... |
| \$4,000 to \$5,999..... | 16,773 | 1,113 | 6,204 | 6,126 | 3,329 | ... | Median purchase price.....dollars.. | 8,800 | 8,800 | 8,300 | 9,000 | 8,900 | ... |
| \$6,000 to \$6,999..... | 34,863 | 4,012 | 12,096 | 12,023 | 6,734 | ... | New structures..... | 122,338 | 14,330 | 35,261 | 53,805 | 18,672 | 277 |
| \$7,000 to \$7,999..... | 50,376 | 3,546 | 19,155 | 20,363 | 6,920 | 394 | Less than \$6,000..... | 607 | ... | 410 | 197 | ... | ... |
| \$8,000 to \$8,999..... | 62,749 | 4,942 | 16,799 | 28,223 | 12,561 | 225 | \$6,000 to \$7,999..... | 34,299 | 3,982 | 13,703 | 12,515 | 3,903 | 197 |
| \$9,000 to \$9,999..... | 54,235 | 4,351 | 12,743 | 27,032 | 9,967 | 145 | \$8,000 to \$9,999..... | 54,331 | 6,083 | 16,063 | 22,717 | 9,390 | 80 |
| \$10,000 to \$10,999..... | 44,419 | 4,933 | 7,119 | 23,909 | 8,222 | 238 | \$10,000 to \$11,999..... | 24,624 | 3,656 | 3,742 | 13,667 | 3,562 | ... |
| \$11,000 to \$11,999..... | 13,062 | 1,114 | 2,483 | 6,923 | 2,058 | 487 | \$12,000 or more..... | 8,477 | 609 | 1,343 | 4,709 | 1,817 | ... |
| \$12,000 to \$14,999..... | 14,509 | 620 | 2,799 | 8,452 | 2,497 | 145 | Median purchase price.....dollars.. | 8,900 | ... | 8,300 | 9,200 | 9,200 | ... |
| \$15,000 or more..... | 4,851 | 746 | 1,518 | 1,546 | 1,042 | ... | NUMBER OF MORTGAGES ON PROPERTY | | | | | | |
| Median purchase price.....dollars.. | 8,700 | 8,800 | 8,100 | 8,900 | 8,700 | ... | Total properties..... | 298,187 | 25,370 | 81,353 | 135,883 | 53,908 | 1,673 |
| | | | | | | | Two mortgages..... | | | | | | |
| | | | | | | | Three mortgages or more..... | | | | | | |
| | | | | | | | Properties acquired in 1949 to 1950..... | | | | | | |
| | | | | | | | Two mortgages..... | | | | | | |
| | | | | | | | Three mortgages or more..... | | | | | | |

Table 11d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | |
|------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 to 29 percent | 30 to 39 percent | 40 percent or more |
| Total properties..... | 426,716 | 38,726 | 94,498 | 135,366 | 69,542 | 26,899 | 36,351 | 25,360 |
| VETERAN STATUS OF OWNER | | | | | | | | |
| Veteran of World War II..... | 279,442 | 23,776 | 71,576 | 105,944 | 50,645 | 9,838 | 10,403 | 7,260 |
| Veteran of World War I only..... | 15,284 | 1,919 | 1,853 | 2,952 | 2,828 | 1,375 | 3,398 | 960 |
| Other service or nonveteran..... | 131,986 | 13,023 | 21,068 | 26,467 | 16,066 | 15,681 | 22,547 | 17,135 |
| COLOR OF OWNER | | | | | | | | |
| White..... | 352,336 | 34,019 | 81,877 | 111,680 | 60,667 | 21,176 | 26,324 | 16,594 |
| Nonwhite..... | 20,481 | 776 | 2,952 | 4,084 | 2,638 | 1,639 | 4,035 | 4,357 |
| Not reported..... | 53,895 | 3,923 | 9,668 | 19,598 | 6,233 | 4,081 | 5,989 | 4,404 |
| PURCHASE PRICE | | | | | | | | |
| Total properties..... | 426,716 | 38,726 | 94,498 | 135,366 | 69,542 | 26,899 | 36,351 | 25,360 |
| Less than \$4,000..... | 16,933 | 1,111 | 3,568 | 1,102 | 2,608 | 1,811 | 3,258 | 3,474 |
| \$4,000 to \$5,999..... | 45,414 | 1,936 | 7,574 | 9,022 | 7,782 | 2,739 | 8,553 | 7,807 |
| \$6,000 to \$6,999..... | 40,103 | 4,917 | 11,130 | 7,611 | 7,428 | 2,403 | 4,353 | 2,264 |
| \$7,000 to \$7,999..... | 58,419 | 5,253 | 18,079 | 19,027 | 7,350 | 2,861 | 3,318 | 2,432 |
| \$8,000 to \$8,999..... | 67,538 | 5,834 | 17,423 | 23,357 | 11,674 | 3,028 | 4,727 | 1,497 |
| \$9,000 to \$9,999..... | 66,436 | 6,010 | 13,365 | 26,436 | 11,819 | 3,376 | 3,227 | 2,208 |
| \$10,000 to \$10,999..... | 50,697 | 4,960 | 8,901 | 24,294 | 8,715 | 618 | 1,341 | 1,873 |
| \$11,000 to \$11,999..... | 23,053 | 2,119 | 3,273 | 7,941 | 3,822 | 2,060 | 2,671 | 1,172 |
| \$12,000 to \$14,999..... | 35,287 | 3,214 | 6,827 | 11,194 | 4,296 | 6,041 | 2,309 | 1,408 |
| \$15,000 or more..... | 22,836 | 3,272 | 4,358 | 3,272 | 4,048 | 1,962 | 2,594 | 1,225 |
| Median purchase price.....dollars.. | 8,700 | 9,000 | 8,300 | 9,200 | 8,800 | 9,100 | 7,600 | 6,600 |
| Properties acquired in 1949 to 1950..... | | | | | | | | |
| Less than \$4,000..... | 5,767 | 394 | 1,131 | 68 | 724 | 410 | 2,285 | 754 |
| \$4,000 to \$5,999..... | 14,815 | 1,035 | 2,131 | 3,131 | 1,307 | 615 | 2,179 | 4,416 |
| \$6,000 to \$6,999..... | 18,801 | 3,801 | 6,332 | 3,346 | 2,613 | 809 | 1,032 | 870 |
| \$7,000 to \$7,999..... | 32,458 | 3,164 | 9,759 | 12,404 | 2,852 | 996 | 1,646 | 1,638 |
| \$8,000 to \$8,999..... | 41,506 | 3,887 | 11,843 | 14,403 | 5,777 | 1,633 | 2,958 | 1,006 |
| \$9,000 to \$9,999..... | 39,874 | 4,373 | 8,303 | 16,173 | 6,530 | 2,625 | 544 | 1,330 |
| \$10,000 to \$11,999..... | 42,487 | 4,638 | 7,786 | 18,225 | 5,950 | 1,640 | 2,822 | 1,432 |
| \$12,000 to \$14,999..... | 21,064 | 1,352 | 4,156 | 7,524 | 2,486 | 3,033 | 1,596 | 920 |
| \$15,000 or more..... | 12,419 | 1,476 | 2,047 | 3,023 | 2,503 | 1,448 | 1,493 | 432 |
| Median purchase price.....dollars.. | 9,000 | 8,900 | 8,600 | 9,300 | 9,300 | 9,800 | 8,300 | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 11d.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | |
|-------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 24 percent | 25 to 29 percent | 30 to 39 percent | 40 percent or more |
| PURCHASE PRICE--Con. | | | | | | | | |
| Properties acquired in 1949 to 1950--Con. | | | | | | | | |
| New structures..... | 117,241 | 13,357 | 34,077 | 46,315 | 16,831 | 2,973 | 2,182 | 1,518 |
| Less than \$6,000..... | 1,804 | ... | 648 | 342 | 224 | ... | 573 | 16 |
| \$6,000 to \$7,999..... | 28,024 | 3,687 | 11,728 | 8,882 | 2,667 | 627 | 145 | 289 |
| \$8,000 to \$8,999..... | 23,103 | 2,252 | 8,437 | 9,228 | 2,768 | 277 | 145 | ... |
| \$9,000 to \$9,999..... | 25,482 | 3,344 | 6,557 | 9,715 | 5,385 | 101 | 67 | 216 |
| \$10,000 to \$11,999..... | 25,045 | 2,680 | 4,579 | 12,805 | 3,357 | 470 | 628 | 529 |
| \$12,000 or more..... | 13,781 | 1,394 | 2,128 | 5,343 | 2,430 | 1,498 | 624 | 368 |
| Median purchase price.....dollars.. | 9,200 | 9,200 | 8,500 | 9,400 | 9,500 | ... | ... | ... |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | |
| Total properties..... | 426,710 | 38,718 | 94,496 | 135,362 | 69,539 | 26,896 | 36,348 | 25,354 |
| Two mortgages..... | 422,172 | 38,674 | 94,496 | 135,051 | 68,783 | 26,421 | 35,473 | 23,275 |
| Three mortgages or more..... | 4,538 | 444 | ... | 311 | 756 | 475 | 875 | 2,078 |
| Properties acquired in 1949 to 1950..... | 229,187 | 24,114 | 53,487 | 78,295 | 30,740 | 13,206 | 16,550 | 12,795 |
| Two mortgages..... | 226,641 | 24,114 | 53,487 | 77,984 | 30,346 | 12,731 | 16,210 | 11,768 |
| Three mortgages or more..... | 2,546 | ... | ... | 311 | 394 | 475 | 340 | 1,027 |
| INTEREST RATE ON SECOND MORTGAGE | | | | | | | | |
| Total properties..... | 426,712 | 38,719 | 94,497 | 135,364 | 69,540 | 26,896 | 36,349 | 25,356 |
| Less than 4.0 percent..... | 9,637 | 418 | 1,214 | 1,694 | 2,293 | 947 | 1,061 | 2,012 |
| 4.0 percent..... | 253,071 | 21,517 | 68,942 | 109,714 | 45,512 | 2,494 | 3,439 | 1,456 |
| 4.1 to 4.5 percent..... | 4,417 | 932 | 895 | 723 | 542 | 392 | 689 | 246 |
| 4.6 to 5.0 percent..... | 46,893 | 4,106 | 9,991 | 7,146 | 6,085 | 7,706 | 7,062 | 4,794 |
| 5.1 to 6.0 percent..... | 105,912 | 10,850 | 11,757 | 14,970 | 14,440 | 15,105 | 23,819 | 14,973 |
| 6.1 percent or more..... | 6,782 | 896 | 1,698 | 1,117 | 668 | 252 | 276 | 1,875 |
| Median interest rate.....percent.. | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 6.0 | 6.0 | 6.0 |
| Properties acquired in 1949 to 1950..... | 229,191 | 24,113 | 53,491 | 78,296 | 30,741 | 13,206 | 16,551 | 12,796 |
| Less than 4.0 percent..... | 4,317 | 12 | 422 | 1,014 | 1,315 | 610 | 272 | 673 |
| 4.0 percent..... | 150,561 | 15,918 | 42,948 | 66,327 | 22,115 | 1,473 | 1,216 | 565 |
| 4.1 to 4.5 percent..... | 1,273 | 445 | 384 | 29 | 309 | 80 | 14 | 14 |
| 4.6 to 5.0 percent..... | 17,106 | 2,359 | 2,690 | 2,685 | 991 | 3,915 | 2,480 | 1,986 |
| 5.1 to 6.0 percent..... | 52,538 | 5,363 | 5,777 | 7,517 | 5,703 | 7,004 | 12,519 | 8,654 |
| 6.1 percent or more..... | 3,396 | 16 | 1,270 | 724 | 306 | 124 | 50 | 904 |
| Median interest rate.....percent.. | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 6.0 | 6.0 | ... |

Table 11c.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | |
|------------------------------------------|---------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|--------------------|---------|--------|---------------------------------------------------------------------|------------------|------------------|------------------|------------------|--------------------|
| | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 29 percent | 30 to 39 percent | 40 percent or more | | | Less than 10 percent | 10 to 14 percent | 15 to 19 percent | 20 to 29 percent | 30 to 39 percent | 40 percent or more |
| PURCHASE PRICE--Con. | | | | | | | | | | | | | | | |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | | | | | |
| Less than \$4,000..... | 7,498 | ... | ... | 197 | 1,026 | 1,121 | 5,156 | 7,203 | 7,759 | 11,569 | 24,409 | 13,687 | 5,589 | 8,495 | |
| \$4,000 to \$5,999..... | 7,194 | ... | 1,015 | 2,208 | 1,486 | 1,517 | 968 | ... | ... | 1,015 | 2,208 | 1,486 | 1,517 | 968 | |
| \$6,000 to \$6,999..... | 16,528 | 2,700 | 2,908 | 6,958 | 2,082 | 661 | 1,221 | ... | ... | 2,700 | 2,908 | 6,958 | 2,082 | 661 | |
| \$7,000 to \$7,999..... | 13,752 | 565 | 2,670 | 5,170 | 3,403 | 1,063 | 861 | ... | ... | 565 | 2,670 | 5,170 | 3,403 | 1,063 | |
| \$8,000 to \$8,999..... | 10,339 | 1,782 | 2,425 | 3,885 | 2,049 | 197 | ... | ... | ... | 1,782 | 2,425 | 3,885 | 2,049 | 197 | |
| \$9,000 to \$9,999..... | 4,011 | 197 | 892 | 1,693 | 936 | ... | 289 | ... | ... | 197 | 892 | 1,693 | 936 | ... | |
| \$10,000 to \$11,999..... | 7,575 | 1,675 | 776 | 2,748 | 1,347 | 833 | ... | ... | ... | 1,675 | 776 | 2,748 | 1,347 | 833 | |
| \$12,000 to \$14,999..... | 2,594 | 642 | 394 | 849 | 513 | 197 | ... | ... | ... | 642 | 394 | 849 | 513 | 197 | |
| \$15,000 or more..... | 2,032 | ... | 486 | 701 | 845 | ... | ... | ... | ... | ... | 486 | 701 | 845 | ... | |
| Median purchase price.....dollars.. | 6,800 | ... | ... | 7,500 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | |
| NUMBER OF MORTGAGES ON PROPERTY | | | | | | | | | | | | | | | |
| Total properties..... | 132,205 | 13,053 | 27,458 | 39,952 | 25,623 | 13,081 | 13,053 | 132,204 | 13,050 | 27,457 | 39,945 | 25,622 | 13,080 | 13,052 | |
| Two mortgages..... | 129,811 | 13,050 | 27,457 | 39,551 | 25,477 | 12,054 | 12,223 | 129,811 | 13,050 | 27,457 | 39,551 | 25,477 | 12,054 | 12,223 | |
| Three mortgages or more..... | 2,393 | ... | ... | 394 | 145 | ... | 829 | 2,393 | ... | ... | 394 | 145 | ... | 829 | |
| Properties acquired in 1949 to 1950..... | 71,499 | 7,757 | 11,569 | 24,405 | 13,686 | 5,588 | 8,495 | 71,499 | 7,757 | 11,569 | 24,405 | 13,686 | 5,588 | 8,495 | |
| Two mortgages..... | 70,464 | 7,757 | 11,569 | 24,405 | 13,686 | 4,894 | 8,153 | 70,464 | 7,757 | 11,569 | 24,405 | 13,686 | 4,894 | 8,153 | |
| Three mortgages or more..... | 1,035 | ... | ... | ... | ... | 694 | 342 | 1,035 | ... | ... | ... | ... | 694 | 342 | |

RESIDENTIAL FINANCING

Table 11c.—OWNER, PROPERTY, AND MORTGAGE CHARACTERISTICS, BY TOTAL JUNIOR MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties with two mortgages or more, the first of which was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | | Subject | Total | Total junior mortgage loan on property as percent of purchase price | | | | | |
|----------------------------------|---------|---------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|------------------------------------------|--------|---------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| | | Less than 10 per-cent | 10 to 14 per-cent | 15 to 19 per-cent | 20 to 29 per-cent | 30 to 39 per-cent | 40 per-cent or more | | | Less than 10 per-cent | 10 to 14 per-cent | 15 to 19 per-cent | 20 to 29 per-cent | 30 to 39 per-cent | 40 per-cent or more |
| INTEREST RATE ON SECOND MORTGAGE | | | | | | | | INTEREST RATE ON SECOND MORTGAGE—Con. | | | | | | | |
| Total properties..... | 132,206 | 13,050 | 27,458 | 39,944 | 25,622 | 13,081 | 13,054 | Properties acquired in 1949 to 1950..... | 71,501 | 7,757 | 11,569 | 24,405 | 13,687 | 5,589 | 8,497 |
| Less than 4.0 percent..... | 5,940 | ... | 316 | 907 | 1,894 | 1,734 | 1,091 | Less than 4.0 percent..... | 2,083 | ... | 316 | 243 | 316 | 316 | 894 |
| 4.0 percent..... | 66,767 | 5,871 | 16,656 | 29,641 | 10,238 | 2,389 | 1,973 | 4.0 percent..... | 39,493 | 4,057 | 8,109 | 18,572 | 5,775 | 1,928 | 1,052 |
| 4.1 to 4.5 percent..... | 959 | 145 | 285 | ... | ... | 529 | ... | 4.1 to 4.5 percent..... | 285 | ... | 285 | ... | ... | ... | ... |
| 4.6 to 5.0 percent..... | 20,510 | 3,092 | 5,462 | 845 | 5,542 | 4,192 | 1,378 | 4.6 to 5.0 percent..... | 9,584 | 1,592 | 1,186 | 385 | 3,334 | 2,331 | 757 |
| 5.1 to 6.0 percent..... | 33,034 | 3,942 | 4,226 | 7,299 | 7,658 | 3,905 | 6,003 | 5.1 to 6.0 percent..... | 16,050 | 2,108 | 1,476 | 4,482 | 3,972 | 682 | 3,330 |
| 6.1 percent or more..... | 4,996 | ... | 513 | 1,252 | 290 | 332 | 2,609 | 6.1 percent or more..... | 4,006 | ... | 197 | 723 | 290 | 332 | 2,464 |
| Median interest rate percent.. | 4.0 | ... | ... | 4.0 | ... | ... | ... | | | | | | | | |

RESIDENTIAL FINANCING

Table 12a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

| Subject | New structure | | | | | Previously occupied structure | | | | |
|------------------------------------------------------------------------------------------------|---------------|---------------------------|--------------|--------------|-----------------|-------------------------------|---------------------------|--------------|--------------|-----------------|
| | Total | Year acquired | | | | Total | Year acquired | | | |
| | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier |
| Total properties..... | 773,688 | 297,779 | 349,279 | 37,197 | 89,429 | 2,306,660 | 682,570 | 967,746 | 460,974 | 195,375 |
| PURCHASE PRICE | | | | | | | | | | |
| Less than \$2,000..... | 38,872 | 17,093 | 19,426 | 1,546 | 809 | 180,474 | 62,005 | 67,471 | 32,994 | 18,005 |
| \$2,000 to \$2,999..... | 39,402 | 12,115 | 20,274 | 3,313 | 3,700 | 244,543 | 52,179 | 84,200 | 70,779 | 37,387 |
| \$3,000 to \$3,999..... | 47,912 | 17,269 | 19,234 | 4,431 | 6,977 | 512,666 | 73,621 | 117,909 | 86,989 | 36,147 |
| \$4,000 to \$4,999..... | 62,866 | 15,939 | 32,035 | 4,098 | 10,794 | 273,913 | 64,468 | 106,408 | 68,997 | 34,440 |
| \$5,000 to \$5,999..... | 76,080 | 25,412 | 28,279 | 5,100 | 17,290 | 242,111 | 81,831 | 89,644 | 68,565 | 22,070 |
| \$6,000 to \$6,999..... | 67,870 | 24,229 | 27,473 | 5,580 | 10,588 | 206,082 | 56,552 | 95,485 | 40,616 | 13,430 |
| \$7,000 to \$7,999..... | 63,743 | 20,002 | 27,539 | 2,333 | 13,870 | 161,467 | 52,367 | 77,165 | 24,725 | 7,211 |
| \$8,000 to \$8,999..... | 54,006 | 19,856 | 23,739 | 3,703 | 6,708 | 134,056 | 45,331 | 66,855 | 18,434 | 3,437 |
| \$9,000 to \$9,999..... | 45,804 | 20,141 | 19,777 | 1,132 | 4,793 | 103,037 | 33,063 | 49,973 | 13,489 | 6,513 |
| \$10,000 to \$10,999..... | 54,033 | 22,828 | 26,552 | 939 | 3,714 | 90,242 | 36,215 | 41,436 | 9,655 | 2,937 |
| \$11,000 to \$11,999..... | 33,512 | 14,905 | 17,513 | 21 | 1,073 | 56,585 | 25,920 | 24,320 | 5,068 | 1,277 |
| \$12,000 to \$14,999..... | 71,543 | 32,122 | 35,457 | 1,027 | 2,931 | 125,620 | 52,876 | 61,074 | 9,685 | 1,984 |
| \$15,000 to \$19,999..... | 65,234 | 33,891 | 26,281 | 3,644 | 1,418 | 80,752 | 30,711 | 44,463 | 4,159 | 1,419 |
| \$20,000 or more..... | 46,608 | 19,392 | 22,608 | 330 | 4,279 | 64,119 | 26,283 | 32,948 | 3,933 | 954 |
| Property not acquired by purchase..... | 504 | 12 | 394 | ... | 98 | 20,227 | 9,370 | 3,611 | 1,107 | 6,139 |
| Not reported..... | 5,697 | 2,573 | 2,698 | ... | 427 | 10,766 | 1,778 | 4,784 | 2,179 | 2,025 |
| Median purchase price.....dollars.. | 7,700 | 8,700 | 7,900 | 6,000 | 6,400 | 5,500 | 6,400 | 6,100 | 4,500 | 4,000 |
| FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 240,129 | 92,195 | 112,765 | 10,888 | 24,283 | 376,659 | 122,516 | 180,384 | 44,621 | 29,137 |
| 50 to 59 percent..... | 141,249 | 52,234 | 69,001 | 4,281 | 15,733 | 377,114 | 108,857 | 183,333 | 65,717 | 19,207 |
| 60 to 64 percent..... | 74,070 | 33,588 | 32,511 | 1,122 | 6,830 | 233,413 | 78,112 | 100,967 | 44,885 | 9,449 |
| 65 to 69 percent..... | 67,151 | 27,376 | 26,718 | 4,433 | 8,626 | 226,711 | 61,320 | 98,403 | 54,738 | 12,251 |
| 70 to 74 percent..... | 49,948 | 17,981 | 22,300 | 4,007 | 5,661 | 192,477 | 48,641 | 77,932 | 51,796 | 14,108 |
| 75 to 79 percent..... | 51,748 | 17,302 | 23,395 | 3,304 | 7,747 | 192,258 | 41,813 | 80,360 | 57,886 | 12,199 |
| 80 to 84 percent..... | 39,111 | 11,895 | 17,151 | 1,958 | 8,148 | 178,005 | 46,151 | 66,153 | 46,803 | 18,900 |
| 85 to 89 percent..... | 30,060 | 13,920 | 8,363 | 2,135 | 5,643 | 135,498 | 41,380 | 46,254 | 28,289 | 19,575 |
| 90 to 94 percent..... | 23,851 | 12,232 | 8,021 | 899 | 2,699 | 100,447 | 32,154 | 28,881 | 19,694 | 19,718 |
| 95 to 99 percent..... | 30,154 | 9,245 | 18,082 | 1,302 | 1,527 | 150,353 | 51,869 | 59,600 | 23,641 | 15,242 |
| 100 percent or more..... | 21,699 | 9,498 | 7,321 | 2,869 | 2,011 | 123,596 | 42,172 | 40,453 | 20,839 | 20,132 |
| Purchase price not reported or property not acquired by purchase..... | 4,514 | 1,414 | 2,575 | ... | 525 | 20,129 | 7,585 | 5,030 | 2,062 | 5,452 |
| Median percent..... | 60 | 61 | 59 | 68 | 63 | 68 | 67 | 66 | 72 | 79 |
| TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 226,240 | 86,097 | 105,927 | 10,493 | 23,726 | 325,725 | 99,538 | 156,439 | 41,399 | 28,349 |
| 50 to 59 percent..... | 133,222 | 47,484 | 65,721 | 4,322 | 15,696 | 338,019 | 89,680 | 166,809 | 62,346 | 19,186 |
| 60 to 64 percent..... | 72,355 | 29,399 | 35,335 | 1,138 | 6,479 | 222,333 | 70,359 | 99,125 | 43,745 | 9,106 |
| 65 to 69 percent..... | 65,938 | 27,211 | 25,904 | 4,236 | 8,589 | 226,839 | 62,837 | 99,666 | 52,191 | 12,143 |
| 70 to 74 percent..... | 51,541 | 18,625 | 23,476 | 3,503 | 5,935 | 201,082 | 52,733 | 51,598 | 14,133 | 14,133 |
| 75 to 79 percent..... | 53,386 | 17,834 | 24,647 | 3,158 | 7,747 | 204,064 | 45,473 | 87,995 | 58,396 | 12,200 |
| 80 to 84 percent..... | 41,084 | 12,184 | 18,194 | 2,800 | 7,906 | 194,731 | 53,558 | 74,131 | 47,775 | 19,266 |
| 85 to 89 percent..... | 36,077 | 18,364 | 9,617 | 2,281 | 5,816 | 155,531 | 52,861 | 51,544 | 31,039 | 20,088 |
| 90 to 94 percent..... | 28,758 | 15,839 | 9,320 | 900 | 2,699 | 117,072 | 40,256 | 35,687 | 21,287 | 19,844 |
| 95 to 99 percent..... | 11,444 | 4,466 | 5,322 | 831 | 826 | 35,601 | 13,460 | 11,181 | 6,467 | 4,494 |
| 100 percent or more..... | 47,442 | 17,697 | 22,725 | 3,537 | 3,483 | 254,664 | 90,782 | 94,043 | 41,440 | 28,397 |
| Purchase price not reported or property not acquired by purchase..... | 6,201 | 2,584 | 3,092 | ... | 525 | 30,992 | 11,148 | 8,395 | 3,286 | 8,165 |
| Median percent..... | 62 | 62 | 60 | 68 | 64 | 71 | 71 | 68 | 73 | 79 |
| Properties with owner who is head of household or related to head..... | | | | | | | | | | |
| | 717,290 | 265,378 | 331,764 | 34,436 | 85,718 | 2,062,741 | 514,180 | 919,740 | 443,125 | 185,710 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | |
| Less than \$2,000..... | 88,636 | 36,932 | 39,508 | 4,538 | 7,659 | 251,836 | 77,100 | 105,683 | 44,392 | 24,664 |
| \$2,000 to \$2,499..... | 56,158 | 24,298 | 24,621 | 4,606 | 2,635 | 157,829 | 38,203 | 69,634 | 35,127 | 14,864 |
| \$2,500 to \$2,999..... | 63,934 | 24,705 | 32,226 | 1,604 | 5,398 | 179,122 | 53,412 | 80,958 | 33,683 | 11,071 |
| \$3,000 to \$3,499..... | 81,894 | 30,273 | 42,011 | 2,257 | 7,351 | 255,033 | 63,494 | 117,127 | 54,897 | 19,555 |
| \$3,500 to \$3,999..... | 69,558 | 26,722 | 32,583 | 2,428 | 7,825 | 190,802 | 45,127 | 92,636 | 36,005 | 17,037 |
| \$4,000 to \$4,499..... | 65,950 | 22,721 | 31,823 | 3,786 | 7,621 | 172,041 | 44,155 | 77,658 | 35,722 | 14,505 |
| \$4,500 to \$4,999..... | 41,129 | 16,412 | 19,148 | 1,887 | 3,683 | 133,529 | 30,874 | 63,964 | 26,359 | 12,321 |
| \$5,000 to \$5,999..... | 76,848 | 23,406 | 39,209 | 2,818 | 11,416 | 217,201 | 46,413 | 93,321 | 55,626 | 21,842 |
| \$6,000 to \$6,999..... | 35,404 | 10,391 | 18,025 | 1,684 | 5,306 | 117,680 | 33,173 | 51,545 | 23,696 | 9,267 |
| \$7,000 to \$7,999..... | 21,798 | 7,086 | 8,655 | 2,501 | 3,558 | 73,860 | 14,564 | 28,315 | 21,937 | 9,047 |
| \$8,000 to \$9,999..... | 23,271 | 5,763 | 10,045 | 1,585 | 5,878 | 67,021 | 13,166 | 28,810 | 16,268 | 8,780 |
| \$10,000 or more..... | 42,762 | 15,953 | 14,791 | 3,526 | 8,492 | 97,266 | 20,613 | 42,231 | 26,689 | 7,735 |
| Not reported..... | 49,948 | 20,716 | 18,541 | 1,216 | 8,896 | 149,521 | 33,886 | 67,858 | 32,764 | 15,012 |
| Median income.....dollars.. | 3,700 | 3,500 | 3,700 | 4,100 | 4,400 | 3,700 | 3,500 | 3,700 | 4,000 | 3,900 |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ² | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | | | | | | | | | | |
| | 647,344 | 246,021 | 304,931 | 32,830 | 63,561 | 1,899,709 | 477,859 | 861,801 | 410,044 | 150,011 |
| Less than 5 percent..... | 25,001 | 4,306 | 10,253 | 2,764 | 7,676 | 125,992 | 21,113 | 30,590 | 40,144 | 34,145 |
| 5 to 9 percent..... | 120,908 | 30,938 | 51,990 | 11,752 | 26,229 | 514,548 | 74,792 | 227,354 | 155,589 | 56,815 |
| 10 to 14 percent..... | 165,648 | 59,633 | 88,279 | 8,038 | 9,699 | 437,578 | 119,184 | 213,938 | 85,371 | 19,086 |
| 15 to 19 percent..... | 111,012 | 50,294 | 57,292 | 1,026 | 2,402 | 246,289 | 84,047 | 124,105 | 32,792 | 5,345 |
| 20 to 24 percent..... | 50,846 | 24,349 | 25,435 | 454 | 607 | 120,247 | 46,490 | 60,129 | 10,934 | 2,692 |
| 25 to 29 percent..... | 27,994 | 14,834 | 12,013 | 109 | 337 | 55,443 | 28,712 | 4,603 | 1,032 | 1,032 |
| 30 to 39 percent..... | 20,649 | 8,136 | 8,929 | 3,160 | 422 | 56,871 | 28,167 | 5,354 | 1,050 | 1,050 |
| 40 percent or more..... | 43,016 | 21,393 | 17,518 | 1,058 | 3,048 | 113,021 | 38,849 | 45,565 | 19,103 | 9,502 |
| Income \$10,000 or more..... | 42,052 | 15,353 | 14,681 | 3,526 | 8,492 | 97,266 | 20,613 | 42,231 | 26,689 | 7,735 |
| Income not reported..... | 40,918 | 16,784 | 18,541 | 943 | 4,649 | 132,454 | 29,373 | 61,010 | 29,665 | 12,609 |
| Median percent..... | 14 | 16 | 14 | 10 | 8 | 12 | 15 | 13 | 9 | 8 |

¹ Data for 1950 are for part of the year only.² Income of primary families and individuals.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 12b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

| Subject | New structure | | | | | Previously occupied structure | | | | |
|------------------------------------------------------------------------------------------------------|---------------|---------------------------|--------------|--------------|-----------------|-------------------------------|---------------------------|--------------|--------------|-----------------|
| | Total | Year acquired | | | | Total | Year acquired | | | |
| | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier |
| Total properties..... | 670,979 | 264,216 | 200,799 | 60,381 | 145,586 | 423,774 | 170,346 | 142,395 | 81,607 | 29,429 |
| PURCHASE PRICE | | | | | | | | | | |
| Less than \$3,000..... | 3,822 | 493 | 173 | 382 | 2,775 | 5,583 | 362 | 571 | 2,518 | 2,133 |
| \$3,000 to \$3,999..... | 24,753 | 123 | 701 | 3,928 | 20,003 | 21,738 | 2,162 | 4,245 | 7,219 | 8,113 |
| \$4,000 to \$4,999..... | 54,241 | 661 | 4,794 | 16,493 | 32,293 | 29,290 | 3,524 | 6,415 | 12,657 | 6,693 |
| \$5,000 to \$5,999..... | 67,212 | 5,481 | 7,488 | 16,549 | 37,695 | 44,348 | 5,575 | 15,396 | 18,395 | 4,783 |
| \$6,000 to \$6,999..... | 96,789 | 35,148 | 15,535 | 17,939 | 28,167 | 60,936 | 21,433 | 21,793 | 15,669 | 2,040 |
| \$7,000 to \$7,999..... | 83,618 | 41,109 | 29,657 | 2,447 | 10,405 | 47,394 | 20,921 | 17,800 | 7,251 | 1,422 |
| \$8,000 to \$8,999..... | 88,897 | 48,165 | 33,464 | 1,280 | 5,988 | 52,834 | 26,039 | 19,023 | 6,753 | 1,019 |
| \$9,000 to \$9,999..... | 86,278 | 43,595 | 36,839 | 700 | 3,143 | 42,388 | 21,747 | 16,375 | 3,357 | 911 |
| \$10,000 to \$10,999..... | 69,287 | 34,703 | 32,706 | 448 | 1,431 | 33,627 | 21,073 | 10,932 | 1,370 | 251 |
| \$11,000 to \$11,999..... | 30,510 | 16,458 | 12,762 | 152 | 1,138 | 20,814 | 12,522 | 6,549 | 1,216 | 527 |
| \$12,000 to \$14,999..... | 40,398 | 23,152 | 15,390 | ... | 1,857 | 42,365 | 24,245 | 14,283 | 2,837 | 1,001 |
| \$15,000 to \$19,999..... | 17,766 | 11,695 | 5,829 | ... | 241 | 15,109 | 7,781 | 6,973 | 755 | ... |
| \$20,000 or more..... | 6,397 | 3,111 | 3,155 | ... | 131 | 3,869 | 1,296 | 1,844 | 730 | ... |
| Property not acquired by purchase..... | 1,011 | 322 | 306 | 63 | 319 | 3,479 | 1,666 | 396 | 880 | 536 |
| Not reported..... | 1,011 | 322 | 306 | 63 | 319 | 3,479 | 1,666 | 396 | 880 | 536 |
| Median purchase price.....dollars.. | 8,000 | 9,000 | 9,200 | 5,500 | 5,400 | 8,000 | 9,100 | 8,200 | 5,900 | 4,600 |
| FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 8,649 | 4,008 | 3,797 | ... | 845 | 24,138 | 5,100 | 14,835 | 3,394 | 809 |
| 50 to 59 percent..... | 23,625 | 7,665 | 10,935 | 1,117 | 3,959 | 48,152 | 15,908 | 21,815 | 9,662 | 769 |
| 60 to 64 percent..... | 26,053 | 10,539 | 10,280 | 591 | 4,645 | 44,251 | 15,077 | 21,973 | 5,828 | 1,373 |
| 65 to 69 percent..... | 38,934 | 16,598 | 14,501 | 1,904 | 5,932 | 63,040 | 26,031 | 21,261 | 14,721 | 1,029 |
| 70 to 74 percent..... | 70,397 | 32,268 | 22,913 | 2,761 | 12,454 | 69,176 | 34,477 | 18,306 | 12,482 | 3,912 |
| 75 to 79 percent..... | 110,969 | 47,471 | 39,583 | 6,128 | 17,787 | 67,393 | 26,580 | 18,503 | 14,435 | 7,876 |
| 80 to 84 percent..... | 161,003 | 64,765 | 50,628 | 15,224 | 30,386 | 60,568 | 24,952 | 14,455 | 13,776 | 7,385 |
| 85 to 89 percent..... | 153,648 | 52,011 | 39,261 | 21,654 | 40,722 | 24,733 | 14,783 | 4,624 | 3,326 | 2,002 |
| 90 to 94 percent..... | 60,458 | 21,026 | 6,739 | 9,303 | 23,390 | 12,368 | 3,278 | 4,708 | 1,642 | 2,741 |
| 95 to 99 percent..... | 17,191 | 7,867 | 2,162 | 1,698 | 5,464 | 9,954 | 4,161 | 1,913 | 2,345 | 1,534 |
| 100 percent or more..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Purchase price not reported or property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median percent..... | 82 | 81 | 80 | 86 | 84 | 72 | 73 | 68 | 73 | 79 |
| TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 8,276 | 3,635 | 3,797 | ... | 845 | 22,011 | 4,240 | 14,001 | 2,960 | 809 |
| 50 to 59 percent..... | 19,702 | 5,499 | 9,126 | 1,117 | 3,959 | 41,135 | 10,914 | 19,851 | 9,603 | 769 |
| 60 to 64 percent..... | 20,581 | 7,258 | 8,088 | 591 | 4,645 | 34,463 | 9,827 | 17,505 | 5,759 | 1,373 |
| 65 to 69 percent..... | 30,905 | 12,755 | 10,313 | 1,904 | 5,932 | 46,936 | 15,497 | 15,788 | 14,624 | 1,029 |
| 70 to 74 percent..... | 47,960 | 20,104 | 12,776 | 2,734 | 12,346 | 51,529 | 21,328 | 13,850 | 12,549 | 3,803 |
| 75 to 79 percent..... | 63,259 | 20,338 | 19,430 | 5,856 | 17,635 | 55,691 | 20,452 | 13,544 | 13,820 | 7,876 |
| 80 to 84 percent..... | 95,992 | 27,852 | 22,861 | 14,891 | 30,386 | 60,387 | 24,815 | 14,382 | 13,973 | 7,218 |
| 85 to 89 percent..... | 130,920 | 37,819 | 30,922 | 21,457 | 40,722 | 38,316 | 25,683 | 7,350 | 3,480 | 1,805 |
| 90 to 94 percent..... | 88,429 | 37,186 | 18,690 | 9,164 | 23,390 | 29,021 | 15,107 | 9,531 | 1,642 | 2,741 |
| 95 to 99 percent..... | 63,134 | 35,414 | 25,620 | 293 | 1,808 | 13,143 | 8,017 | 4,041 | 855 | 231 |
| 100 percent or more..... | 100,799 | 56,019 | 38,872 | 2,310 | 3,597 | 27,660 | 12,803 | 12,153 | 1,466 | 1,241 |
| Purchase price not reported or property not acquired by purchase..... | 1,011 | 322 | 306 | 63 | 319 | 3,479 | 1,666 | 396 | 880 | 536 |
| Median percent..... | 87 | 90 | 87 | 86 | 84 | 76 | 80 | 71 | 73 | 79 |
| Properties with owner who is head of household or related to head..... | 630,714 | 234,133 | 194,208 | 59,644 | 142,732 | 377,355 | 129,685 | 139,393 | 79,709 | 28,574 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | |
| Less than \$2,000..... | 21,391 | 7,219 | 6,798 | 3,202 | 4,171 | 18,712 | 7,173 | 4,985 | 4,174 | 2,382 |
| \$2,000 to \$2,499..... | 17,064 | 7,215 | 5,482 | 1,187 | 3,181 | 15,730 | 5,529 | 6,398 | 2,512 | 1,292 |
| \$2,500 to \$2,999..... | 30,951 | 16,581 | 8,336 | 2,209 | 3,826 | 24,081 | 8,917 | 7,711 | 6,046 | 1,408 |
| \$3,000 to \$3,499..... | 78,287 | 31,917 | 24,133 | 7,066 | 15,170 | 35,341 | 14,932 | 9,532 | 7,386 | 3,492 |
| \$3,500 to \$3,999..... | 78,541 | 31,083 | 24,556 | 8,299 | 14,602 | 44,776 | 12,821 | 19,238 | 10,537 | 2,181 |
| \$4,000 to \$4,499..... | 76,271 | 29,678 | 22,406 | 8,884 | 15,303 | 37,841 | 13,769 | 14,724 | 6,987 | 2,362 |
| \$4,500 to \$4,999..... | 62,642 | 23,465 | 22,514 | 4,029 | 12,636 | 30,694 | 11,342 | 12,942 | 4,039 | 2,371 |
| \$5,000 to \$5,999..... | 105,698 | 37,742 | 33,872 | 9,941 | 24,144 | 57,323 | 19,815 | 21,030 | 12,459 | 4,019 |
| \$6,000 to \$6,999..... | 53,971 | 16,434 | 17,184 | 5,483 | 14,851 | 33,522 | 10,912 | 13,462 | 6,273 | 2,875 |
| \$7,000 to \$7,999..... | 28,933 | 7,878 | 9,521 | 4,101 | 7,431 | 17,721 | 5,196 | 5,584 | 5,463 | 1,478 |
| \$8,000 to \$9,999..... | 21,903 | 5,416 | 5,399 | 1,816 | 9,314 | 17,202 | 4,930 | 7,086 | 3,879 | 1,306 |
| \$10,000 or more..... | 22,024 | 5,470 | 6,238 | 690 | 9,626 | 20,305 | 3,444 | 7,976 | 6,140 | 2,745 |
| Not reported..... | 33,038 | 14,015 | 7,809 | 2,737 | 8,477 | 24,107 | 10,905 | 8,725 | 3,814 | 663 |
| Median income.....dollars.. | 4,400 | 4,200 | 4,500 | 4,300 | 4,900 | 4,500 | 4,300 | 4,600 | 4,500 | 4,600 |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME² | | | | | | | | | | |
| Less than 5 percent..... | 35,016 | 443 | 1,129 | 7,507 | 25,937 | 23,958 | 1,548 | 5,603 | 12,023 | 4,784 |
| 5 to 9 percent..... | 217,111 | 41,293 | 56,366 | 36,941 | 82,511 | 148,771 | 31,434 | 59,403 | 42,197 | 15,736 |
| 10 to 14 percent..... | 193,249 | 102,027 | 71,926 | 8,332 | 10,964 | 90,836 | 39,150 | 38,400 | 10,605 | 2,682 |
| 15 to 19 percent..... | 88,163 | 49,395 | 35,143 | 1,215 | 2,411 | 40,863 | 27,181 | 11,149 | 1,766 | 767 |
| 20 to 24 percent..... | 17,803 | 10,890 | 5,005 | 582 | 1,178 | 11,782 | 5,875 | 244 | ... | ... |
| 25 to 29 percent..... | 8,403 | 3,497 | 3,977 | 407 | 503 | 3,719 | 2,263 | 946 | ... | 510 |
| 30 to 39 percent..... | 7,129 | 4,210 | 2,183 | 145 | 591 | 5,806 | 1,822 | 2,540 | 1,444 | ... |
| 40 percent or more..... | 8,776 | 2,895 | 3,411 | 1,342 | 1,128 | 7,211 | 2,272 | 2,776 | 1,477 | 683 |
| Income \$10,000 or more..... | 22,024 | 5,470 | 6,238 | 690 | 9,626 | 20,305 | 3,444 | 7,976 | 6,140 | 2,745 |
| Income not reported..... | 33,038 | 14,015 | 7,809 | 2,737 | 8,477 | 24,107 | 10,905 | 8,725 | 3,814 | 663 |
| Median percent..... | 11 | 13 | 12 | 8 | 7 | 10 | 13 | 10 | 8 | 7 |

¹ Data for 1950 are for part of the year only.

² Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 12c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, FOR THE UNITED STATES: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

| Subject | New structure | | | Previously occupied structure | | | Subject | New structure | | | Previously occupied structure | | | |
|-----------------------------------------------------------------------|---------------|---------------------------|--------------|-------------------------------|---------------------------|--------------|------------------------------------------------------------------------------------------------|---------------|---------|---------------------------|-------------------------------|---------|---------------------------|--------------|
| | Total | Year acquired | | Total | Year acquired | | | Total | Total | Year acquired | | Total | Year acquired | |
| | | 1949 to 1950 ¹ | 1945 to 1948 | | 1949 to 1950 ¹ | 1945 to 1948 | | | | 1949 to 1950 ¹ | 1945 to 1948 | | 1949 to 1950 ¹ | 1945 to 1948 |
| Total properties..... | 393,162 | 155,859 | 237,306 | 610,676 | 204,998 | 405,678 | TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE--Con. | | | | | | | |
| PURCHASE PRICE | | | | | | | 80 to 84 percent..... | 38,592 | 11,192 | 27,400 | 58,939 | 21,948 | 36,991 | |
| Less than \$2,000..... | 728 | ... | 728 | 7,271 | 358 | 6,913 | 85 to 89 percent..... | 43,799 | 13,495 | 30,305 | 77,415 | 28,170 | 49,245 | |
| \$2,000 to \$2,999..... | 1,889 | 701 | 1,188 | 29,050 | 4,774 | 24,276 | 90 to 94 percent..... | 60,931 | 14,765 | 46,166 | 88,836 | 29,122 | 59,714 | |
| \$3,000 to \$3,999..... | 4,991 | 1,078 | 3,914 | 54,941 | 8,838 | 46,104 | 95 to 99 percent..... | 33,016 | 16,051 | 16,965 | 34,890 | 12,573 | 22,318 | |
| \$4,000 to \$4,999..... | 6,535 | 1,194 | 5,341 | 58,642 | 16,822 | 41,821 | 100 percent or more..... | 136,088 | 78,658 | 57,431 | 191,036 | 51,723 | 139,314 | |
| \$5,000 to \$5,999..... | 19,475 | 5,746 | 13,729 | 85,590 | 24,515 | 61,076 | Purchase price not reported or property not acquired by purchase..... | 2,026 | 151 | 1,875 | 1,932 | 53 | 1,879 | |
| \$6,000 to \$6,999..... | 45,319 | 17,545 | 27,774 | 86,144 | 22,975 | 63,168 | Median percent..... | 93 | 100+ | 90 | 91 | 88 | 92 | |
| \$7,000 to \$7,999..... | 74,255 | 34,853 | 39,402 | 78,689 | 28,626 | 50,062 | Properties with owner who is head of household or related to head..... | 362,485 | 129,974 | 232,513 | 547,307 | 157,482 | 389,831 | |
| \$8,000 to \$8,999..... | 68,289 | 28,742 | 39,547 | 63,752 | 27,147 | 36,605 | INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | |
| \$9,000 to \$9,999..... | 55,009 | 22,342 | 32,667 | 44,448 | 22,630 | 21,817 | Less than \$2,000..... | 15,972 | 5,300 | 10,672 | 31,623 | 7,740 | 23,884 | |
| \$10,000 to \$10,999..... | 46,547 | 16,774 | 29,774 | 33,425 | 18,220 | 15,205 | \$2,000 to \$2,499..... | 20,391 | 11,764 | 8,627 | 42,270 | 13,496 | 28,775 | |
| \$11,000 to \$11,999..... | 22,439 | 8,683 | 13,756 | 20,571 | 10,966 | 9,605 | \$2,500 to \$2,999..... | 34,580 | 16,479 | 18,101 | 54,236 | 15,734 | 38,502 | |
| \$12,000 to \$14,999..... | 30,868 | 12,046 | 18,823 | 28,859 | 11,323 | 17,537 | \$3,000 to \$3,499..... | 54,508 | 22,011 | 32,497 | 97,320 | 31,769 | 65,552 | |
| \$15,000 to \$19,999..... | 10,725 | 3,987 | 6,738 | 12,969 | 6,555 | 6,414 | \$3,500 to \$3,999..... | 50,951 | 16,715 | 34,236 | 70,921 | 20,177 | 50,744 | |
| \$20,000 or more..... | 4,067 | 2,017 | 2,050 | 4,393 | 1,196 | 3,196 | \$4,000 to \$4,499..... | 43,654 | 13,626 | 30,029 | 61,858 | 15,928 | 45,929 | |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | \$4,500 to \$4,999..... | 32,618 | 10,761 | 21,858 | 41,457 | 9,583 | 31,876 | |
| Not reported..... | 2,026 | 151 | 1,875 | 1,932 | 53 | 1,879 | \$5,000 to \$5,999..... | 39,173 | 13,349 | 25,823 | 56,210 | 15,692 | 40,519 | |
| Median purchase price...dollars.. | 8,600 | 8,500 | 8,600 | 6,700 | 7,800 | 6,300 | \$6,000 to \$6,999..... | 21,633 | 4,368 | 17,266 | 26,044 | 7,659 | 18,385 | |
| FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | \$7,000 to \$7,999..... | 12,678 | 2,965 | 9,712 | 14,125 | 3,650 | 10,474 | |
| Less than 50 percent..... | 8,740 | 2,993 | 5,748 | 8,702 | 3,562 | 5,139 | \$8,000 to \$9,999..... | 7,909 | 2,270 | 5,639 | 10,427 | 2,794 | 7,634 | |
| 50 to 59 percent..... | 14,977 | 5,246 | 9,732 | 20,575 | 7,781 | 12,793 | \$10,000 or more..... | 8,266 | 1,514 | 6,752 | 8,619 | 1,837 | 6,783 | |
| 60 to 64 percent..... | 10,736 | 3,046 | 7,690 | 20,065 | 8,000 | 12,066 | Not reported..... | 20,152 | 8,852 | 11,301 | 32,197 | 11,423 | 20,774 | |
| 65 to 69 percent..... | 13,386 | 2,329 | 11,058 | 26,538 | 8,926 | 17,612 | Median income.....dollars.. | 3,900 | 3,600 | 4,100 | 3,700 | 3,600 | 3,700 | |
| 70 to 74 percent..... | 12,517 | 3,560 | 8,957 | 37,557 | 21,047 | 16,510 | INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ² | | | | | | | |
| 75 to 79 percent..... | 20,303 | 4,944 | 15,359 | 54,606 | 18,911 | 35,696 | Less than 5 percent..... | 1,241 | 223 | 1,019 | 8,491 | 1,672 | 6,819 | |
| 80 to 84 percent..... | 38,779 | 11,389 | 27,391 | 60,446 | 22,813 | 37,633 | 5 to 9 percent..... | 63,648 | 14,001 | 49,647 | 133,196 | 27,714 | 105,482 | |
| 85 to 89 percent..... | 43,655 | 13,781 | 29,874 | 76,383 | 27,794 | 48,589 | 10 to 14 percent..... | 128,420 | 42,533 | 85,887 | 195,874 | 51,548 | 144,326 | |
| 90 to 94 percent..... | 60,992 | 14,661 | 46,331 | 85,507 | 26,311 | 59,196 | 15 to 19 percent..... | 95,692 | 42,451 | 53,241 | 107,440 | 36,908 | 70,535 | |
| 95 to 99 percent..... | 140,405 | 80,180 | 60,226 | 153,134 | 46,702 | 106,433 | 20 to 24 percent..... | 24,712 | 13,503 | 11,209 | 33,473 | 15,937 | 17,537 | |
| 100 percent or more..... | 27,603 | 13,729 | 13,934 | 66,631 | 13,149 | 53,482 | 25 to 29 percent..... | 7,358 | 4,354 | 3,004 | 9,251 | 5,227 | 4,024 | |
| Purchase price not reported or property not acquired by purchase..... | 1,009 | ... | 1,009 | 529 | ... | 529 | 30 to 39 percent..... | 5,848 | 1,280 | 4,569 | 6,923 | 1,990 | 4,932 | |
| Median percent..... | 93 | 96 | 90 | 90 | 87 | 91 | 40 percent or more..... | 7,146 | 1,264 | 5,882 | 11,846 | 3,229 | 8,617 | |
| TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | Income \$10,000 or more..... | 8,266 | 1,514 | 6,752 | 8,619 | 1,837 | 6,783 | |
| Less than 50 percent..... | 8,617 | 2,993 | 5,625 | 7,659 | 2,665 | 4,994 | Income not reported..... | 20,152 | 8,852 | 11,301 | 32,197 | 11,423 | 20,774 | |
| 50 to 59 percent..... | 14,359 | 5,246 | 9,113 | 18,760 | 6,789 | 11,971 | Median percent..... | 14 | 15 | 13 | 13 | 14 | 12 | |
| 60 to 64 percent..... | 10,473 | 3,046 | 7,427 | 18,321 | 7,720 | 10,600 | | | | | | | | |
| 65 to 69 percent..... | 13,242 | 2,329 | 10,913 | 24,742 | 8,006 | 16,737 | | | | | | | | |
| 70 to 74 percent..... | 12,682 | 3,523 | 9,159 | 33,572 | 17,771 | 15,801 | | | | | | | | |
| 75 to 79 percent..... | 19,337 | 4,409 | 14,927 | 54,570 | 18,458 | 36,114 | | | | | | | | |

¹ Data for 1950 are for part of the year only.² Income of primary families and individuals.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 12d.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

| Subject | New structure | | | | | Previously occupied structure | | | | |
|------------------------------------------------------------------------------------------------|---------------|---------------------------|--------------|--------------|-----------------|-------------------------------|---------------------------|--------------|--------------|-----------------|
| | Total | Year acquired | | | | Total | Year acquired | | | |
| | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier |
| Total properties..... | 1,338,228 | 506,797 | 546,341 | 82,594 | 202,495 | 2,326,927 | 702,140 | 1,029,455 | 421,328 | 174,013 |
| PURCHASE PRICE | | | | | | | | | | |
| Less than \$2,000..... | 11,499 | 4,228 | 6,406 | 373 | 493 | 66,177 | 21,672 | 20,050 | 15,893 | 8,562 |
| \$2,000 to \$2,999..... | 15,390 | 4,168 | 5,316 | 2,481 | 3,425 | 142,728 | 21,718 | 51,811 | 43,223 | 25,979 |
| \$3,000 to \$3,999..... | 41,338 | 8,236 | 8,661 | 5,593 | 18,849 | 230,938 | 40,950 | 88,630 | 67,104 | 34,255 |
| \$4,000 to \$4,999..... | 84,533 | 10,131 | 19,207 | 18,444 | 36,752 | 241,128 | 47,165 | 89,114 | 68,944 | 35,906 |
| \$5,000 to \$5,999..... | 106,084 | 16,478 | 23,850 | 16,969 | 48,788 | 256,190 | 53,973 | 106,879 | 72,544 | 22,796 |
| \$6,000 to \$6,999..... | 143,091 | 46,640 | 37,715 | 22,740 | 35,994 | 242,595 | 54,823 | 126,703 | 47,646 | 13,423 |
| \$7,000 to \$7,999..... | 155,870 | 66,803 | 61,884 | 4,324 | 22,859 | 218,429 | 73,422 | 108,545 | 28,657 | 7,805 |
| \$8,000 to \$8,999..... | 161,662 | 71,309 | 74,973 | 3,596 | 11,825 | 203,323 | 78,235 | 98,159 | 22,474 | 4,456 |
| \$9,000 to \$9,999..... | 157,407 | 70,821 | 77,188 | 1,977 | 7,419 | 154,304 | 63,311 | 70,737 | 14,730 | 5,527 |
| \$10,000 to \$10,999..... | 141,246 | 58,889 | 77,239 | 1,387 | 3,734 | 129,593 | 60,587 | 56,059 | 10,548 | 2,399 |
| \$11,000 to \$11,999..... | 76,214 | 33,998 | 39,977 | 173 | 2,066 | 84,941 | 40,618 | 36,551 | 5,968 | 1,804 |
| \$12,000 to \$14,999..... | 115,154 | 55,068 | 55,867 | 872 | 4,042 | 172,072 | 73,377 | 83,478 | 12,233 | 2,985 |
| \$15,000 to \$19,999..... | 73,535 | 37,470 | 31,093 | 3,312 | 1,659 | 99,093 | 37,256 | 51,679 | 4,739 | 1,419 |
| \$20,000 or more..... | 48,663 | 20,670 | 23,918 | 330 | 3,746 | 65,103 | 25,820 | 34,330 | 3,999 | 954 |
| Property not acquired by purchase..... | 307 | 12 | 197 | ... | 98 | 12,218 | 6,329 | 1,844 | 443 | 3,602 |
| Not reported..... | 6,235 | 1,876 | 3,550 | 63 | 746 | 12,095 | 2,864 | 4,886 | 2,183 | 2,141 |
| Median purchase price.....dollars.. | 8,600 | 9,300 | 9,400 | 5,800 | 5,800 | 6,800 | 8,400 | 7,200 | 5,100 | 4,400 |
| FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 154,874 | 56,628 | 69,962 | 6,335 | 21,952 | 287,545 | 89,146 | 140,515 | 35,658 | 22,225 |
| 50 to 59 percent..... | 121,900 | 41,942 | 58,931 | 4,244 | 16,783 | 315,409 | 90,647 | 150,711 | 60,633 | 13,417 |
| 60 to 64 percent..... | 74,237 | 28,139 | 35,912 | 1,561 | 8,627 | 209,305 | 62,264 | 95,798 | 41,561 | 9,684 |
| 65 to 69 percent..... | 85,662 | 31,025 | 37,338 | 3,638 | 13,663 | 235,284 | 67,437 | 99,604 | 57,252 | 10,993 |
| 70 to 74 percent..... | 95,929 | 37,888 | 37,687 | 5,587 | 15,267 | 208,107 | 68,709 | 76,154 | 49,447 | 13,798 |
| 75 to 79 percent..... | 135,597 | 49,187 | 56,300 | 7,462 | 22,647 | 232,866 | 59,686 | 99,541 | 57,264 | 16,376 |
| 80 to 84 percent..... | 188,191 | 68,987 | 70,450 | 15,805 | 32,951 | 214,027 | 62,771 | 85,618 | 45,098 | 20,539 |
| 85 to 89 percent..... | 186,466 | 61,267 | 61,169 | 22,789 | 41,241 | 172,149 | 56,809 | 71,331 | 25,030 | 18,980 |
| 90 to 94 percent..... | 114,056 | 33,849 | 48,100 | 9,346 | 22,760 | 136,291 | 40,530 | 60,107 | 18,571 | 17,082 |
| 95 to 99 percent..... | 155,097 | 87,475 | 60,893 | 2,959 | 4,072 | 172,220 | 54,382 | 104,592 | 7,914 | 5,331 |
| 100 percent or more..... | 21,699 | 9,498 | 7,321 | 2,869 | 2,011 | 123,596 | 42,172 | 40,453 | 20,839 | 20,132 |
| Purchase price not reported or property not acquired by purchase..... | 4,514 | 1,414 | 2,575 | ... | 525 | 20,129 | 7,585 | 5,030 | 2,062 | 5,452 |
| Median percent..... | 80 | 81 | 78 | 84 | 80 | 73 | 73 | 72 | 71 | 79 |
| TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 146,073 | 53,523 | 64,904 | 5,940 | 21,710 | 242,976 | 68,220 | 120,712 | 32,292 | 21,752 |
| 50 to 59 percent..... | 113,708 | 37,899 | 55,094 | 4,285 | 16,430 | 276,022 | 71,471 | 133,423 | 57,734 | 13,396 |
| 60 to 64 percent..... | 67,767 | 24,349 | 33,565 | 1,577 | 8,276 | 192,715 | 52,021 | 91,003 | 40,352 | 9,341 |
| 65 to 69 percent..... | 77,370 | 26,821 | 33,286 | 3,638 | 13,626 | 225,082 | 60,568 | 97,909 | 55,723 | 10,887 |
| 70 to 74 percent..... | 78,678 | 28,323 | 29,866 | 5,056 | 15,433 | 201,991 | 60,957 | 77,696 | 49,624 | 13,714 |
| 75 to 79 percent..... | 96,778 | 27,594 | 39,685 | 7,044 | 22,495 | 234,028 | 58,241 | 101,414 | 57,998 | 16,377 |
| 80 to 84 percent..... | 135,453 | 36,596 | 49,833 | 16,314 | 32,709 | 228,089 | 69,284 | 92,438 | 45,945 | 20,423 |
| 85 to 89 percent..... | 174,135 | 51,967 | 58,017 | 22,738 | 41,414 | 199,357 | 73,774 | 79,036 | 27,253 | 19,296 |
| 90 to 94 percent..... | 141,983 | 49,505 | 60,511 | 9,208 | 22,760 | 164,159 | 39,968 | 67,751 | 19,234 | 17,208 |
| 95 to 99 percent..... | 87,017 | 47,127 | 37,859 | 782 | 1,250 | 61,453 | 25,050 | 66,825 | 5,196 | 4,383 |
| 100 percent or more..... | 212,724 | 121,232 | 79,994 | 5,951 | 5,545 | 276,713 | 93,372 | 134,498 | 27,352 | 21,492 |
| Purchase price not reported or property not acquired by purchase..... | 6,542 | 1,887 | 3,747 | 63 | 844 | 24,312 | 9,213 | 6,730 | 2,626 | 5,744 |
| Median percent..... | 83 | 87 | 81 | 84 | 80 | 75 | 78 | 74 | 72 | 80 |
| Properties with owner who is head of household or related to head..... | | | | | | | | | | |
| | 1,246,446 | 439,788 | 529,529 | 80,309 | 196,827 | 2,095,782 | 528,798 | 960,751 | 408,708 | 167,541 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | |
| Less than \$2,000..... | 61,182 | 23,843 | 24,258 | 4,574 | 8,507 | 176,441 | 51,814 | 79,144 | 30,256 | 15,230 |
| \$2,000 to \$2,999..... | 48,813 | 22,869 | 17,275 | 3,171 | 5,500 | 121,228 | 31,767 | 57,491 | 23,007 | 8,964 |
| \$2,500 to \$2,999..... | 75,868 | 35,145 | 29,803 | 3,461 | 7,459 | 160,040 | 45,625 | 74,549 | 30,243 | 9,635 |
| \$3,000 to \$3,999..... | 154,665 | 58,849 | 67,973 | 8,639 | 19,201 | 264,080 | 96,967 | 128,466 | 48,046 | 17,602 |
| \$3,500 to \$3,999..... | 154,971 | 54,679 | 69,269 | 10,124 | 20,899 | 219,662 | 53,443 | 112,311 | 40,545 | 13,366 |
| \$4,000 to \$4,999..... | 140,183 | 49,251 | 60,804 | 10,973 | 19,157 | 199,932 | 49,849 | 98,978 | 37,893 | 13,211 |
| \$4,500 to \$4,999..... | 103,882 | 37,296 | 48,547 | 5,439 | 12,602 | 152,954 | 38,877 | 77,131 | 23,990 | 12,956 |
| \$5,000 to \$5,999..... | 177,882 | 56,803 | 79,985 | 11,193 | 29,902 | 251,116 | 59,478 | 115,496 | 53,168 | 22,975 |
| \$6,000 to \$6,999..... | 93,045 | 25,638 | 42,867 | 6,551 | 17,992 | 138,160 | 39,974 | 62,307 | 25,004 | 10,876 |
| \$7,000 to \$7,999..... | 53,823 | 15,970 | 22,818 | 4,781 | 10,253 | 83,467 | 17,179 | 32,637 | 23,274 | 10,380 |
| \$8,000 to \$9,999..... | 43,995 | 10,852 | 16,202 | 3,244 | 13,698 | 78,994 | 16,344 | 36,585 | 16,493 | 9,573 |
| \$10,000 or more..... | 59,718 | 17,956 | 21,619 | 4,216 | 15,927 | 108,034 | 21,512 | 47,486 | 29,405 | 9,634 |
| Not reported..... | 78,419 | 30,637 | 28,109 | 3,943 | 15,730 | 141,674 | 32,979 | 68,170 | 27,384 | 13,139 |
| Median income.....dollars.. | 4,300 | 4,000 | 4,300 | 4,300 | 4,800 | 4,000 | 3,900 | 4,000 | 4,200 | 4,400 |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ² | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | | | | | | | | | | |
| | 1,207,306 | 431,330 | 519,362 | 79,011 | 177,605 | 2,013,224 | 517,102 | 958,815 | 391,474 | 145,840 |
| Less than 5 percent..... | 44,484 | 2,467 | 5,032 | 8,088 | 28,997 | 105,489 | 10,669 | 25,355 | 37,503 | 31,962 |
| 5 to 9 percent..... | 315,564 | 65,048 | 114,607 | 43,002 | 92,908 | 564,403 | 89,035 | 255,428 | 162,099 | 57,842 |
| 10 to 14 percent..... | 363,556 | 148,516 | 182,481 | 13,967 | 18,592 | 525,746 | 143,166 | 286,545 | 78,260 | 17,776 |
| 15 to 19 percent..... | 213,386 | 101,208 | 105,580 | 2,273 | 4,326 | 274,460 | 106,344 | 134,838 | 28,059 | 5,220 |
| 20 to 24 percent..... | 59,634 | 32,007 | 26,445 | 242 | 939 | 109,574 | 44,601 | 53,973 | 9,232 | 1,769 |
| 25 to 29 percent..... | 29,371 | 14,094 | 13,922 | 516 | 840 | 51,309 | 22,333 | 23,318 | 4,117 | 1,542 |
| 30 to 39 percent..... | 17,929 | 8,108 | 8,958 | 637 | 225 | 49,364 | 17,447 | 26,488 | 4,380 | 1,050 |
| 40 percent or more..... | 29,890 | 11,882 | 12,741 | 2,400 | 2,867 | 90,100 | 30,088 | 40,266 | 12,384 | 7,359 |
| Income \$10,000 or more..... | 59,718 | 17,956 | 21,619 | 4,216 | 15,927 | 108,034 | 21,512 | 47,486 | 29,405 | 9,634 |
| Income not reported..... | 73,774 | 30,044 | 27,977 | 3,670 | 12,084 | 134,745 | 31,907 | 65,118 | 26,035 | 11,686 |
| Median percent..... | 12 | 14 | 13 | 8 | 7 | 12 | 15 | 12 | 9 | 8 |

¹ Data for 1950 are for part of the year only.

² Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 12c.—FINANCIAL CHARACTERISTICS, BY NEW AND PREVIOUSLY OCCUPIED STRUCTURE, BY YEAR ACQUIRED, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties on which existing first mortgage was made or assumed at time of acquisition. Median not shown where number of sample cases reported is less than 100]

| Subject | New structure | | | | | Previously occupied structure | | | | |
|------------------------------------------------------------------------------------------------------|---------------|---------------------------|--------------|--------------|-----------------|-------------------------------|---------------------------|--------------|--------------|-----------------|
| | Total | Year acquired | | | | Total | Year acquired | | | |
| | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier | | 1949 to 1950 ¹ | 1946 to 1948 | 1942 to 1945 | 1941 or earlier |
| Total properties..... | 499,601 | 211,057 | 238,683 | 17,063 | 32,801 | 1,014,183 | 355,774 | 476,889 | 130,728 | 50,791 |
| PURCHASE PRICE | | | | | | | | | | |
| Less than \$2,000..... | 28,129 | 12,865 | 13,776 | 1,173 | 316 | 121,908 | 40,691 | 54,281 | 17,154 | 9,783 |
| \$2,000 to \$2,999..... | 29,695 | 9,141 | 16,291 | 1,214 | 3,050 | 136,108 | 35,997 | 55,297 | 32,013 | 13,201 |
| \$3,000 to \$3,999..... | 36,318 | 10,234 | 15,188 | 2,766 | 8,131 | 158,407 | 41,671 | 77,586 | 29,146 | 10,005 |
| \$4,000 to \$4,999..... | 39,109 | 7,663 | 22,951 | 2,159 | 6,335 | 120,717 | 37,649 | 62,901 | 14,939 | 5,227 |
| \$5,000 to \$5,999..... | 56,683 | 20,161 | 25,423 | 4,903 | 6,197 | 115,859 | 37,948 | 57,660 | 16,193 | 4,057 |
| \$6,000 to \$6,999..... | 66,887 | 20,282 | 32,803 | 1,043 | 2,761 | 110,567 | 46,137 | 53,338 | 9,044 | 2,047 |
| \$7,000 to \$7,999..... | 65,748 | 29,161 | 34,179 | 710 | 1,697 | 69,121 | 28,492 | 36,057 | 3,744 | 828 |
| \$8,000 to \$8,999..... | 49,530 | 25,454 | 20,793 | 2,411 | 871 | 47,319 | 20,282 | 24,263 | 2,774 | ... |
| \$9,000 to \$9,999..... | 29,684 | 15,257 | 13,950 | ... | 477 | 35,569 | 14,129 | 17,330 | 2,214 | 1,897 |
| \$10,000 to \$10,999..... | 28,621 | 15,416 | 11,596 | 197 | 1,411 | 27,701 | 14,921 | 11,514 | 477 | 789 |
| \$11,000 to \$11,999..... | 10,247 | 6,048 | 4,054 | ... | 145 | 13,029 | 8,790 | 3,923 | 316 | ... |
| \$12,000 to \$14,999..... | 27,655 | 12,252 | 14,503 | 155 | 746 | 24,772 | 15,067 | 9,416 | 289 | ... |
| \$15,000 to \$19,999..... | 20,190 | 12,103 | 7,755 | 332 | ... | 13,737 | 7,791 | 5,771 | 175 | ... |
| \$20,000 or more..... | 8,409 | 3,850 | 3,895 | ... | 664 | 7,278 | 2,955 | 3,658 | 664 | ... |
| Property not acquired by purchase..... | 197 | ... | 197 | ... | ... | 8,009 | 3,041 | 1,767 | 664 | 2,537 |
| Not reported..... | 2,499 | 1,170 | 1,329 | ... | ... | 4,082 | 613 | 2,127 | 922 | 420 |
| Median purchase price.....dollars.. | 6,800 | 7,500 | 6,700 | ... | 4,700 | 4,700 | 5,900 | 4,700 | 3,500 | 3,000 |
| FIRST MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 102,644 | 42,568 | 52,348 | 4,553 | 3,176 | 121,954 | 42,032 | 59,843 | 12,357 | 7,721 |
| 50 to 59 percent..... | 58,001 | 23,203 | 30,684 | 1,207 | 2,909 | 130,432 | 41,899 | 67,171 | 14,805 | 6,559 |
| 60 to 64 percent..... | 36,622 | 17,977 | 15,449 | 349 | 2,848 | 88,424 | 38,925 | 39,208 | 9,152 | 1,138 |
| 65 to 69 percent..... | 33,809 | 15,278 | 14,658 | 2,699 | 1,176 | 81,005 | 28,840 | 36,367 | 13,242 | 2,287 |
| 70 to 74 percent..... | 36,933 | 16,421 | 16,483 | 1,181 | 2,848 | 91,103 | 35,456 | 36,397 | 15,028 | 4,222 |
| 75 to 79 percent..... | 47,423 | 20,530 | 22,035 | 1,970 | 2,887 | 81,391 | 27,618 | 34,449 | 15,626 | 3,699 |
| 80 to 84 percent..... | 50,702 | 19,022 | 24,720 | 1,377 | 5,583 | 84,992 | 31,145 | 32,061 | 16,043 | 5,746 |
| 85 to 89 percent..... | 40,897 | 18,445 | 15,851 | 11,478 | 5,124 | 64,465 | 27,148 | 27,497 | 7,224 | 2,597 |
| 90 to 94 percent..... | 31,245 | 14,070 | 12,825 | 1,022 | 3,329 | 62,031 | 21,213 | 31,108 | 4,335 | 5,377 |
| 95 to 99 percent..... | 32,653 | 9,817 | 18,691 | 1,227 | 2,919 | 141,221 | 48,350 | 59,985 | 21,441 | 11,445 |
| 100 percent or more..... | 27,663 | 13,729 | 13,934 | ... | ... | 66,631 | 13,149 | 52,006 | 1,476 | ... |
| Purchase price not reported or property not acquired by purchase..... | 1,009 | ... | 1,009 | ... | ... | 529 | ... | 529 | ... | ... |
| Median percent..... | 72 | 72 | 72 | ... | 80 | 75 | 74 | 75 | 75 | 80 |
| TOTAL MORTGAGE LOAN ON PROPERTY AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Less than 50 percent..... | 97,060 | 39,202 | 50,445 | 4,553 | 2,861 | 112,419 | 38,223 | 54,722 | 12,067 | 7,406 |
| 50 to 59 percent..... | 53,575 | 20,330 | 28,813 | 1,207 | 3,225 | 121,892 | 35,912 | 65,149 | 14,274 | 6,559 |
| 60 to 64 percent..... | 35,639 | 15,354 | 17,088 | 349 | 2,848 | 82,402 | 35,885 | 36,227 | 9,152 | 1,138 |
| 65 to 69 percent..... | 32,715 | 15,474 | 13,563 | 2,502 | 1,176 | 73,435 | 23,251 | 12,127 | 2,287 | ... |
| 70 to 74 percent..... | 33,505 | 13,930 | 15,545 | 1,181 | 2,848 | 84,192 | 30,759 | 34,491 | 14,720 | 4,222 |
| 75 to 79 percent..... | 39,204 | 15,027 | 19,319 | 1,970 | 2,887 | 80,297 | 26,142 | 35,670 | 14,787 | 3,699 |
| 80 to 84 percent..... | 40,215 | 14,632 | 18,622 | 1,377 | 5,583 | 85,968 | 31,037 | 32,504 | 16,365 | 6,061 |
| 85 to 89 percent..... | 36,661 | 17,711 | 12,349 | 1,478 | 5,124 | 71,905 | 32,940 | 28,464 | 7,905 | 2,597 |
| 90 to 94 percent..... | 36,135 | 18,285 | 13,499 | 1,022 | 3,329 | 70,770 | 24,517 | 35,611 | 5,265 | 5,377 |
| 95 to 99 percent..... | 20,591 | 8,800 | 10,014 | 394 | 1,384 | 22,167 | 9,004 | 10,514 | 2,309 | 342 |
| 100 percent or more..... | 71,605 | 31,142 | 37,900 | 1,030 | 1,535 | 196,647 | 61,936 | 106,396 | 20,170 | 8,146 |
| Purchase price not reported or property not acquired by purchase..... | 2,696 | 1,170 | 1,526 | ... | ... | 12,091 | 3,654 | 3,894 | 1,586 | 2,957 |
| Median percent..... | 74 | 75 | 73 | ... | 80 | 77 | 77 | 77 | 76 | 78 |
| Properties with owner who is head of household or related to head..... | | | | | | | | | | |
| | 464,043 | 189,697 | 226,607 | 15,839 | 31,904 | 891,621 | 272,549 | 448,812 | 123,527 | 46,743 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | |
| Less than \$2,000..... | 64,817 | 25,608 | 32,740 | 3,166 | 3,323 | 125,730 | 40,199 | 54,579 | 19,139 | 11,816 |
| \$2,000 to \$2,499..... | 44,800 | 20,408 | 21,429 | 2,648 | 316 | 94,601 | 25,461 | 46,353 | 15,595 | 7,192 |
| \$2,500 to \$2,999..... | 53,597 | 22,620 | 28,522 | 690 | 1,765 | 97,399 | 32,448 | 51,589 | 10,519 | 2,844 |
| \$3,000 to \$3,499..... | 60,024 | 25,352 | 30,668 | 684 | 3,320 | 123,614 | 40,288 | 63,175 | 14,767 | 5,445 |
| \$3,500 to \$3,999..... | 44,079 | 19,841 | 22,045 | 664 | 1,528 | 86,837 | 24,682 | 48,440 | 7,864 | 5,852 |
| \$4,000 to \$4,499..... | 45,692 | 16,774 | 22,948 | 2,203 | 3,767 | 71,808 | 24,003 | 37,600 | 6,549 | 3,656 |
| \$4,500 to \$4,999..... | 32,507 | 13,342 | 14,495 | 674 | 3,998 | 52,726 | 12,922 | 31,284 | 6,775 | 1,746 |
| \$5,000 to \$5,999..... | 43,837 | 17,694 | 18,414 | 2,071 | 5,658 | 79,618 | 22,442 | 38,709 | 15,582 | 2,886 |
| \$6,000 to \$6,999..... | 17,963 | 5,375 | 9,358 | 866 | 2,165 | 39,086 | 11,770 | 20,901 | 4,315 | 1,45 |
| \$7,000 to \$7,999..... | 9,586 | 1,959 | 5,070 | 1,821 | 736 | 22,239 | 6,231 | 11,947 | 4,285 | 513 |
| \$8,000 to \$8,999..... | 9,088 | 2,597 | 4,801 | 197 | 1,494 | 15,656 | 4,546 | 6,314 | 3,468 | 846 |
| \$9,000 to \$9,999..... | 13,334 | 4,981 | 6,162 | ... | 2,191 | 18,156 | 4,382 | 9,460 | 3,468 | 846 |
| \$10,000 or more..... | 24,719 | 12,946 | 9,975 | 155 | 1,643 | 64,151 | 23,235 | 28,861 | 9,520 | 2,536 |
| Not reported..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median income.....dollars.. | 3,400 | 3,300 | 3,300 | ... | ... | 3,300 | 3,300 | 3,400 | 3,300 | 3,000 |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME² | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | | | | | | | | | | |
| | 433,233 | 178,801 | 209,928 | 15,530 | 28,967 | 811,153 | 247,925 | 422,809 | 107,679 | 32,741 |
| Less than 5 percent..... | 16,774 | 2,505 | 7,369 | 2,183 | 4,716 | 52,952 | 13,664 | 16,569 | 15,752 | 6,967 |
| 5 to 9 percent..... | 86,103 | 21,184 | 42,431 | 6,375 | 16,113 | 232,112 | 44,905 | 132,655 | 39,843 | 14,709 |
| 10 to 14 percent..... | 123,761 | 55,677 | 62,736 | 3,278 | 2,071 | 198,542 | 66,716 | 108,146 | 19,689 | 3,992 |
| 15 to 19 percent..... | 81,481 | 40,932 | 39,732 | 332 | 487 | 120,132 | 41,792 | 69,395 | 8,053 | 892 |
| 20 to 24 percent..... | 33,727 | 16,735 | 16,204 | 539 | 280 | 55,928 | 27,490 | 25,310 | 2,204 | 923 |
| 25 to 29 percent..... | 13,684 | 8,592 | 5,092 | ... | ... | 17,104 | 6,253 | 10,364 | 486 | ... |
| 30 to 39 percent..... | 15,697 | 5,518 | 6,723 | 2,668 | 788 | 20,236 | 8,667 | 9,151 | 2,418 | ... |
| 40 percent or more..... | 29,048 | 13,670 | 14,070 | ... | 1,309 | 41,978 | 14,262 | 16,694 | 8,196 | 2,826 |
| Income \$10,000 or more..... | 12,624 | 4,381 | 6,052 | ... | 2,191 | 18,156 | 4,382 | 9,460 | 3,468 | 846 |
| Income not reported..... | 20,334 | 9,607 | 9,529 | 155 | 1,042 | 54,013 | 19,794 | 25,065 | 7,570 | 1,586 |
| Median percent..... | 14 | 15 | 14 | ... | ... | 12 | 14 | 12 | 9 | ... |

¹ Data for 1950 are for part of the year only.² Income of primary families and individuals.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 13.—VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | | |
|--------------------------------------------|-----------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|--|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more | |
| Total properties..... | 5,134,569 | 228,047 | 790,923 | 1,019,680 | 1,073,165 | 839,070 | 511,610 | 339,860 | 202,563 | 129,662 | |
| VETERAN STATUS OF OWNER | | | | | | | | | | | |
| Veteran of World War II..... | 2,154,672 | 59,698 | 261,662 | 360,852 | 518,505 | 453,786 | 261,012 | 134,128 | 68,149 | 36,880 | |
| Veteran of World War I only..... | 323,738 | 10,620 | 47,249 | 77,642 | 60,550 | 43,144 | 28,631 | 25,316 | 18,604 | 11,989 | |
| Other service or nonveteran..... | 2,656,159 | 157,729 | 482,012 | 581,186 | 494,110 | 342,140 | 221,967 | 180,416 | 115,810 | 80,793 | |
| Properties with first mortgage only..... | 4,575,542 | 222,589 | 759,453 | 950,896 | 928,553 | 681,118 | 427,249 | 300,093 | 183,800 | 121,843 | |
| FIRST MORTGAGE LOAN | | | | | | | | | | | |
| Total properties..... | 4,575,542 | 222,589 | 759,453 | 950,896 | 928,553 | 681,118 | 427,249 | 300,093 | 183,800 | 121,843 | |
| Less than \$2,000..... | 510,665 | 221,029 | 212,585 | 54,938 | 11,437 | 8,188 | 1,809 | 107 | 358 | 215 | |
| \$2,000 to \$2,999..... | 590,273 | 200 | 377,788 | 146,856 | 37,832 | 15,811 | 6,417 | 3,664 | 1,008 | 698 | |
| \$3,000 to \$3,999..... | 668,228 | 317 | 165,769 | 332,187 | 111,604 | 36,929 | 12,860 | 5,072 | 3,402 | 87 | |
| \$4,000 to \$4,999..... | 608,610 | 636 | 2,368 | 312,740 | 187,940 | 67,716 | 21,014 | 12,936 | 3,126 | 140 | |
| \$5,000 to \$5,999..... | 524,325 | 80 | 918 | 101,268 | 244,718 | 96,927 | 47,554 | 20,272 | 10,038 | 2,556 | |
| \$6,000 to \$6,999..... | 489,248 | 316 | 25 | 2,907 | 230,562 | 141,402 | 66,856 | 34,935 | 10,290 | 2,001 | |
| \$7,000 to \$7,999..... | 403,203 | 11 | ... | ... | 102,552 | 147,707 | 85,989 | 44,974 | 17,455 | 4,522 | |
| \$8,000 to \$8,999..... | 307,626 | ... | ... | ... | 1,908 | 122,982 | 85,555 | 63,717 | 25,570 | 7,897 | |
| \$9,000 to \$9,999..... | 178,662 | ... | ... | ... | ... | 43,257 | 56,685 | 49,656 | 25,565 | 3,502 | |
| \$10,000 to \$10,999..... | 126,143 | ... | ... | ... | ... | 199 | 39,147 | 37,810 | 35,787 | 13,210 | |
| \$11,000 to \$11,999..... | 40,122 | ... | ... | ... | ... | ... | 3,363 | 16,208 | 14,559 | 5,994 | |
| \$12,000 to \$14,999..... | 76,805 | ... | ... | ... | ... | ... | ... | 10,742 | 31,460 | 34,607 | |
| \$15,000 to \$19,999..... | 40,759 | ... | ... | ... | ... | ... | ... | ... | 5,204 | 35,558 | |
| \$20,000 or more..... | 10,873 | ... | ... | ... | ... | ... | ... | ... | 18 | 10,856 | |
| Median loan.....dollars.. | 4,800 | 1,000 | 2,400 | 3,800 | 5,400 | 6,800 | 7,600 | 8,400 | 9,800 | 13,700 | |
| Properties acquired in 1949 to 1950..... | 1,459,065 | 76,767 | 161,087 | 208,671 | 294,743 | 263,022 | 189,217 | 132,111 | 83,587 | 49,892 | |
| Less than \$2,000..... | 158,499 | 76,767 | 54,197 | 20,517 | 2,963 | 2,412 | 1,418 | 36 | 54 | 135 | |
| \$2,000 to \$2,999..... | 125,278 | ... | 72,052 | 34,437 | 9,653 | 4,081 | 2,996 | 1,172 | 854 | 34 | |
| \$3,000 to \$3,999..... | 143,981 | ... | 34,634 | 59,809 | 28,962 | 13,380 | 3,011 | 2,795 | 1,374 | 16 | |
| \$4,000 to \$4,999..... | 136,716 | ... | 204 | 64,071 | 42,033 | 17,685 | 6,953 | 4,648 | 985 | 140 | |
| \$5,000 to \$5,999..... | 148,955 | ... | ... | 28,839 | 64,060 | 25,561 | 16,651 | 8,336 | 4,407 | 1,105 | |
| \$6,000 to \$6,999..... | 192,498 | ... | ... | 998 | 93,211 | 52,606 | 27,221 | 13,591 | 4,197 | 736 | |
| \$7,000 to \$7,999..... | 187,208 | ... | ... | ... | 52,023 | 66,730 | 44,302 | 16,585 | 5,902 | 1,670 | |
| \$8,000 to \$8,999..... | 130,251 | ... | ... | ... | 1,438 | 53,952 | 36,119 | 24,361 | 10,605 | 3,378 | |
| \$9,000 to \$9,999..... | 93,418 | ... | ... | ... | ... | 26,487 | 28,425 | 26,522 | 11,006 | 978 | |
| \$10,000 to \$10,999..... | 61,782 | ... | ... | ... | ... | 128 | 20,008 | 20,623 | 16,996 | 4,434 | |
| \$11,000 to \$11,999..... | 19,003 | ... | ... | ... | ... | ... | 2,113 | 7,337 | 6,767 | 2,789 | |
| \$12,000 to \$14,999..... | 38,043 | ... | ... | ... | ... | ... | ... | 6,105 | 16,758 | 15,182 | |
| \$15,000 or more..... | 23,433 | ... | ... | ... | ... | ... | ... | ... | 4,142 | 19,295 | |
| Median loan.....dollars.. | 6,000 | 1,000 | 2,300 | 3,800 | 5,900 | 7,200 | 7,800 | 8,700 | 10,100 | 13,800 | |
| New structures..... | 560,871 | 17,080 | 29,675 | 49,598 | 129,949 | 125,717 | 84,919 | 56,487 | 44,451 | 23,014 | |
| Less than \$2,000..... | 39,085 | 17,080 | 12,520 | 5,410 | 967 | 1,757 | 1,170 | 36 | 54 | 91 | |
| \$2,000 to \$2,999..... | 28,077 | ... | 10,069 | 10,512 | 2,308 | 1,127 | 2,058 | 1,117 | 854 | 34 | |
| \$3,000 to \$3,999..... | 37,024 | ... | 7,086 | 12,565 | 8,495 | 5,158 | 1,450 | 1,481 | 789 | ... | |
| \$4,000 to \$4,999..... | 37,806 | ... | ... | 10,662 | 11,505 | 7,725 | 4,234 | 2,936 | 420 | 25 | |
| \$5,000 to \$5,999..... | 51,912 | ... | ... | 9,820 | 19,860 | 7,419 | 6,921 | 3,428 | 3,507 | 960 | |
| \$6,000 to \$6,999..... | 93,194 | ... | ... | 629 | 52,474 | 21,396 | 10,727 | 5,264 | 2,565 | 340 | |
| \$7,000 to \$7,999..... | 93,579 | ... | ... | ... | 32,502 | 32,536 | 17,501 | 6,897 | 2,985 | 1,160 | |
| \$8,000 to \$8,999..... | 69,289 | ... | ... | ... | 1,838 | 33,187 | 15,810 | 9,435 | 7,263 | 1,756 | |
| \$9,000 to \$9,999..... | 45,556 | ... | ... | ... | ... | 15,347 | 13,044 | 11,580 | 5,247 | 739 | |
| \$10,000 to \$10,999..... | 30,131 | ... | ... | ... | ... | 65 | 10,818 | 7,882 | 9,353 | 2,317 | |
| \$11,000 to \$11,999..... | 9,785 | ... | ... | ... | ... | ... | 1,186 | 3,938 | 2,885 | 1,778 | |
| \$12,000 to \$14,999..... | 14,883 | ... | ... | ... | ... | ... | ... | 2,793 | 6,422 | 5,668 | |
| \$15,000 or more..... | 10,450 | ... | ... | ... | ... | ... | ... | ... | 2,307 | 8,146 | |
| Median loan.....dollars.. | 6,900 | 1,000 | 2,200 | 3,700 | 6,400 | 7,500 | 7,900 | 8,700 | 9,700 | 13,200 | |
| Properties with two mortgages or more..... | 559,067 | 5,461 | 31,481 | 68,787 | 144,623 | 157,963 | 84,373 | 39,776 | 18,776 | 7,825 | |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Total properties..... | 559,067 | 5,461 | 31,481 | 68,787 | 144,623 | 157,963 | 84,373 | 39,776 | 18,776 | 7,825 | |
| Less than \$2,000..... | 14,354 | 5,229 | 5,321 | 3,628 | 110 | ... | 67 | ... | ... | ... | |
| \$2,000 to \$2,999..... | 14,724 | 232 | 11,871 | 1,342 | 1,135 | ... | 145 | ... | ... | ... | |
| \$3,000 to \$3,999..... | 28,587 | ... | 12,410 | 12,911 | 2,922 | 338 | ... | ... | 8 | ... | |
| \$4,000 to \$4,999..... | 41,393 | ... | 1,247 | 29,044 | 8,892 | 1,655 | 53 | 500 | ... | ... | |
| \$5,000 to \$5,999..... | 59,096 | ... | 632 | 20,933 | 32,050 | 3,565 | 444 | 1,417 | 60 | ... | |
| \$6,000 to \$6,999..... | 68,428 | ... | ... | 619 | 51,571 | 13,934 | 1,446 | 641 | ... | 197 | |
| \$7,000 to \$7,999..... | 91,578 | ... | ... | 206 | 46,129 | 38,235 | 5,850 | 748 | 406 | ... | |
| \$8,000 to \$8,999..... | 81,194 | ... | ... | 70 | 1,383 | 66,065 | 11,185 | 2,200 | 214 | 82 | |
| \$9,000 to \$9,999..... | 76,100 | ... | ... | ... | 351 | 34,018 | 34,109 | 7,145 | 479 | ... | |
| \$10,000 to \$10,999..... | 36,701 | ... | ... | 34 | 80 | 153 | 24,949 | 8,705 | 2,780 | ... | |
| \$11,000 to \$11,999..... | 18,439 | ... | ... | ... | ... | ... | 4,519 | 6,630 | 3,567 | 728 | |
| \$12,000 to \$14,999..... | 20,125 | ... | ... | ... | ... | ... | 1,558 | 8,790 | 8,752 | 1,026 | |
| \$15,000 or more..... | 8,348 | ... | ... | ... | ... | ... | 48 | ... | 2,510 | 5,792 | |
| Median loan.....dollars.. | 7,500 | ... | 2,800 | 4,500 | 6,500 | 8,300 | 9,600 | 10,800 | 12,600 | ... | |

RESIDENTIAL FINANCING

Table 13.—VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

(Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100)

| Subject | Total | Purchase price of property | | | | | | | | |
|-------------------------------------------------|---------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| TOTAL MORTGAGE LOAN ON PROPERTY—Con. | | | | | | | | | | |
| Properties acquired in 1949 to 1950..... | 300,831 | 2,690 | 10,633 | 22,009 | 81,523 | 95,776 | 50,069 | 23,663 | 11,044 | 3,412 |
| Less than \$2,000..... | 5,106 | 2,662 | 2,444 | ... | ... | ... | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 4,844 | 28 | 3,639 | 61 | 971 | ... | 145 | ... | ... | ... |
| \$3,000 to \$3,999..... | 10,369 | ... | 4,494 | 4,188 | 1,491 | 197 | ... | ... | ... | ... |
| \$4,000 to \$4,999..... | 17,218 | ... | 56 | 11,492 | 5,101 | 161 | 53 | 354 | ... | ... |
| \$5,000 to \$5,999..... | 25,148 | ... | ... | 6,159 | 16,894 | 1,659 | 346 | 34 | 60 | ... |
| \$6,000 to \$6,999..... | 35,367 | ... | ... | 109 | 27,892 | 6,510 | 486 | 350 | ... | ... |
| \$7,000 to \$7,999..... | 54,966 | ... | ... | ... | 28,373 | 23,940 | 2,260 | 25 | 362 | ... |
| \$8,000 to \$8,999..... | 53,005 | ... | ... | ... | 604 | 44,742 | 7,010 | 563 | 88 | ... |
| \$9,000 to \$9,999..... | 43,165 | ... | ... | ... | 197 | 18,414 | 20,295 | 4,261 | ... | ... |
| \$10,000 to \$10,999..... | 21,592 | ... | ... | ... | ... | 153 | 15,251 | 5,530 | 658 | ... |
| \$11,000 to \$11,999..... | 12,729 | ... | ... | ... | ... | ... | 3,158 | 6,623 | 2,756 | 197 |
| \$12,000 to \$14,999..... | 12,920 | ... | ... | ... | ... | ... | 1,017 | 5,923 | 5,592 | 389 |
| \$15,000 or more..... | 4,402 | ... | ... | ... | ... | ... | 48 | ... | 1,528 | 2,826 |
| Median loan.....dollars.. | 7,900 | ... | ... | 4,500 | 6,500 | 8,300 | 9,700 | 11,100 | ... | ... |
| New structures..... | | | | | | | | | | |
| Less than \$4,000..... | 4,519 | 12 | 2,105 | 1,286 | 774 | 197 | 145 | ... | ... | ... |
| \$4,000 to \$5,999..... | 8,670 | ... | ... | 3,058 | 4,868 | 87 | 312 | 284 | 60 | ... |
| \$6,000 to \$6,999..... | 16,461 | ... | ... | ... | 14,919 | 1,175 | 16 | 350 | ... | ... |
| \$7,000 to \$7,999..... | 29,506 | ... | ... | ... | 21,583 | 7,379 | 544 | ... | ... | ... |
| \$8,000 to \$8,999..... | 36,350 | ... | ... | ... | 604 | 33,304 | 2,232 | 123 | 88 | ... |
| \$9,000 to \$9,999..... | 27,625 | ... | ... | ... | 197 | 14,930 | 11,719 | 780 | ... | ... |
| \$10,000 to \$10,999..... | 14,134 | ... | ... | ... | ... | 44 | 12,101 | 1,991 | ... | ... |
| \$11,000 to \$14,999..... | 13,853 | ... | ... | ... | ... | ... | 2,373 | 7,309 | 3,868 | 306 |
| \$15,000 or more..... | 1,986 | ... | ... | ... | ... | ... | ... | ... | 782 | 1,204 |
| Median loan.....dollars.. | 8,400 | ... | ... | ... | 7,000 | 8,500 | 9,900 | ... | ... | ... |
| TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY | | | | | | | | | | |
| Total properties..... | 559,027 | 5,461 | 31,478 | 68,784 | 144,615 | 157,959 | 84,370 | 39,776 | 18,776 | 7,827 |
| Less than \$1,000..... | 122,317 | 5,044 | 21,342 | 25,508 | 40,841 | 19,763 | 7,313 | 2,139 | 105 | 263 |
| \$1,000 to \$1,999..... | 279,752 | 417 | 8,329 | 31,118 | 81,367 | 111,783 | 35,040 | 8,083 | 2,916 | 701 |
| \$2,000 to \$2,999..... | 102,376 | ... | 1,707 | 11,596 | 16,848 | 17,293 | 32,083 | 16,690 | 5,339 | 824 |
| \$3,000 to \$3,999..... | 30,755 | ... | 100 | 458 | 4,696 | 6,111 | 5,863 | 7,301 | 5,208 | 1,023 |
| \$4,000 to \$4,999..... | 12,846 | ... | ... | 70 | 819 | 2,744 | 2,668 | 3,539 | 2,052 | 957 |
| \$5,000 or more..... | 10,981 | ... | ... | 34 | 44 | 265 | 1,403 | 2,024 | 3,156 | 4,059 |
| Median loan.....dollars.. | 1,500 | ... | 700 | 1,200 | 1,300 | 1,500 | 1,900 | 2,500 | ... | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | |
| Less than \$1,000..... | 60,766 | 2,612 | 6,403 | 7,923 | 23,971 | 13,718 | 5,142 | 901 | 61 | 36 |
| \$1,000 to \$1,999..... | 154,939 | 78 | 3,857 | 7,444 | 46,639 | 68,984 | 21,756 | 4,731 | 1,223 | 230 |
| \$2,000 to \$2,999..... | 55,467 | ... | 316 | 6,382 | 7,982 | 9,235 | 16,387 | 11,362 | 3,453 | 552 |
| \$3,000 to \$3,999..... | 16,291 | ... | 56 | 261 | 2,288 | 1,905 | 4,752 | 3,510 | 3,329 | 195 |
| \$4,000 to \$4,999..... | 7,428 | ... | ... | ... | 594 | 1,704 | 1,237 | 2,238 | 1,104 | 553 |
| \$5,000 or more..... | 5,942 | ... | ... | ... | 44 | 226 | 833 | 920 | 1,875 | 2,047 |
| Median loan.....dollars.. | 1,500 | ... | ... | 1,400 | 1,300 | 1,400 | 1,900 | 2,500 | ... | ... |
| New structures..... | | | | | | | | | | |
| Less than \$1,000..... | 31,653 | 12 | 1,251 | 2,616 | 14,939 | 8,901 | 3,201 | 698 | ... | 36 |
| \$1,000 to \$1,999..... | 90,080 | ... | 855 | 1,091 | 25,808 | 46,417 | 12,961 | 2,083 | 636 | 230 |
| \$2,000 to \$2,999..... | 21,388 | ... | ... | 638 | 1,045 | 1,414 | 11,138 | 5,660 | 1,398 | 95 |
| \$3,000 to \$3,999..... | 6,501 | ... | ... | ... | 953 | 67 | 1,612 | 1,946 | 1,793 | 134 |
| \$4,000 to \$4,999..... | 1,576 | ... | ... | ... | 197 | 316 | 167 | 222 | 283 | 393 |
| \$5,000 or more..... | 1,900 | ... | ... | ... | ... | ... | 362 | 228 | 688 | 624 |
| Median loan.....dollars.. | 1,400 | ... | ... | ... | 1,200 | 1,400 | 1,800 | ... | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 13a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | |
|--------------------------------------------|-----------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| ALL HOLDERS | | | | | | | | | | |
| Total properties..... | 3,043,502 | 219,680 | 644,524 | 654,480 | 499,429 | 336,912 | 234,385 | 197,368 | 145,995 | 110,740 |
| Veteran Status of Owner | | | | | | | | | | |
| Veteran of World War II..... | 771,359 | 51,671 | 167,619 | 164,735 | 131,011 | 80,987 | 64,640 | 50,417 | 34,751 | 25,532 |
| Veteran of World War I only..... | 253,247 | 10,620 | 40,987 | 59,288 | 41,773 | 32,396 | 21,080 | 19,270 | 16,204 | 11,633 |
| Other service or nonveteran..... | 2,018,896 | 157,389 | 435,918 | 430,457 | 326,645 | 223,529 | 148,665 | 127,681 | 95,040 | 73,575 |
| Properties with first mortgage only..... | 2,837,156 | 214,434 | 618,011 | 609,978 | 454,333 | 305,538 | 218,096 | 179,129 | 133,506 | 104,162 |
| First Mortgage Loan | | | | | | | | | | |
| Total properties..... | 2,837,156 | 214,434 | 618,011 | 609,978 | 454,333 | 305,538 | 218,096 | 179,129 | 133,506 | 104,162 |
| Less than \$2,000..... | 492,289 | 212,874 | 204,640 | 53,168 | 10,956 | 8,188 | 1,809 | 80 | 358 | 215 |
| \$2,000 to \$2,999..... | 509,927 | 200 | 315,149 | 133,551 | 35,733 | 14,462 | 5,911 | 3,217 | 1,008 | 698 |
| \$3,000 to \$3,999..... | 483,273 | 317 | 95,768 | 239,424 | 96,300 | 31,659 | 11,934 | 4,396 | 2,402 | 71 |
| \$4,000 to \$4,999..... | 375,346 | 636 | 1,976 | 147,552 | 136,013 | 57,427 | 18,165 | 10,705 | 2,735 | 240 |
| \$5,000 to \$5,999..... | 274,531 | 80 | 478 | 34,321 | 106,817 | 63,106 | 40,558 | 17,307 | 9,311 | 2,556 |
| \$6,000 to \$6,999..... | 208,368 | 316 | ... | 1,962 | 54,524 | 63,781 | 47,508 | 20,183 | 8,697 | 2,001 |
| \$7,000 to \$7,999..... | 150,446 | 11 | ... | ... | 13,990 | 42,749 | 44,433 | 31,615 | 14,853 | 5,800 |
| \$8,000 to \$8,999..... | 106,695 | ... | ... | ... | ... | 18,692 | 25,788 | 33,528 | 24,492 | 7,197 |
| \$9,000 to \$9,999..... | 60,465 | ... | ... | ... | ... | 5,340 | 9,903 | 15,186 | 24,021 | 2,980 |
| \$10,000 to \$10,999..... | 60,254 | ... | ... | ... | ... | 134 | 1,595 | 5,507 | 9,583 | 11,016 |
| \$11,000 to \$11,999..... | 22,373 | ... | ... | ... | ... | ... | ... | 5,066 | 16,326 | 5,689 |
| \$12,000 to \$14,999..... | 50,020 | ... | ... | ... | ... | ... | ... | ... | 3,986 | 28,671 |
| \$15,000 to \$19,999..... | 32,656 | ... | ... | ... | ... | ... | ... | ... | 18 | 10,497 |
| \$20,000 or more..... | 10,513 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median loan.....dollars.. | 3,800 | 1,000 | 2,300 | 3,400 | 4,600 | 5,600 | 6,600 | 7,700 | 9,300 | 13,600 |
| Properties acquired in 1949 to 1950..... | 873,015 | 76,409 | 143,152 | 152,411 | 131,201 | 102,110 | 91,116 | 75,623 | 58,477 | 42,536 |
| Less than \$2,000..... | 154,227 | 76,409 | 50,986 | 19,853 | 2,924 | 2,412 | 1,418 | 36 | 54 | 135 |
| \$2,000 to \$2,999..... | 115,041 | ... | 65,904 | 31,251 | 9,145 | 3,687 | 2,996 | 1,172 | 854 | 34 |
| \$3,000 to \$3,999..... | 122,359 | ... | 26,262 | 52,430 | 25,561 | 11,335 | 2,788 | 2,608 | 1,374 | ... |
| \$4,000 to \$4,999..... | 97,569 | ... | ... | 37,294 | 34,001 | 14,790 | 6,307 | 4,198 | 840 | 140 |
| \$5,000 to \$5,999..... | 86,526 | ... | ... | 11,482 | 20,208 | 17,177 | 14,455 | 7,584 | 4,407 | 1,105 |
| \$6,000 to \$6,999..... | 78,963 | ... | ... | 91 | 22,149 | 22,354 | 19,210 | 11,585 | 2,840 | 736 |
| \$7,000 to \$7,999..... | 66,807 | ... | ... | ... | 7,113 | 18,770 | 13,664 | 12,054 | 5,533 | 1,670 |
| \$8,000 to \$8,999..... | 42,970 | ... | ... | ... | ... | 8,791 | 9,613 | 12,960 | 8,712 | 3,076 |
| \$9,000 to \$9,999..... | 27,548 | ... | ... | ... | ... | 2,725 | 9,877 | 10,391 | 7,910 | 645 |
| \$10,000 to \$10,999..... | 28,272 | ... | ... | ... | ... | 63 | 5,670 | 7,289 | 11,356 | 3,898 |
| \$11,000 to \$11,999..... | 10,014 | ... | ... | ... | ... | ... | 1,318 | 2,908 | 3,187 | 2,602 |
| \$12,000 to \$14,999..... | 23,145 | ... | ... | ... | ... | ... | ... | 2,818 | 8,364 | 11,965 |
| \$15,000 or more..... | 19,574 | ... | ... | ... | ... | ... | ... | ... | 3,046 | 16,530 |
| Median loan.....dollars.. | 4,400 | 1,000 | 2,300 | 3,400 | 4,800 | 6,000 | 6,900 | 7,800 | 9,500 | 13,800 |
| New structures | | | | | | | | | | |
| Total properties..... | 270,866 | 17,800 | 27,280 | 37,318 | 36,724 | 37,635 | 34,292 | 29,735 | 31,954 | 18,150 |
| Less than \$2,000..... | 38,553 | 17,800 | 12,027 | 5,410 | 928 | 1,757 | 1,170 | 36 | 54 | 91 |
| \$2,000 to \$2,999..... | 26,770 | ... | 9,368 | 9,906 | 2,308 | 1,127 | 2,058 | 1,117 | 854 | 34 |
| \$3,000 to \$3,999..... | 32,932 | ... | 3,855 | 12,079 | 7,838 | 4,591 | 1,268 | 1,481 | 789 | ... |
| \$4,000 to \$4,999..... | 30,956 | ... | ... | 6,818 | 10,691 | 6,719 | 3,797 | 2,486 | 420 | 25 |
| \$5,000 to \$5,999..... | 28,582 | ... | ... | 3,007 | 7,009 | 5,170 | 5,908 | 2,962 | 3,507 | 940 |
| \$6,000 to \$6,999..... | 29,308 | ... | ... | 38 | 6,567 | 9,167 | 8,088 | 3,647 | 1,462 | 340 |
| \$7,000 to \$7,999..... | 22,442 | ... | ... | ... | 1,393 | 5,587 | 6,264 | 5,254 | 2,788 | 1,160 |
| \$8,000 to \$8,999..... | 16,246 | ... | ... | ... | ... | 2,733 | 3,624 | 6,019 | 1,475 | 1,475 |
| \$9,000 to \$9,999..... | 16,599 | ... | ... | ... | ... | 784 | 2,134 | 4,437 | 3,191 | 450 |
| \$10,000 to \$10,999..... | 11,980 | ... | ... | ... | ... | ... | 1,263 | 2,604 | 6,256 | 1,861 |
| \$11,000 to \$11,999..... | 4,436 | ... | ... | ... | ... | ... | 647 | 1,043 | 1,591 | ... |
| \$12,000 to \$14,999..... | 8,891 | ... | ... | ... | ... | ... | ... | 931 | 3,840 | 4,120 |
| \$15,000 or more..... | 7,772 | ... | ... | ... | ... | ... | ... | ... | 1,731 | 6,043 |
| Median loan.....dollars.. | 5,100 | 1,000 | 2,100 | 3,200 | 4,600 | 5,800 | 6,400 | 7,500 | 9,000 | 12,700 |
| Properties with two mortgages or more..... | 206,369 | 5,249 | 26,519 | 44,502 | 45,103 | 31,381 | 16,298 | 18,241 | 12,491 | 6,561 |
| Total Mortgage Loan on Property | | | | | | | | | | |
| Total properties..... | 206,369 | 5,249 | 26,519 | 44,502 | 45,103 | 31,381 | 16,298 | 18,241 | 12,491 | 6,561 |
| Less than \$2,000..... | 14,339 | 5,214 | 5,321 | 3,628 | 110 | ... | 67 | ... | ... | ... |
| \$2,000 to \$2,999..... | 13,886 | 35 | 11,230 | 1,342 | 1,135 | ... | 145 | ... | ... | ... |
| \$3,000 to \$3,999..... | 22,754 | ... | 8,468 | 11,128 | 2,813 | 338 | ... | ... | ... | ... |
| \$4,000 to \$4,999..... | 31,566 | ... | 1,065 | 20,050 | 8,285 | 1,611 | 53 | 500 | ... | ... |
| \$5,000 to \$5,999..... | 29,883 | ... | 435 | 7,741 | 16,821 | 3,233 | 410 | 1,186 | 60 | ... |
| \$6,000 to \$6,999..... | 23,687 | ... | ... | 337 | 12,183 | 9,061 | 1,446 | 641 | ... | ... |
| \$7,000 to \$7,999..... | 19,175 | ... | ... | 206 | 3,375 | 11,613 | 3,262 | 314 | 406 | ... |
| \$8,000 to \$8,999..... | 8,761 | ... | ... | 70 | 207 | 3,229 | 3,408 | 1,530 | 214 | 48 |
| \$9,000 to \$9,999..... | 11,419 | ... | ... | ... | 114 | 2,187 | 4,357 | 4,357 | 426 | ... |
| \$10,000 to \$10,999..... | 7,367 | ... | ... | ... | ... | 109 | 1,819 | 3,346 | 2,093 | ... |
| \$11,000 to \$11,999..... | 6,915 | ... | ... | ... | ... | ... | 941 | 3,255 | 2,111 | 610 |
| \$12,000 to \$14,999..... | 10,384 | ... | ... | ... | ... | ... | 342 | 3,132 | 5,884 | 1,026 |
| \$15,000 or more..... | 6,233 | ... | ... | ... | ... | ... | 48 | ... | 1,289 | 4,897 |
| Median loan.....dollars.. | 5,600 | ... | 2,700 | 4,300 | 5,600 | 7,100 | 8,800 | 10,100 | ... | ... |
| Properties acquired in 1949 to 1950..... | 93,654 | 2,690 | 10,036 | 14,748 | 22,451 | 16,292 | 8,767 | 9,380 | 6,131 | 3,148 |
| Less than \$2,000..... | 5,106 | 2,662 | 2,444 | ... | ... | ... | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 13,715 | 28 | 7,536 | 3,347 | 2,462 | 197 | 145 | ... | ... | ... |
| \$3,000 to \$3,999..... | 13,462 | ... | 56 | 7,881 | 4,996 | 161 | 53 | 354 | ... | ... |
| \$4,000 to \$4,999..... | 12,495 | ... | ... | 3,411 | 7,387 | 1,327 | 312 | ... | 60 | ... |
| \$5,000 to \$5,999..... | 11,404 | ... | ... | 109 | 5,711 | 4,728 | 486 | 350 | ... | ... |
| \$6,000 to \$6,999..... | 10,212 | ... | ... | ... | 1,935 | 6,732 | 1,159 | 25 | 362 | ... |
| \$7,000 to \$7,999..... | 9,959 | ... | ... | ... | ... | 3,038 | 4,289 | 2,548 | 88 | ... |
| \$8,000 to \$8,999..... | 8,022 | ... | ... | ... | ... | 109 | 1,533 | 4,226 | 1,533 | 197 |
| \$9,000 to \$9,999..... | 6,046 | ... | ... | ... | ... | ... | 316 | 1,877 | 3,466 | 389 |
| \$10,000 to \$11,999..... | 3,233 | ... | ... | ... | ... | ... | 48 | ... | 623 | 2,562 |
| \$12,000 to \$14,999..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| \$15,000 or more..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median loan.....dollars.. | 6,100 | ... | ... | ... | 5,500 | 7,200 | ... | ... | ... | ... |

RESIDENTIAL FINANCING

Table 13a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | |
|--------------------------------------------|-----------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| ALL HOLDERS--Con. | | | | | | | | | | |
| Total Mortgage Loan on Property--Con. | | | | | | | | | | |
| Properties acquired in 1949 to 1950--Con. | | | | | | | | | | |
| New structures..... | 23,850 | 12 | 2,105 | 3,540 | 7,503 | 2,366 | 2,747 | 2,390 | 1,942 | 1,246 |
| Less than \$4,000..... | 4,519 | 12 | 2,105 | 1,286 | 774 | 197 | 145 | ... | ... | ... |
| \$4,000 to \$5,999..... | 6,968 | ... | ... | 2,254 | 3,969 | 87 | 284 | 60 | ... | ... |
| \$6,000 to \$7,999..... | 4,457 | ... | ... | ... | 2,760 | 1,177 | 169 | ... | ... | ... |
| \$8,000 to \$9,999..... | 2,466 | ... | ... | ... | ... | 905 | 1,273 | 88 | ... | ... |
| \$10,000 to \$14,999..... | 4,249 | ... | ... | ... | ... | ... | 848 | 1,555 | 1,543 | 306 |
| \$15,000 or more..... | 1,191 | ... | ... | ... | ... | ... | ... | ... | 251 | 940 |
| Total Junior Mortgage Loan on Property | | | | | | | | | | |
| Total properties..... | 206,338 | 5,249 | 26,516 | 44,500 | 45,098 | 31,379 | 16,298 | 18,239 | 12,490 | 6,582 |
| Less than \$1,000..... | 45,658 | 4,832 | 17,258 | 10,667 | 6,893 | 3,421 | 1,017 | 1,381 | 44 | 145 |
| \$1,000 to \$1,999..... | 66,781 | 417 | 7,648 | 21,808 | 19,046 | 8,165 | 3,651 | 3,349 | 2,195 | 504 |
| \$2,000 to \$2,999..... | 51,574 | ... | 1,510 | 11,497 | 13,877 | 11,763 | 4,889 | 4,215 | 3,036 | 790 |
| \$3,000 to \$3,999..... | 21,921 | ... | 100 | 458 | 4,499 | 5,797 | 3,551 | 4,195 | 2,698 | 625 |
| \$4,000 to \$4,999..... | 10,635 | ... | ... | 70 | 739 | 1,968 | 2,129 | 3,220 | 1,907 | 604 |
| \$5,000 or more..... | 9,769 | ... | ... | ... | 44 | 265 | 1,061 | 1,879 | 2,610 | 3,914 |
| Median loan.....dollars.. | 1,800 | ... | 700 | 1,500 | 1,800 | 2,300 | 2,700 | 3,000 | ... | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | |
| Total properties..... | 93,626 | 2,690 | 10,035 | 14,749 | 22,448 | 16,291 | 8,768 | 9,378 | 6,131 | 3,148 |
| Less than \$1,000..... | 18,870 | 2,612 | 6,160 | 2,848 | 4,176 | 2,238 | 386 | 415 | ... | 36 |
| \$1,000 to \$1,999..... | 26,619 | 78 | 3,503 | 5,258 | 9,242 | 3,728 | 2,000 | 1,963 | 619 | 230 |
| \$2,000 to \$2,999..... | 25,624 | ... | 316 | 6,382 | 6,301 | 6,804 | 1,835 | 2,280 | 1,356 | 352 |
| \$3,000 to \$3,999..... | 10,462 | ... | 56 | 261 | 2,091 | 1,880 | 2,767 | 1,825 | 1,499 | 86 |
| \$4,000 to \$4,999..... | 6,431 | ... | ... | ... | 594 | 1,415 | 1,092 | 1,975 | 959 | 397 |
| \$5,000 or more..... | 5,620 | ... | ... | ... | 44 | 226 | 688 | 920 | 1,698 | 2,047 |
| Median loan.....dollars.. | 2,000 | ... | ... | ... | 1,700 | 2,300 | ... | ... | ... | ... |
| New structures..... | | | | | | | | | | |
| Total properties..... | 23,698 | 12 | 2,106 | 3,541 | 7,501 | 2,221 | 2,747 | 2,388 | 1,942 | 1,247 |
| Less than \$1,000..... | 5,963 | 12 | 1,251 | 1,812 | 1,762 | 566 | 163 | 361 | ... | 36 |
| \$1,000 to \$1,999..... | 7,498 | ... | 855 | 1,091 | 3,741 | 633 | 266 | 430 | 253 | 230 |
| \$2,000 to \$2,999..... | 3,315 | ... | ... | 638 | 848 | 639 | 539 | 440 | 117 | 95 |
| \$3,000 to \$3,999..... | 3,746 | ... | ... | ... | 953 | 67 | 1,250 | 852 | 601 | 25 |
| \$4,000 to \$4,999..... | 1,276 | ... | ... | ... | 197 | 316 | 167 | 77 | 283 | 237 |
| \$5,000 or more..... | 1,900 | ... | ... | ... | ... | ... | 362 | 228 | 688 | 624 |
| Median loan.....dollars.. | 2,000 | ... | ... | ... | 1,700 | 2,300 | ... | ... | ... | ... |
| MAJOR INSTITUTIONAL HOLDERS | | | | | | | | | | |
| Total properties..... | 1,775,974 | 74,575 | 313,839 | 369,319 | 279,560 | 216,915 | 165,597 | 148,108 | 118,244 | 49,821 |
| Veteran Status of Owner | | | | | | | | | | |
| Veteran of World War II..... | 409,878 | 15,250 | 75,194 | 84,226 | 65,678 | 47,897 | 40,214 | 36,653 | 26,938 | 17,830 |
| Veteran of World War I only..... | 159,174 | 2,114 | 18,563 | 34,134 | 27,810 | 23,333 | 15,943 | 13,827 | 13,120 | 10,332 |
| Other service or nonveteran..... | 1,206,922 | 57,211 | 220,082 | 250,959 | 186,072 | 145,685 | 109,440 | 97,628 | 78,186 | 21,659 |
| Properties with first mortgage only..... | 1,645,382 | 73,431 | 300,603 | 340,938 | 252,245 | 197,666 | 153,581 | 134,507 | 107,761 | 84,661 |
| First Mortgage Loan | | | | | | | | | | |
| Less than \$2,000..... | 235,056 | 72,169 | 118,802 | 31,720 | 6,081 | 5,500 | 412 | 36 | 165 | 171 |
| \$2,000 to \$2,999..... | 282,902 | 74 | 148,194 | 92,827 | 22,938 | 10,728 | 3,871 | 2,621 | 952 | 698 |
| \$3,000 to \$3,999..... | 278,806 | 145 | 33,006 | 143,262 | 63,184 | 24,187 | 8,630 | 3,674 | 2,719 | ... |
| \$4,000 to \$4,999..... | 223,304 | 636 | 429 | 62,448 | 89,804 | 43,900 | 15,713 | 8,417 | 1,819 | 140 |
| \$5,000 to \$5,999..... | 159,399 | 80 | 172 | 10,288 | 48,402 | 46,918 | 30,657 | 14,631 | 6,505 | 1,747 |
| \$6,000 to \$6,999..... | 130,198 | 316 | ... | 393 | 18,104 | 41,115 | 38,833 | 23,483 | 6,676 | 1,279 |
| \$7,000 to \$7,999..... | 93,566 | 11 | ... | ... | 3,732 | 17,751 | 31,607 | 25,747 | 11,262 | 3,457 |
| \$8,000 to \$8,999..... | 73,443 | ... | ... | ... | ... | 6,536 | 14,681 | 27,084 | 19,512 | 5,630 |
| \$9,000 to \$9,999..... | 42,318 | ... | ... | ... | ... | 1,031 | 5,457 | 16,482 | 16,520 | 2,828 |
| \$10,000 to \$10,999..... | 41,560 | ... | ... | ... | ... | ... | 3,231 | 9,200 | 19,769 | 9,361 |
| \$11,000 to \$11,999..... | 16,866 | ... | ... | ... | ... | ... | 489 | 1,903 | 8,999 | 5,475 |
| \$12,000 to \$14,999..... | 37,799 | ... | ... | ... | ... | ... | ... | 1,229 | 11,032 | 25,540 |
| \$15,000 or more..... | 30,165 | ... | ... | ... | ... | ... | ... | ... | 1,831 | 28,335 |
| Median loan.....dollars.. | 4,100 | 1,000 | 2,200 | 3,300 | 4,300 | 5,300 | 6,400 | 7,500 | 9,200 | 13,300 |
| Properties with two mortgages or more..... | 131,051 | 1,145 | 13,237 | 28,874 | 27,318 | 19,319 | 12,027 | 13,604 | 10,380 | 5,155 |
| Total Mortgage Loan on Property | | | | | | | | | | |
| Less than \$2,000..... | 5,880 | 1,138 | 1,891 | 2,798 | 54 | ... | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 7,759 | 7 | 6,382 | 725 | 645 | ... | ... | ... | ... | ... |
| \$3,000 to \$3,999..... | 12,666 | ... | 4,307 | 6,458 | 1,659 | 241 | ... | ... | ... | ... |
| \$4,000 to \$4,999..... | 18,628 | ... | 631 | 13,301 | 3,775 | 584 | 53 | 284 | ... | ... |
| \$5,000 to \$5,999..... | 18,654 | ... | 26 | 5,294 | 10,634 | 1,826 | 243 | 631 | ... | ... |
| \$6,000 to \$6,999..... | 15,317 | ... | ... | 83 | 7,883 | 6,087 | 623 | 641 | ... | ... |
| \$7,000 to \$7,999..... | 12,579 | ... | ... | 145 | 2,432 | 6,473 | 2,833 | 289 | 406 | ... |
| \$8,000 to \$8,999..... | 5,382 | ... | ... | 70 | 122 | 2,603 | 2,020 | 396 | 126 | 48 |
| \$9,000 to \$9,999..... | 9,030 | ... | ... | ... | 114 | 1,396 | 3,604 | 3,558 | 359 | ... |
| \$10,000 to \$10,999..... | 5,750 | ... | ... | ... | ... | 109 | 1,319 | 2,625 | 1,699 | ... |
| \$11,000 to \$11,999..... | 6,273 | ... | ... | ... | ... | ... | 941 | 3,205 | 1,518 | 610 |
| \$12,000 to \$14,999..... | 8,010 | ... | ... | ... | ... | ... | 342 | 1,975 | 5,200 | 494 |
| \$15,000 or more..... | 5,123 | ... | ... | ... | ... | ... | 48 | ... | 1,072 | 4,003 |
| Median loan.....dollars.. | 6,100 | ... | ... | 4,300 | 5,700 | 7,100 | ... | ... | ... | ... |
| INDIVIDUAL HOLDERS | | | | | | | | | | |
| Total properties..... | 1,125,348 | 127,157 | 300,369 | 255,985 | 196,133 | 103,769 | 57,202 | 43,044 | 25,178 | 16,513 |
| Veteran Status of Owner | | | | | | | | | | |
| Veteran of World War II..... | 311,302 | 30,657 | 84,842 | 73,087 | 54,891 | 26,212 | 18,497 | 10,601 | 6,623 | 5,892 |
| Veteran of World War I only..... | 83,204 | 8,320 | 19,444 | 21,358 | 12,719 | 7,869 | 4,107 | 5,162 | 3,084 | 1,142 |
| Other service or nonveteran..... | 730,842 | 88,180 | 196,083 | 161,540 | 128,523 | 69,688 | 34,598 | 27,281 | 11,471 | 9,479 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 13a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY MAJOR INSTITUTIONAL AND INDIVIDUAL HOLDERS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | |
|--------------------------------------------|-----------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| INDIVIDUAL HOLDERS—Con. | | | | | | | | | | |
| Properties with first mortgage only..... | 1,059,109 | 125,184 | 287,476 | 241,278 | 181,972 | 92,137 | 53,442 | 38,658 | 23,712 | 15,266 |
| First Mortgage Loan | | | | | | | | | | |
| Less than \$2,000..... | 228,019 | 125,012 | 78,469 | 18,406 | 4,863 | 892 | 263 | 44 | 27 | 44 |
| \$2,000 to \$2,999..... | 202,792 | ... | 149,206 | 36,540 | 10,932 | 3,646 | 1,873 | 596 | ... | ... |
| \$3,000 to \$3,999..... | 187,343 | 172 | 57,948 | 87,947 | 30,345 | 6,638 | 2,962 | 577 | 683 | 71 |
| \$4,000 to \$4,999..... | 136,226 | ... | 1,547 | 76,000 | 41,704 | 12,787 | 1,625 | 2,122 | 441 | ... |
| \$5,000 to \$5,999..... | 103,080 | ... | 306 | 20,816 | 52,789 | 14,457 | 9,189 | 2,217 | 2,766 | 541 |
| \$6,000 to \$6,999..... | 68,501 | ... | ... | 1,569 | 31,672 | 19,835 | 7,902 | 5,500 | 1,350 | 674 |
| \$7,000 to \$7,999..... | 47,147 | ... | ... | ... | 9,667 | 20,715 | 8,294 | 4,845 | 3,482 | 146 |
| \$8,000 to \$8,999..... | 26,893 | ... | ... | ... | ... | 9,755 | 9,337 | 5,373 | 1,951 | 477 |
| \$9,000 to \$9,999..... | 15,974 | ... | ... | ... | ... | 3,349 | 4,953 | 5,813 | 1,770 | 91 |
| \$10,000 to \$10,999..... | 17,626 | ... | ... | ... | ... | 63 | 6,287 | 5,787 | 4,034 | 1,458 |
| \$11,000 to \$11,999..... | 4,178 | ... | ... | ... | ... | ... | 757 | 2,674 | 534 | 214 |
| \$12,000 to \$14,999..... | 10,884 | ... | ... | ... | ... | ... | ... | 3,110 | 4,882 | 2,894 |
| \$15,000 or more..... | 10,446 | ... | ... | ... | ... | ... | ... | ... | 1,792 | 8,656 |
| Median loan.....dollars.. | 3,500 | 1,000 | 3,400 | 3,700 | 5,000 | 6,300 | 7,300 | 8,600 | 9,600 | 15,000+ |
| Properties with two mortgages or more..... | | | | | | | | | | |
| 65,648 | 1,975 | 12,900 | 14,214 | 14,164 | 11,565 | 3,754 | 4,385 | 1,570 | 1,109 | |
| Total Mortgage Loan on Property | | | | | | | | | | |
| Less than \$2,000..... | 6,330 | 1,947 | 3,430 | 830 | 56 | ... | 67 | ... | ... | ... |
| \$2,000 to \$3,999..... | 15,643 | 28 | 8,627 | 5,097 | 1,644 | 97 | 145 | ... | 8 | ... |
| \$4,000 to \$5,999..... | 19,868 | ... | 843 | 8,081 | 7,512 | 2,434 | 167 | 771 | 60 | ... |
| \$6,000 to \$7,999..... | 14,262 | ... | ... | 206 | 4,807 | 7,954 | 1,252 | 25 | ... | ... |
| \$8,000 to \$9,999..... | 4,962 | ... | ... | ... | 145 | 1,080 | 1,728 | 1,857 | 155 | ... |
| \$10,000 to \$14,999..... | 3,851 | ... | ... | ... | ... | ... | 395 | 1,732 | 1,191 | 532 |
| \$15,000 or more..... | 732 | ... | ... | ... | ... | ... | ... | ... | 156 | 577 |

Table 13b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | |
|------------------------------------------|-----------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| Total properties..... | 1,091,431 | 368 | 55,528 | 195,093 | 289,328 | 270,774 | 154,239 | 82,764 | 32,874 | 10,463 |
| VETERAN STATUS OF OWNER | | | | | | | | | | |
| Veteran of World War II..... | 482,985 | 28 | 9,494 | 47,829 | 131,801 | 163,127 | 85,212 | 30,662 | 11,442 | 3,389 |
| Veteran of World War I only..... | 61,482 | ... | 5,877 | 15,706 | 16,441 | 9,279 | 6,082 | 5,392 | 2,375 | 331 |
| Other service or nonveteran..... | 546,964 | 340 | 40,157 | 131,558 | 141,086 | 98,368 | 62,945 | 46,710 | 19,057 | 6,743 |
| Properties with first mortgage only..... | 766,371 | 171 | 52,825 | 175,079 | 197,005 | 147,890 | 91,922 | 64,316 | 27,632 | 9,545 |
| FIRST MORTGAGE LOAN | | | | | | | | | | |
| Total properties..... | 766,371 | 171 | 52,825 | 175,079 | 197,005 | 147,890 | 91,922 | 64,316 | 27,632 | 9,545 |
| Less than \$2,000..... | 4,814 | 171 | 4,072 | 131 | 442 | ... | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 38,139 | ... | 27,797 | 6,398 | 1,695 | 1,349 | 506 | 394 | ... | ... |
| \$3,000 to \$3,999..... | 99,243 | ... | 20,768 | 64,161 | 9,673 | 3,201 | 785 | 655 | ... | ... |
| \$4,000 to \$4,999..... | 141,293 | ... | 188 | 90,419 | 38,650 | 8,473 | 1,508 | 1,873 | 145 | ... |
| \$5,000 to \$5,999..... | 130,561 | ... | ... | 13,970 | 85,460 | 24,437 | 4,664 | 1,304 | 727 | ... |
| \$6,000 to \$6,999..... | 122,811 | ... | ... | ... | 58,061 | 46,470 | 13,142 | 3,438 | 1,701 | ... |
| \$7,000 to \$7,999..... | 92,637 | ... | ... | ... | 3,024 | 49,215 | 29,505 | 8,439 | 1,735 | 722 |
| \$8,000 to \$8,999..... | 72,384 | ... | ... | ... | ... | 14,179 | 34,304 | 20,428 | 2,793 | 679 |
| \$9,000 to \$9,999..... | 27,865 | ... | ... | ... | ... | 566 | 6,247 | 15,693 | 4,881 | 478 |
| \$10,000 to \$11,999..... | 25,614 | ... | ... | ... | ... | ... | 1,261 | 11,623 | 11,598 | 1,135 |
| \$12,000 to \$14,999..... | 8,078 | ... | ... | ... | ... | ... | ... | 469 | 3,833 | 3,777 |
| \$15,000 or more..... | 2,972 | ... | ... | ... | ... | ... | ... | ... | 219 | 2,754 |
| Median loan.....dollars.. | 5,700 | ... | 2,800 | 4,100 | 5,500 | 6,700 | 7,800 | 8,700 | 10,200 | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | |
| 239,105 | ... | 2,897 | 9,617 | 63,041 | 62,532 | 47,102 | 34,614 | 15,165 | 4,143 | |
| Less than \$4,000..... | 7,831 | ... | 2,897 | 1,747 | 1,552 | 1,246 | 223 | 166 | ... | ... |
| \$4,000 to \$4,999..... | 13,184 | ... | ... | 5,807 | 4,620 | 2,097 | 302 | 215 | 145 | ... |
| \$5,000 to \$5,999..... | 29,107 | ... | ... | 2,063 | 19,596 | 5,723 | 1,254 | 471 | ... | ... |
| \$6,000 to \$6,999..... | 62,523 | ... | ... | ... | 35,155 | 19,465 | 5,504 | 1,103 | 1,297 | ... |
| \$7,000 to \$7,999..... | 48,579 | ... | ... | ... | 2,118 | 27,167 | 16,064 | 3,059 | 172 | ... |
| \$8,000 to \$8,999..... | 33,677 | ... | ... | ... | ... | 6,312 | 17,864 | 8,131 | 1,088 | 281 |
| \$9,000 to \$9,999..... | 20,364 | ... | ... | ... | ... | 522 | 5,424 | 11,792 | 2,335 | 289 |
| \$10,000 to \$11,999..... | 17,207 | ... | ... | ... | ... | ... | 467 | 9,462 | 7,135 | 146 |
| \$12,000 or more..... | 6,633 | ... | ... | ... | ... | ... | ... | 215 | 2,993 | 3,427 |
| Median loan.....dollars.. | 7,100 | ... | ... | ... | 6,100 | 7,100 | 8,000 | 9,300 | 10,500 | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 13d.—VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Purchase price of property | | | | | | | | | |
|-------------------------------------------|---------|----------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|--|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more | |
| TOTAL MORTGAGE LOAN ON PROPERTY--Con. | | | | | | | | | | | |
| Properties acquired in 1949 to 1950--Con. | | | | | | | | | | | |
| New structures..... | 117,245 | 12 | 546 | 1,245 | 28,026 | 48,588 | 25,049 | 8,889 | 3,584 | 1,313 | |
| Less than \$4,000..... | 1,180 | 12 | 546 | 342 | 281 | ... | ... | ... | ... | ... | |
| \$4,000 to \$5,999..... | 2,519 | ... | ... | 903 | 1,077 | 87 | 312 | 80 | 60 | ... | |
| \$6,000 to \$6,999..... | 10,088 | ... | ... | ... | 9,287 | 784 | 16 | ... | ... | ... | |
| \$7,000 to \$7,999..... | 21,715 | ... | ... | ... | 16,580 | 4,736 | 399 | ... | ... | ... | |
| \$8,000 to \$8,999..... | 31,273 | ... | ... | ... | 604 | 28,424 | 2,035 | 123 | 88 | ... | |
| \$9,000 to \$9,999..... | 24,542 | ... | ... | ... | 197 | 14,513 | 9,198 | 635 | ... | ... | |
| \$10,000 to \$10,999..... | 12,920 | ... | ... | ... | ... | 44 | 11,032 | 1,846 | ... | ... | |
| \$11,000 to \$14,999..... | 11,219 | ... | ... | ... | ... | ... | 2,057 | 6,205 | 2,654 | 306 | |
| \$15,000 or more..... | 1,789 | ... | ... | ... | ... | ... | ... | ... | 782 | 1,007 | |
| Median loan.....dollars.. | 8,700 | ... | ... | ... | 7,200 | 8,600 | 10,000 | ... | ... | ... | |
| TOTAL JUNIOR MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Total properties..... | 426,965 | 1,999 | 14,949 | 45,416 | 98,523 | 134,019 | 73,939 | 35,291 | 15,796 | 7,051 | |
| Less than \$1,000..... | 78,359 | 1,992 | 10,614 | 13,814 | 28,504 | 15,980 | 5,388 | 1,701 | 105 | 263 | |
| \$1,000 to \$1,999..... | 218,017 | 7 | 3,565 | 22,867 | 54,924 | 94,970 | 31,359 | 7,535 | 2,232 | 556 | |
| \$2,000 to \$2,999..... | 84,621 | ... | 670 | 8,173 | 11,874 | 15,210 | 28,485 | 15,329 | 4,204 | 679 | |
| \$3,000 to \$3,999..... | 25,159 | ... | 100 | 458 | 2,845 | 5,428 | 4,781 | 5,970 | 4,560 | 1,023 | |
| \$4,000 to \$4,999..... | 10,910 | ... | ... | 70 | 332 | 2,166 | 2,523 | 3,207 | 1,855 | 760 | |
| \$5,000 or more..... | 9,899 | ... | ... | 34 | 44 | 265 | 1,403 | 1,547 | 2,840 | 3,770 | |
| Median loan.....dollars.. | 1,600 | ... | 700 | 1,300 | 1,300 | 1,500 | 2,000 | 2,500 | 3,200 | ... | |
| Properties acquired in 1949 to 1950..... | 229,335 | 582 | 5,240 | 14,817 | 51,259 | 81,425 | 42,532 | 21,067 | 9,210 | 3,216 | |
| Less than \$1,000..... | 40,615 | 582 | 4,230 | 4,792 | 16,642 | 10,396 | 3,414 | 463 | 61 | 36 | |
| \$1,000 to \$1,999..... | 119,667 | ... | 879 | 5,552 | 28,125 | 59,595 | 19,879 | 4,185 | 1,223 | 230 | |
| \$2,000 to \$2,999..... | 43,665 | ... | 75 | 4,212 | 4,572 | 7,888 | 13,644 | 10,461 | 2,463 | 352 | |
| \$3,000 to \$3,999..... | 13,188 | ... | 56 | 261 | 1,624 | 1,905 | 3,670 | 2,800 | 2,681 | 195 | |
| \$4,000 to \$4,999..... | 6,258 | ... | ... | ... | 252 | 1,415 | 1,092 | 2,238 | 907 | 356 | |
| \$5,000 or more..... | 5,942 | ... | ... | ... | 44 | 226 | 833 | 920 | 1,875 | 2,047 | |
| Median loan.....dollars.. | 1,600 | ... | ... | 1,400 | 1,300 | 1,500 | 1,800 | 2,500 | ... | ... | |
| New structures..... | 117,243 | 12 | 546 | 1,246 | 28,023 | 48,588 | 25,049 | 8,889 | 3,584 | 1,315 | |
| Less than \$1,000..... | 21,147 | 12 | 462 | 805 | 10,330 | 7,061 | 2,094 | 348 | ... | 36 | |
| \$1,000 to \$1,999..... | 71,296 | ... | 84 | 342 | 16,918 | 39,927 | 11,623 | 1,537 | 636 | 230 | |
| \$2,000 to \$2,999..... | 17,616 | ... | ... | 99 | 486 | 1,217 | 9,704 | 5,318 | 697 | 95 | |
| \$3,000 to \$4,999..... | 5,284 | ... | ... | ... | 289 | 383 | 1,266 | 1,458 | 1,563 | 330 | |
| \$5,000 or more..... | 1,900 | ... | ... | ... | ... | ... | 362 | 228 | 688 | 624 | |
| Median loan.....dollars.. | 1,500 | ... | ... | ... | 1,200 | 1,400 | 1,800 | ... | ... | ... | |

RESIDENTIAL FINANCING

Table 13e.—VETERAN STATUS OF OWNER AND MORTGAGE CHARACTERISTICS, BY PURCHASE PRICE OF PROPERTY, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of properties on which the existing first mortgage was made or assumed at time of acquisition. Excluded are properties not acquired by purchase or construction, and properties for which purchase price was not reported. Median not shown where number of sample cases reported is less than 100]

Table with 11 columns: Subject, Total, and Purchase price of property (Less than \$2,000, \$2,000 to \$3,999, \$4,000 to \$5,999, \$6,000 to \$7,999, \$8,000 to \$9,999, \$10,000 to \$11,999, \$12,000 to \$14,999, \$15,000 to \$19,999, \$20,000 or more). Rows include Total properties, VETERAN STATUS OF OWNER (Veteran of World War II, etc.), FIRST MORTGAGE LOAN (Total, Less than \$2,000, etc.), Properties acquired in 1949 to 1950, New structures, Properties with two mortgages or more, and TOTAL MORTGAGE LOAN ON PROPERTY (Total, Less than \$2,000, etc.).

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 14.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

(Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100)

| Subject | Total | Market value of property | | | | | | | | | |
|------------------------------------------------------------------------------------------------------|-----------|--------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$3,999 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 to \$24,999 | \$25,000 or more |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹ | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | 6,037,734 | 119,199 | 519,306 | 848,753 | 1,131,818 | 1,111,728 | 830,117 | 715,451 | 473,504 | 139,251 | 148,626 |
| Less than 5 percent..... | 393,405 | 14,635 | 53,977 | 76,292 | 87,853 | 66,779 | 38,923 | 30,658 | 20,050 | 2,654 | 1,587 |
| 5 to 9 percent..... | 1,698,629 | 24,440 | 164,089 | 289,081 | 342,470 | 306,258 | 238,360 | 192,772 | 112,300 | 18,452 | 10,411 |
| 10 to 14 percent..... | 1,548,975 | 26,310 | 114,209 | 207,190 | 318,080 | 334,505 | 224,283 | 193,469 | 99,506 | 19,605 | 11,819 |
| 15 to 19 percent..... | 825,095 | 12,124 | 59,511 | 101,590 | 165,723 | 170,163 | 133,652 | 101,061 | 55,997 | 15,546 | 9,730 |
| 20 to 24 percent..... | 330,850 | 13,843 | 29,771 | 43,559 | 61,954 | 62,913 | 43,373 | 39,320 | 25,436 | 5,901 | 4,778 |
| 25 to 29 percent..... | 143,393 | 2,281 | 14,414 | 16,091 | 27,904 | 26,906 | 18,436 | 12,900 | 10,173 | 8,238 | 706 |
| 30 to 34 percent..... | 90,895 | 5,821 | 9,688 | 14,275 | 12,501 | 13,053 | 12,900 | 2,536 | 3,568 | 1,957 | 2,335 |
| 35 to 39 percent..... | 48,690 | 762 | 8,360 | 9,166 | 8,527 | 6,159 | 5,322 | 2,536 | 3,568 | 1,957 | 2,335 |
| 40 percent or more..... | 272,322 | 11,900 | 35,442 | 39,365 | 43,290 | 34,586 | 30,454 | 28,101 | 31,069 | 9,417 | 8,700 |
| Income \$10,000 or more..... | 271,314 | 696 | 2,232 | 1,651 | 12,571 | 19,069 | 26,006 | 43,867 | 55,561 | 39,812 | 69,850 |
| Income not reported..... | 414,166 | 6,387 | 27,613 | 50,493 | 50,945 | 71,335 | 58,408 | 53,436 | 51,029 | 18,349 | 26,170 |
| Median percent..... | 12 | 13 | 11 | 11 | 12 | 12 | 12 | 12 | 13 | 15 | 16 |
| OCCUPATION OF OWNER | | | | | | | | | | | |
| Properties with owner who is head of household..... | 6,177,069 | 138,468 | 564,251 | 882,247 | 1,153,775 | 1,128,092 | 835,283 | 718,838 | 481,019 | 131,443 | 143,688 |
| Professional, technical, and kindred workers: | | | | | | | | | | | |
| Salaried..... | 521,553 | 3,054 | 14,136 | 21,326 | 59,053 | 96,004 | 102,527 | 104,741 | 77,045 | 21,538 | 22,136 |
| Self-employed..... | 102,279 | 283 | 1,662 | 2,142 | 5,464 | 9,265 | 15,086 | 18,162 | 23,109 | 10,578 | 16,428 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | |
| Salaried..... | 559,318 | 3,439 | 11,250 | 33,395 | 76,623 | 93,078 | 96,102 | 93,058 | 88,654 | 28,537 | 35,187 |
| Self-employed..... | 409,020 | 4,014 | 16,624 | 36,539 | 53,014 | 65,953 | 55,278 | 65,011 | 62,280 | 22,330 | 27,981 |
| Clerical and kindred workers..... | 445,474 | 1,698 | 24,642 | 61,704 | 97,656 | 105,577 | 67,558 | 53,051 | 27,880 | 3,897 | 1,812 |
| Sales workers..... | | | | | | | | | | | |
| 504,824 | 4,018 | 19,768 | 48,327 | 95,711 | 97,165 | 84,821 | 81,449 | 47,433 | 13,762 | 12,374 | |
| Craftsmen, foremen, and kindred workers..... | | | | | | | | | | | |
| 1,405,678 | 26,323 | 130,251 | 227,989 | 304,615 | 301,124 | 187,266 | 142,382 | 69,122 | 10,616 | 5,993 | |
| Operatives and kindred workers..... | | | | | | | | | | | |
| 1,117,385 | 34,625 | 162,433 | 237,207 | 253,854 | 198,741 | 115,541 | 74,711 | 28,985 | 7,387 | 3,903 | |
| Service workers, including private household..... | | | | | | | | | | | |
| 313,393 | 10,885 | 42,221 | 60,706 | 70,077 | 50,625 | 34,739 | 31,070 | 10,067 | 1,284 | 1,720 | |
| Laborers, except mine..... | | | | | | | | | | | |
| 267,001 | 20,537 | 67,954 | 66,079 | 50,229 | 26,760 | 18,457 | 12,540 | 3,768 | 269 | 413 | |
| Occupation not reported..... | | | | | | | | | | | |
| 531,144 | 29,492 | 73,310 | 86,833 | 87,479 | 83,800 | 57,908 | 42,663 | 42,676 | 11,245 | 15,741 | |

¹ Income of primary families and individuals.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 14b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Market value of property | | | | | | | |
|------------------------------------------------------------------------------------------------------|-----------|--------------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$4,000 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹ | | | | | | | | | |
| Less than 5 percent..... | 67,644 | 630 | 2,794 | 16,556 | 18,567 | 14,170 | 10,557 | 3,727 | 644 |
| 5 to 9 percent..... | 397,114 | 4,180 | 22,814 | 77,439 | 105,180 | 86,065 | 67,250 | 28,997 | 5,188 |
| 10 to 14 percent..... | 304,643 | 1,448 | 11,618 | 57,493 | 87,779 | 69,409 | 51,834 | 21,625 | 3,478 |
| 15 to 19 percent..... | 133,898 | 1,777 | 4,003 | 24,437 | 41,787 | 31,436 | 19,908 | 7,893 | 2,658 |
| 20 to 24 percent..... | 30,463 | 362 | 282 | 4,942 | 10,696 | 6,360 | 4,715 | 2,046 | 1,060 |
| 25 to 29 percent..... | 12,919 | ... | 400 | 3,079 | 1,742 | 3,290 | 3,557 | 688 | 163 |
| 30 to 39 percent..... | 13,098 | ... | 477 | 1,546 | 4,586 | 2,697 | 1,925 | 1,286 | 582 |
| 40 percent or more..... | 19,365 | 44 | 821 | 3,172 | 5,168 | 4,414 | 2,291 | 1,839 | 1,616 |
| Income \$10,000 or more..... | 46,897 | 197 | ... | 409 | 4,810 | 6,883 | 8,806 | 12,668 | 13,124 |
| Income not reported..... | 62,007 | 315 | 1,906 | 8,452 | 15,004 | 11,622 | 12,851 | 8,009 | 3,847 |
| Median percent..... | 10 | ... | 9 | 10 | 11 | 11 | 10 | 10 | 14 |
| OCCUPATION OF OWNER | | | | | | | | | |
| Properties with owner who is head of household.. | 1,062,609 | 8,757 | 44,354 | 194,266 | 288,692 | 232,288 | 179,088 | 85,306 | 29,866 |
| Professional, technical, and kindred workers: | | | | | | | | | |
| Salaried..... | 136,057 | 1,454 | 4,430 | 12,851 | 31,499 | 33,616 | 27,040 | 19,722 | 5,448 |
| Self-employed..... | 18,798 | 67 | 307 | 1,356 | 2,240 | 3,832 | 5,055 | 4,149 | 1,792 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | |
| Salaried..... | 132,584 | 433 | 2,647 | 17,890 | 26,003 | 31,960 | 27,646 | 17,863 | 8,143 |
| Self-employed..... | 60,454 | 26 | 1,471 | 7,203 | 14,088 | 9,405 | 13,553 | 10,306 | 4,403 |
| Clerical and kindred workers..... | 90,282 | 709 | 3,835 | 19,474 | 27,806 | 17,726 | 15,950 | 3,992 | 790 |
| Sales workers..... | 117,284 | 1,495 | 2,911 | 21,918 | 28,128 | 27,128 | 22,727 | 8,638 | 4,340 |
| Craftsmen, foremen, and kindred workers..... | 250,563 | 2,533 | 14,210 | 49,608 | 76,908 | 58,055 | 35,402 | 9,508 | 2,345 |
| Operatives and kindred workers..... | 149,693 | 1,196 | 7,147 | 39,073 | 51,169 | 29,860 | 16,743 | 4,191 | 343 |
| Service workers, including private household..... | 38,101 | 717 | 2,270 | 10,363 | 10,071 | 8,497 | 4,591 | 1,397 | 197 |
| Laborers, except mine..... | 19,974 | 109 | 1,868 | 4,726 | 5,141 | 3,688 | 3,647 | 708 | 88 |
| Occupation not reported..... | 48,819 | 18 | 3,258 | 9,804 | 13,645 | 8,521 | 6,764 | 4,832 | 1,977 |

¹ Income of primary families and individuals.

Table 14c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Market value of property | | | | | | | |
|----------------------------------------------------------------------|-----------|--------------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$4,000 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| Total properties..... | 1,032,124 | 51,769 | 137,367 | 244,978 | 255,808 | 159,161 | 120,643 | 47,697 | 14,718 |
| YEAR STRUCTURE BUILT | | | | | | | | | |
| 1950 (part)..... | 53,883 | 597 | 1,385 | 13,953 | 21,588 | 8,273 | 6,364 | 1,115 | 909 |
| 1949..... | 101,052 | 566 | 5,717 | 25,953 | 30,027 | 17,337 | 13,045 | 6,388 | 2,019 |
| 1948..... | 82,510 | 474 | 7,318 | 11,517 | 20,292 | 14,588 | 19,001 | 7,397 | 1,925 |
| 1947..... | 138,310 | 1,651 | 5,899 | 25,259 | 35,028 | 33,891 | 26,414 | 6,665 | 2,604 |
| 1946..... | 100,149 | 3,352 | 10,447 | 17,436 | 27,151 | 18,169 | 15,833 | 6,449 | 1,314 |
| 1942 to 1945..... | 68,596 | 767 | 5,908 | 17,621 | 22,206 | 12,534 | 5,155 | 924 | 482 |
| 1940 to 1941..... | 68,725 | 748 | 7,552 | 17,816 | 16,883 | 13,000 | 8,052 | 4,064 | 623 |
| 1930 to 1939..... | 125,359 | 8,593 | 24,365 | 34,616 | 24,176 | 15,116 | 11,580 | 5,991 | 932 |
| 1920 to 1929..... | 141,665 | 12,870 | 31,368 | 35,400 | 31,825 | 15,974 | 8,218 | 3,815 | 2,197 |
| 1919 or earlier..... | 142,229 | 20,598 | 33,748 | 43,094 | 21,227 | 10,223 | 6,738 | 4,889 | 1,713 |
| Not reported..... | 9,646 | 1,553 | 3,660 | 2,330 | 1,505 | 56 | 543 | ... | ... |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | |
| Less than 20 percent..... | 10,405 | 1,415 | 1,220 | 2,421 | 1,434 | 828 | 2,307 | 317 | 464 |
| 20 to 39 percent..... | 63,383 | 5,384 | 12,304 | 10,897 | 9,226 | 7,628 | 7,642 | 7,107 | 3,195 |
| 40 to 59 percent..... | 234,350 | 11,391 | 35,877 | 48,921 | 36,177 | 35,182 | 38,836 | 19,964 | 8,005 |
| 60 to 69 percent..... | 208,443 | 9,024 | 27,880 | 39,532 | 51,046 | 35,526 | 32,284 | 11,109 | 2,044 |
| 70 to 79 percent..... | 202,467 | 9,041 | 18,844 | 44,677 | 57,811 | 36,619 | 28,693 | 6,541 | 841 |
| 80 to 84 percent..... | 92,460 | 3,443 | 12,576 | 23,376 | 26,677 | 16,893 | 7,771 | 1,705 | 22 |
| 85 to 89 percent..... | 71,855 | 3,920 | 7,821 | 20,464 | 24,760 | 12,696 | 1,536 | 658 | ... |
| 90 to 94 percent..... | 56,479 | 1,758 | 9,578 | 18,102 | 16,743 | 8,736 | 1,220 | 198 | 145 |
| 95 to 99 percent..... | 60,226 | 1,369 | 3,862 | 26,041 | 24,806 | 3,430 | 659 | 61 | ... |
| 100 percent or more..... | 32,058 | 5,025 | 7,406 | 10,546 | 7,130 | 1,621 | 295 | 30 | ... |
| Median percent..... | 70 | 69 | 67 | 75 | 75 | 70 | 64 | 56 | ... |
| REAL ESTATE TAXES PER \$1,000 OF MARKET VALUE | | | | | | | | | |
| Less than \$2.50..... | 42,263 | 539 | 9,677 | 11,231 | 12,951 | 4,178 | 2,384 | 662 | 643 |
| \$2.50 to \$4.99..... | 71,195 | 6,196 | 15,614 | 17,087 | 13,467 | 6,462 | 8,584 | 2,384 | 1,402 |
| \$5.00 to \$7.49..... | 139,090 | 7,902 | 18,769 | 35,923 | 29,172 | 25,041 | 11,474 | 9,940 | 870 |
| \$7.50 to \$9.99..... | 134,850 | 4,203 | 19,427 | 29,873 | 31,023 | 21,442 | 21,785 | 5,857 | 1,243 |
| \$10.00 to \$12.49..... | 160,398 | 7,846 | 23,500 | 39,692 | 35,345 | 26,495 | 17,272 | 7,674 | 2,573 |
| \$12.50 to \$14.99..... | 107,572 | 5,678 | 12,511 | 21,971 | 30,555 | 17,195 | 12,652 | 5,185 | 1,845 |
| \$15.00 to \$17.49..... | 79,393 | 4,453 | 8,295 | 19,536 | 20,924 | 12,421 | 9,934 | 2,944 | 886 |
| \$17.50 to \$19.99..... | 38,253 | 607 | 3,156 | 7,242 | 10,603 | 6,693 | 7,303 | 1,668 | 981 |
| \$20.00 to \$24.99..... | 58,399 | 6,086 | 9,724 | 11,553 | 12,756 | 8,786 | 6,364 | 2,081 | 1,049 |
| \$25.00 or more..... | 30,688 | 6,125 | 5,418 | 6,858 | 5,185 | 2,736 | 2,883 | 1,204 | 281 |
| Taxes not payable in 1949..... | 154,831 | 1,163 | 7,400 | 39,328 | 52,089 | 25,165 | 19,219 | 7,539 | 2,928 |
| Taxes not reported..... | 15,198 | 970 | 3,878 | 4,681 | 1,739 | 2,545 | 811 | 558 | 16 |
| Median taxes.....dollars.. | 10.68 | 11.90 | 9.94 | 10.40 | 11.02 | 10.81 | 10.88 | 10.31 | ... |

RESIDENTIAL FINANCING

Table 14c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Market value of property | | | | | | | |
|------------------------------------------------------------------------------------------------------|---------|--------------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|------------------|
| | | Less than \$4,000 | \$4,000 to \$5,999 | \$6,000 to \$7,999 | \$8,000 to \$9,999 | \$10,000 to \$11,999 | \$12,000 to \$14,999 | \$15,000 to \$19,999 | \$20,000 or more |
| REAL ESTATE TAXES | | | | | | | | | |
| Less than \$20..... | 43,885 | 8,094 | 12,744 | 10,688 | 8,681 | 1,923 | 992 | 431 | 332 |
| \$20 to \$39..... | 84,040 | 16,666 | 30,377 | 19,953 | 10,871 | 2,905 | 3,089 | 151 | 27 |
| \$40 to \$59..... | 133,453 | 15,354 | 37,999 | 44,318 | 20,698 | 9,071 | 5,181 | 680 | 153 |
| \$60 to \$79..... | 117,704 | 5,769 | 22,745 | 36,173 | 29,032 | 17,136 | 5,183 | 1,607 | 61 |
| \$80 to \$99..... | 110,601 | 1,739 | 9,820 | 35,024 | 34,518 | 17,481 | 8,805 | 2,697 | 516 |
| \$100 to \$119..... | 95,634 | 597 | 6,553 | 23,166 | 50,008 | 18,076 | 12,448 | 3,987 | 799 |
| \$120 to \$139..... | 85,863 | 354 | 4,539 | 13,669 | 26,882 | 19,303 | 14,380 | 6,549 | 187 |
| \$140 to \$159..... | 50,960 | 191 | 238 | 7,802 | 15,712 | 13,833 | 10,662 | 2,194 | 330 |
| \$160 to \$199..... | 61,404 | 528 | 608 | 6,363 | 15,845 | 14,989 | 14,275 | 7,770 | 1,025 |
| \$200 or more..... | 78,632 | 348 | 520 | 3,819 | 9,753 | 16,725 | 25,596 | 13,535 | 8,340 |
| Taxes not payable in 1949..... | 154,755 | 1,163 | 7,344 | 39,321 | 52,070 | 25,172 | 19,219 | 7,539 | 2,928 |
| Taxes not reported..... | 15,198 | 970 | 3,878 | 4,681 | 1,739 | 2,545 | 811 | 558 | 16 |
| Median taxes.....dollars.. | 84 | 35 | 46 | 69 | 93 | 114 | 135 | 163 | ... |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | |
| Less than \$240..... | 29,174 | 17,824 | 5,366 | 2,758 | 1,681 | 41 | 1,506 | ... | ... |
| \$240 to \$359..... | 127,852 | 23,505 | 61,665 | 30,837 | 7,797 | 2,462 | 1,266 | 302 | 35 |
| \$360 to \$479..... | 287,808 | 7,720 | 55,644 | 129,494 | 60,047 | 21,216 | 9,442 | 3,504 | 742 |
| \$480 to \$599..... | 320,116 | 1,073 | 12,292 | 71,191 | 137,550 | 61,127 | 29,081 | 6,908 | 896 |
| \$600 to \$719..... | 171,640 | 1,124 | 1,895 | 8,001 | 42,969 | 58,427 | 47,184 | 10,917 | 1,122 |
| \$720 to \$839..... | 51,270 | 182 | 197 | 987 | 5,024 | 10,773 | 21,098 | 11,421 | 1,590 |
| \$840 to \$959..... | 20,533 | 231 | 197 | 1,707 | 431 | 2,569 | 7,950 | 6,101 | 1,348 |
| \$960 to \$1,199..... | 12,556 | 109 | 109 | ... | 25 | 1,039 | 2,334 | 4,634 | 4,308 |
| \$1,200 or more..... | 11,177 | ... | ... | ... | 287 | 1,508 | 781 | 3,909 | 4,693 |
| Median payment.....dollars.. | 501 | 275 | 358 | 436 | 525 | 584 | 642 | 737 | ... |
| Properties with owner who is head of household or related to head..... | 937,404 | 47,620 | 123,589 | 224,836 | 229,484 | 141,160 | 111,507 | 45,117 | 14,107 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | |
| Less than \$2,000..... | 49,175 | 6,786 | 11,010 | 15,341 | 8,217 | 4,608 | 1,235 | 1,827 | 151 |
| \$2,000 to \$2,499..... | 66,092 | 8,466 | 14,945 | 21,440 | 14,464 | 3,184 | 1,859 | 1,739 | ... |
| \$2,500 to \$2,999..... | 93,423 | 9,551 | 19,068 | 33,133 | 20,609 | 7,664 | 2,371 | 786 | 241 |
| \$3,000 to \$3,499..... | 155,250 | 10,097 | 22,712 | 44,621 | 39,942 | 21,275 | 14,620 | 1,703 | 281 |
| \$3,500 to \$3,999..... | 123,676 | 5,750 | 14,935 | 32,367 | 35,349 | 19,883 | 9,713 | 5,041 | 640 |
| \$4,000 to \$4,499..... | 109,083 | 2,924 | 13,434 | 24,846 | 31,173 | 19,586 | 14,485 | 2,391 | 246 |
| \$4,500 to \$4,999..... | 76,040 | 328 | 6,715 | 14,825 | 20,390 | 18,262 | 10,788 | 4,977 | 168 |
| \$5,000 to \$5,999..... | 99,784 | 591 | 8,647 | 17,307 | 26,908 | 16,189 | 21,271 | 7,488 | 1,384 |
| \$6,000 to \$6,999..... | 48,246 | 1,154 | 3,162 | 7,159 | 11,027 | 8,554 | 11,228 | 5,101 | 864 |
| \$7,000 to \$7,999..... | 26,939 | 297 | 1,539 | 2,106 | 4,608 | 7,733 | 6,277 | 2,868 | 1,513 |
| \$8,000 to \$8,999..... | 18,716 | ... | 1,623 | 1,774 | 2,768 | 4,111 | 4,089 | 2,469 | 1,883 |
| \$9,000 to \$9,999..... | 17,483 | 139 | 182 | 1,566 | 2,130 | 1,791 | 5,258 | 3,140 | 3,278 |
| \$10,000 or more..... | 53,497 | 1,537 | 5,617 | 8,351 | 11,899 | 8,320 | 8,317 | 5,987 | 3,468 |
| Not reported..... | 53,497 | 1,537 | 5,617 | 8,351 | 11,899 | 8,320 | 8,317 | 5,987 | 3,468 |
| Median income.....dollars.. | 3,800 | 2,900 | 3,300 | 3,400 | 3,800 | 4,400 | 4,800 | 5,200 | ... |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME¹ | | | | | | | | | |
| Less than 5 percent..... | 10,138 | 2,135 | 4,869 | 1,725 | 372 | 1,006 | 16 | ... | 16 |
| 5 to 9 percent..... | 205,269 | 21,823 | 43,570 | 51,199 | 40,528 | 23,513 | 19,438 | 3,502 | 1,699 |
| 10 to 14 percent..... | 334,328 | 14,569 | 42,629 | 85,369 | 88,552 | 47,959 | 38,059 | 15,376 | 1,614 |
| 15 to 19 percent..... | 206,038 | 4,999 | 18,837 | 48,929 | 54,869 | 38,647 | 27,289 | 9,679 | 2,789 |
| 20 to 24 percent..... | 59,949 | 455 | 2,917 | 13,659 | 18,235 | 12,212 | 8,914 | 3,292 | 264 |
| 25 to 29 percent..... | 18,144 | 625 | 680 | 5,057 | 6,557 | 2,971 | 1,903 | 525 | 226 |
| 30 to 39 percent..... | 13,326 | 680 | 1,000 | 4,441 | 2,641 | 1,477 | 1,256 | 1,444 | 389 |
| 40 percent or more..... | 19,230 | 654 | 3,282 | 4,539 | 3,701 | 3,664 | 1,058 | 1,972 | 361 |
| Income \$10,000 or more..... | 17,483 | 139 | 182 | 1,566 | 2,130 | 1,791 | 5,258 | 3,140 | 3,278 |
| Income not reported..... | 53,497 | 1,537 | 5,617 | 8,351 | 11,899 | 8,320 | 8,317 | 5,987 | 3,468 |
| Median percent..... | 13 | 10 | 11 | 13 | 14 | 14 | 14 | 15 | ... |
| OCCUPATION OF OWNER | | | | | | | | | |
| Properties with owner who is head of household..... | 917,926 | 45,453 | 120,969 | 216,809 | 226,582 | 138,631 | 109,154 | 44,642 | 13,695 |
| Professional, technical, and kindred workers: | | | | | | | | | |
| Salaried..... | 88,122 | 983 | 2,212 | 14,746 | 21,779 | 18,663 | 21,623 | 5,488 | 2,628 |
| Self-employed..... | 16,974 | ... | ... | 1,825 | 1,743 | 2,943 | 4,439 | 3,918 | 2,107 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | |
| Salaried..... | 85,483 | 980 | 5,707 | 12,332 | 21,609 | 17,527 | 15,971 | 9,063 | 2,295 |
| Self-employed..... | 39,274 | 330 | 3,125 | 6,520 | 8,479 | 6,128 | 7,650 | 5,000 | 2,044 |
| Clerical and kindred workers..... | 80,652 | 1,148 | 9,016 | 21,614 | 27,289 | 10,496 | 8,993 | 1,402 | 694 |
| Sales workers..... | 83,803 | 1,340 | 7,366 | 19,541 | 19,000 | 15,496 | 13,515 | 6,568 | 978 |
| Craftsmen, foremen, and kindred workers..... | 237,407 | 17,549 | 33,226 | 63,153 | 63,497 | 32,616 | 20,264 | 5,899 | 1,204 |
| Operatives and kindred workers..... | 181,437 | 13,885 | 40,947 | 51,418 | 41,906 | 20,835 | 7,932 | 4,129 | 386 |
| Service workers, including private household..... | 43,897 | 3,878 | 7,326 | 12,409 | 8,095 | 6,834 | 3,926 | 1,330 | 98 |
| Laborers, except mine..... | 27,401 | 3,598 | 7,753 | 8,645 | 5,405 | 1,256 | 197 | 549 | ... |
| Occupation not reported..... | 33,476 | 1,762 | 4,291 | 6,606 | 7,780 | 5,837 | 4,644 | 1,296 | 1,261 |

¹ Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 14d.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY MARKET VALUE OF PROPERTY, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties for which market value was reported. Median not shown where number of sample cases reported is less than 100]

Table with columns: Subject, Total, and Market value of property (Less than \$2,000, \$2,000 to \$3,999, \$4,000 to \$5,999, \$6,000 to \$7,999, \$8,000 to \$9,999, \$10,000 to \$11,999, \$12,000 to \$14,999, \$15,000 to \$19,999, \$20,000 to \$24,999, \$25,000 or more). Rows include REAL ESTATE TAXES, ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY, INCOME OF PRIMARY FAMILIES AND INDIVIDUALS, INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME, and OCCUPATION OF OWNER.

1 Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 15.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|-------------------------------------------------------|---------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|---------|-----------------------------------------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | |
| | | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | Other | | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | Other |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 6,195,003 | 1,409,139 | 457,381 | 1,761,912 | 863,583 | 70,410 | 115,580 | 1,290,887 | 226,160 | 24,827 | 5,489 | 2,206 | 6,338 | 5,153 | 335 | 821 | 3,710 | 773 |
| Professional, technical, and kindred workers: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 522,313 | 117,408 | 47,009 | 126,428 | 122,662 | 5,931 | 8,751 | 75,253 | 18,874 | 2,859 | 604 | 292 | 650 | 770 | 34 | 69 | 345 | 97 |
| Self-employed..... | 102,897 | 33,870 | 11,636 | 17,526 | 23,135 | 659 | 477 | 13,022 | 2,574 | 672 | 221 | 77 | 103 | 166 | 2 | 3 | 83 | 17 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 560,282 | 130,692 | 45,759 | 147,147 | 121,357 | 7,607 | 8,216 | 78,729 | 20,776 | 3,051 | 673 | 254 | 765 | 802 | 43 | 64 | 340 | 110 |
| Self-employed..... | 410,318 | 101,850 | 40,559 | 103,085 | 65,736 | 5,307 | 3,697 | 72,776 | 17,306 | 1,996 | 479 | 227 | 457 | 432 | 30 | 27 | 289 | 54 |
| Clerical and kindred workers.... | 446,520 | 101,277 | 30,543 | 137,079 | 71,689 | 5,092 | 10,985 | 72,875 | 16,983 | 1,783 | 398 | 146 | 483 | 370 | 28 | 76 | 232 | 51 |
| Sales workers..... | 505,214 | 116,465 | 41,820 | 130,921 | 100,767 | 7,557 | 9,566 | 78,509 | 19,610 | 2,480 | 517 | 226 | 579 | 658 | 44 | 72 | 299 | 85 |
| Craftsmen, foremen, and kindred workers..... | 1,408,840 | 329,540 | 95,675 | 422,987 | 168,839 | 15,368 | 33,143 | 295,719 | 47,602 | 5,185 | 1,148 | 431 | 1,405 | 953 | 70 | 238 | 792 | 148 |
| Operatives and kindred workers.... | 1,120,185 | 240,353 | 71,045 | 356,651 | 100,525 | 10,081 | 28,121 | 272,477 | 40,934 | 3,628 | 793 | 305 | 1,026 | 543 | 39 | 191 | 616 | 116 |
| Service workers, including private household..... | 314,242 | 57,990 | 19,749 | 106,744 | 33,141 | 4,630 | 3,558 | 76,071 | 12,360 | 1,000 | 184 | 74 | 307 | 157 | 25 | 25 | 193 | 35 |
| Laborers, except mine..... | 269,058 | 64,405 | 9,543 | 71,878 | 13,026 | 1,842 | 3,940 | 93,028 | 11,399 | 642 | 148 | 30 | 171 | 59 | 4 | 25 | 180 | 25 |
| Occupation not reported..... | 535,134 | 115,289 | 44,043 | 141,466 | 42,706 | 6,336 | 5,126 | 162,428 | 17,742 | 1,532 | 325 | 144 | 391 | 245 | 17 | 31 | 342 | 37 |

Table 15a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|---------------------------------------------------------------|---------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|---------|-----------------------------------------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | |
| | | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | Other | | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | Other |
| Total..... | 4,839,697 | 857,519 | 320,081 | 1,570,914 | 336,464 | 31,109 | ... | 1,506,526 | 217,090 | 15,665 | 2,428 | 1,209 | 4,988 | 1,859 | 98 | ... | 4,412 | 671 |
| BUSINESS FLOOR SPACE ON PROPERTY | | | | | | | | | | | | | | | | | | |
| None..... | 4,733,727 | 836,443 | 313,619 | 1,534,825 | 331,841 | 30,840 | ... | 1,471,201 | 214,961 | 15,256 | 2,357 | 1,181 | 4,870 | 1,827 | 98 | ... | 4,259 | 665 |
| Less than half..... | 105,970 | 21,076 | 6,462 | 36,089 | 4,623 | 269 | ... | 35,325 | 2,129 | 408 | 71 | 28 | 118 | 32 | 1 | ... | 153 | 6 |
| STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED | | | | | | | | | | | | | | | | | | |
| New..... | 1,305,237 | 273,944 | 98,699 | 399,112 | 138,759 | 9,564 | ... | 316,268 | 68,894 | 4,889 | 821 | 430 | 1,567 | 833 | 48 | ... | 908 | 281 |
| Previously occupied..... | 3,534,461 | 583,575 | 221,383 | 1,171,801 | 197,705 | 21,545 | ... | 1,190,258 | 148,195 | 10,776 | 1,606 | 778 | 3,421 | 1,026 | 51 | ... | 3,504 | 390 |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | | | | | | | | |
| Less than 20 percent..... | 1,130,029 | 264,785 | 82,619 | 343,039 | 61,295 | 7,110 | ... | 305,988 | 65,194 | 1,248 | 302 | 108 | 368 | 138 | 6 | ... | 257 | 71 |
| 20 to 39 percent..... | 1,704,155 | 397,944 | 131,285 | 577,608 | 115,988 | 10,690 | ... | 450,843 | 59,797 | 4,693 | 1,019 | 450 | 1,486 | 557 | 22 | ... | 1,008 | 151 |
| 40 to 59 percent..... | 1,180,665 | 160,152 | 72,947 | 430,525 | 112,591 | 5,303 | ... | 359,579 | 39,570 | 5,257 | 674 | 433 | 1,926 | 771 | 22 | ... | 1,264 | 167 |
| 60 to 69 percent..... | 353,734 | 40,301 | 19,468 | 112,061 | 23,228 | 1,803 | ... | 136,525 | 19,649 | 1,913 | 242 | 135 | 616 | 195 | 11 | ... | 619 | 94 |
| 70 to 79 percent..... | 223,450 | 14,620 | 6,696 | 59,998 | 12,247 | 3,262 | ... | 112,169 | 14,462 | 1,189 | 73 | 51 | 326 | 107 | 17 | ... | 540 | 77 |
| 80 to 89 percent..... | 123,305 | 6,878 | 2,116 | 24,902 | 4,971 | 712 | ... | 75,468 | 8,260 | 734 | 47 | 15 | 151 | 51 | 5 | ... | 415 | 49 |
| 90 to 99 percent..... | 54,826 | 4,787 | 480 | 9,157 | 1,256 | 1,036 | ... | 32,351 | 5,756 | 297 | 31 | 3 | 53 | 8 | 8 | ... | 161 | 33 |
| 100 percent or more..... | 48,360 | 5,557 | 1,554 | 7,541 | 2,971 | 702 | ... | 26,855 | 3,182 | 261 | 27 | 8 | 47 | 22 | 7 | ... | 122 | 28 |
| Market value not reported..... | 21,175 | 2,497 | 2,916 | 6,084 | 1,217 | 493 | ... | 6,748 | 1,221 | 72 | 13 | 6 | 15 | 10 | 1 | ... | 25 | 1 |
| Median percent..... | 35 | 29 | 32 | 35 | 38 | 35 | ... | 40 | 34 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| VETERAN STATUS OF OWNER | | | | | | | | | | | | | | | | | | |
| Veteran of World War II..... | 1,038,991 | 176,826 | 41,667 | 305,528 | 66,692 | 7,102 | ... | 374,362 | 66,814 | 3,826 | 524 | 190 | 1,118 | 419 | 26 | ... | 1,264 | 285 |
| Veteran of World War I only..... | 454,237 | 87,656 | 37,547 | 149,179 | 37,740 | 3,297 | ... | 119,789 | 19,032 | 1,465 | 259 | 143 | 457 | 199 | 10 | ... | 346 | 52 |
| Other service or nonveteran..... | 3,346,469 | 593,037 | 240,867 | 1,116,207 | 232,032 | 20,712 | ... | 1,012,375 | 131,245 | 10,373 | 1,645 | 875 | 3,413 | 1,241 | 62 | ... | 2,802 | 334 |
| COLOR OF OWNER | | | | | | | | | | | | | | | | | | |
| White..... | 4,171,542 | 748,893 | 286,109 | 1,373,781 | 304,810 | 24,170 | ... | 1,247,663 | 186,119 | 13,513 | 2,123 | 1,072 | 4,349 | 1,649 | 79 | ... | 3,662 | 579 |
| Nonwhite..... | 222,436 | 27,334 | 4,140 | 75,299 | 3,839 | 4,589 | ... | 97,043 | 10,191 | 430 | 34 | 18 | 177 | 16 | 5 | ... | 166 | 15 |
| Not reported..... | 445,719 | 81,292 | 29,831 | 121,833 | 27,815 | 2,350 | ... | 161,820 | 20,780 | 1,721 | 271 | 119 | 462 | 194 | 15 | ... | 584 | 76 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 15a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

(Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100)

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|---------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|-------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | Other |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Nati- onal Mort- gage Associa- tion | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan associ- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Nati- onal Mort- gage Associa- tion | Indi- vidual | |
| Properties with owner who is head of household or related to head..... | 4,464,882 | 791,351 | 295,873 | 1,470,990 | 310,566 | 28,622 | ... | 1,368,742 | 198,750 | 14,211 | 2,214 | 1,114 | 4,606 | 1,679 | 84 | ... | 3,905 | 609 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 580,522 | 113,612 | 28,584 | 155,405 | 16,636 | 5,863 | ... | 237,325 | 23,096 | 1,186 | 211 | 78 | 360 | 75 | 8 | ... | 421 | 32 |
| \$2,000 to \$2,499..... | 348,877 | 59,763 | 16,722 | 107,045 | 12,050 | 2,207 | ... | 135,699 | 15,391 | 734 | 109 | 48 | 228 | 34 | 3 | ... | 289 | 23 |
| \$2,500 to \$2,999..... | 377,203 | 71,704 | 16,705 | 124,030 | 11,128 | 3,618 | ... | 135,027 | 15,996 | 879 | 139 | 48 | 299 | 35 | 5 | ... | 318 | 34 |
| \$3,000 to \$3,499..... | 534,643 | 96,052 | 29,021 | 188,842 | 22,401 | 2,053 | ... | 172,740 | 23,534 | 1,379 | 204 | 72 | 490 | 99 | 9 | ... | 444 | 61 |
| \$3,500 to \$3,999..... | 417,566 | 67,265 | 26,850 | 146,525 | 21,373 | 3,981 | ... | 130,902 | 20,670 | 1,219 | 166 | 96 | 425 | 87 | 11 | ... | 379 | 55 |
| \$4,000 to \$4,499..... | 369,828 | 66,083 | 20,836 | 131,694 | 23,678 | 3,475 | ... | 110,185 | 13,866 | 1,163 | 160 | 80 | 408 | 107 | 9 | ... | 348 | 51 |
| \$4,500 to \$4,999..... | 279,434 | 52,226 | 16,717 | 100,363 | 18,816 | 1,184 | ... | 78,727 | 11,383 | 913 | 144 | 56 | 307 | 82 | 7 | ... | 276 | 41 |
| \$5,000 to \$5,999..... | 450,870 | 75,651 | 30,143 | 155,398 | 38,655 | 1,242 | ... | 126,799 | 22,941 | 1,689 | 260 | 105 | 573 | 188 | 5 | ... | 469 | 88 |
| \$6,000 to \$6,999..... | 246,964 | 38,297 | 23,815 | 84,452 | 28,969 | 618 | ... | 59,369 | 11,424 | 950 | 130 | 94 | 310 | 157 | 3 | ... | 212 | 44 |
| \$7,000 to \$7,999..... | 155,423 | 21,441 | 13,457 | 63,250 | 19,406 | 718 | ... | 29,786 | 7,367 | 640 | 74 | 60 | 246 | 111 | 2 | ... | 116 | 31 |
| \$8,000 to \$8,999..... | 153,730 | 24,738 | 16,064 | 48,596 | 22,414 | 597 | ... | 33,515 | 7,807 | 681 | 88 | 71 | 210 | 143 | 1 | ... | 134 | 33 |
| \$9,000 to \$9,999..... | 208,204 | 36,479 | 23,501 | 57,345 | 47,583 | 1,792 | ... | 33,468 | 8,037 | 1,492 | 253 | 165 | 370 | 387 | 13 | ... | 211 | 54 |
| \$10,000 or more..... | 341,638 | 68,029 | 33,440 | 108,045 | 27,457 | 2,274 | ... | 85,200 | 17,198 | 1,328 | 276 | 141 | 380 | 175 | 8 | ... | 287 | 62 |
| Median income.....dollars.. | 3,700 | 3,600 | 4,300 | 3,800 | 5,400 | 3,500 | ... | 3,300 | 3,800 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ¹ | | | | | | | | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments.... | 4,038,181 | 715,852 | 256,312 | 1,465,819 | 310,123 | 27,140 | ... | 1,080,108 | 182,833 | 13,193 | 2,067 | 1,035 | 4,591 | 1,671 | 80 | ... | 3,176 | 572 |
| Less than 5 percent..... | 316,896 | 38,947 | 36,188 | 145,444 | 17,781 | 1,120 | ... | 53,435 | 23,983 | 397 | 46 | 54 | 168 | 35 | 1 | ... | 62 | 30 |
| 5 to 9 percent..... | 1,102,282 | 178,019 | 77,590 | 476,349 | 90,874 | 7,646 | ... | 217,790 | 54,012 | 2,599 | 362 | 250 | 1,054 | 341 | 14 | ... | 436 | 142 |
| 10 to 14 percent..... | 912,357 | 160,647 | 42,701 | 330,694 | 67,089 | 4,875 | ... | 265,797 | 40,556 | 2,979 | 403 | 204 | 1,131 | 363 | 11 | ... | 742 | 126 |
| 15 to 19 percent..... | 486,624 | 90,063 | 19,042 | 158,357 | 28,058 | 4,205 | ... | 171,389 | 15,517 | 1,931 | 283 | 97 | 688 | 177 | 16 | ... | 596 | 74 |
| 20 to 24 percent..... | 242,361 | 50,734 | 7,175 | 63,669 | 8,557 | 3,548 | ... | 100,674 | 8,004 | 940 | 160 | 42 | 296 | 60 | 12 | ... | 332 | 38 |
| 25 to 29 percent..... | 112,914 | 23,585 | 4,164 | 33,041 | 4,205 | 89 | ... | 44,082 | 3,749 | 478 | 81 | 27 | 151 | 32 | 1 | ... | 173 | 12 |
| 30 to 39 percent..... | 116,147 | 27,755 | 2,309 | 29,435 | 4,642 | 575 | ... | 47,860 | 3,573 | 434 | 75 | 12 | 116 | 29 | 2 | ... | 185 | 15 |
| 40 percent or more..... | 116,147 | 27,755 | 2,309 | 29,435 | 4,642 | 575 | ... | 47,860 | 3,573 | 434 | 75 | 12 | 116 | 29 | 2 | ... | 185 | 15 |
| Income \$10,000 or more..... | 210,059 | 36,788 | 23,501 | 57,878 | 47,841 | 1,792 | ... | 34,114 | 8,145 | 1,462 | 256 | 165 | 372 | 388 | 13 | ... | 214 | 54 |
| Income not reported..... | 301,595 | 58,769 | 29,815 | 108,248 | 28,399 | 2,043 | ... | 57,890 | 16,432 | 1,156 | 241 | 131 | 373 | 171 | 7 | ... | 175 | 59 |
| Median percent..... | 12 | 13 | 9 | 10 | 11 | 13 | ... | 14 | 10 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 4,211,940 | 747,061 | 265,170 | 1,394,395 | 298,524 | 28,384 | ... | 1,290,311 | 188,120 | 13,411 | 2,082 | 998 | 4,346 | 1,612 | 84 | ... | 3,708 | 581 |
| Professional, technical, and kindred workers: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 298,016 | 45,607 | 23,652 | 90,601 | 47,432 | 1,181 | ... | 75,056 | 14,487 | 1,426 | 194 | 136 | 406 | 270 | 4 | ... | 344 | 73 |
| Self-employed..... | 67,072 | 16,058 | 7,622 | 15,363 | 12,723 | 184 | ... | 13,022 | 2,100 | 403 | 78 | 41 | 90 | 98 | 1 | ... | 83 | 13 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 441,794 | 61,083 | 26,184 | 110,269 | 46,288 | 2,301 | ... | 78,729 | 16,944 | 1,690 | 298 | 128 | 520 | 302 | 7 | ... | 340 | 95 |
| Self-employed..... | 310,445 | 64,857 | 29,904 | 87,578 | 37,287 | 2,661 | ... | 72,776 | 15,382 | 1,375 | 269 | 153 | 367 | 238 | 14 | ... | 289 | 44 |
| Clerical and kindred workers.... | 275,238 | 44,263 | 15,384 | 104,434 | 22,978 | 1,136 | ... | 72,875 | 14,168 | 842 | 106 | 51 | 318 | 92 | 6 | ... | 232 | 37 |
| Sales workers..... | 304,125 | 56,840 | 22,731 | 97,025 | 32,952 | 1,964 | ... | 78,509 | 14,105 | 1,193 | 185 | 94 | 371 | 183 | 7 | ... | 299 | 54 |
| Craftsman, foreman, and kindred workers..... | 920,611 | 163,746 | 48,460 | 326,047 | 41,486 | 6,620 | ... | 295,522 | 38,763 | 2,513 | 365 | 154 | 899 | 181 | 19 | ... | 791 | 105 |
| Operative and kindred workers.. | 789,136 | 128,698 | 37,312 | 287,832 | 23,519 | 4,387 | ... | 272,295 | 35,093 | 1,880 | 270 | 106 | 713 | 85 | 10 | ... | 615 | 81 |
| Service workers, including private households..... | 232,134 | 31,495 | 11,475 | 90,166 | 11,584 | 1,726 | ... | 76,071 | 9,617 | 582 | 59 | 28 | 231 | 40 | 6 | ... | 193 | 24 |
| Laborers, except mine..... | 220,982 | 47,322 | 6,852 | 59,152 | 2,310 | 1,385 | ... | 93,028 | 10,934 | 415 | 64 | 16 | 126 | 6 | 2 | ... | 160 | 22 |
| Occupation not reported..... | 452,383 | 87,092 | 35,594 | 125,928 | 19,975 | 4,839 | ... | 162,428 | 16,527 | 1,091 | 193 | 91 | 307 | 117 | 9 | ... | 342 | 32 |

¹ Income of primary families and individuals.

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Table 15b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|--------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | Total |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 1,064,472 | 363,861 | 103,979 | 93,370 | 427,608 | 29,435 | 22,600 | ... | 23,626 | 6,002 | 1,798 | 637 | 514 | 2,612 | 170 | 153 | ... | 118 |
| Professional, technical, and kindred workers: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 136,057 | 44,529 | 13,337 | 12,353 | 57,963 | 3,703 | 1,623 | ... | 2,551 | 813 | 234 | 79 | 81 | 370 | 23 | 13 | ... | 14 |
| Self-employed..... | 18,798 | 7,600 | 1,823 | 748 | 7,816 | 475 | 145 | ... | 193 | 120 | 55 | 11 | 3 | 47 | 1 | 1 | ... | 1 |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 133,001 | 42,238 | 12,294 | 11,390 | 58,415 | 4,491 | 963 | ... | 3,211 | 775 | 215 | 75 | 62 | 373 | 30 | 8 | ... | 11 |
| Self-employed..... | 60,599 | 22,371 | 5,167 | 6,691 | 22,385 | 2,296 | 828 | ... | 859 | 358 | 122 | 32 | 31 | 149 | 14 | 4 | ... | 6 |
| Clerical and kindred workers.... | 90,630 | 32,758 | 7,763 | 9,358 | 34,562 | 2,251 | 2,127 | ... | 1,814 | 460 | 148 | 46 | 43 | 193 | 11 | 11 | ... | 7 |
| Sales workers: | | | | | | | | | | | | | | | | | | |
| Craftsmen, foremen, and kindred workers..... | 117,286 | 35,596 | 11,184 | 8,451 | 52,689 | 3,854 | 2,252 | ... | 3,250 | 751 | 189 | 76 | 56 | 368 | 25 | 17 | ... | 19 |
| Operatives and kindred workers.. | 250,637 | 89,601 | 24,192 | 23,222 | 94,988 | 6,538 | 5,810 | ... | 6,285 | 1,368 | 410 | 149 | 130 | 571 | 37 | 41 | ... | 31 |
| Service workers, including private household..... | 149,605 | 53,098 | 16,947 | 10,854 | 57,084 | 4,061 | 4,767 | ... | 2,794 | 828 | 259 | 102 | 59 | 336 | 20 | 33 | ... | 19 |
| Laborers, except mine..... | 38,155 | 11,040 | 4,444 | 4,472 | 15,863 | 667 | 338 | ... | 1,331 | 188 | 52 | 23 | 22 | 89 | 2 | 3 | ... | 4 |
| Occupation not reported..... | 20,675 | 7,948 | 1,214 | 1,372 | 8,925 | 259 | 690 | ... | 268 | 111 | 45 | 8 | 7 | 43 | 1 | 5 | ... | 2 |
| | 49,029 | 17,082 | 5,614 | 4,449 | 16,918 | 840 | 3,057 | ... | 1,070 | 231 | 69 | 36 | 19 | 80 | 5 | 17 | ... | 5 |

Table 15c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|----------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | Total |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | |
| Total..... | 1,033,443 | 331,294 | 101,504 | 302,605 | 155,179 | 15,918 | 110,366 | 936 | 15,643 | 6,154 | 1,803 | 658 | 1,649 | 1,057 | 108 | 791 | 4 | 84 |
| BUSINESS FLOOR SPACE ON PROPERTY | | | | | | | | | | | | | | | | | | |
| None..... | 1,023,701 | 325,600 | 100,780 | 300,518 | 154,461 | 15,773 | 109,990 | 936 | 15,643 | 6,088 | 1,769 | 648 | 1,638 | 1,051 | 107 | 788 | 4 | 84 |
| Less than half..... | 9,742 | 5,694 | 784 | 2,087 | 718 | 145 | 376 | ... | ... | 66 | 34 | 10 | 11 | 6 | 1 | 3 | ... | ... |
| STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED | | | | | | | | | | | | | | | | | | |
| Now..... | 401,788 | 103,501 | 39,337 | 100,376 | 77,397 | 7,089 | 66,608 | 215 | 7,268 | 2,818 | 678 | 305 | 677 | 568 | 54 | 492 | 1 | 43 |
| Previously occupied..... | 631,655 | 227,794 | 62,167 | 202,228 | 77,782 | 8,829 | 43,759 | 721 | 8,375 | 3,336 | 1,125 | 353 | 972 | 489 | 54 | 299 | 3 | 41 |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | | | | | | | | |
| Less than 20 percent..... | 10,444 | 5,036 | 1,639 | 2,928 | 760 | ... | 84 | ... | ... | 12 | 5 | 2 | 4 | 1 | ... | 1 | ... | ... |
| 20 to 39 percent..... | 63,383 | 33,327 | 5,031 | 20,936 | 3,242 | ... | ... | ... | 847 | 191 | 94 | 71 | 61 | 14 | ... | ... | ... | 1 |
| 40 to 59 percent..... | 234,350 | 89,742 | 24,696 | 90,190 | 21,922 | 1,605 | 2,414 | 524 | 3,258 | 1,150 | 428 | 136 | 412 | 222 | 5 | 15 | ... | 13 |
| 60 to 69 percent..... | 208,443 | 70,909 | 19,392 | 72,505 | 35,404 | 2,805 | 5,826 | ... | 1,603 | 1,229 | 402 | 123 | 417 | 222 | 20 | 35 | ... | 10 |
| 70 to 79 percent..... | 202,467 | 65,499 | 24,012 | 55,157 | 41,397 | 2,135 | 10,955 | 197 | 3,116 | 1,340 | 412 | 182 | 347 | 290 | 14 | 74 | ... | 20 |
| 80 to 89 percent..... | 164,315 | 44,304 | 19,511 | 39,997 | 29,204 | 2,198 | 25,086 | ... | 4,015 | 1,140 | 299 | 139 | 263 | 209 | 17 | 190 | ... | 22 |
| 90 to 99 percent..... | 110,705 | 15,462 | 5,854 | 16,836 | 17,588 | 5,102 | 54,151 | 215 | 1,498 | 858 | 118 | 44 | 120 | 135 | 38 | 390 | 1 | 11 |
| 100 percent or more..... | 32,058 | 6,697 | 1,370 | 3,202 | 5,560 | 2,072 | 11,851 | ... | 1,306 | 227 | 43 | 11 | 20 | 45 | 14 | 86 | ... | 8 |
| Market value not reported..... | 1,278 | 321 | ... | 854 | 103 | ... | ... | ... | ... | 6 | 1 | ... | 4 | 1 | ... | ... | ... | ... |
| Median percent..... | 70 | 65 | 70 | 65 | 74 | 87 | 92 | ... | 77 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| VETERAN STATUS OF OWNER | | | | | | | | | | | | | | | | | | |
| Veteran of World War II..... | 928,822 | 294,196 | 93,717 | 272,222 | 135,526 | 14,681 | 104,846 | 936 | 12,698 | 5,569 | 1,590 | 609 | 1,504 | 938 | 100 | 753 | 4 | 71 |
| Veteran of World War I only..... | 10,832 | 4,661 | 711 | 2,337 | 2,250 | ... | 726 | ... | 146 | 64 | 30 | 5 | 12 | 13 | ... | 4 | ... | 1 |
| Other service or nonveteran.... | 93,791 | 32,438 | 7,077 | 28,045 | 17,403 | 1,237 | 4,794 | ... | 2,799 | 521 | 183 | 44 | 133 | 106 | 7 | 34 | ... | 12 |
| COLOR OF OWNER | | | | | | | | | | | | | | | | | | |
| White..... | 901,775 | 297,993 | 88,463 | 263,299 | 138,218 | 11,053 | 88,001 | 721 | 14,028 | 5,342 | 1,609 | 569 | 1,448 | 930 | 76 | 634 | 3 | 72 |
| Nonwhite..... | 22,319 | 4,671 | 414 | 12,608 | 645 | 834 | 2,936 | ... | 211 | 90 | 25 | 1 | 39 | 3 | 2 | 19 | ... | 1 |
| Not reported..... | 109,349 | 28,631 | 12,626 | 26,697 | 16,316 | 4,031 | 19,429 | 215 | 1,404 | 722 | 169 | 87 | 162 | 124 | 30 | 139 | 1 | 11 |

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Table 15c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

(Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100)

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|------------------------------------------------------------------------------------------------|---------------------------|------------------------------------------------|-------------------------------------|-------------------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|--------|-----------------------------------------------------------|------------------------------------------------|-------------------------------------|-------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | |
| | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan associ- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other |
| Properties with owner who is head of household or related to head..... | 939,114 | 307,571 | 91,253 | 279,390 | 139,625 | 12,497 | 93,443 | 721 | 14,617 | 5,526 | 1,655 | 588 | 1,509 | 942 | 82 | 672 | 3 | 76 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 49,618 | 17,276 | 3,126 | 18,562 | 5,444 | 465 | 4,489 | ... | 257 | 230 | 79 | 17 | 66 | 36 | 2 | 30 | ... | 2 |
| \$2,000 to \$2,499..... | 66,237 | 24,961 | 6,325 | 18,648 | 4,049 | 845 | 9,145 | ... | 2,263 | 308 | 104 | 37 | 77 | 23 | 4 | 58 | ... | 7 |
| \$2,500 to \$2,999..... | 93,463 | 27,900 | 8,175 | 31,237 | 11,585 | 994 | 11,164 | 182 | 2,227 | 455 | 121 | 44 | 129 | 66 | 7 | 79 | ... | 9 |
| \$3,000 to \$3,499..... | 155,644 | 48,841 | 13,366 | 49,219 | 19,588 | 1,211 | 21,343 | ... | 2,076 | 847 | 238 | 83 | 246 | 115 | 8 | 144 | ... | 13 |
| \$3,500 to \$3,999..... | 123,676 | 42,739 | 13,462 | 33,733 | 18,509 | 1,537 | 11,427 | 197 | 2,072 | 709 | 226 | 80 | 179 | 119 | 9 | 83 | 1 | 12 |
| \$4,000 to \$4,499..... | 109,083 | 34,998 | 11,015 | 32,321 | 19,441 | 160 | 9,524 | 197 | 1,429 | 647 | 196 | 69 | 181 | 123 | 1 | 69 | ... | 9 |
| \$4,500 to \$4,999..... | 76,097 | 23,633 | 6,785 | 23,635 | 13,682 | 2,079 | 5,969 | ... | 314 | 477 | 133 | 52 | 138 | 93 | 12 | 46 | ... | 2 |
| \$5,000 to \$5,999..... | 100,356 | 32,381 | 11,540 | 27,689 | 16,777 | 2,110 | 9,177 | ... | 682 | 659 | 199 | 77 | 172 | 119 | 15 | 73 | ... | 4 |
| \$6,000 to \$6,999..... | 48,246 | 16,458 | 3,643 | 13,542 | 9,726 | 393 | 2,798 | 145 | 1,542 | 323 | 108 | 22 | 88 | 71 | 2 | 23 | ... | 8 |
| \$7,000 to \$7,999..... | 26,939 | 9,424 | 2,135 | 8,367 | 4,917 | 209 | 1,686 | ... | 200 | 199 | 61 | 16 | 64 | 41 | 2 | 14 | ... | 1 |
| \$8,000 to \$8,999..... | 17,736 | 5,061 | 2,986 | 4,456 | 2,934 | 490 | 1,808 | ... | ... | 134 | 35 | 22 | 31 | 26 | 4 | 15 | ... | ... |
| \$10,000 or more..... | 18,463 | 8,609 | 1,530 | 4,033 | 3,457 | 46 | 789 | ... | ... | 154 | 68 | 15 | 35 | 31 | ... | 5 | ... | ... |
| Not reported..... | 53,556 | 15,290 | 7,165 | 13,948 | 9,516 | 1,958 | 4,124 | ... | 1,555 | 382 | 88 | 55 | 102 | 79 | 16 | 32 | ... | 9 |
| Median income.....dollars.. | 3,800 | 3,800 | 3,900 | 3,700 | 4,100 | ... | 3,400 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ¹ | | | | | | | | | | | | | | | | | | |
| Less than 5 percent..... | 10,138 | 3,045 | 1,684 | 4,074 | 312 | ... | 38 | ... | 986 | 30 | 8 | 5 | 12 | 3 | ... | ... | ... | 3 |
| 5 to 9 percent..... | 205,448 | 67,158 | 21,034 | 67,578 | 31,091 | 3,179 | 13,063 | 524 | 1,822 | 922 | 277 | 96 | 266 | 172 | 18 | 85 | 1 | 6 |
| 10 to 14 percent..... | 334,525 | 104,036 | 32,119 | 95,731 | 54,649 | 4,013 | 36,970 | 197 | 6,811 | 1,932 | 535 | 199 | 513 | 362 | 25 | 262 | 1 | 34 |
| 15 to 19 percent..... | 206,589 | 67,548 | 16,838 | 63,644 | 27,044 | 2,377 | 21,220 | ... | 1,919 | 1,372 | 426 | 129 | 392 | 193 | 17 | 201 | ... | 14 |
| 20 to 24 percent..... | 60,426 | 21,798 | 5,596 | 18,233 | 6,745 | 241 | 6,542 | ... | 1,270 | 415 | 133 | 46 | 122 | 53 | 2 | 52 | ... | 7 |
| 25 to 29 percent..... | 18,144 | 6,373 | 2,378 | 4,382 | 1,680 | 414 | 3,116 | ... | ... | 125 | 38 | 20 | 28 | 13 | 3 | 23 | ... | ... |
| 30 to 39 percent..... | 13,326 | 4,259 | 957 | 2,935 | 1,983 | 253 | 785 | ... | 155 | 81 | 35 | 10 | 16 | 14 | 1 | 5 | ... | 1 |
| 40 percent or more..... | 19,476 | 8,216 | 2,266 | 4,831 | 3,150 | 16 | 795 | ... | 102 | 117 | 49 | 17 | 23 | 23 | ... | 6 | ... | 1 |
| Income \$10,000 or more..... | 17,483 | 7,945 | 1,214 | 4,033 | 3,457 | 46 | 789 | ... | ... | 150 | 66 | 12 | 35 | 31 | ... | 5 | ... | ... |
| Income not reported..... | 53,557 | 14,576 | 7,338 | 13,839 | 9,912 | 2,061 | 4,283 | ... | 1,549 | 373 | 82 | 54 | 101 | 79 | 16 | 32 | ... | 9 |
| Median percent..... | 13 | 13 | 13 | 13 | 13 | ... | 14 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 918,591 | 298,217 | 88,232 | 274,147 | 137,441 | 12,591 | 92,980 | 576 | 14,414 | 5,414 | 1,609 | 571 | 1,478 | 930 | 81 | 669 | 2 | 74 |
| Professional, technical, and kindred workers: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 88,240 | 27,272 | 10,020 | 23,474 | 17,267 | 1,047 | 7,128 | 197 | 1,836 | 620 | 176 | 77 | 164 | 130 | 6 | 56 | ... | 10 |
| Self-employed..... | 17,027 | 10,212 | 2,191 | 1,415 | 2,596 | ... | 332 | ... | 281 | 148 | 87 | 24 | 10 | 22 | ... | 2 | ... | 3 |
| Messengers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 85,483 | 27,371 | 7,281 | 25,488 | 16,654 | 815 | 7,253 | ... | 621 | 587 | 160 | 51 | 183 | 127 | 7 | 56 | ... | 3 |
| Self-employed..... | 39,274 | 14,622 | 5,488 | 8,816 | 6,064 | 350 | 2,869 | ... | 1,065 | 263 | 88 | 42 | 60 | 44 | 2 | 22 | ... | 4 |
| Clerical and kindred workers.... | 80,652 | 24,256 | 7,396 | 23,287 | 14,149 | 1,705 | 8,858 | ... | 1,001 | 482 | 144 | 48 | 122 | 85 | 11 | 66 | ... | 6 |
| Sales workers..... | 83,803 | 24,029 | 7,905 | 25,435 | 15,126 | 1,739 | 7,314 | ... | 2,255 | 536 | 143 | 56 | 151 | 107 | 13 | 55 | ... | 11 |
| Craftsmen, foremen, and kindred workers..... | 237,592 | 76,193 | 23,023 | 73,718 | 32,365 | 2,210 | 27,333 | 197 | 2,554 | 1,303 | 373 | 128 | 376 | 201 | 14 | 197 | 1 | 12 |
| Operatives and kindred workers.. | 181,444 | 58,557 | 16,786 | 57,965 | 19,922 | 1,633 | 23,354 | 182 | 3,047 | 920 | 264 | 97 | 254 | 122 | 9 | 158 | ... | 16 |
| Service workers, including private household..... | 43,953 | 15,455 | 3,830 | 12,106 | 5,694 | 2,237 | 3,220 | ... | 1,412 | 230 | 72 | 23 | 54 | 36 | 16 | 22 | ... | 7 |
| Laborers, except mine..... | 27,401 | 9,135 | 1,477 | 11,354 | 1,791 | 198 | 3,250 | ... | 197 | 115 | 38 | 7 | 38 | 10 | ... | 20 | ... | 1 |
| Occupation not reported..... | 33,722 | 11,115 | 2,835 | 11,089 | 5,813 | 657 | 2,069 | ... | 145 | 211 | 63 | 17 | 66 | 47 | 3 | 14 | ... | ... |

¹ Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 15d.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | | |
|-------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|---------|-----------------------------------------------------------|---------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|-------|--|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | | |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 4,291,547 | 879,134 | 379,551 | 1,223,526 | 706,284 | 55,131 | 91,869 | 806,247 | 149,847 | 19,238 | 3,958 | 1,940 | 4,871 | 4,289 | 277 | 680 | 2,638 | 586 | |
| Professional, technical, and kindred workers | | | | | | | | | | | | | | | | | | | |
| Salaried..... | 414,970 | 86,471 | 43,431 | 102,029 | 103,598 | 4,706 | 7,643 | 51,570 | 15,523 | 2,384 | 481 | 272 | 551 | 656 | 28 | 61 | 252 | 84 | |
| Self-employed..... | 78,797 | 24,938 | 9,420 | 13,777 | 18,525 | 330 | 332 | 9,691 | 1,785 | 533 | 158 | 65 | 86 | 136 | 1 | 2 | 67 | 17 | |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | | |
| Salaried..... | 403,960 | 85,241 | 39,074 | 104,949 | 96,535 | 5,793 | 6,359 | 50,237 | 15,772 | 2,334 | 492 | 229 | 574 | 641 | 35 | 51 | 225 | 87 | |
| Self-employed..... | 292,434 | 62,521 | 32,810 | 79,981 | 51,774 | 4,322 | 2,961 | 48,288 | 9,776 | 1,551 | 334 | 193 | 375 | 349 | 28 | 22 | 215 | 36 | |
| Clerical and kindred workers.... | 330,403 | 66,560 | 28,676 | 98,567 | 61,369 | 4,205 | 8,822 | 30,578 | 11,627 | 1,423 | 288 | 139 | 378 | 317 | 23 | 68 | 172 | 37 | |
| Sales workers..... | 364,903 | 78,136 | 35,336 | 91,437 | 80,301 | 5,619 | 7,923 | 51,263 | 14,869 | 1,964 | 387 | 203 | 450 | 536 | 35 | 61 | 226 | 66 | |
| Craftsmen, foremen, and kindred workers..... | 963,561 | 209,447 | 74,648 | 285,818 | 137,819 | 10,828 | 28,369 | 186,046 | 30,620 | 3,986 | 827 | 370 | 1,056 | 800 | 54 | 209 | 561 | 109 | |
| Operatives and kindred workers.. | 731,912 | 139,693 | 56,252 | 232,564 | 82,630 | 8,977 | 21,502 | 167,132 | 23,163 | 2,674 | 532 | 255 | 744 | 448 | 33 | 153 | 429 | 78 | |
| Service workers, including private household..... | 217,054 | 35,894 | 17,611 | 73,972 | 25,433 | 4,630 | 2,900 | 47,662 | 8,952 | 779 | 138 | 68 | 235 | 130 | 25 | 20 | 137 | 26 | |
| Laborers, except mine..... | 144,572 | 25,159 | 6,523 | 42,449 | 9,671 | 1,365 | 2,835 | 49,839 | 6,734 | 412 | 87 | 25 | 109 | 44 | 4 | 19 | 107 | 18 | |
| Occupation not reported..... | 348,981 | 65,074 | 35,770 | 97,963 | 38,629 | 4,356 | 2,223 | 93,941 | 11,026 | 1,200 | 234 | 121 | 313 | 231 | 12 | 15 | 246 | 28 | |

Table 15e.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | | |
|----------------------------------------------------------------------|---------------------------|------------------------------------------------|--------------------------------|-----------------------------------------|-----------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|---------------|-----------------------------------------------------------|---------------------------------------------------|-------------------------------------|------------------------------------------------------|----------------------------------------|-------------------------------|---------------------------------------------------------------|-----------------|------------|--|
| | Total | Holder of first mortgage | | | | | | | | Total | Holder of first mortgage | | | | | | | | |
| | | Commer- cial bank or trust company | Mutual sav- ings bank | Savings and loan associ- ation | Life insur- ance company | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | | Commer- cial bank or trust company | Mutu- al sav- ings bank | Sav- ings and loan as- soci- ation | Life insur- ance com- pany | Mort- gage com- pany | Federal Na- tional Mort- gage Associ- ation | Indi- vidual | Other | |
| Total..... | 2,180,401 | 612,844 | 95,652 | 598,884 | 172,113 | 17,555 | 27,476 | 567,996 | 87,887 | 6,493 | 1,831 | 320 | 1,642 | 951 | 73 | 165 | 1,287 | 223 | |
| BUSINESS FLOOR SPACE ON PROPERTY | | | | | | | | | | | | | | | | | | | |
| None..... | 2,129,622 | 597,300 | 94,192 | 581,583 | 171,539 | 17,358 | 27,476 | 552,607 | 87,571 | 6,327 | 1,779 | 311 | 1,596 | 948 | 73 | 165 | 1,235 | 221 | |
| Less than half..... | 50,779 | 15,544 | 1,460 | 17,301 | 574 | 197 | ... | 15,389 | 316 | 166 | 53 | 9 | 47 | 3 | 1 | ... | 52 | 2 | |
| STRUCTURE NEW OR PREVIOUSLY OCCUPIED WHEN ACQUIRED | | | | | | | | | | | | | | | | | | | |
| New..... | 693,966 | 217,951 | 23,744 | 173,304 | 89,349 | 7,976 | 15,339 | 136,487 | 29,820 | 2,539 | 756 | 91 | 600 | 545 | 45 | 93 | 303 | 107 | |
| Previously occupied..... | 1,486,435 | 394,893 | 71,908 | 425,579 | 82,764 | 9,579 | 12,138 | 431,509 | 58,067 | 3,954 | 1,075 | 228 | 1,043 | 406 | 29 | 72 | 984 | 117 | |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | | | | | | | | | |
| Less than 20 percent..... | 435,690 | 138,353 | 21,265 | 118,708 | 12,156 | 2,317 | 861 | 116,908 | 25,123 | 344 | 107 | 16 | 107 | 17 | 1 | ... | 74 | 22 | |
| 20 to 39 percent..... | 647,633 | 201,796 | 30,799 | 192,916 | 24,162 | 2,315 | ... | 173,610 | 22,035 | 1,398 | 473 | 92 | 382 | 96 | 3 | ... | 307 | 45 | |
| 40 to 59 percent..... | 506,480 | 132,209 | 20,280 | 158,648 | 41,813 | 3,778 | 921 | 134,299 | 14,579 | 1,751 | 499 | 88 | 543 | 211 | 14 | 4 | 347 | 43 | |
| 60 to 69 percent..... | 209,228 | 53,995 | 9,296 | 58,923 | 25,803 | 1,314 | 710 | 48,956 | 10,233 | 944 | 234 | 49 | 272 | 165 | 7 | 3 | 173 | 41 | |
| 70 to 79 percent..... | 165,880 | 43,397 | 4,770 | 38,323 | 28,541 | 1,347 | 3,617 | 39,182 | 6,706 | 863 | 258 | 26 | 173 | 190 | 7 | 22 | 156 | 32 | |
| 80 to 84 percent..... | 60,632 | 11,531 | 2,068 | 12,466 | 11,520 | 1,078 | 3,985 | 15,628 | 2,356 | 332 | 63 | 15 | 64 | 75 | 7 | 25 | 74 | 10 | |
| 85 to 89 percent..... | 50,857 | 11,288 | 1,882 | 6,041 | 14,673 | 283 | 3,066 | 11,280 | 2,642 | 292 | 71 | 6 | 35 | 93 | 2 | 19 | 53 | 13 | |
| 90 to 99 percent..... | 58,168 | 11,964 | 2,805 | 8,005 | 9,528 | 2,209 | 10,388 | 11,125 | 2,146 | 349 | 79 | 16 | 43 | 12 | 15 | 67 | 46 | 10 | |
| 100 percent or more..... | 39,114 | 7,784 | 1,440 | 3,543 | 3,920 | 2,419 | 3,930 | 14,825 | 1,255 | 208 | 46 | 8 | 19 | 33 | 16 | 25 | 54 | 7 | |
| Market value not reported..... | 6,722 | 534 | 1,348 | 1,313 | ... | 493 | ... | 2,223 | 812 | 13 | 1 | 3 | 3 | ... | 1 | ... | 4 | ... | |
| Median percent..... | 40 | 37 | 37 | 39 | 63 | ... | ... | 39 | 37 | ... | ... | ... | ... | ... | ... | ... | ... | ... | |
| VETERAN STATUS OF OWNER | | | | | | | | | | | | | | | | | | | |
| Veteran of World War II..... | 767,940 | 243,566 | 28,635 | 199,733 | 79,228 | 7,866 | 22,989 | 153,481 | 32,442 | 2,936 | 891 | 125 | 735 | 475 | 46 | 144 | 406 | 113 | |
| Veteran of World War I only..... | 143,162 | 39,926 | 7,557 | 48,033 | 8,467 | 736 | 953 | 32,665 | 4,826 | 382 | 105 | 27 | 118 | 33 | 2 | 2 | 85 | 8 | |
| Other service or nonveteran..... | 1,269,300 | 329,353 | 59,459 | 351,118 | 84,417 | 8,954 | 3,534 | 381,850 | 50,620 | 3,175 | 835 | 167 | 789 | 443 | 26 | 19 | 796 | 100 | |
| COLOR OF OWNER | | | | | | | | | | | | | | | | | | | |
| White..... | 1,877,138 | 531,123 | 81,254 | 526,430 | 158,619 | 14,030 | 23,373 | 467,017 | 75,292 | 5,624 | 1,557 | 276 | 1,467 | 872 | 57 | 139 | 1,065 | 191 | |
| Nonwhite..... | 73,161 | 15,709 | 316 | 21,611 | 15 | 920 | ... | 29,890 | 4,570 | 73 | 18 | ... | 25 | ... | 1 | ... | 25 | 3 | |
| Not reported..... | 230,102 | 66,013 | 14,079 | 50,842 | 13,349 | 2,604 | 4,103 | 71,089 | 8,025 | 796 | 257 | 43 | 151 | 79 | 15 | 26 | 196 | 29 | |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 15c.—PROPERTY AND OWNER CHARACTERISTICS, BY TYPE OF HOLDER OF FIRST MORTGAGE, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

(Outstanding debt not shown where amount is less than \$500,000. Median not shown where number of sample cases reported is less than 100)

| Subject | Number of first mortgages | | | | | | | | | Outstanding debt on first mortgages (millions of dollars) | | | | | | | | |
|------------------------------------------------------------------------------------------------|---------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|--------|-----------------------------------------------------------|----------------------------------|---------------------|------------------------------|------------------------|------------------|---------------------------------------|------------|-------|
| | Total | Holder of first mortgage | | | | | | | Total | Holder of first mortgage | | | | | | | | |
| | | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | | Other | Commercial bank or trust company | Mutual savings bank | Savings and loan association | Life insurance company | Mortgage company | Federal National Mortgage Association | Individual | Other |
| Properties with owner who is head of household or related to head..... | 2,000,957 | 562,828 | 83,768 | 559,794 | 161,467 | 15,249 | 23,683 | 512,892 | 81,282 | 5,856 | 1,624 | 283 | 1,528 | 889 | 58 | 141 | 1,133 | 199 |
| INCOME OF PRIMARY FAMILIES AND INDIVIDUALS | | | | | | | | | | | | | | | | | | |
| Less than \$2,000..... | 318,612 | 87,984 | 9,787 | 74,050 | 11,048 | 2,410 | 4,152 | 116,665 | 12,516 | 567 | 156 | 29 | 135 | 56 | 6 | 25 | 146 | 13 |
| \$2,000 to \$2,499..... | 212,852 | 34,916 | 7,430 | 59,970 | 8,774 | 591 | 2,576 | 68,693 | 9,901 | 439 | 117 | 17 | 118 | 32 | 3 | 14 | 126 | 13 |
| \$2,500 to \$2,999..... | 218,779 | 58,283 | 9,379 | 70,622 | 9,736 | 1,735 | 3,100 | 58,462 | 7,463 | 565 | 137 | 24 | 190 | 46 | 9 | 20 | 121 | 17 |
| \$3,000 to \$3,499..... | 261,489 | 73,729 | 13,795 | 85,223 | 17,493 | 1,274 | 4,068 | 57,418 | 8,489 | 745 | 199 | 47 | 218 | 90 | 7 | 23 | 137 | 24 |
| \$3,500 to \$3,999..... | 190,553 | 49,808 | 7,784 | 59,108 | 14,777 | 2,010 | 2,514 | 44,629 | 9,925 | 578 | 155 | 30 | 172 | 84 | 6 | 15 | 91 | 25 |
| \$4,000 to \$4,499..... | 166,853 | 45,772 | 7,754 | 47,989 | 18,953 | 1,314 | 3,363 | 38,064 | 3,647 | 552 | 148 | 31 | 146 | 92 | 3 | 17 | 104 | 12 |
| \$4,500 to \$4,999..... | 124,594 | 41,100 | 4,923 | 32,240 | 15,281 | 1,419 | 197 | 24,897 | 4,538 | 433 | 132 | 8 | 94 | 94 | 6 | 1 | 82 | 17 |
| \$5,000 to \$5,999..... | 170,972 | 50,972 | 6,149 | 41,114 | 25,534 | 2,516 | 1,340 | 34,153 | 9,193 | 635 | 194 | 19 | 131 | 135 | 13 | 10 | 108 | 26 |
| \$6,000 to \$6,999..... | 75,357 | 23,568 | 3,159 | 20,817 | 10,243 | 867 | 394 | 14,811 | 1,498 | 293 | 98 | 15 | 67 | 62 | 3 | 3 | 39 | 7 |
| \$7,000 to \$7,999..... | 44,983 | 11,187 | 1,829 | 14,347 | 7,775 | 155 | 683 | 6,539 | 2,467 | 183 | 40 | 7 | 56 | 50 | 1 | 4 | 21 | 3 |
| \$8,000 to \$8,999..... | 32,229 | 8,720 | 1,782 | 10,770 | 4,206 | ... | ... | 5,512 | 1,240 | 138 | 41 | 11 | 36 | 26 | ... | ... | 18 | 7 |
| \$10,000 or more..... | 43,068 | 15,593 | 2,344 | 8,520 | 9,162 | ... | 394 | 6,210 | 846 | 262 | 97 | 17 | 43 | 71 | ... | ... | 29 | 3 |
| Not reported..... | 140,616 | 41,196 | 7,653 | 35,024 | 8,485 | 958 | 902 | 36,839 | 9,559 | 465 | 113 | 27 | 123 | 52 | 1 | 6 | 111 | 32 |
| Median income.....dollars.. | 3,300 | 3,400 | 3,400 | 3,300 | 4,300 | ... | ... | 2,900 | 3,300 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY AS PERCENT OF INCOME ¹ | | | | | | | | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments.... | 1,777,584 | 503,474 | 68,845 | 554,445 | 161,300 | 14,725 | 23,706 | 377,810 | 73,281 | 5,440 | 1,521 | 257 | 1,517 | 888 | 56 | 141 | 878 | 182 |
| Less than 5 percent..... | 131,609 | 20,097 | 10,954 | 62,772 | 7,811 | 1,157 | 197 | 18,285 | 10,426 | 153 | 31 | 14 | 64 | 15 | 2 | ... | 16 | 10 |
| 5 to 9 percent..... | 469,466 | 121,411 | 20,703 | 184,768 | 49,325 | 4,577 | 4,778 | 62,427 | 21,478 | 1,135 | 301 | 61 | 364 | 223 | 17 | 23 | 102 | 43 |
| 10 to 14 percent..... | 439,731 | 126,369 | 12,860 | 129,257 | 50,118 | 3,874 | 6,616 | 94,080 | 16,559 | 1,506 | 399 | 60 | 431 | 302 | 19 | 42 | 210 | 43 |
| 15 to 19 percent..... | 291,605 | 78,431 | 7,810 | 69,194 | 22,294 | 2,752 | 5,431 | 61,202 | 4,490 | 944 | 281 | 45 | 259 | 138 | 11 | 35 | 153 | 21 |
| 20 to 24 percent..... | 120,125 | 36,799 | 2,700 | 24,347 | 3,698 | 197 | 3,918 | 45,288 | 3,177 | 420 | 115 | 16 | 98 | 21 | 1 | 23 | 131 | 14 |
| 25 to 29 percent..... | 46,153 | 16,513 | 513 | 12,014 | 1,332 | 197 | 854 | 13,810 | 920 | 163 | 58 | 2 | 51 | 5 | 1 | 6 | 38 | 1 |
| 30 to 39 percent..... | 56,169 | 23,511 | ... | 9,206 | 2,949 | 394 | 394 | 17,536 | 2,178 | 179 | 65 | ... | 33 | 18 | 2 | 2 | 51 | 7 |
| 40 percent or more..... | 105,729 | 32,940 | 4,824 | 21,462 | 5,962 | 591 | 197 | 35,711 | 4,043 | 301 | 88 | 21 | 57 | 42 | 2 | 2 | 82 | 7 |
| Income \$10,000 or more..... | 42,377 | 14,929 | 2,028 | 8,520 | 9,162 | ... | 394 | 6,499 | 846 | 258 | 95 | 15 | 43 | 71 | ... | 1 | 29 | 3 |
| Income not reported..... | 114,560 | 32,514 | 6,453 | 32,905 | 8,649 | 986 | 927 | 22,972 | 9,154 | 382 | 86 | 24 | 117 | 52 | 1 | 6 | 65 | 30 |
| Median percent..... | 12 | 13 | 10 | 10 | 11 | ... | ... | 15 | 10 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| OCCUPATION OF OWNER | | | | | | | | | | | | | | | | | | |
| Properties with owner who is head of household..... | 1,903,456 | 530,005 | 77,830 | 538,386 | 157,299 | 15,279 | 23,711 | 484,670 | 76,283 | 5,589 | 1,531 | 266 | 1,468 | 864 | 58 | 141 | 1,073 | 187 |
| Professional, technical, and kindred workers: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 107,343 | 30,937 | 3,578 | 24,399 | 19,064 | 1,225 | 1,108 | 23,683 | 3,351 | 475 | 122 | 20 | 100 | 113 | 6 | 8 | 93 | 13 |
| Self-employed..... | 24,100 | 8,932 | 2,216 | 3,749 | 4,610 | 329 | 145 | 3,331 | 789 | 139 | 63 | 11 | 17 | 30 | ... | 1 | 16 | ... |
| Managers, officials, and proprietors, including farm: | | | | | | | | | | | | | | | | | | |
| Salaried..... | 159,322 | 45,451 | 6,685 | 42,198 | 24,822 | 1,814 | 1,857 | 28,492 | 5,004 | 718 | 181 | 25 | 191 | 161 | 9 | 13 | 115 | 23 |
| Self-employed..... | 117,884 | 39,329 | 7,749 | 23,104 | 13,962 | 985 | 736 | 24,488 | 7,530 | 445 | 145 | 34 | 83 | 82 | 2 | 5 | 75 | 18 |
| Clerical and kindred workers..... | 116,117 | 34,717 | 1,867 | 38,512 | 10,320 | 887 | 2,163 | 22,297 | 5,356 | 360 | 110 | 6 | 105 | 52 | 5 | 9 | 59 | 14 |
| Sales workers..... | 140,311 | 38,329 | 6,484 | 39,464 | 20,466 | 1,938 | 1,643 | 27,246 | 4,741 | 516 | 130 | 23 | 129 | 122 | 9 | 11 | 73 | 19 |
| Craftsmen, foremen, and kindred workers..... | 445,279 | 120,093 | 21,027 | 137,169 | 31,020 | 4,540 | 4,774 | 109,673 | 16,982 | 1,199 | 321 | 60 | 349 | 153 | 16 | 30 | 231 | 39 |
| Operatives and kindred workers.. | 388,273 | 100,660 | 14,793 | 124,087 | 17,895 | 1,104 | 6,619 | 105,345 | 17,771 | 954 | 261 | 50 | 281 | 94 | 6 | 38 | 187 | 37 |
| Service workers, including private household..... | 97,188 | 22,096 | 2,138 | 32,772 | 7,708 | ... | 658 | 28,409 | 3,408 | 221 | 46 | 6 | 73 | 27 | ... | 4 | 56 | 8 |
| Laborers, except mine..... | 124,486 | 39,246 | 3,020 | 29,429 | 3,355 | 477 | 1,105 | 43,189 | 4,665 | 230 | 61 | 5 | 62 | 15 | ... | 6 | 73 | 6 |
| Occupation not reported..... | 186,153 | 50,215 | 8,273 | 43,503 | 4,077 | 1,980 | 2,903 | 68,487 | 6,716 | 332 | 90 | 23 | 78 | 13 | 5 | 16 | 96 | 9 |

¹ Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 16a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$6,999 | \$10,000 or more |
| OUTSIDE STANDARD METROPOLITAN AREAS | | | | | | | | | | | |
| Total properties..... | 1,399,040 | 282,016 | 171,780 | 165,496 | 193,950 | 134,449 | 112,772 | 89,307 | 112,120 | 107,782 | 29,386 |
| Year Structure Built | | | | | | | | | | | |
| 1950 (part)..... | 19,991 | 3,581 | 1,687 | 4,638 | 2,159 | 1,910 | 1,867 | 1,449 | 1,231 | 1,073 | 394 |
| 1949..... | 90,991 | 21,901 | 12,033 | 8,604 | 11,587 | 9,480 | 6,987 | 5,969 | 7,802 | 4,132 | 2,456 |
| 1948..... | 98,961 | 18,543 | 15,114 | 14,929 | 10,962 | 8,244 | 8,341 | 5,892 | 7,567 | 7,022 | 2,348 |
| 1947..... | 78,603 | 14,428 | 6,826 | 14,752 | 11,171 | 6,165 | 10,668 | 3,743 | 7,173 | 3,148 | 529 |
| 1946..... | 65,655 | 13,034 | 14,897 | 7,743 | 9,703 | 5,615 | 5,064 | 2,169 | 3,020 | 3,609 | 802 |
| 1942 to 1945..... | 64,356 | 13,611 | 5,488 | 8,851 | 7,605 | 6,866 | 5,188 | 4,967 | 6,080 | 5,506 | 197 |
| 1940 to 1941..... | 67,851 | 9,806 | 9,744 | 9,081 | 7,487 | 6,948 | 3,060 | 4,261 | 7,766 | 8,036 | 1,664 |
| 1930 to 1939..... | 215,992 | 45,608 | 21,091 | 22,201 | 35,124 | 18,245 | 18,535 | 13,616 | 14,715 | 18,730 | 8,128 |
| 1929 or earlier..... | 670,925 | 133,397 | 81,117 | 71,997 | 95,761 | 68,440 | 50,707 | 46,195 | 55,538 | 55,844 | 11,969 |
| Not reported..... | 25,752 | 8,147 | 3,779 | 2,695 | 2,389 | 2,536 | 2,355 | 1,043 | 1,226 | 683 | 898 |
| Purchase Price | | | | | | | | | | | |
| Total properties..... | 1,399,040 | 282,016 | 171,780 | 165,496 | 193,950 | 134,449 | 112,772 | 89,307 | 112,120 | 107,782 | 29,386 |
| Less than \$2,000..... | 291,598 | 107,340 | 46,116 | 40,370 | 36,734 | 19,521 | 19,411 | 7,364 | 8,410 | 5,775 | 560 |
| \$2,000 to \$2,999..... | 220,358 | 51,452 | 32,442 | 31,498 | 30,737 | 25,737 | 12,022 | 11,983 | 9,559 | 12,516 | 1,413 |
| \$3,000 to \$3,999..... | 205,062 | 30,489 | 30,106 | 22,197 | 43,432 | 21,805 | 13,552 | 11,961 | 14,371 | 14,286 | 2,865 |
| \$4,000 to \$4,999..... | 160,299 | 30,548 | 22,262 | 17,034 | 21,788 | 18,242 | 11,878 | 10,838 | 15,058 | 11,494 | 1,160 |
| \$5,000 to \$5,999..... | 125,239 | 16,437 | 15,046 | 16,053 | 14,956 | 15,646 | 9,887 | 11,401 | 14,207 | 10,435 | 1,172 |
| \$6,000 to \$6,999..... | 104,002 | 10,295 | 8,082 | 9,227 | 17,984 | 7,655 | 14,058 | 8,885 | 13,463 | 11,913 | 2,438 |
| \$7,000 to \$7,999..... | 71,411 | 7,571 | 4,514 | 9,769 | 7,874 | 8,697 | 9,414 | 7,387 | 7,803 | 6,329 | 2,049 |
| \$8,000 to \$8,999..... | 51,644 | 5,833 | 3,065 | 3,767 | 3,238 | 3,891 | 7,208 | 5,454 | 8,842 | 8,839 | 1,509 |
| \$9,000 to \$9,999..... | 33,451 | 1,528 | 145 | 6,027 | 5,128 | 1,680 | 2,216 | 4,700 | 5,784 | 5,172 | 1,073 |
| \$10,000 to \$11,999..... | 40,798 | 4,338 | 2,756 | 3,049 | 3,506 | 5,327 | 5,540 | 4,152 | 3,847 | 4,643 | 3,642 |
| \$12,000 or more..... | 68,035 | 8,648 | 2,186 | 4,913 | 6,235 | 3,647 | 4,247 | 3,021 | 8,534 | 15,417 | 11,189 |
| Property not acquired by purchase..... | 17,340 | 5,743 | 3,592 | 669 | 1,539 | 2,088 | 332 | 1,144 | 1,288 | 631 | 316 |
| Not reported..... | 9,803 | 1,794 | 1,464 | 923 | 799 | 513 | 2,007 | 1,017 | 954 | 332 | ... |
| Median purchase price.....dollars.. | 3,800 | 2,500 | 3,100 | 3,400 | 3,600 | 3,900 | 4,700 | 5,100 | 5,500 | 5,800 | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | |
| 299,715 | 60,310 | 36,142 | 40,164 | 44,677 | 28,494 | 26,506 | 15,879 | 20,386 | 20,603 | 6,558 | |
| Less than \$2,000..... | 45,499 | 23,706 | 8,033 | 6,911 | 2,709 | 1,391 | 1,578 | ... | 674 | 498 | ... |
| \$2,000 to \$2,999..... | 34,689 | 8,705 | 4,920 | 6,634 | 5,799 | 3,920 | 2,682 | 548 | 819 | 662 | ... |
| \$3,000 to \$3,999..... | 36,510 | 5,128 | 4,197 | 4,910 | 7,928 | 2,416 | 4,694 | 2,772 | 1,868 | 2,044 | 554 |
| \$4,000 to \$4,999..... | 30,173 | 6,460 | 5,144 | 2,427 | 5,414 | 3,978 | 2,293 | 1,311 | 1,125 | 2,022 | ... |
| \$5,000 to \$5,999..... | 32,168 | 3,209 | 7,662 | 6,085 | 4,434 | 4,139 | 2,562 | 1,213 | 1,941 | 923 | ... |
| \$6,000 to \$6,999..... | 31,970 | 2,727 | 2,061 | 4,879 | 5,987 | 2,693 | 3,804 | 3,768 | 2,793 | 2,768 | 529 |
| \$7,000 to \$7,999..... | 18,665 | 1,965 | 1,257 | 2,316 | 2,432 | 2,939 | 2,390 | 1,482 | 2,044 | 1,338 | 701 |
| \$8,000 to \$8,999..... | 14,104 | 963 | 591 | 1,331 | 2,419 | 1,300 | 1,112 | 891 | 2,456 | 2,512 | 529 |
| \$9,000 to \$9,999..... | 12,453 | 871 | 145 | 2,430 | 3,051 | 342 | 789 | 2,159 | 1,466 | 1,028 | 175 |
| \$10,000 to \$11,999..... | 15,015 | 1,177 | 487 | 1,251 | 1,590 | 2,872 | 3,057 | 1,077 | 1,296 | 1,722 | 485 |
| \$12,000 or more..... | 25,370 | 4,476 | 378 | 990 | 2,914 | 2,307 | 1,545 | 342 | 3,747 | 5,086 | 3,584 |
| Property not acquired by purchase..... | 1,025 | 197 | 513 | ... | ... | ... | ... | 316 | ... | ... | ... |
| Not reported..... | 1,874 | 726 | 754 | ... | ... | 197 | ... | ... | 197 | ... | ... |
| Median purchase price.....dollars.. | 5,000 | 2,600 | 4,000 | 4,600 | 5,100 | ... | ... | ... | ... | ... | ... |
| New structures..... | | | | | | | | | | | |
| 109,262 | 23,670 | 13,632 | 14,183 | 14,265 | 11,389 | 8,802 | 7,362 | 8,640 | 4,471 | 2,850 | |
| Less than \$2,000..... | 11,743 | 9,049 | 1,449 | 509 | 539 | ... | 197 | ... | ... | ... | ... |
| \$2,000 to \$2,999..... | 19,076 | 6,906 | 2,188 | 2,233 | 3,085 | 1,569 | 683 | 924 | 1,290 | 197 | ... |
| \$3,000 to \$3,999..... | 19,962 | 2,172 | 6,496 | 3,568 | 1,719 | 3,021 | 1,335 | 289 | 1,166 | 197 | ... |
| \$4,000 to \$4,999..... | 20,179 | 1,803 | 1,969 | 4,106 | 3,633 | 2,546 | 1,873 | 2,074 | 1,078 | 1,095 | ... |
| \$5,000 to \$5,999..... | 14,268 | 1,006 | 639 | 2,146 | 2,059 | 461 | 1,318 | 2,853 | 2,177 | 1,183 | 529 |
| \$6,000 to \$6,999..... | 7,530 | 664 | 290 | 631 | 513 | 1,748 | 1,851 | 880 | 954 | ... | ... |
| \$7,000 to \$7,999..... | 15,409 | 2,070 | ... | 990 | 2,717 | 1,847 | 1,545 | 342 | 1,778 | 1,799 | 2,321 |
| \$8,000 to \$8,999..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| \$9,000 to \$9,999..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| \$10,000 to \$11,999..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| \$12,000 or more..... | 1,095 | ... | 701 | ... | ... | 197 | ... | ... | ... | ... | ... |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Market Value | | | | | | | | | | | |
| Less than \$2,000..... | 97,387 | 57,924 | 15,098 | 11,403 | 5,609 | 1,181 | 4,552 | 145 | 923 | 551 | ... |
| \$2,000 to \$2,999..... | 122,567 | 45,194 | 19,838 | 18,598 | 11,901 | 11,192 | 5,690 | 2,729 | 3,614 | 3,813 | ... |
| \$3,000 to \$3,999..... | 184,584 | 40,377 | 33,040 | 32,417 | 34,544 | 13,118 | 13,140 | 6,897 | 5,280 | 4,727 | 1,047 |
| \$4,000 to \$4,999..... | 161,339 | 33,576 | 22,627 | 18,012 | 26,720 | 23,701 | 12,579 | 9,682 | 8,145 | 5,650 | 648 |
| \$5,000 to \$5,999..... | 162,390 | 32,078 | 22,855 | 15,678 | 29,739 | 18,318 | 8,341 | 10,149 | 14,649 | 10,581 | ... |
| \$6,000 to \$6,999..... | 148,489 | 16,173 | 21,623 | 17,599 | 23,324 | 14,894 | 12,808 | 13,994 | 14,865 | 10,269 | 2,941 |
| \$7,000 to \$7,999..... | 116,180 | 7,249 | 9,882 | 13,013 | 22,365 | 16,355 | 13,388 | 11,104 | 9,532 | 11,835 | 1,458 |
| \$8,000 to \$8,999..... | 102,150 | 14,270 | 14,674 | 11,372 | 8,891 | 13,536 | 11,283 | 8,732 | 11,377 | 7,197 | 818 |
| \$9,000 to \$9,999..... | 41,248 | 3,001 | 1,433 | 7,063 | 6,288 | 2,628 | 3,354 | 5,218 | 5,204 | 6,330 | 529 |
| \$10,000 to \$11,999..... | 99,255 | 8,743 | 2,986 | 10,598 | 11,631 | 7,682 | 12,521 | 9,673 | 16,455 | 15,512 | 3,455 |
| \$12,000 to \$14,999..... | 68,520 | 7,885 | 4,468 | 4,819 | 4,622 | 7,256 | 5,264 | 10,786 | 12,859 | 12,859 | 3,038 |
| \$15,000 to \$19,999..... | 61,409 | 9,005 | 1,747 | 2,598 | 5,893 | 3,163 | 5,952 | 5,179 | 8,682 | 14,459 | 4,731 |
| \$20,000 or more..... | 29,934 | 4,829 | 1,453 | 1,792 | 2,220 | 1,104 | 975 | 539 | 2,499 | 3,802 | 10,721 |
| Not reported..... | 3,584 | 1,713 | 53 | 529 | 197 | 320 | 664 | ... | 109 | ... | ... |
| Median market value.....dollars.. | 5,800 | 3,900 | 4,700 | 5,100 | 5,600 | 5,900 | 6,900 | 7,000 | 7,800 | 8,800 | ... |
| Total Mortgage Loan on Property | | | | | | | | | | | |
| Less than \$2,000..... | 543,681 | 178,556 | 82,544 | 75,058 | 64,226 | 42,226 | 34,872 | 21,563 | 23,758 | 20,003 | 875 |
| \$2,000 to \$2,999..... | 296,932 | 66,697 | 41,872 | 30,219 | 55,283 | 37,627 | 21,900 | 15,168 | 22,970 | 21,842 | 3,355 |
| \$3,000 to \$3,999..... | 211,273 | 24,834 | 23,018 | 31,167 | 33,586 | 21,357 | 20,598 | 17,685 | 18,699 | 18,202 | 2,126 |
| \$4,000 to \$4,999..... | 129,964 | 14,605 | 9,729 | 14,474 | 19,399 | 14,683 | 13,772 | 12,950 | 14,191 | 12,966 | 3,195 |
| \$5,000 to \$5,999..... | 81,392 | 5,952 | 9,068 | 5,103 | 7,953 | 4,426 | 6,920 | 11,032 | 12,041 | 11,917 | 2,583 |
| \$6,000 to \$6,999..... | 54,387 | 4,613 | 3,370 | 3,541 | 5,545 | 5,247 | 8,619 | 5,342 | 8,153 | 7,163 | 2,203 |
| \$7,000 to \$7,999..... | 30,783 | 1,644 | 1,062 | 3,547 | 2,996 | 2,186 | 3,117 | 3,823 | 4,560 | 5,645 | 1,861 |
| \$8,000 to \$8,999..... | 25,101 | 2,044 | 710 | 1,635 | 1,117 | 1,724 | 2,974 | 1,203 | 5,468 | 6,365 | 2,506 |
| \$10,000 to \$11,999..... | 12,287 | 1,380 | 197 | 604 | 2,629 | 513 | ... | 394 | 1,196 | 2,869 | 818 |
| \$12,000 or more..... | 13,237 | 1,690 | ... | 145 | 1,212 | 460 | ... | 145 | 1,081 | 1,611 | 6,894 |
| Not reported..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median loan.....dollars.. | 2,500 | 1,500 | 2,000 | 2,200 | 2,500 | 2,600 | 2,900 | 3,400 | 3,400 | 3,600 | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 16a.—PROPERTIES WITH CONVENTIONAL FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| OUTSIDE STANDARD METROPOLITAN AREAS—Con. | | | | | | | | | | | |
| Annual Total of Interest and Principal Payments on all Mortgages on Property | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | 1,188,432 | 207,794 | 142,007 | 147,121 | 173,054 | 120,635 | 97,727 | 81,913 | 99,785 | 93,245 | 25,153 |
| Less than \$240..... | 227,054 | 66,630 | 34,506 | 31,077 | 28,917 | 19,496 | 14,632 | 10,790 | 13,844 | 6,602 | 560 |
| \$240 to \$359..... | 290,413 | 56,525 | 35,463 | 41,193 | 44,647 | 32,563 | 19,693 | 15,332 | 22,788 | 20,044 | 2,164 |
| \$360 to \$479..... | 250,983 | 37,083 | 31,709 | 35,860 | 43,861 | 23,069 | 23,394 | 21,351 | 15,408 | 16,598 | 2,648 |
| \$480 to \$599..... | 156,576 | 14,644 | 19,410 | 15,138 | 24,377 | 18,381 | 16,975 | 12,081 | 16,406 | 15,272 | 3,894 |
| \$600 to \$719..... | 127,947 | 18,514 | 8,286 | 15,596 | 17,591 | 16,593 | 11,918 | 11,032 | 13,013 | 13,895 | 1,509 |
| \$720 to \$839..... | 49,968 | 3,058 | 6,328 | 4,322 | 4,804 | 3,661 | 5,878 | 5,337 | 6,208 | 7,480 | 2,893 |
| \$840 to \$959..... | 37,154 | 3,605 | 2,092 | 2,557 | 5,493 | 4,451 | 3,439 | 3,180 | 4,452 | 6,384 | 1,502 |
| \$960 to \$1,199..... | 16,739 | 2,597 | 1,144 | 694 | 906 | 1,212 | 342 | 695 | 3,515 | 2,771 | 2,664 |
| \$1,200 or more..... | 31,598 | 5,138 | 3,069 | 684 | 2,458 | 1,209 | 1,456 | 2,115 | 4,151 | 4,199 | 7,119 |
| Median payment.....dollars.. | 391 | 313 | 358 | 358 | 389 | 397 | 429 | 437 | 457 | 501 | ... |
| Current Status of Payments on First Mortgage | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 1,213,228 | 215,827 | 151,749 | 149,455 | 170,929 | 125,510 | 98,697 | 80,090 | 98,922 | 94,896 | 27,158 |
| Delinquent..... | 103,438 | 36,177 | 11,018 | 10,621 | 15,014 | 5,851 | 5,580 | 6,788 | 6,298 | 5,117 | 1,014 |
| No regular payments required..... | 82,371 | 30,013 | 9,010 | 5,415 | 8,003 | 3,088 | 8,493 | 2,426 | 6,938 | 7,771 | 1,214 |
| Total Outstanding Debt on Property | | | | | | | | | | | |
| Less than \$2,000..... | 788,835 | 210,904 | 119,866 | 95,072 | 105,405 | 70,066 | 56,116 | 36,401 | 48,438 | 41,870 | 4,696 |
| \$2,000 to \$2,999..... | 229,730 | 33,202 | 23,663 | 32,999 | 36,480 | 28,400 | 14,388 | 18,934 | 19,366 | 19,217 | 3,061 |
| \$3,000 to \$3,999..... | 160,258 | 17,024 | 12,731 | 16,958 | 27,112 | 15,455 | 20,316 | 14,184 | 15,599 | 14,455 | 6,465 |
| \$4,000 to \$4,999..... | 79,444 | 9,273 | 8,098 | 8,823 | 9,884 | 9,181 | 7,108 | 5,092 | 10,640 | 7,090 | 2,955 |
| \$5,000 to \$5,999..... | 56,845 | 3,277 | 5,503 | 5,246 | 5,780 | 4,632 | 8,447 | 6,579 | 6,044 | 9,391 | 1,497 |
| \$6,000 to \$6,999..... | 32,875 | 4,182 | 947 | 3,193 | 2,429 | 3,512 | 1,853 | 5,077 | 5,155 | 6,136 | 394 |
| \$7,000 to \$7,999..... | 17,945 | 1,035 | 575 | 2,119 | 1,898 | 1,479 | 2,732 | 2,095 | 2,869 | 3,682 | 460 |
| \$8,000 to \$8,999..... | 11,089 | 241 | 197 | 423 | 1,466 | 471 | 1,666 | ... | 1,947 | 3,355 | 1,322 |
| \$9,000 to \$9,999..... | 7,762 | 631 | ... | 197 | 1,477 | 792 | 145 | 197 | 197 | 1,502 | 2,624 |
| \$10,000 to \$11,999..... | 7,655 | 1,380 | 197 | 316 | 1,425 | 316 | ... | ... | 1,069 | 1,156 | 1,801 |
| \$12,000 or more..... | 6,600 | 316 | ... | 145 | 591 | 145 | ... | 145 | 818 | 332 | 4,109 |
| Median debt.....dollars.. | 1,700 | 1,300 | 1,400 | 1,700 | 1,800 | 1,900 | 2,000 | 2,400 | 2,300 | 2,600 | ... |
| Total Outstanding Debt on Property as Percent of Market Value | | | | | | | | | | | |
| Less than 20 percent..... | 360,998 | 92,584 | 42,516 | 38,889 | 43,320 | 33,653 | 27,365 | 18,364 | 27,613 | 31,209 | 5,486 |
| 20 to 39 percent..... | 493,104 | 92,977 | 69,182 | 56,847 | 65,080 | 43,309 | 37,697 | 37,502 | 42,813 | 33,375 | 14,321 |
| 40 to 59 percent..... | 330,235 | 59,439 | 34,381 | 40,971 | 51,098 | 32,520 | 31,844 | 19,157 | 27,609 | 26,264 | 6,923 |
| 60 to 69 percent..... | 91,227 | 14,409 | 11,070 | 10,823 | 16,851 | 10,803 | 5,881 | 6,095 | 6,598 | 8,168 | 529 |
| 70 to 79 percent..... | 61,400 | 11,330 | 5,768 | 8,262 | 9,346 | 5,605 | 5,612 | 4,891 | 4,438 | 4,974 | 1,175 |
| 80 to 89 percent..... | 27,059 | 4,369 | 1,993 | 3,361 | 3,747 | 5,809 | 2,169 | 2,029 | 1,870 | 1,350 | 362 |
| 90 to 99 percent..... | 14,127 | 2,796 | 1,750 | 3,169 | 1,945 | 881 | 627 | 674 | 342 | 1,385 | 560 |
| 100 percent or more..... | 17,302 | 2,397 | 5,063 | 2,640 | 2,363 | 1,549 | 914 | 591 | 726 | 1,028 | ... |
| Market value not reported..... | 3,584 | 1,713 | 53 | 529 | 197 | 320 | 666 | ... | 109 | ... | ... |
| Median percent..... | 34 | 30 | 33 | 35 | 36 | 35 | 35 | 34 | 33 | 34 | ... |
| Income of Owner | | | | | | | | | | | |
| Properties with owner who is head of household..... | | | | | | | | | | | |
| Less than \$2,000..... | 1,342,936 | 266,815 | 165,701 | 159,143 | 188,014 | 129,772 | 109,329 | 86,006 | 107,511 | 102,670 | 27,976 |
| \$2,000 to \$2,999..... | 360,910 | 266,815 | 23,738 | 21,559 | 20,154 | 9,938 | 6,099 | 4,556 | 4,764 | 2,953 | 332 |
| \$3,000 to \$3,999..... | 208,823 | ... | 141,963 | 14,025 | 16,242 | 10,485 | 9,709 | 5,077 | 7,365 | 3,624 | 316 |
| \$4,000 to \$4,999..... | 183,444 | ... | ... | 123,559 | 16,630 | 11,450 | 8,170 | 7,706 | 11,183 | 4,745 | ... |
| \$5,000 to \$5,999..... | 195,286 | ... | ... | ... | 134,988 | 10,621 | 11,386 | 11,304 | 17,340 | 9,004 | 644 |
| \$6,000 to \$6,999..... | 130,472 | ... | ... | ... | ... | 87,278 | 13,000 | 9,112 | 9,992 | 10,774 | 316 |
| \$7,000 to \$7,999..... | 81,621 | ... | ... | ... | ... | ... | 60,965 | 5,391 | 7,548 | 7,717 | ... |
| \$8,000 to \$8,999..... | 55,798 | ... | ... | ... | ... | ... | ... | 42,840 | 8,513 | 4,445 | ... |
| \$9,000 to \$9,999..... | 50,414 | ... | ... | ... | ... | ... | ... | ... | 40,806 | 9,411 | 197 |
| \$10,000 or more..... | 24,968 | ... | ... | ... | ... | ... | ... | ... | ... | 24,823 | 145 |
| Median income.....dollars.. | 2,700 | 1,000 | 2,200 | 2,600 | 3,100 | 3,600 | 4,000 | 4,400 | 4,200 | 5,800 | ... |

RESIDENTIAL FINANCING

Table 16b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| Total properties..... | 1,027,838 | 45,908 | 37,074 | 58,122 | 121,743 | 130,720 | 123,609 | 100,063 | 175,361 | 188,347 | 46,954 |
| YEAR STRUCTURE BUILT | | | | | | | | | | | |
| 1950 (part)..... | 37,433 | 1,655 | 1,373 | 3,453 | 5,491 | 2,671 | 6,664 | 4,843 | 6,140 | 4,811 | 333 |
| 1949..... | 174,375 | 5,520 | 5,815 | 12,383 | 25,698 | 27,293 | 22,506 | 17,244 | 30,573 | 21,960 | 5,384 |
| 1948..... | 151,780 | 7,559 | 5,138 | 8,859 | 20,871 | 16,451 | 13,970 | 20,558 | 27,272 | 25,996 | 5,305 |
| 1947..... | 93,502 | 4,391 | 5,213 | 6,211 | 11,318 | 11,776 | 14,252 | 9,108 | 14,201 | 14,167 | 2,867 |
| 1946..... | 30,025 | 820 | 1,415 | 2,927 | 3,662 | 5,362 | 1,690 | 7,764 | 5,137 | 523 | |
| 1942 to 1945..... | 135,841 | 6,995 | 5,278 | 7,892 | 15,606 | 22,321 | 19,131 | 10,990 | 19,784 | 26,325 | 1,519 |
| 1940 to 1941..... | 161,761 | 5,542 | 2,906 | 7,121 | 16,889 | 18,889 | 19,398 | 14,522 | 27,967 | 38,528 | 10,001 |
| 1930 to 1939..... | 124,720 | 6,769 | 4,724 | 5,056 | 10,761 | 14,542 | 12,167 | 12,423 | 22,749 | 26,031 | 9,497 |
| 1929 or earlier..... | 114,971 | 6,282 | 4,955 | 6,279 | 11,704 | 12,533 | 9,974 | 8,260 | 18,471 | 25,112 | 11,391 |
| Not reported..... | 3,428 | 370 | 241 | 145 | 475 | 544 | 182 | 419 | 435 | 285 | 332 |
| PURCHASE PRICE | | | | | | | | | | | |
| Total properties..... | 1,027,838 | 45,908 | 37,074 | 58,122 | 121,743 | 130,720 | 123,609 | 100,063 | 175,361 | 188,347 | 46,954 |
| Less than \$4,000..... | 63,624 | 5,004 | 5,578 | 6,374 | 13,118 | 6,148 | 6,358 | 4,615 | 8,829 | 7,586 | 16 |
| \$4,000 to \$4,999..... | 87,699 | 4,900 | 5,031 | 4,447 | 10,545 | 12,955 | 10,409 | 8,356 | 15,650 | 12,246 | 3,158 |
| \$5,000 to \$5,999..... | 115,685 | 6,322 | 5,665 | 6,789 | 13,924 | 20,175 | 12,589 | 11,458 | 17,418 | 19,391 | 1,954 |
| \$6,000 to \$6,999..... | 153,828 | 9,042 | 5,033 | 8,576 | 20,336 | 21,370 | 22,719 | 11,028 | 27,819 | 23,788 | 4,119 |
| \$7,000 to \$7,999..... | 116,072 | 4,784 | 4,729 | 12,130 | 17,714 | 16,194 | 17,437 | 8,766 | 16,123 | 14,997 | 3,203 |
| \$8,000 to \$8,999..... | 122,259 | 4,507 | 3,469 | 8,052 | 17,744 | 17,235 | 13,148 | 14,769 | 18,896 | 20,495 | 3,949 |
| \$9,000 to \$9,999..... | 118,012 | 4,004 | 4,454 | 4,177 | 12,036 | 15,821 | 13,664 | 13,930 | 23,956 | 22,133 | 3,840 |
| \$10,000 to \$10,999..... | 91,037 | 2,640 | 1,128 | 3,713 | 8,871 | 10,161 | 12,691 | 12,211 | 17,618 | 18,312 | 3,695 |
| \$11,000 to \$11,999..... | 47,528 | 538 | 262 | 1,465 | 2,851 | 3,949 | 6,491 | 5,153 | 9,401 | 14,016 | 3,406 |
| \$12,000 to \$14,999..... | 68,369 | 2,322 | 1,214 | 1,708 | 3,207 | 4,926 | 5,329 | 6,810 | 12,796 | 20,795 | 9,264 |
| \$15,000 or more..... | 38,157 | 1,181 | 511 | 665 | 557 | 1,386 | 1,939 | 1,831 | 6,215 | 13,929 | 9,979 |
| Property not acquired by purchase..... | 316 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 316 |
| Not reported..... | 5,252 | 664 | ... | 26 | 840 | 400 | 835 | 1,136 | 640 | 659 | 54 |
| Median purchase price.....dollars.. | 7,700 | 6,700 | 6,400 | 7,200 | 7,100 | 7,200 | 7,500 | 8,300 | 8,000 | 8,700 | 10,800 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | |
| Less than \$5,000..... | 6,845 | 482 | 1,084 | 1,348 | 1,417 | 92 | 725 | 46 | 1,065 | 587 | ... |
| \$5,000 to \$5,999..... | 9,790 | ... | 1,848 | 1,014 | 3,160 | 1,320 | 899 | 1,055 | 425 | 69 | ... |
| \$6,000 to \$6,999..... | 48,640 | 5,069 | 2,862 | 3,763 | 8,163 | 8,515 | 4,803 | 3,531 | 9,019 | 1,627 | 289 |
| \$7,000 to \$7,999..... | 47,111 | 1,675 | 2,694 | 7,118 | 8,090 | 6,082 | 8,188 | 4,082 | 6,011 | 2,470 | 704 |
| \$8,000 to \$8,999..... | 55,380 | 2,810 | 1,707 | 4,517 | 10,121 | 7,682 | 6,737 | 7,739 | 7,746 | 7,089 | 235 |
| \$9,000 to \$9,999..... | 54,496 | 1,199 | 2,088 | 3,097 | 7,002 | 9,350 | 7,305 | 6,254 | 10,558 | 6,524 | 1,122 |
| \$10,000 to \$10,999..... | 45,386 | 1,299 | 812 | 2,931 | 4,962 | 5,193 | 7,632 | 5,816 | 8,307 | 8,184 | 253 |
| \$11,000 to \$11,999..... | 24,909 | 471 | 182 | 918 | 803 | 2,589 | 3,755 | 2,824 | 4,824 | 7,844 | 702 |
| \$12,000 to \$14,999..... | 31,419 | 1,192 | ... | 916 | 1,917 | 2,678 | 3,032 | 3,427 | 6,655 | 9,416 | 2,188 |
| \$15,000 or more..... | 18,847 | 199 | ... | 598 | 458 | 1,097 | 815 | 1,494 | 3,003 | 7,345 | 3,852 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 1,572 | ... | ... | ... | ... | ... | 690 | 342 | 474 | 67 | ... |
| Median purchase price.....dollars.. | 9,000 | ... | ... | 7,900 | 8,100 | 8,800 | 9,000 | 9,300 | 9,400 | 10,800 | ... |
| New structures..... | | | | | | | | | | | |
| Less than \$5,000..... | 1,229 | ... | 887 | 145 | 197 | ... | ... | ... | ... | ... | ... |
| \$5,000 to \$5,999..... | 1,291 | ... | 591 | 1,909 | 723 | ... | ... | 381 | 425 | ... | ... |
| \$6,000 to \$6,999..... | 30,276 | 1,594 | 1,187 | 2,824 | 6,615 | 6,152 | 3,732 | 2,661 | 4,368 | 1,143 | ... |
| \$7,000 to \$7,999..... | 34,170 | 1,430 | 1,244 | 4,650 | 6,456 | 5,159 | 6,920 | 2,821 | 3,622 | 1,144 | 704 |
| \$8,000 to \$8,999..... | 39,163 | 1,323 | 1,347 | 3,520 | 6,802 | 6,304 | 5,338 | 4,566 | 5,181 | 4,487 | 197 |
| \$9,000 to \$9,999..... | 38,046 | 973 | ... | 1,255 | 5,069 | 6,827 | 5,565 | 4,435 | 8,114 | 3,908 | 925 |
| \$10,000 to \$10,999..... | 29,071 | 935 | 316 | 1,463 | 3,069 | 3,103 | 5,270 | 4,334 | 6,140 | 4,190 | 253 |
| \$11,000 to \$11,999..... | 13,887 | 326 | 166 | 809 | 531 | 1,677 | 1,330 | 1,679 | 2,539 | 4,387 | 445 |
| \$12,000 to \$14,999..... | 18,804 | 492 | ... | 771 | 911 | 961 | 1,505 | 1,899 | 5,163 | 6,211 | 892 |
| \$15,000 or more..... | 12,507 | 128 | ... | 554 | 386 | 715 | 626 | 1,183 | 2,393 | 4,383 | 2,142 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 146 | ... | ... | ... | ... | ... | ... | ... | 80 | 67 | ... |
| Median purchase price.....dollars.. | 9,000 | ... | ... | 8,000 | 8,100 | 8,500 | 8,800 | 9,300 | 9,600 | 11,000 | ... |
| MARKET VALUE | | | | | | | | | | | |
| Less than \$4,000..... | 8,639 | 718 | 1,416 | 1,088 | 481 | 665 | 1,469 | 1,391 | 781 | 434 | 197 |
| \$4,000 to \$4,999..... | 12,664 | 538 | 1,608 | 2,577 | 2,553 | 560 | 3,217 | 309 | 885 | 419 | ... |
| \$5,000 to \$5,999..... | 30,544 | 2,746 | 3,284 | 3,111 | 4,698 | 5,104 | 3,282 | 2,473 | 4,619 | 1,228 | ... |
| \$6,000 to \$6,999..... | 80,248 | 6,954 | 3,900 | 6,867 | 16,895 | 14,347 | 7,667 | 6,179 | 11,458 | 5,611 | 369 |
| \$7,000 to \$7,999..... | 108,784 | 5,217 | 4,783 | 10,181 | 20,705 | 17,802 | 14,849 | 8,355 | 17,284 | 9,568 | 40 |
| \$8,000 to \$8,999..... | 147,417 | 8,320 | 8,097 | 11,388 | 22,517 | 21,669 | 18,191 | 13,782 | 21,396 | 19,131 | 2,926 |
| \$9,000 to \$9,999..... | 132,898 | 4,286 | 5,688 | 6,715 | 16,572 | 22,088 | 19,341 | 15,404 | 23,903 | 17,014 | 1,884 |
| \$10,000 to \$10,999..... | 154,998 | 6,566 | 2,813 | 6,412 | 15,772 | 19,128 | 21,099 | 16,099 | 28,254 | 34,523 | 4,336 |
| \$11,000 to \$11,999..... | 69,727 | 2,110 | 1,414 | 1,340 | 5,586 | 8,325 | 9,286 | 9,831 | 13,195 | 16,093 | 2,547 |
| \$12,000 to \$14,999..... | 170,842 | 3,066 | 5,676 | 12,309 | 15,865 | 20,025 | 19,176 | 36,214 | 45,829 | 8,806 | ... |
| \$15,000 or more..... | 109,279 | 4,571 | 817 | 2,767 | 3,584 | 4,815 | 5,127 | 6,195 | 17,224 | 38,390 | 25,792 |
| Not reported..... | 1,793 | ... | 182 | ... | 67 | 316 | 54 | 867 | 145 | 109 | 54 |
| Median market value.....dollars.. | 9,900 | 8,800 | 8,400 | 8,400 | 8,600 | 9,200 | 9,600 | 10,100 | 10,200 | 11,300 | 15,000+ |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Less than \$3,000..... | 50,323 | 5,411 | 4,111 | 5,789 | 9,028 | 6,130 | 4,878 | 2,385 | 6,928 | 5,408 | 257 |
| \$3,000 to \$3,999..... | 111,236 | 6,594 | 4,808 | 6,851 | 16,114 | 16,579 | 10,526 | 10,779 | 16,561 | 19,165 | 3,260 |
| \$4,000 to \$4,999..... | 152,327 | 6,638 | 9,482 | 6,471 | 17,023 | 19,363 | 21,637 | 14,268 | 27,835 | 25,847 | 3,765 |
| \$5,000 to \$5,999..... | 149,589 | 9,032 | 4,932 | 8,704 | 15,688 | 21,811 | 17,896 | 9,806 | 27,273 | 28,587 | 5,862 |
| \$6,000 to \$6,999..... | 148,230 | 3,511 | 4,801 | 9,581 | 17,890 | 20,086 | 20,620 | 14,128 | 26,811 | 24,788 | 6,016 |
| \$7,000 to \$7,999..... | 146,361 | 7,165 | 5,206 | 10,659 | 21,346 | 17,725 | 18,510 | 17,465 | 21,749 | 21,851 | 4,689 |
| \$8,000 to \$8,999..... | 124,893 | 3,972 | 1,707 | 6,432 | 14,210 | 15,358 | 15,045 | 14,340 | 22,699 | 24,395 | 6,738 |
| \$9,000 to \$9,999..... | 80,194 | 1,336 | 1,492 | 2,467 | 6,573 | 10,903 | 11,114 | 11,172 | 12,843 | 17,790 | 4,505 |
| \$10,000 to \$11,999..... | 46,599 | 1,322 | 461 | 613 | 3,272 | 2,346 | 3,192 | 5,142 | 10,649 | 13,719 | 5,887 |
| \$12,000 or more..... | 18,080 | 923 | 71 | 554 | 597 | 382 | 192 | 574 | 2,010 | 6,803 | 5,975 |
| Median loan.....dollars.. | 6,300 | 5,400 | 5,000 | 6,100 | 6,100 | 6,000 | 6,300 | 6,900 | 6,300 | 6,600 | 7,900 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 16b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|-------------------------------------------------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | |
| Less than \$240..... | 57,641 | 6,142 | 4,494 | 5,777 | 9,320 | 8,323 | 5,293 | 3,568 | 7,885 | 6,780 | 60 |
| \$240 to \$359..... | 247,490 | 11,983 | 11,087 | 13,772 | 33,836 | 32,936 | 30,465 | 20,569 | 43,871 | 42,378 | 6,593 |
| \$360 to \$479..... | 255,394 | 12,501 | 11,035 | 15,886 | 29,694 | 36,348 | 33,668 | 24,521 | 42,465 | 41,196 | 8,084 |
| \$480 to \$599..... | 263,972 | 8,652 | 6,181 | 17,023 | 35,016 | 34,034 | 37,354 | 28,169 | 43,531 | 44,187 | 9,826 |
| \$600 to \$719..... | 131,686 | 3,890 | 3,903 | 4,081 | 10,805 | 15,374 | 13,586 | 18,623 | 25,219 | 28,106 | 8,100 |
| \$720 to \$839..... | 42,033 | 1,049 | 190 | 696 | 2,369 | 2,333 | 2,743 | 3,437 | 8,159 | 15,469 | 5,589 |
| \$840 to \$959..... | 13,216 | 763 | 179 | 820 | 156 | 656 | 384 | 879 | 1,517 | 5,539 | 2,325 |
| \$960 to \$1,199..... | 11,911 | 708 | ... | 67 | 545 | 537 | ... | 228 | 2,224 | 3,185 | 4,421 |
| \$1,200 or more..... | 4,491 | 215 | ... | ... | ... | 145 | 112 | 67 | 487 | 1,510 | 1,956 |
| Median payment.....dollars.. | 452 | 400 | 386 | 426 | 426 | 434 | 447 | 480 | 456 | 484 | 581 |
| CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 987,005 | 43,844 | 36,066 | 56,078 | 115,765 | 124,316 | 119,473 | 97,588 | 165,645 | 182,377 | 45,856 |
| Delinquent..... | 40,826 | 2,059 | 1,002 | 2,043 | 5,975 | 6,368 | 4,133 | 2,470 | 9,711 | 5,972 | 1,095 |
| TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 87,683 | 6,628 | 4,489 | 5,947 | 12,447 | 7,639 | 8,170 | 8,289 | 14,934 | 14,987 | 4,153 |
| \$2,000 to \$2,999..... | 106,927 | 6,598 | 5,023 | 4,572 | 11,771 | 16,457 | 11,926 | 8,142 | 17,558 | 21,391 | 3,490 |
| \$3,000 to \$3,999..... | 135,401 | 5,210 | 6,384 | 8,484 | 15,475 | 17,739 | 16,178 | 12,203 | 22,343 | 26,799 | 4,589 |
| \$4,000 to \$4,999..... | 112,380 | 5,616 | 6,019 | 4,946 | 11,232 | 13,500 | 15,164 | 6,970 | 19,384 | 22,435 | 7,114 |
| \$5,000 to \$5,999..... | 111,175 | 6,713 | 4,282 | 8,396 | 14,316 | 16,651 | 15,273 | 9,491 | 19,656 | 13,160 | 3,235 |
| \$6,000 to \$6,999..... | 130,272 | 4,309 | 5,269 | 9,579 | 18,454 | 18,606 | 16,067 | 14,364 | 20,577 | 19,212 | 3,835 |
| \$7,000 to \$7,999..... | 151,419 | 6,792 | 2,579 | 9,519 | 19,367 | 17,208 | 18,412 | 19,258 | 25,567 | 24,784 | 7,933 |
| \$8,000 to \$8,999..... | 87,127 | 887 | 2,068 | 4,909 | 10,679 | 12,327 | 13,038 | 9,627 | 15,739 | 14,932 | 2,900 |
| \$9,000 to \$9,999..... | 68,555 | 1,494 | 955 | 1,223 | 6,125 | 9,056 | 8,034 | 9,111 | 12,533 | 17,891 | 2,135 |
| \$10,000 to \$11,999..... | 33,108 | 991 | ... | 546 | 1,365 | 1,105 | 1,321 | 2,602 | 6,737 | 12,371 | 6,072 |
| \$12,000 or more..... | 3,785 | 664 | ... | ... | 513 | 394 | ... | ... | 331 | 390 | 1,494 |
| Median debt.....dollars.. | 5,600 | 4,800 | 4,400 | 5,600 | 5,600 | 5,600 | 5,600 | 6,300 | 5,600 | 5,600 | 6,200 |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | |
| Less than 20 percent..... | 84,984 | 4,348 | 3,110 | 4,135 | 8,297 | 5,301 | 8,775 | 6,832 | 15,092 | 20,465 | 8,631 |
| 20 to 39 percent..... | 223,568 | 10,835 | 8,126 | 11,150 | 21,661 | 30,297 | 22,571 | 17,161 | 39,491 | 48,866 | 13,411 |
| 40 to 59 percent..... | 198,838 | 8,766 | 6,553 | 7,809 | 19,784 | 21,024 | 24,768 | 17,649 | 33,350 | 45,405 | 13,729 |
| 60 to 69 percent..... | 130,913 | 5,298 | 4,479 | 6,665 | 13,427 | 15,074 | 16,394 | 15,955 | 24,438 | 24,046 | 5,139 |
| 70 to 79 percent..... | 137,707 | 4,158 | 5,924 | 7,993 | 16,274 | 19,168 | 17,696 | 18,944 | 22,347 | 25,102 | 3,102 |
| 80 to 84 percent..... | 68,862 | 5,720 | 2,637 | 4,332 | 7,597 | 11,459 | 9,758 | 5,917 | 12,214 | 8,249 | 1,000 |
| 85 to 89 percent..... | 66,059 | 1,651 | 3,099 | 3,937 | 11,320 | 9,348 | 6,881 | 8,467 | 13,675 | 6,884 | 777 |
| 90 to 94 percent..... | 51,304 | 2,411 | 602 | 4,154 | 10,960 | 7,893 | 6,236 | 6,512 | 7,924 | 3,827 | 766 |
| 95 to 99 percent..... | 32,171 | 1,473 | 1,314 | 3,585 | 5,114 | 5,625 | 4,433 | 2,860 | 3,668 | 3,090 | ... |
| 100 percent or more..... | 31,633 | 1,242 | 1,043 | 4,343 | 7,221 | 5,188 | 5,041 | 1,893 | 3,014 | 2,308 | 342 |
| Market value not reported..... | 1,793 | ... | 182 | ... | 67 | 316 | 54 | 867 | 145 | 109 | 54 |
| Median percent..... | 60 | 58 | 61 | 69 | 68 | 66 | 63 | 65 | 60 | 51 | 42 |
| INCOME OF OWNER | | | | | | | | | | | |
| Properties with owner who is head of household..... | 1,004,687 | 44,015 | 36,512 | 56,876 | 120,461 | 129,237 | 121,344 | 98,282 | 170,030 | 183,368 | 44,547 |
| Less than \$2,000..... | 75,646 | 44,015 | 6,984 | 5,205 | 4,860 | 6,599 | 1,393 | 2,774 | 2,713 | 1,101 | ... |
| \$2,000 to \$2,499..... | 34,403 | ... | 29,528 | 4,546 | 2,876 | 3,527 | 4,846 | 2,761 | 3,727 | 2,592 | ... |
| \$2,500 to \$2,999..... | 82,824 | ... | ... | 47,125 | 8,028 | 4,765 | 3,810 | 6,641 | 8,143 | 3,889 | 426 |
| \$3,000 to \$3,499..... | 166,944 | ... | ... | ... | 104,697 | 14,147 | 9,931 | 6,312 | 20,692 | 10,007 | 1,160 |
| \$3,500 to \$3,999..... | 141,674 | ... | ... | ... | ... | 100,199 | 7,713 | 5,493 | 10,564 | 16,770 | 933 |
| \$4,000 to \$4,499..... | 130,801 | ... | ... | ... | ... | ... | 93,651 | 7,144 | 11,715 | 17,466 | 829 |
| \$4,500 to \$4,999..... | 87,372 | ... | ... | ... | ... | ... | ... | 67,157 | 8,112 | 10,814 | 1,288 |
| \$5,000 to \$5,999..... | 124,366 | ... | ... | ... | ... | ... | ... | ... | 104,364 | 18,925 | 1,077 |
| \$6,000 to \$6,999..... | 36,642 | ... | ... | ... | ... | ... | ... | ... | ... | 55,459 | 1,183 |
| \$7,000 to \$7,999..... | 26,913 | ... | ... | ... | ... | ... | ... | ... | ... | 25,927 | 987 |
| \$8,000 to \$8,999..... | 22,119 | ... | ... | ... | ... | ... | ... | ... | ... | 20,418 | 1,701 |
| \$9,000 to \$9,999..... | 34,963 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 34,963 |
| Median income.....dollars.. | 3,900 | 1,000 | 2,100 | 2,600 | 3,200 | 3,600 | 4,100 | 4,600 | 5,100 | 6,100 | 10,000+ |

RESIDENTIAL FINANCING

Table 16c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| Total properties..... | 884,516 | 49,423 | 66,246 | 93,469 | 155,253 | 123,712 | 109,085 | 76,102 | 99,905 | 93,905 | 17,484 |
| YEAR STRUCTURE BUILT | | | | | | | | | | | |
| 1950 (part)..... | 30,431 | 2,750 | 2,911 | 4,399 | 5,157 | 5,275 | 2,150 | 2,060 | 3,101 | 2,503 | 126 |
| 1949..... | 86,905 | 2,570 | 8,569 | 11,572 | 16,161 | 11,221 | 11,363 | 6,339 | 10,489 | 6,134 | 987 |
| 1948..... | 68,835 | 2,341 | 2,743 | 5,497 | 10,398 | 10,089 | 8,454 | 7,338 | 8,265 | 11,311 | 2,799 |
| 1947..... | 121,858 | 5,054 | 5,830 | 9,874 | 20,344 | 18,410 | 16,712 | 13,502 | 13,700 | 15,087 | 3,341 |
| 1946..... | 91,324 | 6,049 | 4,506 | 9,365 | 12,614 | 13,396 | 10,342 | 6,399 | 12,829 | 12,814 | 3,013 |
| 1942 to 1945..... | 59,744 | 2,960 | 2,673 | 4,385 | 10,550 | 6,213 | 9,759 | 6,450 | 8,256 | 7,014 | 1,475 |
| 1940 to 1941..... | 57,962 | 2,118 | 2,839 | 5,919 | 11,768 | 7,517 | 7,277 | 6,824 | 7,136 | 5,783 | 784 |
| 1930 to 1939..... | 110,819 | 8,643 | 10,690 | 13,316 | 20,649 | 16,611 | 13,469 | 5,602 | 11,014 | 8,605 | 2,230 |
| 1929 or earlier..... | 247,680 | 16,383 | 23,773 | 28,777 | 46,203 | 34,068 | 27,277 | 19,624 | 24,250 | 24,193 | 3,135 |
| Not reported..... | 8,952 | 554 | 1,706 | 359 | 1,405 | 877 | 2,283 | 659 | 851 | 297 | ... |
| PURCHASE PRICE | | | | | | | | | | | |
| Total properties..... | 884,516 | 49,423 | 66,246 | 93,469 | 155,253 | 123,712 | 109,085 | 76,102 | 99,905 | 93,905 | 17,484 |
| Less than \$3,000..... | 38,669 | 5,454 | 8,572 | 6,864 | 8,717 | 4,549 | 2,410 | 38 | 775 | 1,292 | ... |
| \$3,000 to \$3,999..... | 57,854 | 8,100 | 8,254 | 10,219 | 9,868 | 8,810 | 4,321 | 2,107 | 2,765 | 3,229 | 182 |
| \$4,000 to \$4,999..... | 60,857 | 3,381 | 7,253 | 9,837 | 10,845 | 6,798 | 9,389 | 6,653 | 4,037 | 2,670 | 517 |
| \$5,000 to \$5,999..... | 93,428 | 5,591 | 9,966 | 14,609 | 18,646 | 12,544 | 11,706 | 5,875 | 9,377 | 6,600 | 670 |
| \$6,000 to \$6,999..... | 118,900 | 7,050 | 11,870 | 17,091 | 28,361 | 17,170 | 13,568 | 7,818 | 8,822 | 6,483 | 517 |
| \$7,000 to \$7,999..... | 136,511 | 7,179 | 8,166 | 13,899 | 26,123 | 22,273 | 18,871 | 14,250 | 14,956 | 8,991 | 1,828 |
| \$8,000 to \$8,999..... | 115,477 | 4,230 | 5,247 | 10,052 | 22,128 | 19,739 | 15,991 | 10,494 | 15,012 | 11,532 | 1,487 |
| \$9,000 to \$9,999..... | 81,687 | 3,490 | 5,091 | 11,300 | 11,300 | 12,666 | 11,117 | 10,505 | 11,315 | 1,056 | 1,056 |
| \$10,000 to \$10,999..... | 64,716 | 3,482 | 2,358 | 2,554 | 8,897 | 8,880 | 10,629 | 5,051 | 9,033 | 12,848 | 984 |
| \$11,000 to \$11,999..... | 34,795 | 327 | 610 | 1,193 | 3,800 | 3,944 | 4,623 | 3,836 | 7,600 | 7,736 | 1,499 |
| \$12,000 to \$14,999..... | 53,245 | 707 | 1,850 | 1,108 | 4,519 | 5,491 | 5,133 | 8,087 | 11,059 | 11,556 | 3,740 |
| \$15,000 or more..... | 24,763 | 446 | 354 | 197 | 698 | 2,135 | 538 | 758 | 5,866 | 9,120 | 4,685 |
| Property not acquired by purchase..... | 153 | ... | ... | 153 | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 3,461 | ... | 272 | 602 | 351 | 703 | ... | ... | 98 | 533 | 865 |
| Median purchase price.....dollars.. | 7,500 | 6,300 | 6,000 | 6,200 | 7,000 | 7,500 | 7,600 | 8,100 | 8,600 | 9,500 | 12,000 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | |
| Total properties..... | 266,851 | 13,042 | 25,264 | 33,341 | 54,244 | 36,719 | 29,579 | 20,489 | 29,097 | 23,766 | 3,122 |
| Less than \$4,000..... | 13,762 | 520 | 3,117 | 1,824 | 4,124 | 1,075 | 1,611 | ... | 197 | 1,296 | ... |
| \$4,000 to \$4,999..... | 12,162 | 1,901 | 1,929 | 1,901 | 2,975 | 927 | 450 | 1,114 | 1,468 | 12 | ... |
| \$5,000 to \$5,999..... | 24,567 | 1,731 | 4,128 | 4,931 | 5,343 | 2,886 | 1,849 | 735 | 2,439 | 527 | ... |
| \$6,000 to \$6,999..... | 31,920 | 3,041 | 5,011 | 6,599 | 7,403 | 3,252 | 2,310 | 1,574 | 1,222 | 1,510 | ... |
| \$7,000 to \$7,999..... | 50,293 | 2,751 | 4,565 | 7,394 | 10,712 | 9,419 | 6,318 | 3,663 | 3,430 | 1,972 | 71 |
| \$8,000 to \$8,999..... | 41,654 | 2,122 | 3,122 | 5,675 | 9,234 | 6,944 | 4,692 | 3,661 | 4,358 | 2,274 | 524 |
| \$9,000 to \$9,999..... | 31,462 | 1,300 | 1,890 | 2,381 | 5,546 | 4,243 | 4,762 | 3,904 | 3,676 | 3,725 | 38 |
| \$10,000 to \$10,999..... | 23,125 | 792 | 702 | 1,828 | 3,743 | 2,809 | 4,234 | 1,909 | 3,616 | 3,351 | 141 |
| \$11,000 to \$11,999..... | 12,964 | 115 | 404 | 624 | 2,385 | 1,591 | 1,417 | 1,305 | 3,182 | 1,907 | 46 |
| \$12,000 to \$14,999..... | 18,180 | 53 | 80 | 157 | 2,460 | 2,864 | 1,811 | 2,348 | 3,771 | 3,422 | 1,219 |
| \$15,000 or more..... | 8,682 | 71 | 316 | ... | 319 | 709 | 1,225 | 376 | 1,738 | 3,770 | 1,260 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 80 | ... | 27 | ... | ... | ... | ... | ... | ... | ... | 53 |
| Median purchase price.....dollars.. | 8,000 | ... | 6,600 | 7,100 | 7,600 | 8,100 | 8,400 | 8,800 | 9,300 | 10,100 | ... |
| New structures..... | | | | | | | | | | | |
| Total properties..... | 121,347 | 5,299 | 11,765 | 16,507 | 22,013 | 16,726 | 13,627 | 10,906 | 13,404 | 9,604 | 1,515 |
| Less than \$6,000..... | 7,772 | 197 | 3,820 | 1,239 | 1,544 | 641 | 197 | ... | 145 | ... | ... |
| \$6,000 to \$6,999..... | 14,205 | 2,080 | 2,635 | 3,191 | 3,242 | 1,304 | 362 | 87 | 766 | 539 | ... |
| \$7,000 to \$7,999..... | 27,997 | 1,265 | 3,021 | 5,268 | 5,390 | 3,205 | 3,749 | 2,975 | 2,371 | 1,127 | 27 |
| \$8,000 to \$8,999..... | 21,220 | 394 | 1,401 | 3,790 | 4,491 | 3,438 | 2,150 | 2,000 | 1,886 | 601 | ... |
| \$9,000 to \$9,999..... | 17,915 | 646 | 440 | 1,582 | 2,251 | 3,008 | 2,819 | 2,590 | 2,243 | 2,300 | 38 |
| \$10,000 to \$11,999..... | 18,297 | 646 | 368 | 1,309 | 3,530 | 2,620 | 3,277 | 2,102 | 2,631 | 1,672 | 141 |
| \$12,000 to \$14,999..... | 9,189 | ... | 80 | 101 | 1,527 | 1,990 | 1,046 | 1,271 | 1,693 | 1,315 | 173 |
| \$15,000 or more..... | 4,725 | 71 | ... | ... | 38 | ... | 27 | 281 | 1,286 | 1,765 | 738 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 27 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Median purchase price.....dollars.. | 8,500 | ... | ... | 7,700 | 8,100 | 8,900 | ... | ... | ... | ... | ... |
| MARKET VALUE | | | | | | | | | | | |
| Less than \$3,000..... | 16,419 | 3,230 | 1,536 | 4,001 | 3,988 | 2,197 | 146 | 328 | ... | 858 | 139 |
| \$3,000 to \$3,999..... | 29,299 | 3,557 | 6,930 | 5,188 | 6,109 | 3,553 | 2,778 | ... | 591 | 593 | ... |
| \$4,000 to \$4,999..... | 51,755 | 6,112 | 8,272 | 8,043 | 9,308 | 6,688 | 4,433 | 1,369 | 4,112 | 3,164 | 182 |
| \$5,000 to \$5,999..... | 66,212 | 4,898 | 6,672 | 11,024 | 13,405 | 8,246 | 9,001 | 5,246 | 4,462 | 3,158 | ... |
| \$6,000 to \$6,999..... | 94,115 | 8,249 | 9,892 | 14,271 | 19,398 | 13,451 | 10,574 | 6,117 | 8,239 | 2,592 | 1,134 |
| \$7,000 to \$7,999..... | 122,369 | 7,094 | 11,548 | 18,863 | 25,223 | 18,917 | 14,271 | 8,708 | 9,068 | 8,447 | ... |
| \$8,000 to \$8,999..... | 124,825 | 4,813 | 8,768 | 12,902 | 24,267 | 20,626 | 16,732 | 8,638 | 17,082 | 8,730 | 1,258 |
| \$9,000 to \$9,999..... | 92,759 | 3,405 | 5,697 | 7,707 | 15,675 | 14,724 | 14,440 | 10,752 | 9,827 | 5,673 | 861 |
| \$10,000 to \$10,999..... | 84,893 | 3,553 | 2,484 | 5,459 | 15,295 | 12,435 | 12,699 | 11,625 | 9,788 | 10,379 | 1,177 |
| \$11,000 to \$11,999..... | 48,310 | 1,055 | 700 | 2,569 | 5,979 | 7,449 | 6,887 | 6,637 | 6,401 | 10,019 | 615 |
| \$12,000 to \$14,999..... | 103,190 | 1,255 | 1,655 | 2,371 | 14,621 | 9,713 | 14,485 | 10,788 | 21,271 | 21,594 | 5,258 |
| \$15,000 or more..... | 49,765 | 1,978 | 1,739 | 1,027 | 1,984 | 5,681 | 4,735 | 4,735 | 8,872 | 14,696 | 6,418 |
| Not reported..... | 605 | 246 | 145 | 40 | ... | ... | ... | 56 | 118 | ... | ... |
| Median market value.....dollars.. | 8,400 | 6,800 | 6,900 | 7,200 | 8,000 | 8,400 | 8,700 | 9,600 | 9,600 | 10,900 | 13,600 |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Less than \$3,000..... | 53,801 | 6,752 | 8,902 | 12,405 | 10,973 | 7,036 | 3,820 | 86 | 2,295 | 1,391 | 145 |
| \$3,000 to \$3,999..... | 80,755 | 9,146 | 12,005 | 11,555 | 15,884 | 11,047 | 7,843 | 4,509 | 4,382 | 4,207 | 182 |
| \$4,000 to \$4,999..... | 90,885 | 5,088 | 7,368 | 14,602 | 16,095 | 10,019 | 12,858 | 5,963 | 9,026 | 5,564 | 684 |
| \$5,000 to \$5,999..... | 114,059 | 6,792 | 11,032 | 14,654 | 25,345 | 16,994 | 13,632 | 8,929 | 7,875 | 7,875 | 241 |
| \$6,000 to \$6,999..... | 145,451 | 9,779 | 10,831 | 13,772 | 31,826 | 23,088 | 17,288 | 11,356 | 13,656 | 11,939 | 1,916 |
| \$7,000 to \$7,999..... | 142,785 | 5,786 | 7,274 | 14,891 | 24,517 | 23,501 | 18,418 | 13,656 | 15,512 | 11,608 | 2,401 |
| \$8,000 to \$8,999..... | 110,855 | 2,983 | 5,863 | 7,589 | 13,653 | 15,774 | 16,739 | 11,847 | 18,094 | 14,025 | 2,218 |
| \$9,000 to \$9,999..... | 75,323 | 1,889 | 2,553 | 2,498 | 8,729 | 9,985 | 11,304 | 8,397 | 13,344 | 14,208 | 2,218 |
| \$10,000 to \$11,999..... | 51,405 | 1,036 | 355 | 1,283 | 5,723 | 5,303 | 6,387 | 4,943 | 10,075 | 12,624 | 3,677 |
| \$12,000 or more..... | 19,191 | 277 | 56 | 218 | 932 | 602 | 2,192 | 3,443 | 6,557 | 4,410 | ... |
| Median loan.....dollars.. | 6,700 | 5,500 | 5,400 | 5,500 | 6,200 | 6,700 | 6,900 | 7,200 | 7,700 | 8,000 | 9,700 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 16c.—PROPERTIES WITH VA-GUARANTEED FIRST MORTGAGE: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|-------------------------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$6,999 | \$10,000 or more |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | |
| Less than \$240..... | 25,850 | 3,562 | 3,055 | 5,820 | 5,388 | 3,219 | 2,377 | 272 | 1,270 | 784 | 145 |
| \$240 to \$359..... | 114,695 | 12,743 | 17,500 | 19,699 | 22,204 | 15,396 | 9,104 | 5,354 | 6,690 | 5,287 | 721 |
| \$360 to \$479..... | 253,481 | 14,732 | 24,246 | 35,966 | 51,966 | 35,936 | 35,731 | 17,612 | 21,167 | 15,204 | 923 |
| \$480 to \$599..... | 275,589 | 13,109 | 14,825 | 23,473 | 51,889 | 42,864 | 33,952 | 28,698 | 33,606 | 29,490 | 3,683 |
| \$600 to \$719..... | 139,537 | 3,613 | 4,232 | 6,926 | 19,759 | 19,248 | 21,362 | 13,387 | 22,593 | 24,038 | 4,380 |
| \$720 to \$839..... | 42,345 | 1,244 | 1,977 | 788 | 2,848 | 4,696 | 4,471 | 6,823 | 8,809 | 8,757 | 1,933 |
| \$840 to \$959..... | 17,875 | 221 | 347 | 791 | 772 | 1,821 | 1,511 | 3,002 | 3,435 | 3,604 | 2,370 |
| \$960 to \$1,199..... | 10,005 | 197 | ... | ... | 144 | 291 | 88 | 808 | 1,796 | 5,383 | 1,300 |
| \$1,200 or more..... | 5,135 | ... | 56 | ... | 281 | 206 | 530 | 141 | 539 | 1,356 | 2,029 |
| Median payment.....dollars.. | 495 | 422 | 416 | 425 | 470 | 494 | 500 | 536 | 548 | 578 | 684 |
| CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 837,230 | 41,467 | 59,857 | 87,699 | 147,139 | 118,528 | 103,142 | 73,568 | 97,380 | 91,347 | 17,104 |
| Delinquent..... | 47,280 | 7,956 | 6,380 | 5,763 | 8,110 | 5,148 | 5,942 | 2,529 | 2,522 | 2,552 | 379 |
| TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 46,343 | 6,104 | 7,168 | 10,051 | 8,858 | 6,572 | 3,885 | 27 | 2,079 | 1,119 | 480 |
| \$2,000 to \$2,999..... | 74,299 | 7,954 | 10,302 | 10,767 | 12,842 | 9,901 | 6,970 | 5,360 | 3,928 | 6,095 | 182 |
| \$3,000 to \$3,999..... | 93,316 | 6,658 | 8,001 | 14,985 | 15,313 | 11,187 | 11,695 | 10,205 | 9,581 | 5,046 | 648 |
| \$4,000 to \$4,999..... | 112,444 | 6,494 | 11,927 | 11,567 | 27,079 | 14,367 | 13,628 | 8,524 | 9,643 | 8,260 | 957 |
| \$5,000 to \$5,999..... | 132,527 | 7,307 | 8,895 | 15,418 | 26,254 | 20,663 | 17,541 | 9,825 | 13,585 | 10,995 | 2,047 |
| \$6,000 to \$6,999..... | 143,701 | 6,991 | 10,662 | 14,135 | 26,168 | 24,017 | 17,062 | 12,954 | 15,819 | 14,182 | 1,712 |
| \$7,000 to \$7,999..... | 120,547 | 4,845 | 3,963 | 9,754 | 19,809 | 17,935 | 17,480 | 12,325 | 16,979 | 15,132 | 2,327 |
| \$8,000 to \$8,999..... | 78,150 | 1,863 | 4,103 | 4,563 | 10,461 | 10,086 | 10,275 | 7,075 | 12,020 | 15,293 | 2,415 |
| \$9,000 to \$9,999..... | 51,004 | 586 | 978 | 1,535 | 6,383 | 6,279 | 8,379 | 5,469 | 10,357 | 8,852 | 1,988 |
| \$10,000 to \$11,999..... | 22,106 | 421 | 240 | 693 | 1,744 | 2,299 | 1,424 | 4,175 | 4,978 | 4,494 | 1,640 |
| \$12,000 or more..... | 10,076 | 197 | ... | ... | 342 | 372 | 548 | 159 | 936 | 4,433 | 3,089 |
| Median debt.....dollars.. | 5,800 | 4,600 | 4,600 | 4,900 | 5,500 | 5,900 | 6,000 | 6,300 | 6,700 | 7,000 | 8,100 |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | |
| Less than 20 percent..... | 9,103 | 434 | 526 | 1,502 | 1,281 | 1,804 | 1,019 | ... | 1,411 | 648 | 480 |
| 20 to 39 percent..... | 54,870 | 3,272 | 5,648 | 4,765 | 9,036 | 8,007 | 5,081 | 5,870 | 4,610 | 6,924 | 1,661 |
| 40 to 59 percent..... | 209,822 | 14,299 | 15,476 | 18,856 | 37,338 | 20,763 | 25,958 | 18,581 | 27,712 | 24,604 | 6,239 |
| 60 to 69 percent..... | 186,364 | 8,751 | 10,158 | 20,768 | 24,401 | 33,195 | 23,521 | 16,896 | 19,880 | 20,548 | 3,248 |
| 70 to 79 percent..... | 177,674 | 7,535 | 13,609 | 19,474 | 28,168 | 25,007 | 24,308 | 14,745 | 19,952 | 21,063 | 3,812 |
| 80 to 84 percent..... | 76,515 | 4,624 | 5,368 | 8,194 | 16,216 | 9,059 | 9,002 | 6,213 | 9,800 | 7,844 | 196 |
| 85 to 89 percent..... | 57,768 | 3,621 | 5,047 | 5,622 | 11,332 | 9,825 | 4,630 | 5,945 | 6,760 | 4,675 | 313 |
| 90 to 94 percent..... | 41,762 | 2,471 | 3,264 | 4,903 | 8,236 | 5,533 | 6,351 | 3,551 | 3,360 | 3,544 | 550 |
| 95 to 99 percent..... | 45,601 | 1,848 | 4,911 | 7,040 | 8,316 | 6,479 | 6,063 | 3,459 | 3,817 | 2,823 | 846 |
| 100 percent or more..... | 24,467 | 2,321 | 2,085 | 2,342 | 5,926 | 4,010 | 3,152 | 782 | 2,482 | 1,228 | 139 |
| Market value not reported..... | 565 | 246 | 145 | ... | ... | ... | ... | 96 | 118 | ... | ... |
| Median percent..... | 69 | 68 | 71 | 70 | 70 | 69 | 70 | 68 | 68 | 67 | 61 |
| INCOME OF OWNER | | | | | | | | | | | |
| Properties with owner who is head of household..... | 866,645 | 48,111 | 64,805 | 91,505 | 153,830 | 121,594 | 108,117 | 74,975 | 90,044 | 88,554 | 16,118 |
| Less than \$2,000..... | 71,739 | 48,111 | 4,649 | 5,031 | 4,952 | 3,391 | 2,796 | 690 | 693 | 1,265 | 162 |
| \$2,000 to \$2,499..... | 86,733 | ... | 60,196 | 5,841 | 3,893 | 4,909 | 4,993 | 4,216 | 1,749 | 977 | ... |
| \$2,500 to \$2,999..... | 113,966 | ... | ... | 80,633 | 7,456 | 4,684 | 7,121 | 6,980 | 5,442 | 1,608 | 44 |
| \$3,000 to \$3,499..... | 184,585 | ... | ... | ... | 137,529 | 12,133 | 5,809 | 7,344 | 14,931 | 6,057 | 781 |
| \$3,500 to \$3,999..... | 128,817 | ... | ... | ... | ... | 96,477 | 8,520 | 3,382 | 9,501 | 10,815 | 124 |
| \$4,000 to \$4,499..... | 102,184 | ... | ... | ... | ... | ... | 78,878 | 6,627 | 6,039 | 10,140 | 501 |
| \$4,500 to \$4,999..... | 54,580 | ... | ... | ... | ... | ... | ... | 45,736 | 3,211 | 5,617 | 16 |
| \$5,000 to \$5,999..... | 65,743 | ... | ... | ... | ... | ... | ... | ... | 57,478 | 7,607 | 658 |
| \$6,000 to \$6,999..... | 22,602 | ... | ... | ... | ... | ... | ... | ... | ... | 23,241 | 362 |
| \$7,000 to \$7,999..... | 12,762 | ... | ... | ... | ... | ... | ... | ... | ... | 12,131 | 631 |
| \$8,000 to \$9,999..... | 11,357 | ... | ... | ... | ... | ... | ... | ... | ... | 10,096 | 1,262 |
| \$10,000 or more..... | 11,577 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 11,577 |
| Median income.....dollars.. | 3,400 | 1,000 | 2,200 | 2,700 | 3,200 | 3,600 | 4,100 | 4,500 | 5,100 | 6,000 | 10,000+ |

RESIDENTIAL FINANCING

Table 16d.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| Total properties..... | 4,177,097 | 357,508 | 239,677 | 310,021 | 550,550 | 481,387 | 435,762 | 331,229 | 555,624 | 683,221 | 232,237 |
| YEAR STRUCTURE BUILT | | | | | | | | | | | |
| 1950 (part)..... | 71,765 | 4,892 | 5,097 | 7,960 | 12,119 | 9,351 | 8,816 | 5,897 | 8,680 | 7,675 | 1,281 |
| 1949..... | 332,226 | 20,747 | 18,115 | 26,933 | 48,434 | 45,413 | 39,577 | 29,067 | 47,367 | 40,300 | 16,296 |
| 1948..... | 298,723 | 13,010 | 14,585 | 18,729 | 41,839 | 38,257 | 31,207 | 30,888 | 48,945 | 48,333 | 12,921 |
| 1947..... | 273,633 | 17,709 | 15,495 | 19,883 | 36,971 | 39,505 | 33,720 | 23,802 | 35,444 | 39,757 | 11,349 |
| 1946..... | 145,458 | 9,372 | 7,848 | 11,484 | 18,744 | 21,011 | 16,365 | 9,885 | 15,653 | 26,412 | 4,688 |
| 1942 to 1945..... | 286,104 | 23,121 | 14,125 | 16,218 | 39,832 | 39,684 | 37,578 | 24,839 | 37,054 | 43,985 | 9,669 |
| 1940 to 1941..... | 360,326 | 17,589 | 11,850 | 18,846 | 40,761 | 40,163 | 40,132 | 33,449 | 55,227 | 76,102 | 26,113 |
| 1930 to 1939..... | 658,769 | 56,822 | 36,822 | 45,794 | 76,828 | 69,290 | 57,338 | 43,753 | 89,204 | 126,921 | 56,601 |
| 1929 or earlier..... | 1,706,371 | 188,397 | 112,314 | 138,745 | 228,213 | 173,793 | 167,897 | 127,099 | 210,434 | 268,321 | 91,162 |
| Not reported..... | 43,715 | 6,443 | 3,412 | 5,419 | 6,799 | 4,895 | 3,146 | 2,543 | 3,502 | 5,406 | 2,149 |
| PURCHASE PRICE | | | | | | | | | | | |
| Total properties..... | 4,177,097 | 357,508 | 239,677 | 310,021 | 550,550 | 481,387 | 435,762 | 331,229 | 555,624 | 683,221 | 232,237 |
| Less than \$2,000..... | 148,169 | 41,425 | 22,957 | 19,865 | 27,841 | 11,303 | 6,856 | 4,518 | 6,714 | 6,467 | 228 |
| \$2,000 to \$2,999..... | 255,795 | 44,204 | 29,956 | 30,334 | 44,476 | 24,396 | 19,926 | 16,759 | 22,107 | 21,707 | 1,937 |
| \$3,000 to \$3,999..... | 376,209 | 46,344 | 31,527 | 43,114 | 64,216 | 49,301 | 39,478 | 26,205 | 33,357 | 39,547 | 3,125 |
| \$4,000 to \$4,999..... | 485,399 | 37,321 | 32,028 | 38,001 | 60,999 | 50,545 | 53,140 | 32,042 | 49,669 | 56,736 | 7,780 |
| \$5,000 to \$5,999..... | 447,187 | 37,624 | 23,684 | 38,168 | 69,471 | 57,338 | 52,356 | 38,287 | 58,365 | 60,744 | 11,152 |
| \$6,000 to \$6,999..... | 451,279 | 33,061 | 24,165 | 32,341 | 63,576 | 63,100 | 48,036 | 35,422 | 66,402 | 73,771 | 11,396 |
| \$7,000 to \$7,999..... | 389,991 | 23,893 | 17,875 | 31,290 | 58,495 | 56,186 | 45,287 | 39,455 | 50,734 | 59,514 | 10,415 |
| \$8,000 to \$8,999..... | 363,916 | 20,474 | 14,300 | 23,938 | 52,283 | 59,948 | 42,027 | 31,845 | 53,256 | 64,149 | 15,702 |
| \$9,000 to \$9,999..... | 299,746 | 13,729 | 13,007 | 16,747 | 34,706 | 35,735 | 37,671 | 31,465 | 51,820 | 51,142 | 13,733 |
| \$10,000 to \$10,999..... | 265,787 | 7,072 | 13,509 | 25,376 | 34,722 | 30,951 | 26,692 | 45,389 | 52,118 | 14,500 | 14,500 |
| \$11,000 to \$11,999..... | 152,519 | 5,131 | 4,397 | 6,613 | 11,583 | 13,114 | 18,915 | 15,033 | 26,761 | 37,261 | 13,721 |
| \$12,000 to \$14,999..... | 280,117 | 16,017 | 9,384 | 7,577 | 17,130 | 23,012 | 23,956 | 24,675 | 48,420 | 76,341 | 33,613 |
| \$15,000 to \$19,999..... | 163,444 | 7,860 | 4,832 | 2,932 | 4,602 | 10,699 | 10,925 | 6,439 | 26,445 | 49,527 | 39,198 |
| \$20,000 or more..... | 101,439 | 4,289 | 847 | 659 | 1,847 | 2,121 | 2,312 | 1,130 | 9,742 | 24,977 | 53,520 |
| Property not acquired by purchase..... | 26,221 | 6,331 | 1,923 | 2,783 | 2,398 | 2,070 | 1,021 | 2,349 | 4,023 | 2,463 | 862 |
| Not reported..... | 30,779 | 4,318 | 1,723 | 2,150 | 4,451 | 1,797 | 2,905 | 2,913 | 2,420 | 6,757 | 1,352 |
| Median purchase price.....dollars.. | 6,900 | 5,100 | 5,000 | 5,500 | 5,900 | 6,700 | 6,900 | 7,200 | 7,700 | 8,200 | 13,000 |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | |
| Less than \$2,000..... | 19,560 | 8,376 | 4,196 | 3,317 | 1,645 | 563 | 290 | 864 | 167 | 145 | ... |
| \$2,000 to \$2,999..... | 23,367 | 7,680 | 2,565 | 1,909 | 4,701 | 2,122 | 951 | 937 | 1,381 | 1,126 | ... |
| \$3,000 to \$3,999..... | 42,698 | 7,611 | 6,336 | 5,258 | 7,896 | 4,641 | 3,507 | 3,267 | 1,766 | 1,797 | 619 |
| \$4,000 to \$4,999..... | 45,950 | 6,964 | 4,602 | 6,627 | 8,497 | 4,850 | 5,614 | 2,962 | 4,324 | 1,457 | 54 |
| \$5,000 to \$5,999..... | 54,313 | 4,374 | 5,928 | 8,711 | 11,772 | 6,810 | 5,191 | 4,053 | 4,577 | 2,542 | 354 |
| \$6,000 to \$6,999..... | 83,504 | 7,391 | 6,901 | 10,248 | 15,839 | 12,765 | 8,537 | 4,918 | 9,660 | 6,777 | 476 |
| \$7,000 to \$7,999..... | 106,802 | 6,741 | 6,840 | 15,199 | 19,499 | 14,888 | 12,871 | 11,087 | 10,401 | 8,757 | 529 |
| \$8,000 to \$8,999..... | 113,508 | 5,666 | 5,188 | 10,676 | 22,723 | 16,599 | 15,396 | 9,762 | 13,143 | 13,333 | 1,028 |
| \$9,000 to \$9,999..... | 104,526 | 3,773 | 5,533 | 7,104 | 15,990 | 14,489 | 14,557 | 10,863 | 16,173 | 12,860 | 1,188 |
| \$10,000 to \$10,999..... | 92,810 | 5,556 | 2,769 | 7,208 | 10,657 | 11,395 | 13,511 | 9,583 | 16,197 | 14,840 | 1,099 |
| \$11,000 to \$11,999..... | 55,712 | 2,249 | 1,153 | 3,932 | 4,189 | 5,729 | 6,827 | 6,156 | 10,611 | 11,878 | 2,993 |
| \$12,000 to \$14,999..... | 96,845 | 6,591 | 1,636 | 1,926 | 7,801 | 11,239 | 9,295 | 8,548 | 17,609 | 24,821 | 6,386 |
| \$15,000 or more..... | 89,691 | 3,860 | 2,721 | 976 | 2,382 | 4,290 | 3,796 | 4,003 | 11,786 | 28,921 | 26,967 |
| Property not acquired by purchase..... | 6,643 | 2,906 | ... | 737 | 201 | 1,135 | 109 | ... | 1,203 | 180 | 172 |
| Not reported..... | 5,883 | 316 | 305 | 868 | 1,079 | ... | 1,250 | 485 | 659 | 871 | 53 |
| Median purchase price.....dollars.. | 8,700 | 6,400 | 6,700 | 7,300 | 7,800 | 8,500 | 8,800 | 9,000 | 9,800 | 11,000 | 15,000+ |
| New structures..... | | | | | | | | | | | |
| Less than \$3,000..... | 9,750 | 3,233 | 2,342 | 887 | 1,407 | 1,485 | 54 | 133 | 212 | ... | ... |
| \$3,000 to \$3,999..... | 8,108 | 2,664 | 1,130 | 914 | 2,268 | 444 | 243 | 359 | 85 | ... | ... |
| \$4,000 to \$4,999..... | 10,559 | 1,263 | 1,392 | 2,286 | 1,272 | 1,781 | 1,764 | 459 | 142 | 172 | 27 |
| \$5,000 to \$5,999..... | 14,863 | 681 | 3,268 | 3,325 | 3,218 | 1,601 | 1,190 | 473 | 712 | 394 | ... |
| \$6,000 to \$6,999..... | 40,277 | 3,192 | 3,694 | 4,415 | 8,154 | 7,076 | 3,862 | 2,665 | 4,786 | 2,249 | 187 |
| \$7,000 to \$7,999..... | 55,050 | 2,653 | 3,478 | 8,864 | 10,612 | 8,470 | 7,905 | 5,784 | 4,396 | 2,522 | 369 |
| \$8,000 to \$8,999..... | 56,597 | 1,809 | 2,302 | 5,640 | 12,165 | 8,994 | 8,274 | 5,683 | 6,891 | 4,440 | 401 |
| \$9,000 to \$9,999..... | 60,185 | 1,530 | 2,353 | 3,592 | 9,315 | 9,833 | 8,486 | 6,701 | 11,042 | 6,371 | 963 |
| \$10,000 to \$10,999..... | 48,062 | 4,042 | 1,687 | 3,514 | 5,039 | 6,341 | 8,359 | 5,178 | 7,784 | 5,382 | 739 |
| \$11,000 to \$11,999..... | 28,979 | 1,126 | 831 | 1,606 | 2,426 | 3,138 | 4,104 | 4,073 | 4,495 | 6,853 | 329 |
| \$12,000 to \$14,999..... | 43,921 | 2,302 | 1,146 | 1,107 | 3,295 | 5,199 | 4,597 | 4,200 | 10,081 | 10,453 | 1,546 |
| \$15,000 or more..... | 47,183 | 1,107 | 1,459 | 818 | 1,085 | 2,796 | 1,667 | 2,364 | 7,444 | 14,525 | 13,926 |
| Property not acquired by purchase..... | 109 | ... | ... | ... | ... | ... | 109 | ... | ... | ... | ... |
| Not reported..... | 2,266 | 16 | ... | 54 | 1,018 | ... | 560 | 143 | 265 | 212 | ... |
| Median purchase price.....dollars.. | 9,200 | 7,600 | 7,200 | 7,700 | 8,200 | 8,800 | 9,200 | 9,500 | 10,000 | 11,700 | 15,000+ |
| MARKET VALUE | | | | | | | | | | | |
| Less than \$2,000..... | 37,244 | 14,122 | 7,315 | 3,130 | 3,545 | 3,488 | 1,905 | 890 | 769 | 1,388 | 696 |
| \$2,000 to \$2,999..... | 77,124 | 24,654 | 8,665 | 12,779 | 13,999 | 5,787 | 1,512 | 2,092 | 2,503 | 4,607 | 523 |
| \$3,000 to \$3,999..... | 139,592 | 28,263 | 19,679 | 17,421 | 29,480 | 15,975 | 11,712 | 6,845 | 5,187 | 4,659 | 373 |
| \$4,000 to \$4,999..... | 205,413 | 33,800 | 27,997 | 33,272 | 31,465 | 20,122 | 22,535 | 10,843 | 13,187 | 11,850 | 346 |
| \$5,000 to \$5,999..... | 32,397 | 23,416 | 29,486 | 50,196 | 52,061 | 22,062 | 22,227 | 28,000 | 21,923 | 657 | ... |
| \$6,000 to \$6,999..... | 354,307 | 33,833 | 31,252 | 36,116 | 61,581 | 51,443 | 39,453 | 26,111 | 34,308 | 37,113 | 3,099 |
| \$7,000 to \$7,999..... | 399,424 | 30,826 | 22,695 | 43,726 | 76,234 | 58,182 | 41,543 | 27,605 | 52,016 | 42,618 | 3,983 |
| \$8,000 to \$8,999..... | 482,447 | 35,512 | 29,228 | 37,004 | 81,276 | 64,190 | 58,321 | 42,233 | 67,901 | 59,901 | 6,881 |
| \$9,000 to \$9,999..... | 367,055 | 17,646 | 15,920 | 22,444 | 53,121 | 56,557 | 50,981 | 40,014 | 53,493 | 48,027 | 8,853 |
| \$10,000 to \$10,999..... | 465,367 | 31,522 | 16,802 | 26,935 | 54,912 | 56,468 | 54,206 | 47,657 | 71,588 | 90,544 | 14,735 |
| \$11,000 to \$11,999..... | 194,830 | 10,274 | 5,000 | 7,915 | 18,444 | 24,270 | 25,463 | 23,465 | 32,775 | 40,638 | 6,188 |
| \$12,000 to \$14,999..... | 588,461 | 28,022 | 18,461 | 25,888 | 53,455 | 58,426 | 67,562 | 51,305 | 108,614 | 138,833 | 37,901 |
| \$15,000 to \$19,999..... | 368,954 | 23,493 | 10,757 | 9,745 | 18,094 | 26,356 | 26,801 | 23,450 | 64,123 | 117,871 | 48,264 |
| \$20,000 or more..... | 218,117 | 10,545 | 2,056 | 2,967 | 3,383 | 6,974 | 6,687 | 5,032 | 20,126 | 61,676 | 98,679 |
| Not reported..... | 12,913 | 2,590 | 417 | 1,183 | 960 | 1,076 | 1,589 | 1,457 | 1,027 | 1,565 | 1,052 |
| Median market value.....dollars.. | 9,300 | 7,300 | 7,000 | 7,500 | 8,100 | 8,800 | 9,200 | 9,600 | 10,200 | 11,400 | 18,200 |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 16d.—PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|-------------------------------------------------------------------------------------|-----------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 413,820 | 95,821 | 49,170 | 50,984 | 69,923 | 36,325 | 25,940 | 22,218 | 26,885 | 33,636 | 2,921 |
| \$2,000 to \$2,999..... | 548,903 | 75,795 | 45,173 | 62,036 | 90,843 | 62,902 | 54,372 | 33,673 | 55,215 | 60,040 | 8,854 |
| \$3,000 to \$3,999..... | 594,094 | 53,104 | 36,543 | 48,369 | 87,427 | 79,201 | 66,268 | 51,096 | 70,539 | 89,753 | 11,797 |
| \$4,000 to \$4,999..... | 567,618 | 34,530 | 32,305 | 42,443 | 77,095 | 67,707 | 69,258 | 44,652 | 89,367 | 91,777 | 18,488 |
| \$5,000 to \$5,999..... | 468,454 | 25,938 | 25,286 | 31,312 | 56,223 | 59,838 | 51,295 | 36,481 | 71,247 | 89,168 | 21,668 |
| \$6,000 to \$6,999..... | 424,407 | 24,107 | 18,488 | 24,639 | 57,784 | 54,202 | 42,992 | 36,241 | 64,581 | 73,036 | 28,339 |
| \$7,000 to \$7,999..... | 366,095 | 18,755 | 13,403 | 23,102 | 49,073 | 47,528 | 47,302 | 36,601 | 48,880 | 65,970 | 15,485 |
| \$8,000 to \$8,999..... | 300,336 | 9,986 | 10,390 | 15,517 | 32,118 | 34,455 | 36,742 | 30,827 | 48,929 | 56,925 | 24,456 |
| \$9,000 to \$9,999..... | 201,021 | 8,516 | 5,270 | 6,229 | 16,439 | 24,352 | 24,910 | 20,447 | 34,529 | 45,509 | 16,824 |
| \$10,000 to \$11,999..... | 169,765 | 7,716 | 2,241 | 4,959 | 11,291 | 11,321 | 13,001 | 14,728 | 30,130 | 46,878 | 27,507 |
| \$12,000 or more..... | 122,575 | 3,231 | 1,395 | 422 | 2,326 | 3,544 | 3,684 | 4,261 | 15,309 | 30,521 | 57,890 |
| Median loan.....dollars.. | 4,900 | 3,100 | 3,600 | 3,800 | 4,300 | 4,900 | 5,000 | 5,300 | 5,500 | 5,700 | 8,300 |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | 3,969,357 | 324,155 | 223,458 | 291,313 | 523,738 | 464,204 | 417,857 | 317,753 | 526,272 | 661,044 | 219,592 |
| Less than \$240..... | 321,028 | 52,900 | 33,293 | 34,300 | 52,851 | 32,862 | 21,779 | 21,315 | 27,997 | 39,309 | 4,425 |
| \$240 to \$359..... | 801,912 | 87,864 | 57,505 | 76,672 | 129,770 | 102,244 | 82,578 | 52,999 | 90,464 | 105,866 | 15,954 |
| \$360 to \$479..... | 922,113 | 69,894 | 59,289 | 69,504 | 133,065 | 117,539 | 109,256 | 74,864 | 120,769 | 134,183 | 22,755 |
| \$480 to \$599..... | 844,907 | 50,600 | 39,218 | 59,377 | 120,581 | 106,708 | 101,633 | 80,471 | 119,872 | 134,577 | 31,876 |
| \$600 to \$719..... | 518,434 | 29,594 | 20,242 | 23,578 | 52,359 | 61,350 | 62,962 | 48,645 | 83,264 | 103,264 | 33,200 |
| \$720 to \$839..... | 239,560 | 12,500 | 7,522 | 7,188 | 21,335 | 23,204 | 21,924 | 23,701 | 38,738 | 58,353 | 25,094 |
| \$840 to \$959..... | 119,728 | 6,639 | 3,043 | 3,467 | 7,691 | 11,618 | 8,641 | 8,748 | 18,253 | 32,967 | 17,662 |
| \$960 to \$1,199..... | 99,132 | 8,939 | 1,789 | 3,483 | 2,614 | 5,249 | 4,737 | 4,464 | 14,172 | 28,275 | 25,413 |
| \$1,200 or more..... | 102,543 | 5,225 | 1,557 | 2,744 | 3,472 | 3,430 | 4,347 | 2,546 | 12,767 | 23,250 | 43,213 |
| Median payment.....dollars.. | 466 | 391 | 396 | 406 | 425 | 453 | 469 | 488 | 498 | 520 | 722 |
| CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 3,910,846 | 307,684 | 213,738 | 288,104 | 511,482 | 452,625 | 414,510 | 311,004 | 530,723 | 654,393 | 226,586 |
| Delinquent..... | 217,315 | 43,905 | 19,658 | 17,500 | 30,687 | 24,871 | 17,951 | 16,272 | 17,194 | 24,751 | 4,530 |
| No regular payments required..... | 48,922 | 5,907 | 6,263 | 4,405 | 8,367 | 3,876 | 3,295 | 3,943 | 7,693 | 4,064 | 1,109 |
| TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 1,003,980 | 155,453 | 89,713 | 110,427 | 157,281 | 102,011 | 87,944 | 61,856 | 93,337 | 121,269 | 24,692 |
| \$2,000 to \$2,999..... | 628,775 | 69,365 | 42,754 | 46,730 | 83,533 | 75,868 | 67,088 | 50,270 | 76,096 | 98,856 | 18,202 |
| \$3,000 to \$3,999..... | 538,151 | 36,834 | 26,806 | 42,008 | 72,951 | 65,133 | 59,364 | 41,575 | 83,643 | 91,523 | 18,319 |
| \$4,000 to \$4,999..... | 419,781 | 22,439 | 24,420 | 29,436 | 55,353 | 49,468 | 47,449 | 33,276 | 60,687 | 71,710 | 25,547 |
| \$5,000 to \$5,999..... | 363,900 | 20,686 | 17,462 | 21,255 | 49,468 | 50,742 | 42,101 | 31,899 | 53,521 | 55,910 | 20,858 |
| \$6,000 to \$6,999..... | 367,850 | 20,076 | 16,212 | 24,104 | 50,493 | 51,242 | 38,532 | 36,776 | 49,868 | 60,873 | 19,675 |
| \$7,000 to \$7,999..... | 329,980 | 15,386 | 10,860 | 13,760 | 39,293 | 39,311 | 41,984 | 31,926 | 51,744 | 60,728 | 21,278 |
| \$8,000 to \$8,999..... | 207,213 | 5,758 | 7,249 | 10,510 | 22,867 | 24,023 | 24,863 | 18,372 | 34,694 | 43,510 | 15,371 |
| \$9,000 to \$9,999..... | 155,456 | 6,637 | 3,490 | 3,567 | 13,557 | 17,147 | 18,195 | 15,976 | 28,391 | 35,157 | 12,626 |
| \$10,000 to \$11,999..... | 102,018 | 3,205 | 897 | 2,888 | 4,715 | 5,383 | 5,444 | 8,295 | 18,625 | 29,379 | 23,194 |
| \$12,000 or more..... | 59,985 | 1,660 | 635 | 331 | 1,012 | 1,046 | 2,474 | 1,054 | 5,010 | 14,300 | 32,466 |
| Median debt.....dollars.. | 3,800 | 2,300 | 2,700 | 2,900 | 3,400 | 3,900 | 4,000 | 4,300 | 4,400 | 4,400 | 6,400 |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | |
| Less than 20 percent..... | 705,160 | 82,235 | 47,192 | 59,461 | 86,532 | 64,300 | 62,979 | 42,689 | 81,611 | 131,011 | 47,155 |
| 20 to 39 percent..... | 1,194,133 | 109,710 | 73,130 | 84,204 | 143,807 | 133,586 | 112,017 | 86,542 | 158,999 | 211,192 | 80,947 |
| 40 to 59 percent..... | 983,839 | 87,890 | 46,997 | 60,830 | 125,857 | 103,379 | 101,527 | 79,276 | 140,051 | 170,837 | 67,220 |
| 60 to 79 percent..... | 425,463 | 25,845 | 21,709 | 28,594 | 56,513 | 52,927 | 50,063 | 42,079 | 61,294 | 67,588 | 19,416 |
| 80 to 89 percent..... | 358,227 | 18,963 | 18,825 | 29,293 | 49,851 | 52,318 | 47,703 | 30,671 | 50,394 | 51,068 | 9,142 |
| 90 to 99 percent..... | 155,768 | 10,781 | 6,494 | 13,674 | 25,943 | 19,927 | 19,330 | 14,023 | 23,963 | 16,911 | 2,528 |
| 100 percent or more..... | 115,363 | 6,881 | 8,206 | 8,206 | 20,129 | 19,065 | 10,790 | 13,850 | 15,223 | 11,547 | 1,468 |
| Market value not reported..... | 93,038 | 5,939 | 4,343 | 9,597 | 17,225 | 14,219 | 11,410 | 9,955 | 11,312 | 7,650 | 1,391 |
| Median percent..... | 44 | 37 | 40 | 44 | 47 | 48 | 48 | 49 | 45 | 40 | 37 |
| INCOME OF OWNER | | | | | | | | | | | |
| Properties with owner who is head of household..... | 3,987,987 | 334,313 | 226,186 | 296,818 | 532,676 | 467,116 | 422,020 | 318,686 | 533,917 | 645,398 | 210,872 |
| Less than \$2,000..... | 532,073 | 334,313 | 34,584 | 32,292 | 33,542 | 27,874 | 16,327 | 11,048 | 20,057 | 17,304 | 5,033 |
| \$2,000 to \$2,499..... | 297,510 | ... | 191,602 | 20,828 | 16,188 | 16,546 | 16,969 | 12,529 | 10,371 | 11,029 | 1,451 |
| \$2,500 to \$2,999..... | 395,993 | ... | ... | 243,698 | 25,479 | 21,875 | 21,914 | 25,214 | 34,416 | 20,912 | 2,449 |
| \$3,000 to \$3,499..... | 681,744 | ... | ... | ... | 457,467 | 40,793 | 28,619 | 30,721 | 67,229 | 52,249 | 4,668 |
| \$3,500 to \$3,999..... | 513,822 | ... | ... | ... | ... | 360,328 | 30,006 | 19,639 | 40,553 | 59,295 | 4,000 |
| \$4,000 to \$4,499..... | 441,275 | ... | ... | ... | ... | ... | 308,185 | 22,731 | 41,466 | 63,616 | 5,279 |
| \$4,500 to \$4,999..... | 262,559 | ... | ... | ... | ... | ... | ... | 196,804 | 22,915 | 38,955 | 3,884 |
| \$5,000 to \$5,999..... | 365,547 | ... | ... | ... | ... | ... | ... | ... | 296,910 | 62,700 | 5,941 |
| \$6,000 to \$6,999..... | 157,649 | ... | ... | ... | ... | ... | ... | ... | ... | 153,195 | 4,455 |
| \$7,000 to \$7,999..... | 91,520 | ... | ... | ... | ... | ... | ... | ... | ... | 86,629 | 4,891 |
| \$8,000 to \$9,999..... | 91,325 | ... | ... | ... | ... | ... | ... | ... | ... | 79,514 | 11,811 |
| \$10,000 or more..... | 157,010 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 157,010 |
| Median income.....dollars.. | 3,500 | 1,000 | 2,200 | 2,600 | 3,200 | 3,600 | 4,100 | 4,500 | 5,100 | 5,900 | 10,000+ |

RESIDENTIAL FINANCING

Table 17b.—PROPERTIES WITH FHA-INSURED FIRST MORTGAGE: PURCHASE PRICE OF PROPERTY AND OWNER CHARACTERISTICS, BY INTEREST AND PRINCIPAL PAYMENTS AS PERCENT OF INCOME, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with first mortgage payments which include both interest and principal, and with owner who is head of household or related to head. Excluded are properties with (1) income reported as \$10,000 or more, or (2) income or relationship of owner to head of household not reported. Median not shown where number of sample cases reported is less than 100]

Table with columns: Subject, Total properties (Total, Under 10 percent, 10 to 14 percent, 15 to 19 percent, 20 to 29 percent, 30 percent or more), Properties acquired in 1949 to 1950 (Total, Under 10 percent, 10 to 14 percent, 15 to 19 percent, 20 to 29 percent, 30 percent or more). Rows include PURCHASE PRICE, VETERAN STATUS OF OWNER, COLOR OF OWNER, SEX AND AGE OF OWNER, INCOME OF PRIMARY FAMILIES AND INDIVIDUALS, and OCCUPATION OF OWNER.

1 Data for 1950 are for part of the year only.
2 Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 17d.—PURCHASE PRICE OF PROPERTY AND OWNER CHARACTERISTICS, BY INTEREST AND PRINCIPAL PAYMENTS AS PERCENT OF INCOME, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with first mortgage payments which include both interest and principal, and with owner who is head of household or related to head. Excluded are properties with (1) income reported as \$10,000 or more, or (2) income or relationship of owner to head of household not reported. Median not shown where number of sample cases reported is less than 100]

Table with columns: Subject, Total, and Total interest and principal payments as percent of income (under 10 to 40+ percent). Rows include PURCHASE PRICE, VETERAN STATUS OF OWNER, COLOR OF OWNER, SEX AND AGE OF OWNER, INCOME OF PRIMARY FAMILIES AND INDIVIDUALS, and OCCUPATION OF OWNER.

1 Data for 1950 are for part of the year only.

2 Income of primary families and individuals.

RESIDENTIAL FINANCING

Table 18.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|---------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| Total..... | 1266,790 | 44,388 | 90,308 | 9,988 | 96,330 | 1582,296 | 106,128 | 205,915 | 39,756 | 155,639 |
| MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER | | | | | | | | | | |
| Purchased..... | 41,844 | 7,232 | 5,244 | 6,808 | 16,227 | 115,246 | 24,936 | 13,572 | 22,059 | 24,696 |
| Originated..... | 224,946 | 37,156 | 85,064 | 3,180 | 80,103 | 467,050 | 81,192 | 192,343 | 17,697 | 130,943 |
| FORM OF DEBT | | | | | | | | | | |
| Mortgage or deed of trust..... | 227,584 | 43,626 | 83,788 | 9,791 | 68,064 | 509,650 | 104,610 | 188,317 | 38,918 | 107,344 |
| Contract to purchase..... | 39,206 | 761 | 6,520 | 197 | 28,265 | 72,646 | 1,518 | 17,598 | 838 | 48,295 |
| SERVICE OF MORTGAGE | | | | | | | | | | |
| Hold and service mortgage..... | 232,069 | 37,010 | 89,193 | 3,144 | 82,256 | 470,204 | 80,638 | 203,849 | 14,515 | 127,883 |
| Hold mortgage only..... | 34,721 | 7,377 | 1,115 | 6,844 | 14,074 | 112,092 | 25,490 | 2,066 | 25,241 | 27,756 |
| ORIGIN AND PURPOSE OF FIRST MORTGAGE | | | | | | | | | | |
| Mortgage made or assumed at time property acquired..... | 185,295 | 27,071 | 61,564 | 8,852 | 69,414 | 468,040 | 86,930 | 153,114 | 36,051 | 125,880 |
| Mortgage refinanced or renewed..... | 33,933 | 5,815 | 14,433 | 1,052 | 10,039 | 62,677 | 10,290 | 27,772 | 3,373 | 16,880 |
| To increase loan for improvements or repairs..... | 12,659 | 3,223 | 6,513 | 584 | 1,470 | 21,998 | 4,493 | 11,231 | 2,323 | 2,408 |
| To secure better terms..... | 10,530 | 1,008 | 4,697 | 216 | 3,533 | 23,186 | 3,386 | 8,801 | 737 | 7,778 |
| For other purpose..... | 10,744 | 1,584 | 3,223 | 252 | 5,036 | 17,493 | 2,411 | 7,740 | 313 | 6,694 |
| Mortgage placed later than acquisition of property..... | 47,565 | 11,506 | 14,310 | 85 | 16,878 | 51,579 | 8,908 | 25,029 | 332 | 12,879 |
| To make improvements or repairs..... | 25,459 | 5,179 | 9,161 | 58 | 9,306 | 29,427 | 4,632 | 14,084 | 278 | 8,467 |
| To invest in other real estate or business..... | 5,788 | 2,144 | 557 | ... | 2,359 | 7,782 | 2,639 | 1,761 | ... | 2,015 |
| For other purpose..... | 16,318 | 4,183 | 4,592 | 27 | 5,213 | 14,370 | 1,637 | 9,184 | 54 | 2,397 |
| LENDER OF REFINANCED OR RENEWED MORTGAGE | | | | | | | | | | |
| Total refinanced or renewed mortgages..... | 33,933 | 5,815 | 14,433 | 1,052 | 10,039 | 62,677 | 10,290 | 27,772 | 3,373 | 16,880 |
| Same lender..... | 21,264 | 4,035 | 8,939 | 775 | 5,588 | 31,204 | 5,758 | 14,922 | 2,314 | 5,645 |
| Different lender..... | 12,669 | 1,780 | 5,494 | 277 | 4,451 | 31,473 | 4,532 | 12,850 | 1,059 | 11,235 |
| AMORTIZATION | | | | | | | | | | |
| Fully amortized..... | 237,713 | 37,646 | 88,709 | 9,857 | 79,144 | 542,430 | 101,009 | 203,191 | 39,194 | 128,416 |
| Partially amortized..... | 13,756 | 3,678 | 1,577 | 70 | 7,348 | 22,542 | 3,138 | 2,661 | 197 | 14,740 |
| Not amortized..... | 6,221 | 1,704 | 22 | ... | 4,110 | 5,401 | 682 | 63 | ... | 4,200 |
| On demand..... | 9,099 | 1,360 | ... | 61 | 5,729 | 11,923 | 1,299 | ... | 365 | 8,283 |
| Regular principal payments required..... | 9,003 | 896 | ... | 61 | 3,162 | 8,028 | 901 | ... | 365 | 6,288 |
| No regular principal payments required..... | 4,096 | 464 | ... | ... | 2,567 | 3,895 | 398 | ... | ... | 1,995 |
| CURRENT STATUS OF PAYMENTS | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 226,749 | 39,914 | 81,994 | 9,550 | 73,436 | 516,133 | 100,938 | 186,679 | 37,707 | 122,284 |
| Delinquent..... | 34,012 | 2,962 | 8,316 | 438 | 18,900 | 63,247 | 4,769 | 19,236 | 2,049 | 31,192 |
| No regular payments required..... | 6,336 | 1,512 | ... | ... | 3,994 | 2,916 | 421 | ... | ... | 2,163 |
| YEAR MORTGAGE MADE OR ASSUMED | | | | | | | | | | |
| 1950 (part)..... | 34,349 | 6,220 | 10,233 | 829 | 10,805 | 75,780 | 6,053 | 30,315 | 4,336 | 13,893 |
| 1949..... | 62,504 | 13,231 | 18,119 | 2,104 | 25,593 | 157,799 | 31,675 | 45,535 | 13,228 | 53,205 |
| 1948..... | 47,079 | 5,929 | 13,052 | 1,519 | 21,749 | 116,397 | 15,923 | 33,834 | 5,649 | 37,696 |
| 1947..... | 41,911 | 9,079 | 16,534 | 1,663 | 12,601 | 100,929 | 30,246 | 40,007 | 6,527 | 20,588 |
| 1946..... | 29,958 | 3,789 | 13,706 | 815 | 8,052 | 62,292 | 11,167 | 29,333 | 3,046 | 12,142 |
| 1942 to 1945..... | 39,858 | 3,796 | 16,106 | 2,743 | 13,371 | 57,938 | 8,890 | 24,712 | 6,476 | 13,239 |
| 1940 to 1941..... | 4,705 | 1,206 | 1,457 | 216 | 1,185 | 4,349 | 1,283 | 1,443 | 309 | 1,006 |
| 1939 or earlier..... | 6,427 | 1,137 | 1,102 | 99 | 2,974 | 6,812 | 891 | 736 | 185 | 3,670 |
| TERM OF MORTGAGE | | | | | | | | | | |
| On demand..... | 9,099 | 1,360 | ... | 61 | 5,728 | 11,923 | 1,299 | ... | 365 | 8,283 |
| Fully amortized..... | 237,714 | 37,645 | 88,712 | 9,856 | 79,144 | 542,430 | 101,009 | 203,191 | 39,194 | 128,416 |
| Less than 5 years..... | 33,735 | 7,842 | 2,190 | 24 | 21,671 | 20,473 | 4,841 | 833 | 17 | 10,354 |
| 5 to 9 years..... | 62,537 | 7,987 | 23,107 | 763 | 26,231 | 79,259 | 10,883 | 31,592 | 1,467 | 30,947 |
| 10 to 14 years..... | 75,645 | 4,417 | 43,586 | 1,519 | 22,732 | 176,625 | 8,903 | 91,575 | 4,682 | 63,471 |
| 15 to 19 years..... | 33,412 | 4,679 | 12,683 | 2,427 | 7,294 | 110,160 | 13,861 | 49,920 | 9,760 | 18,717 |
| 20 to 24 years..... | 17,358 | 6,106 | 4,718 | 3,433 | 465 | 80,235 | 31,795 | 18,385 | 16,115 | 1,273 |
| 25 years or more..... | 15,027 | 6,614 | 2,428 | 1,690 | 751 | 75,678 | 30,726 | 10,886 | 7,153 | 3,654 |
| Median term.....years.. | 11 | 12 | 11 | ... | 8 | ... | ... | ... | ... | ... |
| Partially or not amortized..... | 19,978 | 5,382 | 1,599 | 70 | 11,459 | 27,943 | 3,820 | 2,724 | 197 | 18,940 |
| Less than 5 years..... | 10,597 | 4,490 | 354 | ... | 4,947 | 8,150 | 1,607 | 528 | ... | 5,296 |
| 5 to 9 years..... | 5,850 | 738 | 689 | ... | 3,966 | 13,741 | 1,490 | 578 | ... | 8,649 |
| 10 to 14 years..... | 3,032 | 74 | 531 | 70 | 2,152 | 6,490 | 278 | 1,526 | 197 | 3,970 |
| 15 years or more..... | 499 | 80 | 25 | ... | 394 | 3,562 | 445 | 92 | ... | 1,025 |

¹ Includes 25,779 mortgages with 74,858 thousand dollars outstanding debt, distributed among mutual savings banks, mortgage companies, Federal National Mortgage Association, and "other" holders. The number of mortgages held on nonwhite properties by each of these types of holders was too few for distribution.

RESIDENTIAL FINANCING

Table 18.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | |
| Mortgages with payments which include other items..... | 105,068 | 19,700 | 50,800 | 7,496 | 15,305 | 304,015 | 75,317 | 121,430 | 29,630 | 29,868 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | |
| No other items..... | 22,778 | 11,181 | 3,094 | 5,673 | ... | 101,562 | 46,377 | 13,941 | 24,244 | ... |
| Other items..... | 925 | 690 | 38 | 197 | ... | 3,275 | 2,553 | 150 | 572 | ... |
| Real estate taxes, and fire and hazard insurance premiums, with: | | | | | | | | | | |
| No other items..... | 39,432 | 4,726 | 21,369 | 829 | 7,258 | 107,004 | 18,765 | 49,507 | 2,324 | 13,691 |
| Ground rent..... | 5,300 | ... | 4,069 | 75 | 673 | 12,375 | ... | 8,672 | 180 | 1,563 |
| Real estate taxes..... | 24,962 | 1,043 | 18,827 | 71 | 3,491 | 54,604 | 3,061 | 41,942 | 127 | 7,701 |
| Fire and hazard insurance premiums..... | 4,235 | 861 | 940 | 34 | 1,985 | 6,821 | 2,345 | 2,232 | 30 | 1,561 |
| Other combinations: | | | | | | | | | | |
| Including real estate taxes..... | 3,897 | 1,046 | 1,053 | 471 | 484 | 9,438 | 2,084 | 2,050 | 1,613 | 1,314 |
| Not including real estate taxes..... | 3,539 | 153 | 1,410 | 146 | 1,414 | 8,936 | 132 | 2,936 | 540 | 4,038 |

Table 18a.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|-------------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| Total..... | 1,220,067 | 27,145 | 74,568 | 3,473 | 96,330 | 1,387,796 | 31,916 | 153,125 | 12,336 | 153,639 |
| MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER | | | | | | | | | | |
| Purchased..... | 25,781 | 1,412 | 4,396 | 1,733 | 16,227 | 42,426 | 1,837 | 9,174 | 3,616 | 24,696 |
| Originated..... | 194,286 | 25,733 | 70,172 | 1,740 | 80,103 | 345,370 | 30,079 | 143,951 | 8,720 | 130,943 |
| FORM OF DEBT | | | | | | | | | | |
| Mortgage or deed of trust..... | 182,581 | 26,876 | 69,231 | 3,276 | 68,064 | 323,479 | 31,630 | 142,484 | 11,498 | 107,344 |
| Contract to purchase..... | 37,486 | 268 | 5,337 | 197 | 28,265 | 64,317 | 286 | 10,641 | 838 | 48,295 |
| SERVICE OF MORTGAGE | | | | | | | | | | |
| Hold and service mortgage..... | 202,110 | 26,066 | 73,453 | 2,284 | 82,256 | 351,681 | 30,942 | 151,059 | 9,035 | 127,883 |
| Hold mortgage only..... | 17,956 | 1,079 | 1,115 | 1,189 | 14,074 | 36,115 | 974 | 2,066 | 3,301 | 27,756 |
| ORIGIN AND PURPOSE OF FIRST MORTGAGE | | | | | | | | | | |
| Mortgage made or assumed at time property acquired..... | 140,845 | 10,969 | 46,203 | 2,799 | 69,414 | 280,198 | 14,873 | 101,735 | 10,267 | 125,880 |
| Mortgage refinanced or renewed..... | 32,412 | 5,427 | 14,054 | 590 | 10,039 | 56,731 | 8,847 | 26,361 | 1,737 | 16,880 |
| To increase loan for improvements or repairs..... | 12,019 | 3,045 | 6,513 | 122 | 1,470 | 19,888 | 4,019 | 11,231 | 687 | 2,408 |
| To secure better terms..... | 9,649 | 798 | 4,318 | 216 | 3,533 | 22,417 | 7,390 | 7,390 | 737 | 7,778 |
| For other purpose..... | 10,744 | 1,584 | 3,223 | 252 | 5,036 | 17,493 | 2,411 | 7,740 | 313 | 6,694 |
| Mortgage placed later than acquisition of property..... | 46,811 | 10,752 | 14,310 | 85 | 16,878 | 50,867 | 8,196 | 25,029 | 332 | 12,879 |
| To make improvements or repairs..... | 24,758 | 4,478 | 9,161 | 58 | 9,306 | 28,936 | 4,141 | 14,084 | 278 | 8,467 |
| To invest in other real estate or business..... | 5,788 | 2,144 | 557 | ... | 2,359 | 7,782 | 2,639 | 1,761 | ... | 2,015 |
| For other purpose..... | 16,265 | 4,130 | 4,592 | 27 | 5,213 | 14,149 | 1,416 | 9,184 | 54 | 2,397 |
| LENDER OF REFINANCED OR RENEWED MORTGAGE | | | | | | | | | | |
| Total refinanced or renewed mortgages..... | 32,412 | 5,427 | 14,054 | 590 | 10,039 | 56,731 | 8,847 | 26,361 | 1,737 | 16,880 |
| Same lender..... | 20,217 | 3,647 | 8,742 | 313 | 5,588 | 27,573 | 4,315 | 14,370 | 678 | 5,645 |
| Different lender..... | 12,195 | 1,780 | 5,312 | 277 | 4,451 | 29,158 | 4,532 | 11,991 | 1,059 | 11,235 |
| AMORTIZATION | | | | | | | | | | |
| Fully amortized..... | 190,990 | 20,403 | 72,969 | 3,342 | 79,144 | 347,930 | 26,797 | 150,401 | 11,774 | 128,416 |
| Partially amortized..... | 13,756 | 3,678 | 1,577 | 70 | 7,348 | 22,542 | 3,138 | 2,661 | 197 | 14,740 |
| Not amortized..... | 6,221 | 1,704 | 22 | ... | 4,110 | 5,401 | 682 | 63 | ... | 4,200 |
| On demand..... | 9,039 | 1,360 | ... | ... | 5,729 | 11,923 | 1,299 | ... | ... | 8,283 |
| Regular principal payments required... Regular principal payments required... | 5,033 | 896 | ... | 61 | 3,162 | 8,028 | 901 | ... | ... | 365 |
| No regular principal payments required | 4,096 | 464 | ... | ... | 2,567 | 3,899 | 398 | ... | ... | 6,288 |
| CURRENT STATUS OF PAYMENTS | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 184,733 | 23,504 | 69,711 | 3,249 | 73,436 | 338,752 | 29,991 | 143,012 | 11,443 | 122,284 |
| Delinquent..... | 28,998 | 2,129 | 4,859 | 224 | 18,900 | 46,128 | 1,504 | 10,113 | 893 | 31,192 |
| No regular payments required..... | 6,336 | 1,512 | ... | ... | 3,994 | 2,916 | ... | ... | ... | 2,163 |

¹ Includes 18,552 mortgages with 34,780 thousand dollars outstanding debt, held by mutual savings banks, mortgage companies and "other" holders. The number of mortgages held on nonwhite properties by each of these types of holders was too few for distribution.

RESIDENTIAL FINANCING

Table 18a.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF CONVENTIONAL FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Mortgages made or assumed at time property was purchased..... | 140,847 | 10,967 | 46,204 | 2,799 | 69,413 | 280,198 | 14,873 | 101,735 | 10,267 | 125,880 |
| Less than 50 percent..... | 21,352 | 3,066 | 8,269 | 557 | 8,841 | 32,585 | 3,344 | 18,797 | 1,210 | 8,634 |
| 50 to 59 percent..... | 14,329 | 1,553 | 6,971 | 498 | 3,500 | 41,415 | 2,675 | 20,746 | 2,819 | 5,643 |
| 60 to 64 percent..... | 8,877 | 1,332 | 3,607 | 172 | 3,414 | 15,869 | 775 | 6,704 | 765 | 6,404 |
| 65 to 69 percent..... | 8,501 | 295 | 4,842 | 363 | 2,821 | 18,236 | 738 | 8,822 | 1,346 | 6,520 |
| 70 to 74 percent..... | 12,844 | 144 | 6,029 | 398 | 5,603 | 20,346 | 183 | 11,725 | 478 | 7,014 |
| 75 to 79 percent..... | 13,274 | 742 | 2,932 | 163 | 7,827 | 21,712 | 1,475 | 6,174 | 1,400 | 10,925 |
| 80 to 84 percent..... | 15,181 | 683 | 4,331 | 214 | 7,074 | 28,414 | 442 | 11,011 | 240 | 10,777 |
| 85 to 89 percent..... | 11,744 | 285 | 2,560 | ... | 8,651 | 24,008 | 130 | 3,862 | ... | 19,099 |
| 90 to 94 percent..... | 9,468 | 91 | 3,138 | 16 | 5,503 | 20,887 | 215 | 7,135 | 20 | 11,815 |
| 95 to 99 percent..... | 4,168 | 332 | 520 | ... | 3,097 | 21,449 | 1,692 | 1,310 | ... | 17,957 |
| 100 percent or more..... | 19,182 | 2,356 | 2,417 | 418 | 12,462 | 32,439 | 3,106 | 4,673 | 1,989 | 19,696 |
| Purchase price not reported or property not acquired by purchase..... | 1,927 | 88 | 588 | ... | 620 | 2,838 | 98 | 776 | ... | 1,396 |
| Median percent..... | 76 | ... | 69 | ... | 82 | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | |
| Less than \$2,000..... | 147,082 | 21,435 | 44,908 | 1,267 | 65,777 | 115,889 | 13,922 | 44,413 | 1,454 | 45,865 |
| \$2,000 to \$2,999..... | 32,507 | 3,819 | 11,733 | 495 | 15,051 | 78,501 | 8,832 | 28,650 | 1,195 | 36,549 |
| \$3,000 to \$3,999..... | 17,914 | 660 | 6,581 | 477 | 7,456 | 61,894 | 2,079 | 30,054 | 1,730 | 25,445 |
| \$4,000 to \$4,999..... | 9,388 | 117 | 4,426 | 232 | 3,604 | 40,841 | 494 | 19,294 | 1,073 | 15,575 |
| \$5,000 to \$5,999..... | 6,357 | 834 | 2,584 | 473 | 1,901 | 34,329 | 4,418 | 14,123 | 2,391 | 10,511 |
| \$6,000 to \$7,999..... | 3,836 | 170 | 1,977 | 253 | 1,196 | 25,892 | 1,176 | 13,194 | 1,620 | 8,303 |
| \$8,000 to \$9,999..... | 1,506 | 121 | 352 | 204 | 156 | 13,803 | 995 | 3,326 | 1,859 | 1,395 |
| \$10,000 or more..... | 1,476 | ... | 7 | 72 | 1,190 | 16,647 | ... | 71 | 1,014 | 11,996 |
| Median debt.....dollars.. | 1,400 | 1,200 | 1,600 | ... | 1,400 | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 1,800 | 1,200 | 2,100 | 3,600 | 1,600 | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | |
| Mortgages with payments which include other items..... | 61,269 | 4,920 | 35,416 | 1,042 | 15,305 | 120,483 | 10,332 | 69,758 | 2,078 | 29,868 |
| Real estate taxes, and fire and hazard insurance premiums, with: | | | | | | | | | | |
| No other items..... | 25,968 | 2,797 | 13,762 | 700 | 7,258 | 50,287 | 6,707 | 25,382 | 1,781 | 13,691 |
| Ground rent..... | 4,650 | ... | 3,545 | 75 | 673 | 9,843 | ... | 6,692 | 180 | 1,563 |
| Real estate taxes..... | 20,564 | 727 | 14,843 | 71 | 3,491 | 41,490 | 1,389 | 30,913 | 127 | 7,701 |
| Fire and hazard insurance premiums..... | 3,472 | 197 | 841 | 34 | 1,985 | 4,166 | 20 | 1,902 | 30 | 1,561 |
| Other combinations: | | | | | | | | | | |
| Including real estate taxes..... | 3,114 | 1,046 | 1,053 | 16 | 484 | 5,878 | 2,084 | 2,050 | 20 | 1,314 |
| Not including real estate taxes..... | 3,501 | 153 | 1,372 | 146 | 1,414 | 8,819 | 132 | 2,819 | 540 | 4,038 |

Table 18b.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES: BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|---------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|--|
| | Total | Holder of first mortgage | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | | Commercial bank or trust company | Savings and loan association | Life insurance company | |
| Total..... | 124,404 | 12,572 | 3,132 | 5,870 | 105,328 | 49,421 | 14,091 | 24,816 | |
| MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER | | | | | | | | | |
| Purchased..... | 12,164 | 5,567 | 120 | 4,491 | 51,904 | 21,459 | 1,528 | 16,307 | |
| Originated..... | 12,240 | 7,005 | 3,012 | 1,379 | 53,424 | 27,962 | 12,563 | 8,509 | |
| SERVICE OF MORTGAGE | | | | | | | | | |
| Hold and service mortgage..... | 11,055 | 6,273 | 3,132 | 848 | 48,823 | 24,905 | 14,091 | 5,362 | |
| Hold mortgage only..... | 13,349 | 6,298 | ... | 5,022 | 56,505 | 24,516 | ... | 19,454 | |
| ORIGIN AND PURPOSE OF FIRST MORTGAGE | | | | | | | | | |
| Mortgage made or assumed at time property acquired..... | 22,441 | 11,499 | 2,950 | 5,408 | 99,588 | 47,477 | 13,232 | 23,180 | |
| Mortgage refinanced or renewed..... | 1,210 | 320 | 182 | 462 | 5,028 | 1,232 | 859 | 1,636 | |
| To increase loan for improvements or repairs..... | 572 | 110 | ... | 462 | 1,899 | 263 | ... | 1,636 | |
| To secure better terms..... | 638 | 210 | 182 | ... | 3,129 | 969 | 859 | ... | |
| Mortgage placed later than acquisition of property..... | 754 | 754 | ... | ... | 712 | 712 | ... | ... | |
| To make improvements or repairs..... | 701 | 701 | ... | ... | 491 | 491 | ... | ... | |
| For other purpose..... | 53 | 53 | ... | ... | 221 | 221 | ... | ... | |

¹ Includes 2,832 mortgages with 17,000 thousand dollars outstanding debt, distributed among mutual savings banks, mortgage companies, Federal National Mortgage Association and "other" holders. The number of mortgages held on nonwhite properties by each of these types of holders was too few for distribution.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 18b.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FHA-INSURED FIRST MORTGAGES, BY TYPE OF HOLDER, FOR THE UNITED STATES: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | Outstanding debt on first mortgages (thousands of dollars) | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|
| | Total | Holder of first mortgage | | | Total | Holder of first mortgage | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | | Commercial bank or trust company | Savings and loan association | Life insurance company |
| LENDER OF REFINANCED OR RENEWED MORTGAGE | | | | | | | | |
| Total refinanced or renewed mortgages... | 1,210 | 320 | 182 | 462 | 5,028 | 1,232 | 859 | 1,636 |
| Same lender..... | 782 | 320 | ... | 462 | 2,868 | 1,232 | ... | 1,636 |
| Different lender..... | 428 | ... | 182 | ... | 2,160 | ... | 859 | ... |
| CURRENT STATUS OF PAYMENTS | | | | | | | | |
| Ahead or up-to-date in scheduled payments... | 23,061 | 11,807 | 3,094 | 5,656 | 98,929 | 46,367 | 13,941 | 23,660 |
| Delinquent..... | 1,343 | 765 | 38 | 214 | 6,399 | 3,054 | 150 | 1,156 |
| YEAR MORTGAGE MADE OR ASSUMED | | | | | | | | |
| 1949 to 1950 (part)..... | 7,793 | 3,800 | 1,158 | 2,016 | 41,242 | 17,879 | 5,842 | 12,278 |
| 1948..... | 4,624 | 2,658 | 230 | 190 | 23,328 | 11,037 | 1,214 | 1,137 |
| 1947..... | 3,930 | 1,903 | 851 | 1,119 | 18,075 | 8,875 | 4,191 | 4,829 |
| 1946..... | 1,639 | 843 | 588 | 129 | 5,011 | 2,138 | 2,165 | 469 |
| 1942 to 1945..... | 5,182 | 2,400 | 108 | 2,347 | 16,054 | 8,243 | 442 | 5,971 |
| 1941 or earlier..... | 1,235 | 969 | 197 | 70 | 1,618 | 1,249 | 237 | 132 |
| TERM OF MORTGAGE | | | | | | | | |
| Less than 15 years..... | 1,149 | 1,063 | ... | 86 | 1,372 | 1,173 | ... | 199 |
| 15 to 19 years..... | 3,361 | 2,070 | 88 | 1,084 | 9,780 | 5,319 | 378 | 3,749 |
| 20 to 24 years..... | 9,231 | 4,262 | 1,214 | 3,043 | 44,030 | 20,980 | 4,948 | 13,852 |
| 25 years or more..... | 10,663 | 5,176 | 1,830 | 1,656 | 50,146 | 21,949 | 8,765 | 7,016 |
| YEAR MORTGAGE DUE | | | | | | | | |
| Past due..... | ... | ... | ... | ... | ... | ... | ... | ... |
| 1950 to 1955..... | 1,095 | 1,095 | ... | ... | 669 | 669 | ... | ... |
| 1956 to 1957..... | 871 | 785 | ... | 86 | 1,492 | 1,293 | ... | 2,240 |
| 1958 to 1959..... | 1,018 | 188 | ... | 830 | 2,508 | 268 | ... | 2,240 |
| 1960 to 1964..... | 2,940 | 1,575 | 285 | 961 | 8,059 | 5,211 | 615 | 1,899 |
| 1965 to 1969..... | 6,844 | 2,597 | 1,098 | 2,332 | 37,066 | 15,047 | 5,045 | 12,535 |
| 1970 to 1974..... | 10,219 | 6,332 | 725 | 1,267 | 47,784 | 26,933 | 2,850 | 5,774 |
| 1975 or later..... | 1,418 | ... | 1,023 | 394 | 7,750 | ... | 5,981 | 2,169 |
| INTEREST RATE | | | | | | | | |
| Less than 4.0 percent..... | ... | ... | ... | ... | ... | ... | ... | ... |
| 4.0 percent..... | 6,412 | 4,232 | 534 | 776 | 28,128 | 17,807 | 2,174 | 2,743 |
| 4.1 to 4.5 percent..... | 16,880 | 7,297 | 2,598 | 5,025 | 76,412 | 30,958 | 11,917 | 21,941 |
| 4.6 to 5.0 percent..... | 1,112 | 1,043 | ... | 70 | 788 | 656 | ... | 132 |
| MORTGAGE LOAN | | | | | | | | |
| Less than \$3,000..... | 3,159 | 2,124 | 197 | 799 | 3,700 | 2,177 | 237 | 1,191 |
| \$3,000 to \$3,999..... | 3,698 | 2,149 | 34 | 1,361 | 10,582 | 6,543 | 92 | 3,476 |
| \$4,000 to \$4,999..... | 6,455 | 4,265 | 1,692 | 438 | 25,127 | 16,485 | 6,776 | 1,617 |
| \$5,000 to \$5,999..... | 5,521 | 2,507 | 578 | 1,815 | 27,261 | 12,274 | 2,956 | 9,045 |
| \$6,000 to \$7,999..... | 4,222 | 930 | 434 | 1,193 | 26,609 | 5,646 | 2,532 | 7,431 |
| \$8,000 or more..... | 1,349 | 598 | 197 | 264 | 12,049 | 6,296 | 1,498 | 2,056 |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE | | | | | | | | |
| Mortgages made or assumed at time property was purchased..... | 22,441 | 11,500 | 2,949 | 5,409 | 99,588 | 47,477 | 13,232 | 23,180 |
| Less than 60 percent..... | 1,497 | 955 | 332 | 170 | 7,289 | 4,662 | 1,759 | 773 |
| 60 to 64 percent..... | 1,545 | 735 | 510 | 11 | 7,535 | 3,188 | 2,077 | 71 |
| 65 to 69 percent..... | 2,474 | 1,259 | ... | 1,018 | 10,182 | 5,927 | ... | 3,309 |
| 70 to 74 percent..... | 1,365 | 1,141 | 48 | 160 | 6,752 | 5,564 | 240 | 896 |
| 75 to 79 percent..... | 2,455 | 553 | 197 | 1,544 | 10,600 | 1,417 | 887 | 7,319 |
| 80 to 84 percent..... | 4,969 | 1,149 | 758 | 1,771 | 25,427 | 6,023 | 3,312 | 7,764 |
| 85 to 89 percent..... | 6,378 | 4,837 | 815 | 197 | 25,909 | 18,676 | 3,341 | 1,064 |
| 90 to 99 percent..... | 1,606 | 871 | 197 | 538 | 5,167 | 2,020 | 1,163 | 1,984 |
| 100 percent or more..... | 152 | ... | 92 | ... | 727 | ... | 453 | ... |
| Purchase price not reported or property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | |
| Less than \$2,000..... | 3,558 | 2,296 | 197 | 1,066 | 4,195 | 2,280 | 237 | 1,678 |
| \$2,000 to \$2,999..... | 1,704 | 535 | 34 | 1,095 | 4,410 | 1,234 | 92 | 2,989 |
| \$3,000 to \$3,999..... | 4,240 | 2,732 | 916 | 1,438 | 15,095 | 9,678 | 3,329 | 1,617 |
| \$4,000 to \$4,999..... | 7,124 | 4,622 | 975 | 1,043 | 31,143 | 19,655 | 4,404 | 4,835 |
| \$5,000 to \$5,999..... | 3,216 | 1,438 | 775 | 806 | 17,631 | 7,962 | 4,272 | 4,411 |
| \$6,000 to \$7,999..... | 3,986 | 571 | 235 | 1,225 | 26,612 | 3,986 | 1,757 | 7,670 |
| \$8,000 or more..... | 576 | 379 | ... | 197 | 6,242 | 4,626 | ... | 1,616 |
| Average debt.....dollars.. | 4,300 | 3,900 | 4,500 | 4,200 | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | |
| Mortgages with payments which include other items..... | 23,703 | 11,871 | 3,132 | 5,870 | 104,837 | 48,930 | 14,091 | 24,816 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | |
| No other items..... | 22,778 | 11,181 | 3,094 | 5,673 | 101,562 | 46,377 | 13,941 | 24,244 |
| Other items..... | 925 | 690 | 38 | 197 | 3,275 | 2,553 | 150 | 572 |

RESIDENTIAL FINANCING

Table 18d.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|---------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| Total..... | 193,629 | 28,679 | 68,697 | 9,843 | 66,440 | 1,509,681 | 88,208 | 181,587 | 39,366 | 130,451 |
| MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER | | | | | | | | | | |
| Purchased..... | 37,787 | 7,232 | 4,850 | 6,663 | 13,202 | 112,163 | 24,936 | 13,020 | 21,669 | 22,752 |
| Originated..... | 155,842 | 21,447 | 63,847 | 3,180 | 53,238 | 397,518 | 63,272 | 168,567 | 17,697 | 107,699 |
| FORM OF DEBT | | | | | | | | | | |
| Mortgage or deed of trust..... | 163,821 | 28,410 | 63,529 | 9,646 | 45,135 | 454,224 | 87,922 | 171,806 | 38,528 | 89,744 |
| Contract to purchase..... | 29,808 | 268 | 5,167 | 197 | 21,305 | 55,457 | 286 | 9,781 | 838 | 40,707 |
| SERVICE OF MORTGAGE | | | | | | | | | | |
| Hold and service mortgage..... | 160,608 | 21,301 | 67,779 | 3,144 | 53,724 | 399,411 | 62,718 | 179,620 | 14,515 | 104,028 |
| Hold mortgage only..... | 33,022 | 7,377 | 918 | 6,699 | 12,717 | 110,270 | 25,490 | 1,967 | 24,851 | 26,423 |
| ORIGIN AND PURPOSE OF FIRST MORTGAGE | | | | | | | | | | |
| Mortgage made or assumed at time property acquired..... | 144,418 | 20,482 | 49,140 | 8,707 | 49,742 | 419,047 | 76,840 | 137,142 | 35,661 | 106,255 |
| Mortgage refinanced or renewed..... | 25,215 | 1,951 | 11,688 | 1,052 | 8,126 | 53,591 | 4,571 | 25,620 | 3,373 | 15,744 |
| To increase loan for improvements or repairs..... | 6,971 | 477 | 4,359 | 584 | 682 | 16,450 | 1,156 | 9,670 | 2,323 | 1,758 |
| To secure better terms..... | 9,807 | 679 | 4,303 | 216 | 3,533 | 22,056 | 2,827 | 8,230 | 737 | 7,778 |
| For other purpose..... | 8,437 | 795 | 3,026 | 252 | 3,911 | 15,085 | 588 | 7,720 | 313 | 6,208 |
| Mortgage placed later than acquisition of property..... | 23,998 | 6,247 | 7,868 | 85 | 8,573 | 37,043 | 6,797 | 18,825 | 332 | 8,452 |
| To make improvements or repairs..... | 13,750 | 3,026 | 4,232 | 58 | 6,193 | 21,356 | 3,951 | 9,795 | 278 | 6,487 |
| To invest in other real estate or business..... | 2,157 | 954 | 557 | ... | 411 | 5,056 | 1,466 | 1,761 | ... | 659 |
| For other purpose..... | 8,091 | 2,267 | 3,079 | 27 | 1,969 | 10,631 | 1,380 | 7,269 | 54 | 1,306 |
| LENDER OF REFINANCED OR RENEWED MORTGAGE | | | | | | | | | | |
| Total refinanced or renewed mortgages..... | 25,215 | 1,951 | 11,688 | 1,052 | 8,126 | 53,591 | 4,571 | 25,620 | 3,373 | 15,744 |
| Same lender..... | 15,215 | 1,559 | 6,785 | 775 | 4,365 | 26,240 | 2,998 | 13,184 | 2,314 | 5,258 |
| Different lender..... | 10,000 | 392 | 4,903 | 277 | 3,761 | 27,351 | 1,573 | 12,436 | 1,059 | 10,486 |
| AMORTIZATION | | | | | | | | | | |
| Fully amortized..... | 178,388 | 26,328 | 67,771 | 9,712 | 56,682 | 478,948 | 84,231 | 179,427 | 38,804 | 109,992 |
| Partially amortized..... | 10,086 | 1,686 | 903 | 70 | 6,541 | 19,677 | 2,545 | 2,097 | 197 | 13,111 |
| Not amortized..... | 1,880 | 192 | 22 | ... | 1,280 | 3,829 | 419 | 63 | ... | 2,891 |
| On demand..... | 3,275 | 473 | ... | 61 | 1,937 | 7,227 | 1,013 | ... | 365 | 4,457 |
| Regular principal payments required... | 2,298 | 403 | ... | 61 | 1,265 | 5,052 | 852 | ... | 365 | 3,613 |
| No regular principal payments required | 977 | 70 | ... | ... | 672 | 2,175 | 161 | ... | ... | 844 |
| CURRENT STATUS OF PAYMENTS | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 169,801 | 27,009 | 62,879 | 9,405 | 52,700 | 457,077 | 83,863 | 166,520 | 37,317 | 104,834 |
| Delinquent..... | 23,457 | 1,670 | 5,820 | 438 | 13,369 | 52,487 | 4,345 | 15,067 | 2,049 | 25,500 |
| No regular payments required..... | 371 | ... | ... | ... | 371 | 117 | ... | ... | ... | 117 |
| YEAR MORTGAGE MADE OR ASSUMED | | | | | | | | | | |
| 1950 (part)..... | 19,939 | 2,571 | 6,984 | 684 | 4,910 | 65,337 | 4,333 | 26,535 | 3,946 | 10,444 |
| 1949..... | 40,435 | 7,569 | 13,683 | 2,104 | 14,740 | 135,285 | 26,110 | 39,717 | 13,228 | 47,533 |
| 1948..... | 36,356 | 6,538 | 10,544 | 1,519 | 15,714 | 104,253 | 14,121 | 30,941 | 5,649 | 32,455 |
| 1947..... | 30,538 | 6,714 | 11,264 | 1,663 | 9,652 | 84,569 | 22,860 | 33,650 | 6,527 | 18,208 |
| 1946..... | 21,828 | 2,891 | 8,271 | 815 | 6,254 | 55,325 | 10,639 | 24,579 | 3,046 | 10,457 |
| 1942 to 1945..... | 35,241 | 2,405 | 15,712 | 2,743 | 11,370 | 54,931 | 8,022 | 24,456 | 6,476 | 11,688 |
| 1940 to 1941..... | 3,737 | 1,051 | 1,137 | 216 | 1,185 | 3,651 | 1,252 | 973 | 309 | 1,006 |
| 1939 or earlier..... | 5,555 | 940 | 1,102 | 99 | 2,615 | 6,330 | 871 | 736 | 185 | 3,660 |
| TERM OF MORTGAGE | | | | | | | | | | |
| On demand..... | 3,275 | 473 | ... | 61 | 1,937 | 7,227 | 1,013 | ... | 365 | 4,457 |
| Fully amortized..... | 178,389 | 26,327 | 67,773 | 9,711 | 56,683 | 478,948 | 84,231 | 179,427 | 38,804 | 109,992 |
| Less than 5 years..... | 14,141 | 3,908 | 613 | 24 | 8,995 | 10,934 | 2,218 | 300 | 17 | 4,627 |
| 5 to 9 years..... | 39,746 | 4,230 | 11,975 | 618 | 20,445 | 57,258 | 6,344 | 21,252 | 1,077 | 25,359 |
| 10 to 14 years..... | 63,516 | 2,170 | 36,179 | 1,519 | 20,454 | 156,151 | 5,359 | 80,847 | 4,682 | 59,466 |
| 15 to 19 years..... | 30,705 | 3,989 | 12,683 | 2,427 | 5,770 | 106,573 | 13,102 | 49,920 | 9,760 | 16,086 |
| 20 to 24 years..... | 15,451 | 5,416 | 3,895 | 3,433 | 268 | 71,340 | 26,482 | 16,222 | 16,115 | 800 |
| 25 years or more..... | 14,830 | 6,614 | 2,428 | 1,690 | 751 | 74,692 | 30,726 | 10,886 | 7,153 | 3,654 |
| Median term.....years.. | 11 | 15 | 11 | ... | 9 | ... | ... | ... | ... | ... |
| Partially or not amortized..... | 11,967 | 1,878 | 925 | 70 | 7,821 | 23,506 | 2,964 | 2,160 | 197 | 16,002 |
| Less than 5 years..... | 4,336 | 986 | 354 | ... | 2,386 | 6,061 | 751 | 528 | ... | 4,142 |
| 5 to 9 years..... | 4,388 | 738 | 15 | ... | 3,177 | 9,936 | 1,490 | 14 | ... | 7,408 |
| 10 years or more..... | 3,243 | 154 | 556 | 70 | 2,258 | 7,509 | 723 | 1,618 | 197 | 4,452 |
| YEAR MORTGAGE DUE | | | | | | | | | | |
| On demand..... | 3,275 | 473 | ... | 61 | 1,937 | 7,227 | 1,013 | ... | 365 | 4,457 |
| Fully amortized..... | 178,389 | 26,328 | 67,771 | 9,712 | 56,682 | 478,948 | 84,231 | 179,427 | 38,804 | 109,992 |
| Past due..... | 1,173 | 332 | 200 | ... | 642 | 199 | 664 | 90 | ... | 375 |
| 1950 to 1951..... | 10,663 | 1,578 | 701 | 200 | 7,809 | 4,272 | 1,024 | 366 | 280 | 2,554 |
| 1952 to 1953..... | 22,805 | 4,271 | 4,926 | 255 | 12,030 | 20,110 | 2,839 | 3,869 | 253 | 8,682 |
| 1954 to 1955..... | 21,531 | 2,404 | 8,292 | 235 | 8,299 | 28,512 | 3,257 | 9,451 | 273 | 12,700 |
| 1956 to 1957..... | 20,106 | 1,472 | 11,281 | 465 | 5,393 | 39,350 | 3,786 | 20,941 | 1,052 | 11,000 |
| 1958 to 1959..... | 26,215 | 1,428 | 11,552 | 1,458 | 10,454 | 64,510 | 3,287 | 26,717 | 3,779 | 27,355 |
| 1960 to 1964..... | 41,824 | 2,815 | 22,238 | 2,334 | 9,208 | 146,846 | 10,069 | 76,339 | 7,841 | 35,187 |
| 1965 to 1969..... | 17,697 | 4,113 | 6,235 | 3,074 | 2,318 | 90,075 | 22,773 | 31,102 | 17,148 | 9,555 |
| 1970 or later..... | 16,375 | 7,915 | 2,346 | 1,691 | 529 | 84,609 | 36,997 | 10,552 | 8,178 | 2,584 |

¹ Includes 19,973 mortgages with 70,069 thousand dollars outstanding debt, held by mutual savings banks, mortgage companies, Federal National Mortgage Association, and "Other" holders. The number of mortgages held on nonwhite properties by each of these types of holders was too few for distribution.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 18d.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|-----------------------------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| YEAR MORTGAGE DUE—Con. | | | | | | | | | | |
| Partially or not amortized..... | 11,967 | 1,879 | 926 | 70 | 7,821 | 23,506 | 2,964 | 2,160 | 197 | 16,002 |
| Past due..... | 98 | ... | 71 | ... | 27 | 35 | ... | 21 | ... | 14 |
| 1950 to 1951..... | 5,184 | 1,001 | 369 | ... | 3,204 | 6,084 | 948 | 542 | ... | 3,954 |
| 1952 to 1953..... | 3,743 | 341 | ... | ... | 3,253 | 8,266 | 554 | ... | ... | 7,461 |
| 1954 to 1955..... | 1,014 | 238 | 48 | ... | 394 | 2,581 | 551 | 110 | ... | 1,140 |
| 1956 or later..... | 1,928 | 299 | 438 | 70 | 943 | 6,540 | 911 | 1,487 | 197 | 3,433 |
| INTEREST RATE | | | | | | | | | | |
| Less than 4.0 percent..... | 2,042 | ... | ... | ... | 1,070 | 1,573 | ... | ... | ... | 265 |
| 4.0 percent..... | 28,928 | 8,865 | 11,889 | 1,680 | 448 | 124,624 | 41,605 | 40,272 | 6,468 | 1,339 |
| 4.1 to 4.5 percent..... | 22,917 | 7,659 | 5,610 | 5,603 | 84 | 93,367 | 31,079 | 19,238 | 25,299 | 568 |
| 4.6 to 5.0 percent..... | 23,625 | 3,246 | 11,259 | 796 | 7,241 | 61,536 | 5,198 | 37,557 | 2,704 | 12,140 |
| 5.1 to 5.5 percent..... | 6,066 | 1,239 | 3,123 | 11 | 745 | 13,786 | 638 | 7,802 | 46 | 3,063 |
| 5.6 to 6.0 percent..... | 93,827 | 6,352 | 34,827 | 1,357 | 45,040 | 179,436 | 8,293 | 72,402 | 4,190 | 84,642 |
| 6.1 to 7.9 percent..... | 7,973 | 983 | 1,908 | 197 | 4,885 | 23,284 | 1,097 | 4,242 | 169 | 17,531 |
| 8.0 percent or more..... | 8,250 | 334 | 82 | 200 | 6,928 | 12,075 | 298 | 74 | 245 | 10,903 |
| Median interest rate.....percent.. | 6.0 | 4.5 | 6.0 | ... | 6.0 | ... | ... | ... | ... | ... |
| METHOD OF PAYMENT | | | | | | | | | | |
| Interest and principal at same time in constant total amount..... | 174,952 | 25,923 | 67,580 | 9,843 | 54,078 | 481,582 | 84,042 | 178,994 | 39,366 | 115,864 |
| Interest and principal at same time in increasing or decreasing total amount.. | 12,665 | 1,444 | 1,094 | ... | 9,300 | 19,409 | 1,934 | 2,530 | ... | 10,365 |
| Payment of interest only..... | 2,486 | 262 | 22 | ... | 1,582 | 5,887 | 580 | 63 | ... | 3,618 |
| Interest and principal at different times, or principal only..... | 3,156 | 1,050 | ... | ... | 1,110 | 2,686 | 1,652 | ... | ... | 487 |
| No regular interest or principal payments..... | 371 | ... | ... | ... | 371 | 117 | ... | ... | ... | 117 |
| MORTGAGE LOAN | | | | | | | | | | |
| Less than \$2,000..... | 54,321 | 7,179 | 14,730 | 573 | 25,847 | 40,390 | 4,936 | 14,340 | 682 | 16,433 |
| \$2,000 to \$2,999..... | 39,658 | 4,375 | 17,344 | 1,527 | 13,160 | 61,245 | 5,731 | 26,159 | 2,243 | 21,670 |
| \$3,000 to \$3,999..... | 36,198 | 3,040 | 11,996 | 1,801 | 14,659 | 84,587 | 11,286 | 32,300 | 4,447 | 31,747 |
| \$4,000 to \$4,999..... | 26,851 | 5,529 | 12,174 | 1,135 | 6,338 | 95,527 | 20,740 | 43,805 | 4,106 | 20,655 |
| \$5,000 to \$5,999..... | 15,207 | 3,002 | 5,728 | 2,486 | 1,943 | 70,761 | 14,667 | 25,482 | 12,265 | 8,414 |
| \$6,000 to \$6,999..... | 11,695 | 2,202 | 3,818 | 1,334 | 2,063 | 64,655 | 11,658 | 20,356 | 7,262 | 10,872 |
| \$7,000 to \$7,999..... | 4,964 | 907 | 1,642 | 424 | 2,470 | 32,236 | 6,006 | 9,664 | 2,868 | 3,070 |
| \$8,000 to \$8,999..... | 3,488 | 1,163 | 893 | 428 | 531 | 26,362 | 9,367 | 5,981 | 3,563 | 3,716 |
| \$10,000 or more..... | 3,247 | 282 | 373 | 135 | 1,429 | 33,918 | 3,817 | 3,500 | 1,530 | 13,874 |
| Median loan.....dollars.. | 3,000 | 3,600 | 3,100 | ... | 2,500 | ... | ... | ... | ... | ... |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Mortgages made or assumed at time property was purchased..... | 144,421 | 20,483 | 49,141 | 8,708 | 49,741 | 419,047 | 76,840 | 137,142 | 35,661 | 106,255 |
| Less than 50 percent..... | 14,773 | 2,015 | 5,239 | 412 | 6,558 | 28,007 | 2,784 | 15,761 | 820 | 7,939 |
| 50 to 59 percent..... | 13,087 | 1,932 | 6,166 | 668 | 2,514 | 47,377 | 6,632 | 22,174 | 3,592 | 5,447 |
| 60 to 64 percent..... | 7,499 | 1,366 | 3,219 | 244 | 2,029 | 19,965 | 3,612 | 8,231 | 1,304 | 3,398 |
| 65 to 69 percent..... | 9,424 | 1,663 | 4,053 | 1,381 | 2,049 | 26,541 | 7,524 | 7,580 | 4,655 | 5,599 |
| 70 to 74 percent..... | 10,303 | 1,312 | 5,136 | 558 | 2,567 | 25,555 | 5,895 | 11,225 | 1,374 | 5,923 |
| 75 to 79 percent..... | 14,370 | 1,382 | 3,458 | 1,707 | 6,447 | 36,172 | 5,099 | 9,562 | 8,719 | 10,353 |
| 80 to 84 percent..... | 19,249 | 2,002 | 4,958 | 2,440 | 5,839 | 58,845 | 9,623 | 14,193 | 9,597 | 10,283 |
| 85 to 89 percent..... | 21,535 | 5,897 | 6,495 | 209 | 8,092 | 63,205 | 23,450 | 16,392 | 1,182 | 17,921 |
| 90 to 99 percent..... | 14,844 | 978 | 4,109 | 572 | 7,736 | 52,019 | 4,225 | 12,153 | 2,121 | 27,601 |
| 100 percent or more..... | 17,852 | 1,848 | 5,846 | 517 | 5,290 | 58,401 | 7,898 | 18,721 | 2,297 | 10,435 |
| Purchase price not reported or property not acquired by purchase..... | 1,485 | 88 | 462 | ... | 620 | 2,960 | 98 | 1,150 | ... | 1,396 |
| Median percent..... | 81 | 81 | ... | ... | 82 | ... | ... | ... | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | |
| Less than \$2,000..... | 91,581 | 11,162 | 29,612 | 2,333 | 39,693 | 86,732 | 9,177 | 33,045 | 3,132 | 33,065 |
| \$2,000 to \$2,999..... | 32,645 | 2,992 | 13,385 | 1,445 | 13,070 | 80,291 | 7,007 | 33,681 | 3,794 | 31,734 |
| \$3,000 to \$3,999..... | 24,487 | 4,056 | 11,356 | 1,469 | 6,377 | 85,079 | 14,181 | 39,940 | 5,248 | 21,587 |
| \$4,000 to \$4,999..... | 19,443 | 4,905 | 8,059 | 1,275 | 3,252 | 85,363 | 20,829 | 36,022 | 5,908 | 14,347 |
| \$5,000 to \$5,999..... | 10,785 | 3,066 | 3,557 | 1,279 | 1,507 | 58,644 | 16,788 | 19,429 | 6,802 | 8,224 |
| \$6,000 to \$7,999..... | 10,273 | 1,492 | 2,344 | 1,557 | 1,196 | 69,525 | 10,305 | 15,873 | 9,875 | 8,303 |
| \$8,000 to \$9,999..... | 2,670 | 739 | 377 | 413 | 156 | 23,698 | 6,159 | 3,526 | 3,593 | 1,395 |
| \$10,000 or more..... | 1,746 | 270 | 7 | 72 | 1,190 | 20,349 | 3,702 | 71 | 1,014 | 11,996 |
| Median debt.....dollars.. | 2,100 | 3,000 | 2,300 | ... | 1,600 | ... | ... | ... | ... | ... |
| Average debt.....dollars.. | 2,600 | 3,100 | 2,600 | 4,000 | 2,000 | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | |
| Mortgages with payments which include other items..... | 92,411 | 18,112 | 43,147 | 7,496 | 12,775 | 288,462 | 72,785 | 113,646 | 29,630 | 26,760 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums, with: | | | | | | | | | | |
| No other items..... | 21,497 | 10,491 | 2,897 | 5,673 | ... | 98,634 | 45,618 | 13,704 | 24,244 | ... |
| Other items..... | 925 | 690 | 38 | 197 | ... | 3,275 | 2,553 | 150 | 572 | ... |
| Real estate taxes, and fire and hazard insurance premiums, with: | | | | | | | | | | |
| No other items..... | 31,792 | 4,025 | 14,824 | 829 | 6,864 | 98,666 | 17,012 | 42,922 | 2,324 | 13,691 |
| Ground rent..... | 5,300 | ... | 4,069 | 75 | 673 | 12,375 | ... | 8,672 | 180 | 1,563 |
| Real estate taxes..... | 24,347 | 1,043 | 18,704 | 71 | 3,491 | 54,174 | 3,061 | 41,709 | 127 | 7,701 |
| Fire and hazard insurance premiums..... | 2,395 | 664 | 743 | 34 | 539 | 2,325 | 2,325 | 2,193 | 30 | 720 |
| Other combinations: | | | | | | | | | | |
| Including real estate taxes..... | 3,700 | 1,046 | 1,053 | 471 | 287 | 9,044 | 2,084 | 2,050 | 1,613 | 920 |
| Not including real estate taxes..... | 2,455 | 153 | 819 | 146 | 921 | 6,373 | 132 | 2,246 | 560 | 2,165 |

RESIDENTIAL FINANCING

Table 18c.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|---------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| Total..... | 173,161 | 15,709 | 21,611 | 145 | 29,890 | 172,615 | 17,920 | 24,328 | 390 | 25,188 |
| MANNER MORTGAGE ACQUIRED BY PRESENT HOLDER | | | | | | | | | | |
| Purchased..... | 4,057 | ... | 394 | 145 | 3,025 | 3,083 | ... | 552 | 390 | 1,944 |
| Originated..... | 69,104 | 15,709 | 21,217 | ... | 26,865 | 69,532 | 17,920 | 23,776 | ... | 23,244 |
| FORM OF DEBT | | | | | | | | | | |
| Mortgage or deed of trust..... | 63,763 | 15,216 | 20,259 | 145 | 22,929 | 55,426 | 16,688 | 16,511 | 390 | 17,600 |
| Contract to purchase..... | 9,398 | 493 | 1,353 | ... | 6,960 | 17,189 | 1,232 | 7,817 | ... | 7,588 |
| SERVICE OF MORTGAGE | | | | | | | | | | |
| Hold and service mortgage..... | 71,461 | 15,709 | 21,414 | ... | 28,532 | 70,793 | 17,920 | 24,229 | ... | 23,855 |
| Hold mortgage only..... | 1,699 | ... | 197 | 145 | 1,357 | 1,822 | ... | 99 | 390 | 1,333 |
| ORIGIN AND PURPOSE OF FIRST MORTGAGE | | | | | | | | | | |
| Mortgage made or assumed at time property acquired..... | 40,877 | 6,589 | 12,424 | 145 | 19,672 | 48,993 | 10,090 | 15,972 | 390 | 19,625 |
| Mortgage refinanced or renewed..... | 8,718 | 3,864 | 2,745 | ... | 1,913 | 9,086 | 5,719 | 2,152 | ... | 1,136 |
| To increase loan for improvements or repairs..... | 5,688 | 2,746 | 2,154 | ... | 788 | 5,548 | 3,337 | 1,561 | ... | 650 |
| For other purpose..... | 3,030 | 1,118 | 591 | ... | 1,125 | 3,538 | 2,382 | 591 | ... | 486 |
| Mortgage placed later than acquisition of property..... | 23,567 | 5,259 | 6,442 | ... | 8,305 | 14,536 | 2,111 | 6,204 | ... | 4,427 |
| To make improvements or repairs..... | 11,709 | 2,153 | 4,929 | ... | 3,113 | 8,071 | 681 | 4,289 | ... | 1,980 |
| To invest in other real estate or business..... | 3,631 | 1,190 | ... | ... | 1,948 | 2,726 | 1,173 | ... | ... | 1,356 |
| For other purpose..... | 8,227 | 1,916 | 1,513 | ... | 3,244 | 3,739 | 257 | 1,915 | ... | 1,091 |
| LENDER OF REFINANCED OR RENEWED MORTGAGE | | | | | | | | | | |
| Total refinances or renewed mortgages..... | 8,718 | 3,864 | 2,745 | ... | 1,913 | 9,086 | 5,719 | 2,152 | ... | 1,136 |
| Same lender..... | 6,049 | 2,476 | 2,154 | ... | 1,223 | 4,964 | 2,760 | 1,738 | ... | 387 |
| Different lender..... | 2,669 | 1,388 | 591 | ... | 690 | 4,122 | 2,959 | 414 | ... | 749 |
| AMORTIZATION | | | | | | | | | | |
| Fully amortized..... | 59,325 | 11,318 | 20,938 | 145 | 22,462 | 63,482 | 16,778 | 23,764 | 390 | 18,424 |
| Partially amortized..... | 3,670 | 1,992 | 674 | ... | 807 | 2,865 | 593 | 564 | ... | 1,629 |
| Not amortized..... | 4,341 | 1,512 | ... | ... | 2,830 | 1,572 | 263 | ... | ... | 1,309 |
| On demand..... | 5,824 | 887 | ... | ... | 3,792 | 4,696 | 286 | ... | ... | 3,826 |
| Regular principal payments required... | 2,705 | 493 | ... | ... | 1,897 | 2,976 | 49 | ... | ... | 2,675 |
| No regular principal payments required | 3,119 | 394 | ... | ... | 1,895 | 1,720 | 237 | ... | ... | 1,151 |
| CURRENT STATUS OF PAYMENTS | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 56,641 | 12,905 | 19,115 | 145 | 20,736 | 59,056 | 17,075 | 20,159 | 390 | 17,450 |
| Delinquent..... | 10,555 | 1,292 | 2,496 | ... | 5,531 | 10,760 | 424 | 4,169 | ... | 5,692 |
| No regular payments required..... | 5,965 | 1,512 | ... | ... | 3,623 | 2,799 | 421 | ... | ... | 2,046 |
| YEAR MORTGAGE MADE OR ASSUMED | | | | | | | | | | |
| 1950 (part)..... | 14,410 | 3,649 | 3,249 | 145 | 5,895 | 10,443 | 1,720 | 3,780 | 390 | 3,449 |
| 1949..... | 22,069 | 5,662 | 4,436 | ... | 10,853 | 22,514 | 5,565 | 5,818 | ... | 10,672 |
| 1948..... | 10,723 | 1,391 | 2,508 | ... | 6,035 | 12,144 | 1,802 | 2,893 | ... | 5,241 |
| 1947..... | 11,373 | 2,365 | 5,270 | ... | 2,949 | 16,360 | 7,386 | 6,397 | ... | 2,380 |
| 1946..... | 8,130 | 898 | 5,435 | ... | 1,798 | 6,967 | 528 | 4,754 | ... | 1,685 |
| 1942 to 1945..... | 4,617 | 1,391 | 394 | ... | 2,001 | 3,007 | 868 | 256 | ... | 1,551 |
| 1941 or earlier..... | 1,840 | 352 | 320 | ... | 359 | 1,180 | 51 | 470 | ... | 210 |
| TERM OF MORTGAGE | | | | | | | | | | |
| On demand..... | 5,824 | 887 | ... | ... | 3,791 | 4,696 | 286 | ... | ... | 3,826 |
| Fully amortized..... | 59,325 | 11,318 | 20,939 | 145 | 22,461 | 63,482 | 16,778 | 23,764 | 390 | 18,424 |
| Less than 5 years..... | 19,594 | 3,934 | 1,577 | ... | 12,676 | 9,539 | 2,623 | 533 | ... | 5,727 |
| 5 to 9 years..... | 22,791 | 3,757 | 11,132 | 145 | 5,786 | 22,001 | 4,539 | 10,340 | 390 | 5,588 |
| 10 to 14 years..... | 12,129 | 2,247 | 7,407 | ... | 2,278 | 18,474 | 3,544 | 10,728 | ... | 4,005 |
| 15 to 19 years..... | 2,707 | 690 | ... | ... | 1,524 | 3,587 | 759 | ... | ... | 2,631 |
| 20 years or more..... | 2,104 | 690 | 823 | ... | 197 | 9,881 | 5,313 | 2,163 | ... | 473 |
| Partially or not amortized..... | 8,011 | 3,504 | 674 | ... | 3,638 | 4,437 | 856 | 564 | ... | 2,938 |
| Less than 5 years..... | 6,261 | 3,504 | ... | ... | 2,561 | 2,089 | 856 | ... | ... | 1,154 |
| 5 to 9 years..... | 1,462 | ... | 674 | ... | 789 | 1,805 | ... | 564 | ... | 1,241 |
| 10 years or more..... | 288 | ... | ... | ... | 288 | 543 | ... | ... | ... | 543 |
| YEAR MORTGAGE DUE | | | | | | | | | | |
| On demand..... | 6,021 | 887 | ... | ... | 3,988 | 5,011 | 286 | ... | ... | 4,141 |
| Fully amortized..... | 59,325 | 11,319 | 20,937 | 145 | 22,462 | 63,482 | 16,778 | 23,764 | 390 | 18,424 |
| Past due..... | 924 | ... | ... | ... | 924 | 238 | ... | ... | ... | 238 |
| 1950 to 1951..... | 11,389 | 3,410 | 1,095 | ... | 5,963 | 3,369 | 1,306 | 278 | ... | 1,523 |
| 1952 to 1953..... | 15,467 | 2,169 | 4,467 | ... | 7,256 | 9,081 | 1,596 | 2,909 | ... | 3,827 |
| 1954 to 1955..... | 7,710 | 1,584 | 2,838 | ... | 2,006 | 7,530 | 2,604 | 1,945 | ... | 2,271 |
| 1956 to 1957..... | 10,696 | 2,620 | 5,710 | ... | 1,972 | 13,728 | 6,047 | 6,700 | ... | 2,705 |
| 1958 to 1959..... | 4,278 | 145 | 2,064 | 145 | 1,925 | 6,252 | 159 | 3,234 | 390 | 2,469 |
| 1960 to 1964..... | 5,986 | 701 | 4,260 | ... | 828 | 12,486 | 1,753 | 7,005 | ... | 3,531 |
| 1965 or later..... | 2,875 | 690 | 503 | ... | 1,288 | 10,798 | 5,313 | 1,693 | ... | 1,860 |

¹ Includes 5,806 mortgages with 4,789 thousand dollars outstanding debt, held by mutual savings banks, mortgage companies, and "Other" holders. The number of mortgages held on nonwhite properties by each of these types of holder was too few for distribution.

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 18c.—PROPERTIES WITH NONWHITE OWNERS: CHARACTERISTICS OF FIRST MORTGAGES, BY TYPE OF HOLDER, OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Median not shown where number of sample cases reported is less than 100]

| Subject | Number of first mortgages | | | | | Outstanding debt on first mortgages (thousands of dollars) | | | | |
|---------------------------------------------------------------------------------------------|---------------------------|----------------------------------|------------------------------|------------------------|------------|------------------------------------------------------------|----------------------------------|------------------------------|------------------------|------------|
| | Total | Holder of first mortgage | | | | Total | Holder of first mortgage | | | |
| | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual | | Commercial bank or trust company | Savings and loan association | Life insurance company | Individual |
| YEAR MORTGAGE DUE--Con. | | | | | | | | | | |
| Partially or not amortized..... | 7,815 | 3,504 | 674 | ... | 3,440 | 4,122 | 856 | 564 | ... | 2,623 |
| Past due..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 1950 to 1951..... | 5,543 | 3,395 | ... | ... | 2,148 | 1,540 | 813 | ... | ... | 727 |
| 1952 to 1953..... | 1,409 | 109 | 493 | ... | 610 | 1,091 | 43 | 148 | ... | 821 |
| 1954 to 1955..... | 772 | ... | 181 | ... | 591 | 1,263 | ... | 416 | ... | 847 |
| 1956 or later..... | 91 | ... | ... | ... | 91 | 228 | ... | ... | ... | 228 |
| INTEREST RATE | | | | | | | | | | |
| Less than 4.0 percent..... | 3,676 | 701 | ... | ... | 2,144 | 2,467 | 351 | ... | ... | 1,784 |
| 4.0 percent..... | 5,109 | 1,774 | 2,625 | ... | ... | 12,854 | 6,860 | 4,559 | ... | ... |
| 4.1 to 4.5 percent..... | 2,833 | 493 | 1,650 | ... | ... | 4,741 | 739 | 2,859 | ... | ... |
| 4.6 to 5.0 percent..... | 3,375 | 2,351 | 288 | 145 | 394 | 5,403 | 3,404 | 111 | 390 | 1,380 |
| 5.1 to 5.5 percent..... | 726 | ... | 394 | ... | ... | 667 | ... | 335 | ... | ... |
| 5.6 to 6.0 percent..... | 42,133 | 7,070 | 13,799 | ... | 19,598 | 35,465 | 5,351 | 13,720 | ... | 15,833 |
| 6.1 to 7.9 percent..... | 2,850 | 539 | 1,432 | ... | 880 | 2,949 | 188 | 1,861 | ... | 900 |
| 8.0 percent or more..... | 12,458 | 2,781 | 1,424 | ... | 6,874 | 8,069 | 1,027 | 883 | ... | 5,291 |
| METHOD OF PAYMENT | | | | | | | | | | |
| Interest and principal at same time in constant total amount..... | 57,117 | 10,814 | 21,611 | 145 | 19,768 | 62,433 | 15,824 | 24,328 | 390 | 17,513 |
| Interest and principal at same time in increasing or decreasing total amount.. | 5,804 | 2,289 | ... | ... | 3,318 | 4,193 | 1,495 | ... | ... | 2,619 |
| Payment of interest only..... | 1,496 | 394 | ... | ... | 1,101 | 493 | 79 | ... | ... | 414 |
| Interest and principal at different times, or principal only..... | 2,779 | 700 | ... | ... | 2,079 | 2,697 | 101 | ... | ... | 2,596 |
| No regular interest or principal payments..... | 5,965 | 1,512 | ... | ... | 3,623 | 2,799 | 421 | ... | ... | 2,046 |
| MORTGAGE LOAN | | | | | | | | | | |
| Less than \$2,000..... | 54,390 | 11,330 | 14,042 | ... | 23,802 | 28,567 | 5,348 | 9,672 | ... | 10,808 |
| \$2,000 to \$2,999..... | 11,555 | 2,802 | 5,339 | 145 | 2,873 | 17,983 | 5,002 | 9,141 | 390 | 3,332 |
| \$3,000 to \$3,999..... | 2,653 | 887 | 863 | ... | 903 | 6,831 | 2,297 | 2,423 | ... | 2,151 |
| \$4,000 to \$4,999..... | 2,686 | ... | 1,059 | ... | 1,628 | 8,440 | ... | 2,582 | ... | 5,858 |
| \$5,000 or more..... | 1,877 | 690 | 109 | ... | 684 | 10,794 | 5,313 | 510 | ... | 3,039 |
| MORTGAGE LOAN AS PERCENT OF PURCHASE PRICE | | | | | | | | | | |
| Mortgages made or assumed at time property was purchased..... | 40,877 | 6,588 | 12,425 | 145 | 19,672 | 48,993 | 10,090 | 15,972 | 390 | 19,625 |
| Less than 50 percent..... | 7,872 | 1,430 | 3,860 | 145 | 2,283 | 5,386 | 871 | 3,368 | 390 | 695 |
| 50 to 59 percent..... | 2,366 | 197 | 1,183 | ... | 986 | 1,112 | 394 | 522 | ... | 196 |
| 60 to 69 percent..... | 4,742 | 701 | 1,687 | ... | 2,157 | 7,056 | 351 | 1,792 | ... | 3,967 |
| 70 to 79 percent..... | 6,611 | 394 | 1,406 | ... | 4,416 | 3,720 | 237 | 1,544 | ... | 1,663 |
| 80 to 89 percent..... | 3,371 | 394 | 591 | ... | 1,794 | 4,117 | 355 | 1,025 | ... | 1,672 |
| 90 to 99 percent..... | 4,527 | 1,183 | 2,283 | ... | 864 | 13,611 | 6,052 | 5,191 | ... | 2,171 |
| 100 percent or more..... | 10,875 | 2,289 | 1,218 | ... | 7,172 | 13,562 | 1,830 | 2,353 | ... | 9,261 |
| Purchase price not reported or property not acquired by purchase..... | 513 | ... | 197 | ... | ... | 429 | ... | 177 | ... | ... |
| OUTSTANDING DEBT | | | | | | | | | | |
| Less than \$2,000..... | 61,867 | 12,766 | 17,604 | ... | 26,084 | 37,129 | 7,202 | 14,270 | ... | 12,800 |
| \$2,000 to \$2,999..... | 7,488 | 2,055 | 3,308 | 145 | 1,981 | 17,674 | 4,774 | 7,695 | 390 | 4,815 |
| \$3,000 to \$4,999..... | 2,525 | 197 | 700 | ... | 1,431 | 9,226 | 631 | 2,363 | ... | 5,286 |
| \$5,000 or more..... | 1,281 | 690 | ... | ... | 394 | 8,586 | 5,313 | ... | ... | 2,287 |
| Average debt.....dollars.. | 1,000 | 1,100 | 1,100 | 2,700 | 800 | ... | ... | ... | ... | ... |
| ITEMS INCLUDED IN PERIODIC PAYMENTS WITH INTEREST AND PRINCIPAL | | | | | | | | | | |
| Mortgages with payments which include other items..... | 12,657 | 1,588 | 7,653 | ... | 2,530 | 15,553 | 2,532 | 7,784 | ... | 3,108 |
| Real estate taxes, fire and hazard insurance premiums, and mortgage insurance premiums..... | 1,281 | 690 | 197 | ... | ... | 2,928 | 759 | 237 | ... | ... |
| Real estate taxes, and fire and hazard insurance premiums..... | 7,640 | 701 | 6,545 | ... | 394 | 8,338 | 1,753 | 6,585 | ... | ... |
| Fire and hazard insurance premiums..... | 1,840 | 197 | 900 | ... | 1,446 | 900 | 20 | 39 | ... | 841 |
| Other combinations: | | | | | | | | | | |
| Including real estate taxes..... | 812 | ... | 123 | ... | 197 | 824 | ... | 233 | ... | 394 |
| Not including real estate taxes..... | 1,084 | ... | 591 | ... | 493 | 2,563 | ... | 690 | ... | 1,873 |

RESIDENTIAL FINANCING

Table 19.—PROPERTIES WITH NONWHITE OWNERS: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|------------------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| Total properties..... | 246,238 | 89,670 | 38,769 | 29,948 | 28,712 | 14,703 | 12,231 | 7,926 | 13,440 | 8,653 | 2,209 |
| YEAR STRUCTURE BUILT | | | | | | | | | | | |
| 1950 (part)..... | 4,135 | 974 | 1,805 | 1,157 | ... | 197 | ... | ... | ... | ... | ... |
| 1949..... | 11,813 | 6,530 | 1,355 | 573 | 1,461 | 213 | 55 | 280 | 1,088 | 258 | ... |
| 1948..... | 12,850 | 5,729 | 960 | 2,173 | 458 | 197 | 365 | 197 | 2,482 | 290 | ... |
| 1947..... | 8,871 | 2,521 | 1,707 | 492 | 2,013 | 1,089 | 493 | ... | 311 | 247 | ... |
| 1946..... | 6,623 | 3,035 | 1,354 | 601 | 1,149 | 289 | 197 | ... | ... | ... | ... |
| 1942 to 1945..... | 19,014 | 7,493 | 2,944 | 2,045 | 2,251 | 889 | 1,256 | 727 | 387 | 659 | 362 |
| 1940 to 1941..... | 9,644 | 3,562 | 3,311 | 688 | 1,134 | 99 | 348 | ... | 206 | 231 | 67 |
| 1930 to 1939..... | 30,375 | 13,231 | 3,306 | 5,771 | 2,472 | 2,214 | 908 | 569 | 542 | 962 | 399 |
| 1929 or earlier..... | 138,380 | 44,258 | 21,237 | 15,961 | 17,550 | 9,299 | 8,280 | 6,135 | 8,278 | 6,006 | 1,379 |
| Not reported..... | 4,522 | 2,332 | 784 | 487 | 221 | 214 | 327 | 16 | 141 | ... | ... |
| PURCHASE PRICE | | | | | | | | | | | |
| Total properties..... | 246,238 | 89,670 | 38,769 | 29,948 | 28,712 | 14,703 | 12,231 | 7,926 | 13,440 | 8,653 | 2,209 |
| Less than \$2,000..... | 65,187 | 38,506 | 8,916 | 7,922 | 4,742 | 1,793 | 1,898 | 442 | 967 | ... | ... |
| \$2,000 to \$2,999..... | 43,605 | 20,125 | 7,376 | 2,871 | 3,297 | 2,958 | 1,620 | 1,689 | 2,115 | 1,354 | ... |
| \$3,000 to \$3,999..... | 39,218 | 15,155 | 7,863 | 5,220 | 4,659 | 2,118 | 1,001 | 847 | 194 | 2,094 | 68 |
| \$4,000 to \$4,999..... | 22,361 | 4,083 | 4,086 | 3,991 | 3,816 | 734 | 1,636 | 705 | 2,476 | 816 | 18 |
| \$5,000 to \$5,999..... | 19,873 | 2,689 | 2,427 | 3,844 | 4,178 | 1,986 | 1,382 | 1,357 | 1,518 | 448 | 46 |
| \$6,000 to \$6,999..... | 17,804 | 3,027 | 3,054 | 2,923 | 2,293 | 1,628 | 2,103 | 1,079 | 1,912 | 1,122 | 528 |
| \$7,000 to \$7,999..... | 9,153 | 1,611 | 549 | 1,141 | 1,467 | 1,120 | 997 | 525 | 1,051 | 670 | 25 |
| \$8,000 to \$9,999..... | 14,939 | 2,435 | 3,289 | 960 | 2,933 | 1,599 | 930 | 517 | 985 | 936 | 361 |
| \$10,000 or more..... | 9,465 | 696 | 801 | 1,507 | 909 | 767 | 464 | 558 | 1,538 | 1,068 | 1,163 |
| Property not acquired by purchase..... | 3,204 | 879 | 316 | 762 | 357 | ... | ... | 207 | 684 | ... | ... |
| Not reported..... | 1,429 | 464 | 92 | 668 | 61 | ... | ... | ... | ... | 145 | ... |
| Median purchase price.....dollars.. | 3,300 | 2,200 | 3,300 | 3,600 | 4,300 | ... | ... | ... | ... | ... | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | | |
| Less than \$2,000..... | 12,163 | 9,401 | 1,781 | 711 | 172 | ... | ... | 71 | 27 | ... | ... |
| \$2,000 to \$3,999..... | 12,828 | 5,891 | 2,556 | 2,298 | 1,553 | 76 | 56 | 71 | ... | 257 | 68 |
| \$4,000 to \$5,999..... | 8,585 | 1,597 | 1,630 | 1,773 | 1,686 | 668 | 902 | ... | 205 | 126 | ... |
| \$6,000 to \$9,999..... | 10,457 | 1,396 | 1,494 | 2,120 | 1,934 | 570 | 778 | 463 | 1,289 | 417 | ... |
| \$10,000 or more..... | 4,587 | 61 | 423 | 1,301 | 569 | 478 | 61 | 375 | 856 | 403 | 61 |
| Property not acquired by purchase..... | 41 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 1,429 | 464 | 92 | 668 | 61 | ... | ... | ... | ... | 345 | ... |
| Median purchase price.....dollars.. | 3,900 | 1,900 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| New structures..... | | | | | | | | | | | |
| Less than \$2,000..... | 4,874 | 3,943 | 631 | 155 | 145 | ... | ... | ... | ... | ... | ... |
| \$2,000 to \$3,999..... | 4,929 | 3,683 | 497 | 115 | 632 | ... | ... | ... | ... | ... | ... |
| \$4,000 or more..... | 6,525 | 562 | 1,999 | 1,080 | 684 | 410 | 55 | 280 | 1,234 | 258 | ... |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 16 | 16 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| MARKET VALUE | | | | | | | | | | | |
| Less than \$2,000..... | 31,023 | 22,804 | 4,386 | 2,701 | 237 | 493 | 63 | 268 | 27 | 44 | ... |
| \$2,000 to \$2,999..... | 30,124 | 19,025 | 4,016 | 2,891 | 2,220 | 1,203 | 717 | ... | 27 | 22 | ... |
| \$3,000 to \$3,999..... | 36,162 | 13,792 | 7,795 | 5,026 | 4,606 | 1,996 | 1,669 | 667 | 394 | 220 | ... |
| \$4,000 to \$4,999..... | 32,292 | 11,139 | 7,876 | 2,675 | 3,199 | 1,535 | 2,258 | 563 | 1,936 | 1,046 | 68 |
| \$5,000 to \$5,999..... | 23,105 | 5,819 | 3,329 | 3,226 | 4,165 | 779 | 1,012 | 1,320 | 2,925 | 528 | ... |
| \$6,000 to \$6,999..... | 21,913 | 5,026 | 2,462 | 5,290 | 1,784 | 1,971 | 1,688 | 1,416 | 1,341 | 938 | ... |
| \$7,000 to \$7,999..... | 21,833 | 4,120 | 2,710 | 2,663 | 5,319 | 1,638 | 1,654 | 1,646 | 1,711 | 375 | ... |
| \$8,000 to \$9,999..... | 23,118 | 2,934 | 2,409 | 3,228 | 4,482 | 2,659 | 1,854 | 957 | 2,064 | 2,070 | 466 |
| \$10,000 to \$14,999..... | 21,384 | 4,037 | 3,069 | 1,805 | 2,269 | 2,404 | 1,195 | 770 | 2,241 | 2,954 | 642 |
| \$15,000 or more..... | 4,980 | 910 | 612 | 443 | 391 | ... | 61 | 304 | 772 | 456 | 1,032 |
| Not reported..... | 298 | 67 | 101 | ... | 40 | 22 | 54 | 15 | ... | ... | ... |
| Median market value.....dollars.. | 4,700 | 3,200 | 4,300 | 5,500 | 5,900 | ... | ... | ... | ... | ... | ... |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 100,237 | 54,501 | 14,768 | 12,178 | 6,430 | 3,365 | 3,911 | 2,398 | 2,295 | 390 | ... |
| \$2,000 to \$2,999..... | 47,112 | 17,732 | 7,435 | 4,686 | 6,613 | 3,781 | 1,730 | 493 | 2,355 | 2,290 | ... |
| \$3,000 to \$3,999..... | 30,378 | 7,175 | 5,442 | 4,576 | 4,464 | 2,494 | 1,572 | 1,423 | 563 | 2,586 | 86 |
| \$4,000 to \$4,999..... | 25,851 | 3,767 | 5,965 | 3,400 | 3,252 | 1,472 | 1,311 | 1,579 | 4,278 | 302 | 528 |
| \$5,000 to \$5,999..... | 14,090 | 1,607 | 1,930 | 1,401 | 2,925 | 1,492 | 2,045 | 895 | 613 | 1,035 | 151 |
| \$6,000 to \$6,999..... | 11,326 | 2,094 | 2,182 | 1,183 | 2,144 | 1,241 | 266 | 338 | 974 | 734 | 172 |
| \$7,000 to \$7,999..... | 6,240 | 1,379 | 141 | 271 | 1,838 | 346 | 765 | 252 | 706 | 545 | ... |
| \$8,000 to \$9,999..... | 5,492 | 996 | 544 | 954 | 740 | 366 | 227 | 233 | 868 | 302 | 264 |
| \$10,000 or more..... | 5,506 | 421 | 357 | 1,301 | 304 | 146 | 403 | 314 | 787 | 470 | 1,008 |
| Median loan.....dollars.. | 2,400 | 1,600 | 2,600 | 2,500 | 3,200 | ... | ... | ... | ... | ... | ... |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | | | | | | | | | | | |
| Less than \$240..... | 47,508 | 23,814 | 5,560 | 8,245 | 2,309 | 1,782 | 1,959 | 1,010 | 2,671 | 159 | ... |
| \$240 to \$359..... | 75,399 | 29,651 | 10,526 | 7,001 | 8,898 | 6,136 | 3,333 | 2,304 | 4,649 | 2,538 | 362 |
| \$360 to \$479..... | 48,864 | 12,912 | 11,412 | 6,550 | 6,190 | 2,741 | 3,002 | 2,344 | 1,401 | 2,018 | 298 |
| \$480 to \$599..... | 27,602 | 7,662 | 5,228 | 2,458 | 4,422 | 1,177 | 1,741 | 611 | 2,376 | 1,681 | 252 |
| \$600 to \$719..... | 14,745 | 4,177 | 1,111 | 2,626 | 2,357 | 1,357 | 1,253 | 623 | 834 | 315 | 94 |
| \$720 to \$959..... | 10,947 | 446 | 1,443 | 1,121 | 3,620 | 1,287 | 585 | 452 | 609 | 1,017 | 367 |
| \$960 or more..... | 8,269 | 1,377 | 1,205 | 1,396 | 680 | 220 | 284 | 492 | 897 | 924 | 836 |
| Median payment.....dollars.. | 344 | 300 | 377 | 345 | 413 | ... | ... | ... | ... | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 19.—PROPERTIES WITH NONWHITE OWNERS: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | | |
|----------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 to \$9,999 | \$10,000 or more |
| CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 207,766 | 65,184 | 35,465 | 26,275 | 25,712 | 12,874 | 11,114 | 7,574 | 13,185 | 8,180 | 2,207 |
| Delinquent..... | 32,545 | 20,008 | 2,214 | 3,672 | 2,798 | 1,827 | 1,042 | 262 | 253 | 470 | ... |
| No regular payments required..... | 5,917 | 4,477 | 1,084 | ... | 197 | ... | 71 | 87 | ... | ... | ... |
| TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | |
| Less than \$2,000..... | 140,640 | 67,518 | 22,125 | 16,817 | 11,829 | 5,676 | 5,280 | 3,214 | 4,696 | 3,269 | 236 |
| \$2,000 to \$2,999..... | 36,743 | 11,762 | 6,037 | 4,287 | 5,668 | 3,818 | 1,840 | 875 | 661 | 1,729 | 68 |
| \$3,000 to \$3,999..... | 18,780 | 3,694 | 3,649 | 2,954 | 2,751 | 770 | 838 | 1,627 | 1,611 | 722 | 166 |
| \$4,000 to \$4,999..... | 20,943 | 1,882 | 3,213 | 1,615 | 3,588 | 2,099 | 2,709 | 1,249 | 3,189 | 960 | 441 |
| \$5,000 to \$5,999..... | 10,657 | 2,443 | 2,022 | 901 | 2,079 | 1,479 | 266 | 61 | 683 | 698 | 25 |
| \$6,000 to \$7,999..... | 11,177 | 1,788 | 1,155 | 1,867 | 2,408 | 696 | 849 | 413 | 1,091 | 756 | 155 |
| \$8,000 or more..... | 7,273 | 579 | 565 | 1,507 | 388 | 162 | 447 | 486 | 1,510 | 518 | 1,117 |
| Median debt.....dollars.. | 1,700 | 1,300 | 1,700 | 1,700 | 2,400 | ... | ... | ... | ... | ... | ... |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | |
| Less than 20 percent..... | 57,742 | 25,221 | 8,318 | 6,263 | 4,836 | 2,890 | 4,075 | 1,082 | 1,806 | 3,017 | 236 |
| 20 to 39 percent..... | 75,867 | 28,923 | 12,559 | 9,457 | 8,338 | 4,217 | 2,478 | 2,237 | 4,559 | 2,478 | 623 |
| 40 to 59 percent..... | 50,335 | 16,368 | 6,065 | 6,440 | 6,931 | 4,694 | 2,845 | 2,389 | 1,936 | 1,565 | 1,104 |
| 60 to 69 percent..... | 19,207 | 6,888 | 4,269 | 1,858 | 2,172 | 1,080 | 444 | 1,075 | 601 | 711 | 93 |
| 70 to 79 percent..... | 16,534 | 5,407 | 3,699 | 1,830 | 2,485 | 253 | 852 | 269 | 1,258 | 483 | ... |
| 80 to 89 percent..... | 14,954 | 2,625 | 1,840 | 2,823 | 2,444 | 819 | 701 | 630 | 2,839 | 86 | 152 |
| 90 percent or more..... | 11,291 | 4,170 | 1,914 | 1,278 | 1,465 | 725 | 781 | 227 | 442 | 294 | ... |
| Market value not reported..... | 298 | 67 | 101 | ... | 40 | 22 | 54 | 15 | ... | ... | ... |
| Median percent..... | 37 | 34 | 38 | 38 | 43 | ... | ... | ... | ... | ... | ... |
| INCOME OF OWNER | | | | | | | | | | | |
| Properties with owner who is head of household..... | 234,428 | 85,827 | 35,935 | 28,783 | 28,173 | 14,035 | 12,228 | 7,349 | 12,518 | 7,568 | 2,019 |
| Less than \$2,000..... | 110,070 | 85,827 | 8,525 | 4,604 | 3,661 | 3,028 | 629 | 1,281 | 1,569 | 796 | 152 |
| \$2,000 to \$2,499..... | 38,958 | ... | 27,410 | 4,678 | 1,347 | 1,245 | 1,528 | 565 | 849 | 1,205 | 134 |
| \$2,500 to \$2,999..... | 32,945 | ... | ... | 19,501 | 5,255 | 1,494 | 2,133 | 926 | 2,920 | 717 | ... |
| \$3,000 to \$3,499..... | 25,981 | ... | ... | ... | 17,910 | 2,022 | 1,609 | 1,700 | 1,178 | 1,201 | 362 |
| \$3,500 to \$3,999..... | 10,057 | ... | ... | ... | ... | 6,246 | 674 | 1,304 | 992 | 841 | ... |
| \$4,000 to \$4,999..... | 11,566 | ... | ... | ... | ... | ... | 5,655 | 1,573 | 3,062 | 1,196 | 80 |
| \$5,000 or more..... | 4,851 | ... | ... | ... | ... | ... | ... | ... | 1,948 | 1,612 | 1,291 |
| Median income.....dollars.. | 2,000 | 1,000 | 2,100 | 2,600 | 3,100 | ... | ... | ... | ... | ... | ... |

RESIDENTIAL FINANCING

Table 19a.—PROPERTIES WITH NONWHITE OWNERS—CONVENTIONAL FIRST MORTGAGES: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | |
|-------------------------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 or more |
| UNITED STATES | | | | | | | | | | |
| Total properties..... | 201,672 | 80,592 | 32,939 | 23,225 | 21,494 | 10,948 | 9,287 | 6,296 | 8,630 | 8,276 |
| Year Structure Built | | | | | | | | | | |
| 1949 to 1950 (part)..... | 12,368 | 7,504 | 1,904 | 941 | 1,316 | 16 | 55 | 114 | 258 | 258 |
| 1948..... | 8,358 | 5,116 | 960 | 1,680 | 312 | ... | ... | ... | 146 | 145 |
| 1947..... | 5,272 | 2,028 | 1,069 | 347 | 493 | 1,089 | ... | ... | 145 | 102 |
| 1946..... | 3,824 | 2,060 | 905 | 329 | 531 | ... | ... | ... | ... | ... |
| 1942 to 1945..... | 12,316 | 6,888 | 2,546 | 975 | 471 | 478 | 643 | 136 | ... | 179 |
| 1940 to 1941..... | 8,327 | 3,017 | 3,270 | 352 | 1,096 | 61 | 348 | ... | 61 | 122 |
| 1930 to 1939..... | 21,523 | 9,843 | 2,653 | 3,004 | 1,982 | 1,144 | 503 | 558 | 542 | 1,294 |
| 1929 or earlier..... | 125,173 | 41,750 | 18,842 | 15,109 | 15,071 | 7,945 | 7,410 | 5,470 | 7,404 | 6,173 |
| Not reported..... | 4,522 | 2,332 | 784 | 487 | 221 | 214 | 327 | 16 | 141 | ... |
| Purchase Price | | | | | | | | | | |
| Total properties..... | 201,672 | 80,592 | 32,939 | 23,225 | 21,494 | 10,948 | 9,287 | 6,296 | 8,630 | 8,276 |
| Less than \$2,000..... | 64,486 | 38,506 | 8,916 | 7,922 | 4,041 | 1,793 | 1,898 | 442 | 967 | ... |
| \$2,000 to \$2,999..... | 49,808 | 17,958 | 2,575 | 3,244 | 2,958 | 1,820 | 1,689 | 2,115 | 1,354 | 1,354 |
| \$3,000 to \$3,999..... | 31,260 | 11,890 | 5,570 | 4,244 | 3,970 | 1,428 | 847 | 148 | 2,162 | 2,162 |
| \$4,000 to \$4,999..... | 15,183 | 3,074 | 2,803 | 2,803 | 2,724 | 734 | 1,385 | 705 | 140 | 469 |
| \$5,000 to \$5,999..... | 11,912 | 2,102 | 1,775 | 1,883 | 2,874 | 737 | 592 | 697 | 1,217 | 38 |
| \$6,000 to \$6,999..... | 10,267 | 2,445 | 2,065 | 641 | 1,017 | 839 | 1,112 | 483 | 1,129 | 539 |
| \$7,000 to \$7,999..... | 6,393 | 1,158 | 549 | 170 | 1,115 | 1,049 | 856 | 162 | 688 | 647 |
| \$8,000 to \$9,999..... | 9,638 | 1,380 | 2,795 | 195 | 1,703 | 1,410 | 159 | 517 | 555 | 928 |
| \$10,000 or more..... | 7,092 | 696 | 656 | 1,362 | 388 | ... | 464 | 547 | 991 | 1,994 |
| Property not acquired by purchase..... | 3,204 | 879 | 316 | 762 | 357 | ... | ... | 207 | 684 | ... |
| Not reported..... | 1,429 | 464 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| Median purchase price.....dollars.. | 2,800 | 2,000 | 3,000 | 3,000 | 3,800 | ... | ... | ... | ... | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | |
| Less than \$2,000..... | 12,163 | 9,401 | 1,781 | 711 | 172 | ... | ... | 71 | 27 | ... |
| \$2,000 to \$3,999..... | 12,648 | 5,891 | 2,556 | 2,116 | 1,553 | 76 | 56 | 71 | ... | 325 |
| \$4,000 to \$9,999..... | 10,938 | 2,692 | 1,498 | 1,841 | 2,369 | 773 | 530 | 297 | 688 | 455 |
| \$10,000 or more..... | 3,076 | 61 | 423 | 1,301 | 157 | ... | 61 | 364 | 389 | 321 |
| Property not acquired by purchase..... | 41 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 1,429 | 464 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| Median purchase price.....dollars.. | 3,200 | 1,900 | ... | ... | ... | ... | ... | ... | ... | ... |
| New structures..... | | | | | | | | | | |
| Less than \$2,000..... | 4,874 | 3,943 | 631 | 158 | 145 | ... | ... | ... | ... | ... |
| \$2,000 to \$3,999..... | 4,929 | 3,683 | 497 | 115 | 432 | ... | ... | ... | ... | ... |
| \$4,000 or more..... | 2,946 | 562 | 704 | 292 | 539 | 16 | 55 | 114 | 404 | 258 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 16 | 16 | ... | ... | ... | ... | ... | ... | ... | ... |
| Market Value | | | | | | | | | | |
| Less than \$2,000..... | 31,023 | 22,804 | 4,386 | 2,701 | 237 | 493 | 63 | 264 | 27 | 44 |
| \$2,000 to \$2,999..... | 29,066 | 17,995 | 3,989 | 2,891 | 2,220 | 1,203 | 717 | ... | 27 | 22 |
| \$3,000 to \$3,999..... | 34,431 | 13,386 | 7,268 | 4,721 | 4,606 | 1,507 | 1,669 | 667 | 394 | 220 |
| \$4,000 to \$4,999..... | 23,989 | 7,371 | 5,664 | 1,502 | 2,908 | 1,338 | 1,594 | 963 | 1,936 | 1,114 |
| \$5,000 to \$5,999..... | 16,445 | 5,047 | 3,075 | 2,666 | 1,866 | 582 | 815 | 1,320 | 589 | 484 |
| \$6,000 to \$6,999..... | 15,260 | 3,617 | 1,743 | 2,621 | 1,587 | 1,698 | 1,195 | 961 | 982 | 858 |
| \$7,000 to \$7,999..... | 14,177 | 3,555 | 1,743 | 1,557 | 3,624 | 1,593 | 1,593 | 982 | 1,069 | 126 |
| \$8,000 to \$9,999..... | 16,015 | 2,496 | 2,031 | 2,318 | 2,780 | 1,940 | 790 | 511 | 1,688 | 1,464 |
| \$10,000 or more..... | 21,019 | 4,257 | 3,536 | 2,248 | 1,628 | 1,637 | 847 | 1,009 | 1,916 | 3,943 |
| Not reported..... | 244 | 67 | 101 | ... | 40 | 22 | ... | 15 | ... | ... |
| Median market value.....dollars.. | 4,200 | 2,900 | 4,100 | 4,800 | 5,400 | ... | ... | ... | ... | ... |
| Total Mortgage Loan on Property | | | | | | | | | | |
| Less than \$2,000..... | 98,285 | 54,277 | 14,768 | 11,151 | 5,729 | 3,365 | 3,911 | 2,394 | 2,295 | 390 |
| \$2,000 to \$2,999..... | 43,109 | 15,450 | 7,114 | 3,930 | 6,233 | 3,781 | 1,730 | 493 | 2,355 | 2,024 |
| \$3,000 to \$3,999..... | 22,036 | 4,238 | 3,447 | 4,190 | 3,817 | 974 | 1,375 | 1,423 | 517 | 2,055 |
| \$4,000 to \$5,999..... | 21,649 | 3,748 | 5,647 | 2,154 | 3,288 | 1,740 | 1,441 | 1,021 | 1,667 | 946 |
| \$6,000 to \$7,999..... | 9,374 | 2,374 | 1,202 | 183 | 1,952 | 1,012 | 304 | 413 | 773 | 1,164 |
| \$8,000 to \$9,999..... | 2,187 | 86 | 399 | 316 | 232 | 77 | 122 | 233 | 505 | 218 |
| \$10,000 or more..... | 5,029 | 421 | 357 | 1,301 | 243 | ... | 403 | 314 | 517 | 1,478 |
| Median loan.....dollars.. | 2,000 | 1,400 | 2,200 | 2,100 | 2,800 | ... | ... | ... | ... | ... |
| Annual Total of Interest and Principal Payments on All Mortgages on Property | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | | | | | | | | | | |
| Less than \$240..... | 44,338 | 22,473 | 5,239 | 7,079 | 1,967 | 1,782 | 1,959 | 1,010 | 2,671 | 159 |
| \$240 to \$359..... | 55,833 | 24,678 | 8,454 | 5,164 | 6,323 | 4,432 | 1,593 | 1,767 | 1,782 | 1,639 |
| \$360 to \$479..... | 37,382 | 12,052 | 8,567 | 4,567 | 4,216 | 1,584 | 2,631 | 1,594 | 709 | 1,462 |
| \$480 to \$599..... | 20,612 | 6,448 | 4,780 | 1,078 | 2,698 | 737 | 1,014 | 268 | 1,782 | 1,809 |
| \$600 to \$719..... | 12,122 | 3,487 | 966 | 2,337 | 1,979 | 903 | 1,209 | 623 | 557 | 61 |
| \$720 to \$959..... | 10,655 | 446 | 1,443 | 1,083 | 3,457 | 1,287 | 524 | 452 | 609 | 1,384 |
| \$960 or more..... | 7,828 | 1,337 | 1,205 | 1,396 | 619 | 220 | 284 | 492 | 517 | 1,760 |
| Median payment.....dollars.. | 342 | 297 | 377 | 333 | 421 | ... | ... | ... | ... | ... |
| Current Status of Payments on First Mortgage | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 168,000 | 59,288 | 29,734 | 19,420 | 18,880 | 9,651 | 8,173 | 5,944 | 8,542 | 8,168 |
| Delinquent..... | 27,753 | 16,826 | 2,116 | 3,604 | 2,415 | 1,296 | 1,042 | 262 | 67 | 103 |
| No regular payments required..... | 5,917 | 4,477 | 1,084 | ... | 197 | ... | 71 | 87 | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 19a.—PROPERTIES WITH NONWHITE OWNERS—CONVENTIONAL FIRST MORTGAGES: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES, INSIDE STANDARD METROPOLITAN AREAS, AND OUTSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | |
|----------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 or more |
| UNITED STATES—Con. | | | | | | | | | | |
| Total Outstanding Debt on Property | | | | | | | | | | |
| Less than \$2,000..... | 134,979 | 65,430 | 21,349 | 15,087 | 10,786 | 5,676 | 5,280 | 3,214 | 4,696 | 3,061 |
| \$2,000 to \$2,999..... | 29,572 | 8,503 | 4,953 | 4,068 | 5,180 | 2,298 | 1,643 | 875 | 661 | 1,392 |
| \$3,000 to \$3,999..... | 12,988 | 2,816 | 2,084 | 1,542 | 2,392 | 770 | 784 | 984 | 1,034 | 582 |
| \$4,000 to \$4,999..... | 8,878 | 707 | 2,533 | 751 | 1,193 | 1,175 | 849 | 439 | 583 | 649 |
| \$5,000 to \$5,999..... | 5,845 | 2,317 | 1,106 | 38 | 572 | 784 | 266 | 61 | 262 | 440 |
| \$6,000 to \$7,999..... | 4,179 | 457 | 491 | 376 | 1,152 | 228 | 61 | 236 | 518 | 660 |
| \$8,000 or more..... | 5,627 | 359 | 420 | 1,362 | 218 | 16 | 403 | 486 | 877 | 1,490 |
| Median debt.....dollars.. | 1,400 | 1,200 | 1,500 | 1,500 | 1,900 | ... | ... | ... | ... | ... |
| Total Outstanding Debt on Property as Percent of Market Value | | | | | | | | | | |
| Less than 20 percent..... | 55,222 | 25,000 | 8,318 | 5,433 | 4,135 | 2,890 | 4,075 | 1,082 | 1,806 | 2,488 |
| 20 to 39 percent..... | 71,744 | 28,505 | 11,906 | 8,628 | 7,842 | 3,387 | 2,478 | 2,237 | 4,038 | 2,723 |
| 40 to 59 percent..... | 36,906 | 11,896 | 4,973 | 5,233 | 5,244 | 3,482 | 1,579 | 1,465 | 1,367 | 1,668 |
| 60 to 79 percent..... | 15,324 | 6,236 | 3,665 | 1,018 | 1,616 | 619 | 444 | 535 | 315 | 679 |
| 80 to 89 percent..... | 8,215 | 3,610 | 1,987 | 692 | 1,138 | 18 | 359 | 269 | 769 | 374 |
| 90 percent or more..... | 8,188 | 2,373 | 1,490 | 1,899 | 925 | 217 | 235 | 630 | 183 | 238 |
| Market value not reported..... | 4,823 | 2,908 | 496 | 321 | 354 | 311 | 117 | 61 | 152 | 105 |
| Not reported..... | 244 | 67 | 101 | ... | 40 | 22 | ... | 15 | ... | ... |
| Median percent..... | 33 | 31 | 34 | 34 | 37 | ... | ... | ... | ... | ... |
| Income of Owner | | | | | | | | | | |
| Properties with owner who is head of household.. | | | | | | | | | | |
| Less than \$2,000..... | 190,195 | 76,750 | 30,106 | 22,060 | 20,957 | 10,282 | 9,284 | 5,718 | 8,039 | 7,000 |
| \$2,000 to \$2,499..... | 97,285 | 76,750 | 7,104 | 4,505 | 3,085 | 2,037 | 629 | 949 | 1,323 | 904 |
| \$2,500 to \$2,999..... | 30,283 | 2,005 | 23,002 | 2,005 | 909 | 908 | 1,112 | 493 | 578 | 1,278 |
| \$3,000 to \$3,499..... | 25,506 | ... | ... | 15,550 | 2,792 | 1,321 | 2,072 | 828 | 2,370 | 572 |
| \$3,500 to \$3,999..... | 20,253 | ... | ... | ... | 14,171 | 1,508 | 1,443 | 1,389 | 793 | 950 |
| \$4,000 to \$4,999..... | 7,239 | ... | ... | ... | ... | 4,508 | 265 | 1,107 | 992 | 367 |
| \$5,000 to \$5,999..... | 6,018 | ... | ... | ... | ... | ... | 3,763 | 952 | 450 | 851 |
| \$6,000 or more..... | 3,611 | ... | ... | ... | ... | ... | ... | 1,333 | 2,078 | ... |
| Median income.....dollars.. | 1,900 | 1,000 | 2,100 | 2,600 | 3,100 | ... | ... | ... | ... | ... |
| INSIDE STANDARD METROPOLITAN AREAS | | | | | | | | | | |
| Total properties..... | | | | | | | | | | |
| | 139,387 | 42,937 | 23,888 | 15,510 | 18,354 | 9,828 | 7,324 | 6,099 | 7,185 | 8,276 |
| Year Structure Built | | | | | | | | | | |
| 1949 to 1950 (part)..... | 4,614 | 2,177 | 1,158 | 195 | 580 | 16 | 55 | 114 | 61 | 258 |
| 1948..... | 3,217 | 1,158 | 467 | 990 | 312 | ... | ... | ... | 146 | 145 |
| 1946 to 1947..... | 4,515 | 1,567 | 926 | 58 | 630 | 1,089 | ... | ... | 145 | 102 |
| 1942 to 1945..... | 5,967 | 3,219 | 764 | 274 | 274 | 478 | 643 | 136 | ... | 179 |
| 1940 to 1941..... | 2,379 | 351 | 351 | 155 | 1,096 | 61 | 348 | ... | 61 | 122 |
| 1930 to 1939..... | 12,522 | 3,978 | 2,259 | 2,054 | 1,176 | 553 | 503 | 558 | 148 | 1,294 |
| 1929 or earlier..... | 103,075 | 29,410 | 17,371 | 11,297 | 14,065 | 7,416 | 5,591 | 5,273 | 6,480 | 6,173 |
| Not reported..... | 2,888 | 1,040 | 587 | 487 | 221 | 214 | 182 | 16 | 141 | ... |
| Purchase Price | | | | | | | | | | |
| Total properties..... | | | | | | | | | | |
| | 139,387 | 42,937 | 23,888 | 15,510 | 18,354 | 9,828 | 7,324 | 6,099 | 7,185 | 8,276 |
| Less than \$2,000..... | 26,243 | 12,293 | 5,647 | 2,712 | 2,640 | 1,461 | 474 | 442 | 573 | ... |
| \$2,000 to \$2,999..... | 28,198 | 10,363 | 4,421 | 1,339 | 2,924 | 2,564 | 1,820 | 1,492 | 1,918 | 1,354 |
| \$3,000 to \$3,999..... | 26,342 | 10,292 | 3,311 | 1,918 | 3,234 | 1,428 | 1,001 | 847 | 148 | 2,162 |
| \$4,000 to \$4,999..... | 13,000 | 2,581 | 2,653 | 2,346 | 2,527 | 734 | 846 | 705 | 140 | 469 |
| \$5,000 to \$5,999..... | 11,032 | 2,102 | 1,578 | 1,394 | 2,874 | 343 | 592 | 697 | 1,213 | 38 |
| \$6,000 to \$7,999..... | 15,779 | 3,603 | 2,417 | 614 | 1,646 | 1,968 | 1,968 | 645 | 1,817 | 1,186 |
| \$8,000 to \$9,999..... | 8,632 | 571 | 2,795 | 195 | 1,703 | 1,410 | 159 | 517 | 358 | 928 |
| \$10,000 or more..... | 7,092 | 696 | 656 | 1,362 | 388 | ... | 464 | 547 | 991 | 1,994 |
| Property not acquired by purchase..... | 2,034 | 366 | 316 | 762 | 357 | ... | ... | 207 | 27 | ... |
| Not reported..... | 1,035 | 70 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| Median purchase price.....dollars.. | 3,500 | 2,800 | 3,500 | 3,700 | 4,000 | ... | ... | ... | ... | ... |
| Properties acquired in 1949 to 1950..... | | | | | | | | | | |
| | 23,949 | 7,456 | 4,596 | 4,412 | 3,379 | 652 | 502 | 803 | 907 | 1,246 |
| Less than \$2,000..... | 1,787 | 984 | 615 | 63 | 27 | ... | ... | 71 | 27 | ... |
| \$2,000 to \$3,999..... | 8,541 | 3,753 | 2,268 | 1,225 | 765 | 76 | 56 | 71 | ... | 325 |
| \$4,000 to \$5,999..... | 4,399 | 1,340 | 739 | 893 | 817 | 274 | 93 | ... | 205 | 38 |
| \$6,000 to \$9,999..... | 5,070 | 1,207 | 459 | 262 | 1,552 | 302 | 292 | 297 | 286 | 417 |
| \$10,000 or more..... | 3,076 | 61 | 423 | 1,301 | 157 | ... | 61 | 364 | 389 | 321 |
| Property not acquired by purchase..... | 41 | 41 | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 1,035 | 70 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| Market Value | | | | | | | | | | |
| Less than \$3,000..... | 22,578 | 12,889 | 3,353 | 2,781 | 2,115 | 970 | 79 | 268 | 54 | 66 |
| \$3,000 to \$3,999..... | 21,155 | 7,637 | 4,379 | 1,935 | 3,476 | 1,503 | 946 | 667 | 394 | 220 |
| \$4,000 to \$4,999..... | 20,210 | 5,386 | 5,467 | 1,502 | 2,047 | 944 | 1,449 | 563 | 1,739 | 1,114 |
| \$5,000 to \$5,999..... | 12,658 | 3,870 | 2,526 | 1,591 | 1,866 | 582 | 421 | 1,123 | 195 | 484 |
| \$6,000 to \$6,999..... | 14,546 | 3,420 | 1,546 | 2,424 | 1,464 | 1,698 | 1,195 | 961 | 982 | 858 |
| \$7,000 to \$7,999..... | 13,395 | 3,062 | 1,143 | 1,557 | 3,335 | 530 | 1,593 | 982 | 1,069 | 126 |
| \$8,000 to \$9,999..... | 13,921 | 2,496 | 1,834 | 1,472 | 2,583 | 1,940 | 790 | 511 | 834 | 1,464 |
| \$10,000 or more..... | 20,677 | 4,112 | 3,536 | 2,248 | 1,431 | 1,637 | 847 | 1,009 | 1,916 | 3,943 |
| Not reported..... | 244 | 67 | 101 | ... | 40 | 22 | ... | 15 | ... | ... |
| Median market value.....dollars.. | 5,400 | 4,100 | 4,700 | 5,900 | 5,800 | ... | ... | ... | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 19c.—PROPERTIES WITH NONWHITE OWNERS—VA-GUARANTEED FIRST MORTGAGES: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, FOR THE UNITED STATES: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | Subject | Total | Income of primary families and individuals | | | | | | | | | |
|----------------------------------------|--------|--------------------------------------------|--------------------|--------------------|--------------------|----------------------------------------------|------------------------------------------------------------------------------|--------|--------------------------------------------|--------------------|--------------------|---------------------|-----------------|-------|-------|-------|-------|-------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,999 | \$4,000 or more | | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,999 | \$4,000 or more | | | | | |
| Total properties..... | 21,531 | 6,953 | 5,038 | 3,454 | 3,875 | 2,220 | | | | | | | | | | | | |
| YEAR STRUCTURE BUILT | | | | | | CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | | |
| 1949 to 1950 (part)..... | 1,588 | ... | 1,256 | ... | ... | 332 | Ahead or up-to-date in scheduled payments..... | 17,915 | 4,200 | 4,955 | 3,385 | 3,324 | 2,051 | 166 | | | | |
| 1948..... | 448 | 251 | ... | ... | 197 | ... | Delinquent..... | 3,615 | 2,752 | 82 | 68 | 548 | ... | ... | | | | |
| 1947..... | 782 | ... | 638 | 145 | ... | ... | TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | |
| 1946..... | 1,862 | 884 | 449 | 272 | 61 | 197 | Less than \$2,000..... | 2,610 | 1,164 | 455 | 901 | ... | 90 | | | | | |
| 1942 to 1945..... | 1,954 | 572 | ... | 244 | 888 | 249 | \$2,000 to \$2,999..... | 5,791 | 3,157 | 1,084 | 219 | 1,134 | 197 | | | | | |
| 1940 to 1941..... | 187 | ... | 41 | ... | 38 | 109 | \$3,000 to \$3,999..... | 3,914 | 724 | 1,154 | 1,412 | 124 | 501 | | | | | |
| 1930 to 1939..... | 6,381 | 3,150 | 259 | 1,941 | 1,004 | 27 | \$4,000 to \$4,999..... | 3,633 | 682 | 619 | 334 | 1,547 | 452 | | | | | |
| 1929 or earlier..... | 8,328 | 2,094 | 2,395 | 852 | 1,684 | 1,304 | \$5,000 to \$5,999..... | 1,703 | 126 | 916 | 272 | 345 | 44 | | | | | |
| Not reported..... | ... | ... | ... | ... | ... | ... | \$6,000 to \$7,999..... | 2,999 | 878 | 664 | 172 | 515 | 770 | | | | | |
| PURCHASE PRICE | | | | | | \$8,000 or more..... | | | | | | 882 | 220 | 145 | 145 | 207 | 166 | |
| Less than \$3,000..... | 1,635 | 1,582 | ... | ... | 53 | ... | TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | |
| \$3,000 to \$3,999..... | 6,226 | 2,802 | 1,899 | 443 | 1,037 | 46 | Less than 20 percent..... | 876 | ... | ... | 830 | ... | 46 | | | | | |
| \$4,000 to \$5,999..... | 7,085 | 1,012 | 1,511 | 2,422 | 1,071 | 1,072 | 20 to 39 percent..... | 491 | 5 | 332 | ... | 110 | 44 | | | | | |
| \$6,000 to \$7,999..... | 3,430 | 502 | 989 | 172 | 1,014 | 756 | 40 to 59 percent..... | 8,117 | 3,987 | 698 | 1,207 | 992 | 1,234 | | | | | |
| \$8,000 or more..... | 3,155 | 1,055 | 639 | 417 | 700 | 346 | 60 to 69 percent..... | 2,214 | 159 | 543 | 840 | 638 | 34 | | | | | |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | 70 to 79 percent..... | 3,952 | 1,756 | 1,696 | 152 | 223 | 126 | | | | | |
| Not reported..... | ... | ... | ... | ... | ... | ... | 80 to 89 percent..... | 1,843 | 252 | 350 | 135 | 728 | 381 | | | | | |
| MARKET VALUE | | | | | | 90 percent or more..... | | | | | | 4,038 | 793 | 1,418 | 290 | 1,183 | 355 | |
| Less than \$4,000..... | 2,244 | 1,088 | 554 | 108 | 493 | ... | Market value not reported..... | ... | ... | ... | ... | ... | ... | | | | | |
| \$4,000 to \$5,999..... | 8,586 | 4,126 | 2,129 | 571 | 1,520 | 241 | INCOME OF OWNER | | | | | | | | | | | |
| \$6,000 to \$7,999..... | 6,368 | 611 | 1,831 | 2,358 | 219 | 1,352 | Properties with owner who is head of household..... | | | | | | 21,531 | 6,952 | 5,037 | 3,453 | 3,873 | 2,220 |
| \$8,000 or more..... | 4,332 | 1,128 | 523 | 417 | 1,642 | 627 | Less than \$2,000..... | 9,128 | 6,952 | 1,027 | 99 | 841 | 210 | | | | | |
| Not reported..... | ... | ... | ... | ... | ... | ... | \$2,000 to \$2,499..... | 5,041 | ... | 4,010 | 664 | 241 | 126 | | | | | |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | \$2,500 to \$2,999..... | | | | | | 2,978 | ... | 2,690 | 184 | 105 | | |
| Less than \$3,000..... | 2,814 | 1,582 | ... | 954 | 235 | 44 | \$3,000 to \$3,999..... | 3,069 | ... | ... | ... | 2,607 | 463 | | | | | |
| \$3,000 to \$3,999..... | 6,323 | 2,802 | 1,995 | 386 | 899 | 243 | \$4,000 or more..... | 1,315 | ... | ... | ... | ... | 1,316 | | | | | |
| \$4,000 to \$5,999..... | 6,783 | 1,012 | 1,776 | 1,526 | 1,473 | 997 | ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | |
| \$6,000 to \$7,999..... | 3,733 | 646 | 1,121 | 444 | 950 | 573 | Less than \$240..... | 1,247 | 417 | ... | 830 | ... | ... | | | | | |
| \$8,000 or more..... | 1,878 | 910 | 145 | 145 | 316 | 363 | \$240 to \$359..... | 7,668 | 4,372 | 1,600 | 617 | 882 | 197 | | | | | |
| | | | | | | | | | | | | \$360 to \$479..... | 8,103 | 689 | 2,845 | 1,551 | 1,999 | 1,021 |
| | | | | | | | | | | | | \$480 to \$719..... | 4,214 | 1,474 | 593 | 387 | 823 | 940 |
| | | | | | | | | | | | | \$720 or more..... | 299 | ... | ... | 68 | 170 | 61 |

Table 19d.—PROPERTIES WITH NONWHITE OWNERS: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, INSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | |
|------------------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 or more |
| Total properties..... | 179,258 | 50,318 | 28,831 | 20,516 | 25,572 | 13,386 | 10,268 | 7,532 | 11,995 | 10,862 |
| YEAR STRUCTURE BUILT | | | | | | | | | | |
| 1949 to 1950 (part)..... | 8,194 | 2,177 | 2,414 | 984 | 725 | 410 | 55 | 280 | 891 | 258 |
| 1948..... | 7,315 | 1,771 | 467 | 1,483 | 458 | ... | 365 | ... | 2,482 | 290 |
| 1947..... | 6,072 | 1,095 | 1,017 | 203 | 1,619 | 1,089 | 493 | ... | 311 | 247 |
| 1946..... | 3,155 | 1,141 | 109 | 272 | 1,149 | 289 | 197 | ... | ... | ... |
| 1942 to 1945..... | 11,975 | 3,824 | 1,162 | 654 | 2,054 | 889 | 1,256 | 727 | 387 | 1,021 |
| 1940 to 1941..... | 3,699 | 930 | 392 | 294 | 1,134 | 99 | 348 | ... | 206 | 298 |
| 1930 to 1939..... | 20,347 | 7,169 | 2,912 | 3,991 | 1,666 | 1,623 | 908 | 569 | 148 | 1,361 |
| 1929 or earlier..... | 115,601 | 31,167 | 19,766 | 12,149 | 16,544 | 8,770 | 6,461 | 5,938 | 7,424 | 7,385 |
| Not reported..... | 2,888 | 1,040 | 587 | 487 | 221 | 214 | 182 | 16 | ... | ... |
| PURCHASE PRICE | | | | | | | | | | |
| Total properties..... | 179,258 | 50,318 | 28,831 | 20,516 | 25,572 | 13,386 | 10,268 | 7,532 | 11,995 | 10,862 |
| Less than \$2,000..... | 26,944 | 12,293 | 5,647 | 2,712 | 3,341 | 1,461 | 474 | 442 | 573 | ... |
| \$2,000 to \$2,999..... | 30,097 | 11,789 | 4,744 | 1,438 | 2,977 | 2,564 | 1,820 | 1,492 | 1,918 | 1,354 |
| \$3,000 to \$3,999..... | 32,526 | 13,360 | 4,717 | 4,401 | 3,923 | 1,921 | 1,001 | 847 | 194 | 2,162 |
| \$4,000 to \$4,999..... | 20,178 | 3,590 | 3,589 | 3,534 | 3,619 | 734 | 1,097 | 705 | 2,476 | 834 |
| \$5,000 to \$5,999..... | 17,857 | 2,580 | 2,230 | 2,528 | 4,178 | 1,592 | 1,382 | 1,357 | 1,518 | 494 |
| \$6,000 to \$6,999..... | 16,923 | 3,027 | 2,857 | 865 | 1,807 | 1,628 | 2,103 | 1,079 | 1,912 | 1,650 |
| \$7,000 to \$7,999..... | 8,956 | 1,611 | 549 | 1,141 | 1,467 | 1,120 | 997 | 328 | 1,051 | 695 |
| \$8,000 to \$9,999..... | 13,243 | 936 | 3,289 | 960 | 2,633 | 1,599 | 930 | 517 | 788 | 1,297 |
| \$10,000 or more..... | 9,465 | 696 | 801 | 1,507 | 909 | 767 | 464 | 558 | 1,538 | 2,231 |
| Property not acquired by purchase..... | 2,034 | 366 | 316 | 762 | 357 | ... | ... | 207 | ... | ... |
| Not reported..... | 1,035 | 70 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| Median purchase price.....dollars.. | 3,900 | 3,000 | 3,800 | 4,200 | 4,600 | 5,000 | ... | ... | ... | ... |
| Properties acquired in 1949 to 1950..... | 33,746 | 7,757 | 6,222 | 6,846 | 5,042 | 1,595 | 1,652 | 980 | 2,180 | 1,477 |
| Less than \$4,000..... | 10,510 | 4,737 | 2,883 | 1,470 | 792 | 76 | 56 | 142 | 27 | 325 |
| \$4,000 to \$5,999..... | 7,458 | 1,597 | 1,330 | 1,287 | 1,686 | 471 | 737 | ... | 205 | 126 |
| \$6,000 to \$9,999..... | 10,115 | 1,251 | 1,494 | 2,120 | 1,934 | 570 | 778 | 463 | 1,092 | 417 |
| \$10,000 or more..... | 4,587 | 61 | 423 | 1,301 | 569 | 478 | 61 | 375 | 856 | 464 |
| Property not acquired by purchase..... | 41 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 1,035 | 70 | 92 | 668 | 61 | ... | ... | ... | ... | 145 |
| New structures..... | 8,087 | 1,978 | 2,341 | 998 | 725 | 410 | 55 | 280 | 1,037 | 258 |
| Less than \$4,000..... | 2,240 | 1,545 | 537 | 115 | 41 | ... | ... | ... | ... | ... |
| \$4,000 to \$7,999..... | 4,427 | 220 | 1,804 | 883 | 394 | 394 | 35 | 280 | 883 | 197 |
| \$8,000 or more..... | 1,404 | 197 | ... | ... | 290 | 16 | ... | ... | 840 | 61 |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| Not reported..... | 16 | 16 | ... | ... | ... | ... | ... | ... | ... | ... |
| MARKET VALUE | | | | | | | | | | |
| Less than \$3,000..... | 22,935 | 13,218 | 3,380 | 2,781 | 2,115 | 970 | 79 | 268 | 54 | 66 |
| \$3,000 to \$3,999..... | 22,196 | 8,043 | 4,413 | 2,043 | 3,476 | 1,996 | 946 | 667 | 394 | 220 |
| \$4,000 to \$4,999..... | 27,429 | 9,154 | 7,285 | 2,182 | 2,338 | 944 | 2,113 | 563 | 1,739 | 1,114 |
| \$5,000 to \$5,999..... | 19,318 | 4,642 | 2,780 | 2,151 | 4,165 | 618 | 1,123 | 2,531 | 528 | ... |
| \$6,000 to \$6,999..... | 19,975 | 4,632 | 2,265 | 4,066 | 1,661 | 1,971 | 1,688 | 1,416 | 1,341 | 938 |
| \$7,000 to \$7,999..... | 20,942 | 3,518 | 2,710 | 2,663 | 5,030 | 1,638 | 1,654 | 1,646 | 1,711 | 375 |
| \$8,000 to \$9,999..... | 20,827 | 2,934 | 2,212 | 2,382 | 4,285 | 2,659 | 1,854 | 760 | 1,210 | 2,536 |
| \$10,000 to \$14,999..... | 20,352 | 3,202 | 3,069 | 1,805 | 2,072 | 1,195 | 770 | 2,241 | 3,596 | ... |
| \$15,000 or more..... | 4,980 | 910 | 612 | 443 | 391 | ... | 61 | 304 | 772 | 1,488 |
| Not reported..... | 298 | 67 | 101 | ... | 40 | 22 | 54 | 15 | ... | ... |
| Median market value.....dollars.. | 5,800 | 4,400 | 4,900 | 6,200 | 6,400 | 7,000 | ... | ... | ... | ... |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | | | | |
| Less than \$2,000..... | 50,390 | 21,859 | 9,626 | 5,775 | 5,103 | 2,441 | 1,948 | 2,201 | 1,047 | 390 |
| \$2,000 to \$2,999..... | 36,059 | 12,978 | 4,615 | 2,782 | 5,235 | 3,781 | 1,730 | 493 | 2,156 | 2,290 |
| \$3,000 to \$3,999..... | 28,088 | 7,175 | 4,358 | 3,909 | 4,319 | 2,100 | 1,572 | 1,423 | 563 | 2,672 |
| \$4,000 to \$4,999..... | 23,543 | 2,610 | 5,074 | 3,140 | 3,252 | 1,472 | 1,311 | 1,579 | 4,278 | 830 |
| \$5,000 to \$5,999..... | 13,587 | 1,498 | 1,930 | 1,204 | 2,925 | 1,492 | 2,045 | 698 | 613 | 1,186 |
| \$6,000 to \$7,999..... | 17,277 | 3,473 | 2,323 | 1,454 | 3,693 | 1,587 | 1,031 | 590 | 1,680 | 1,451 |
| \$8,000 to \$9,999..... | 4,802 | 306 | 544 | 954 | 740 | 366 | 227 | 233 | 868 | 566 |
| \$10,000 or more..... | 5,506 | 421 | 357 | 1,301 | 304 | 146 | 403 | 314 | 787 | 1,478 |
| Median loan.....dollars.. | 3,100 | 2,200 | 3,000 | 3,400 | 3,500 | 3,200 | ... | ... | ... | ... |
| ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | |
| Properties with both interest and principal in first mortgage payments..... | 175,293 | 47,749 | 27,984 | 20,170 | 25,534 | 13,383 | 10,194 | 7,442 | 11,992 | 10,861 |
| Less than \$240..... | 24,352 | 10,028 | 3,848 | 2,930 | 2,309 | 1,782 | 864 | 1,010 | 1,423 | 159 |
| \$240 to \$359..... | 58,866 | 18,906 | 8,358 | 4,884 | 8,184 | 5,545 | 3,333 | 2,107 | 4,649 | 2,900 |
| \$360 to \$479..... | 37,278 | 7,854 | 8,250 | 5,370 | 5,796 | 2,212 | 2,134 | 2,147 | 1,204 | 2,316 |
| \$480 to \$599..... | 23,813 | 5,888 | 4,653 | 2,169 | 3,271 | 1,177 | 1,741 | 611 | 2,376 | 1,933 |
| \$600 to \$719..... | 13,243 | 3,290 | 1,111 | 2,300 | 2,068 | 1,357 | 1,253 | 623 | 834 | 409 |
| \$720 to \$959..... | 10,553 | 446 | 1,443 | 1,121 | 3,423 | 1,090 | 585 | 452 | 609 | 1,384 |
| \$960 or more..... | 7,188 | 1,337 | 321 | 1,396 | 483 | 220 | 284 | 492 | 897 | 1,760 |
| Median payment.....dollars.. | 368 | 322 | 380 | 405 | 401 | 340 | ... | ... | ... | ... |
| CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | |
| Ahead or up-to-date in scheduled payments..... | 156,550 | 39,240 | 25,766 | 17,041 | 22,770 | 11,556 | 9,874 | 7,180 | 11,739 | 10,387 |
| Delinquent..... | 22,326 | 11,061 | 1,862 | 3,475 | 2,798 | 1,827 | 319 | 262 | 253 | 470 |
| No regular payments required..... | 372 | 16 | 197 | ... | ... | ... | 71 | 87 | ... | ... |

OWNER-OCCUPIED PROPERTIES WITH 1 UNIT

Table 19d.—PROPERTIES WITH NONWHITE OWNERS: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, INSIDE STANDARD METROPOLITAN AREAS: 1950—Con.

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | | | | |
|----------------------------------------------------------------------|---------|--------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,499 | \$3,500 to \$3,999 | \$4,000 to \$4,499 | \$4,500 to \$4,999 | \$5,000 to \$5,999 | \$6,000 or more |
| TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | |
| Less than \$2,000..... | 84,351 | 32,261 | 14,343 | 9,724 | 10,182 | 4,752 | 3,317 | 3,017 | 3,250 | 3,505 |
| \$2,000 to \$2,999..... | 29,105 | 8,960 | 4,969 | 2,406 | 4,176 | 3,424 | 1,840 | 875 | 661 | 1,797 |
| \$3,000 to \$3,999..... | 17,291 | 3,201 | 2,913 | 2,694 | 2,751 | 770 | 838 | 1,627 | 1,611 | 888 |
| \$4,000 to \$4,999..... | 20,285 | 1,773 | 2,861 | 1,615 | 3,588 | 2,099 | 2,709 | 1,052 | 3,189 | 1,401 |
| \$5,000 to \$5,999..... | 10,460 | 2,443 | 2,022 | 704 | 2,079 | 1,479 | 266 | 61 | 683 | 723 |
| \$6,000 to \$7,999..... | 10,487 | 1,098 | 1,155 | 1,867 | 2,408 | 696 | 849 | 413 | 1,091 | 911 |
| \$8,000 or more..... | 7,273 | 579 | 565 | 1,507 | 388 | 162 | 447 | 486 | 1,510 | 1,632 |
| Median debt.....dollars.. | 2,100 | 1,500 | 2,000 | 2,200 | 2,600 | 2,500 | ... | ... | ... | ... |
| TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | |
| Less than 20 percent..... | 36,770 | 11,226 | 6,007 | 4,795 | 3,850 | 2,890 | 2,256 | 885 | 1,609 | 3,253 |
| 20 to 39 percent..... | 51,183 | 16,201 | 8,058 | 4,735 | 6,993 | 4,020 | 2,333 | 2,237 | 3,508 | 3,101 |
| 40 to 59 percent..... | 41,671 | 11,856 | 5,474 | 4,270 | 6,267 | 4,165 | 2,845 | 2,389 | 1,739 | 2,669 |
| 60 to 69 percent..... | 15,014 | 4,735 | 3,513 | 1,362 | 2,172 | 489 | 444 | 878 | 601 | 824 |
| 70 to 79 percent..... | 10,853 | 1,727 | 2,221 | 1,432 | 2,340 | 253 | 852 | 269 | 1,258 | 483 |
| 80 to 89 percent..... | 14,405 | 2,428 | 1,685 | 2,626 | 2,444 | 819 | 701 | 630 | 2,839 | 238 |
| 90 percent or more..... | 9,054 | 2,078 | 1,769 | 1,278 | 1,465 | 725 | 781 | 227 | 442 | 294 |
| Market value not reported..... | 298 | 67 | 101 | ... | 40 | 22 | 54 | 15 | ... | ... |
| Median percent..... | 41 | 37 | 41 | 43 | 46 | 39 | ... | ... | ... | ... |
| INCOME OF OWNER | | | | | | | | | | |
| Properties with owner who is head of household.. | 169,616 | 48,447 | 26,194 | 19,351 | 24,973 | 12,718 | 10,265 | 6,955 | 11,073 | 9,587 |
| Less than \$2,000..... | 66,284 | 48,447 | 5,232 | 3,134 | 3,267 | 2,634 | 629 | 1,084 | 912 | 948 |
| \$2,000 to \$2,499..... | 30,716 | ... | 20,962 | 3,619 | 1,005 | 1,245 | 1,528 | 565 | 455 | 1,339 |
| \$2,500 to \$2,999..... | 25,118 | ... | ... | 12,598 | 5,058 | 1,162 | 1,739 | 926 | 2,920 | 717 |
| \$3,000 to \$3,499..... | 22,513 | ... | ... | ... | 15,704 | 1,825 | 741 | 1,700 | 981 | 1,563 |
| \$3,500 to \$3,999..... | 9,466 | ... | ... | ... | ... | 5,852 | 674 | 1,107 | 992 | 841 |
| \$4,000 to \$4,999..... | 10,668 | ... | ... | ... | ... | ... | 4,954 | 1,573 | 2,865 | 1,276 |
| \$5,000 to \$6,999..... | 3,654 | ... | ... | ... | ... | ... | ... | ... | 1,948 | 1,706 |
| \$7,000 or more..... | 1,197 | ... | ... | ... | ... | ... | ... | ... | ... | 1,197 |
| Median income.....dollars.. | 2,300 | 1,000 | 2,100 | 2,600 | 3,100 | ... | ... | ... | ... | ... |

RESIDENTIAL FINANCING

Table 19c.—PROPERTIES WITH NONWHITE OWNERS: PROPERTY, MORTGAGE, AND OWNER CHARACTERISTICS, BY INCOME, OUTSIDE STANDARD METROPOLITAN AREAS: 1950

[Number of mortgaged properties with owner who is head of household or related to head. Excluded are properties for which income or relationship of owner to head of household was not reported. Median not shown where number of sample cases reported is less than 100]

| Subject | Total | Income of primary families and individuals | | | | | Subject | Total | Income of primary families and individuals | | | | | | | | | | |
|------------------------------------------|--------|--------------------------------------------|--------------------|--------------------|--------------------|-----------------|------------------------------------------------------------------------------|--------|--------------------------------------------|--------------------|--------------------|--------------------|-----------------------|-------|-------|-----|-----|-----|-----|
| | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,999 | \$4,000 or more | | | Less than \$2,000 | \$2,000 to \$2,499 | \$2,500 to \$2,999 | \$3,000 to \$3,999 | \$4,000 or more | | | | | | |
| Total properties..... | 66,980 | 39,352 | 9,938 | 9,432 | 4,457 | 3,802 | ANNUAL TOTAL OF INTEREST AND PRINCIPAL PAYMENTS ON ALL MORTGAGES ON PROPERTY | | | | | | | | | | | | |
| YEAR STRUCTURE BUILT | | | | | | | Properties with both interest and principal in first mortgage..... | 58,041 | 32,250 | 8,501 | 9,227 | 4,259 | 3,802 | | | | | | |
| 1949 to 1950 (part)..... | 7,754 | 5,327 | 746 | 746 | 736 | 197 | Less than \$240..... | 23,156 | 13,786 | 1,712 | 5,315 | ... | 2,343 | | | | | | |
| 1948..... | 5,535 | 3,958 | 493 | 690 | 197 | 197 | \$240 to \$359..... | 16,533 | 10,745 | 2,168 | 2,117 | 1,305 | 197 | | | | | | |
| 1947..... | 2,799 | 1,426 | 690 | 289 | 394 | ... | \$360 to \$479..... | 11,586 | 5,058 | 3,162 | 1,180 | 923 | 1,262 | | | | | | |
| 1946..... | 3,468 | 1,894 | 1,245 | 329 | ... | ... | \$480 to \$719..... | 5,291 | 2,661 | 575 | 615 | 1,440 | ... | | | | | | |
| 1942 to 1945..... | 7,039 | 3,669 | 1,782 | 1,391 | 197 | ... | \$720 or more..... | 1,475 | ... | 884 | ... | 591 | ... | | | | | | |
| 1940 to 1941..... | 5,945 | 2,632 | 2,919 | 394 | ... | ... | Median payment.....dollars.. | 277 | 260 | ... | ... | ... | ... | | | | | | |
| 1940 to 1939..... | 10,028 | 6,062 | 394 | 1,780 | 1,397 | 394 | CURRENT STATUS OF PAYMENTS ON FIRST MORTGAGE | | | | | | | | | | | | |
| 1929 or earlier..... | 22,779 | 13,091 | 1,471 | 3,812 | 1,535 | 2,870 | Ahead or up-to-date in scheduled payments..... | 51,216 | 25,944 | 8,699 | 9,234 | 4,260 | 3,080 | | | | | | |
| Not reported..... | 1,634 | 1,292 | 197 | ... | ... | 145 | Delinquent..... | 10,219 | 8,947 | 352 | 197 | ... | 723 | | | | | | |
| PURCHASE PRICE | | | | | | | No regular payments required..... | 5,545 | 4,461 | 887 | ... | 197 | ... | | | | | | |
| Total properties..... | 66,980 | 39,352 | 9,938 | 9,432 | 4,457 | 3,802 | TOTAL OUTSTANDING DEBT ON PROPERTY | | | | | | | | | | | | |
| Less than \$2,000..... | 38,243 | 26,213 | 3,269 | 5,210 | 1,733 | 1,818 | Less than \$2,000..... | 56,309 | 35,257 | 7,782 | 7,093 | 2,571 | 3,606 | | | | | | |
| \$2,000 to \$2,999..... | 13,508 | 8,336 | 2,632 | 1,433 | 714 | 394 | \$2,000 to \$3,999..... | 9,127 | 3,295 | 1,804 | 2,141 | 1,886 | ... | | | | | | |
| \$3,000 to \$3,999..... | 6,692 | 1,795 | 3,146 | 819 | 933 | ... | \$4,000 or more..... | 1,545 | 799 | 352 | 197 | ... | 197 | | | | | | |
| \$4,000 to \$5,999..... | 4,199 | 602 | 694 | 1,773 | 591 | 539 | Median debt.....dollars.. | 1,100 | 1,100 | ... | ... | ... | ... | | | | | | |
| \$6,000 or more..... | 2,774 | 1,499 | 197 | 197 | 486 | 394 | TOTAL OUTSTANDING DEBT ON PROPERTY AS PERCENT OF MARKET VALUE | | | | | | | | | | | | |
| Property not acquired by purchase..... | 1,170 | 513 | ... | ... | ... | 657 | Less than 20 percent..... | 20,972 | 13,995 | 2,311 | 1,468 | 986 | 2,213 | | | | | | |
| Not reported..... | 394 | 394 | ... | ... | ... | ... | 20 to 39 percent..... | 24,684 | 12,722 | 4,501 | 4,722 | 1,542 | 1,196 | | | | | | |
| Median purchase price.....dollars.. | 1,700 | 1,400 | ... | ... | ... | ... | 40 to 59 percent..... | 8,664 | 4,512 | 591 | 2,170 | 1,193 | 197 | | | | | | |
| Properties acquired in 1949 to 1950..... | | | | | | | 16,344 | 11,094 | 1,754 | 2,025 | 1,130 | 342 | 60 to 69 percent..... | 4,193 | 2,153 | 756 | 496 | 591 | 197 |
| Less than \$2,000..... | 10,376 | 8,417 | 1,166 | 648 | 145 | ... | 70 to 79 percent..... | 5,681 | 3,680 | 1,478 | 378 | 145 | ... | | | | | | |
| \$2,000 to \$3,999..... | 4,105 | 2,138 | 288 | 891 | 788 | ... | 80 percent or more..... | 2,786 | 2,289 | 300 | 197 | ... | ... | | | | | | |
| \$4,000 or more..... | 1,469 | 145 | 300 | 486 | 197 | 342 | Market value not reported..... | ... | ... | ... | ... | ... | ... | | | | | | |
| Property not acquired by purchase..... | 394 | 394 | ... | ... | ... | ... | Median percent..... | 30 | 29 | ... | ... | ... | ... | | | | | | |
| Not reported..... | 394 | 394 | ... | ... | ... | ... | INCOME OF OWNER | | | | | | | | | | | | |
| New structures..... | 8,257 | 6,226 | 746 | 352 | 736 | 197 | Properties with owner who is head of household..... | 64,812 | 37,380 | 9,741 | 9,432 | 4,456 | 3,802 | | | | | | |
| Less than \$2,000..... | 4,637 | 3,943 | 394 | 155 | 145 | ... | Less than \$2,000..... | 43,786 | 37,380 | 3,293 | 1,470 | 788 | 854 | | | | | | |
| \$2,000 to \$3,999..... | 2,926 | 2,138 | 197 | ... | 591 | ... | \$2,000 to \$2,499..... | 8,242 | ... | 6,448 | 1,059 | 342 | 394 | | | | | | |
| \$4,000 or more..... | 694 | 145 | 155 | 197 | ... | 197 | \$2,500 to \$2,999..... | 7,827 | ... | ... | 6,903 | 529 | 394 | | | | | | |
| Property not acquired by purchase..... | ... | ... | ... | ... | ... | ... | \$3,000 to \$3,999..... | 4,059 | ... | ... | ... | 2,797 | 1,262 | | | | | | |
| Not reported..... | ... | ... | ... | ... | ... | ... | \$4,000 or more..... | 898 | ... | ... | ... | ... | 898 | | | | | | |
| Median market value.....dollars.. | 2,700 | 2,100 | ... | ... | ... | ... | Median income.....dollars.. | 1,400 | 1,000 | ... | ... | ... | ... | | | | | | |
| TOTAL MORTGAGE LOAN ON PROPERTY | | | | | | | Less than \$2,000..... | 49,847 | 32,642 | 5,142 | 6,403 | 2,251 | 3,408 | | | | | | |
| Less than \$2,000..... | 49,847 | 32,642 | 5,142 | 6,403 | 2,251 | 3,408 | \$2,000 to \$2,999..... | 11,053 | 4,754 | 2,820 | 1,904 | 1,378 | 197 | | | | | | |
| \$2,000 to \$2,999..... | 11,053 | 4,754 | 2,820 | 1,904 | 1,378 | 197 | \$3,000 to \$3,999..... | 2,290 | ... | 1,084 | 667 | 539 | ... | | | | | | |
| \$3,000 to \$3,999..... | 2,290 | ... | 1,084 | 667 | 539 | ... | \$4,000 to \$5,999..... | 2,811 | 1,266 | 891 | 457 | ... | 197 | | | | | | |
| \$4,000 to \$5,999..... | 2,811 | 1,266 | 891 | 457 | ... | 197 | \$6,000 or more..... | 979 | ... | ... | ... | 289 | ... | | | | | | |
| \$6,000 or more..... | 979 | ... | ... | ... | 289 | ... | Median loan.....dollars.. | 1,300 | 1,200 | ... | ... | ... | ... | | | | | | |
| Median loan.....dollars.. | 1,300 | 1,200 | ... | ... | ... | ... | | | | | | | | | | | | | |