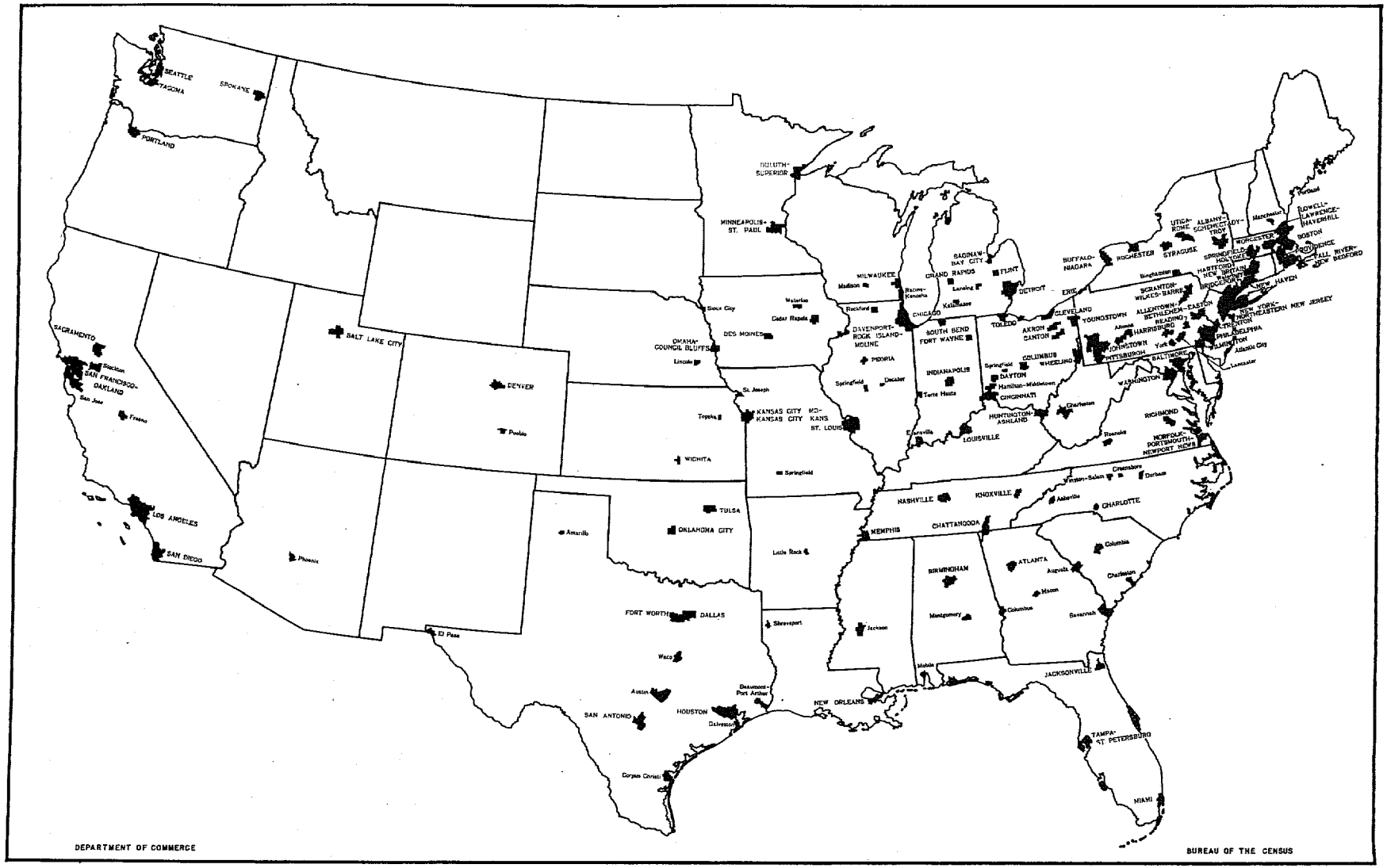
MAP OF THE UNITED STATES SHOWING PRINCIPAL AND SECONDARY METROPOLITAN DISTRICTS: 1940

[Names of principal metropolitan districts shown in capitals, as DENVER; names of secondary metropolitan districts shown in lower case, as Pueblo.]



DEPARTMENT OF COMMERCE

BUREAU OF THE CENSUS

Table A-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	29,683,189	27,747,973	11,413,036	41.1	16,334,937	1,428,973	506,243	10,611,259	4,804,778	45.3	5,806,481
1930: Private families reporting tenure	-	22,917,072	10,549,972	46.0	12,367,100	-	-	-	-	-	-
1920: All families reporting tenure	-	17,229,394	7,041,288	40.9	10,188,111	-	-	6,867,546	2,735,668	39.8	4,131,878
Dwelling units: 1940	29,683,189	27,747,973	11,413,036	41.1	16,334,937	1,428,973	506,243	10,611,259	4,804,778	45.3	5,806,481
Urban	21,616,352	20,596,500	7,714,960	37.5	12,881,540	918,297	101,555	7,275,576	3,682,839	50.6	3,592,737
Rural-nonfarm	8,066,837	7,151,473	3,698,076	51.7	3,453,397	510,676	404,688	3,335,683	1,121,939	33.5	2,213,744
COLOR OF OCCUPANTS											
White	-	25,459,167	10,867,055	42.7	14,592,112	-	-	10,124,053	4,661,655	46.0	5,462,398
Nonwhite	-	2,288,806	545,981	23.9	1,742,825	-	-	487,206	143,123	29.4	344,083
TYPE OF STRUCTURE											
1-family	17,510,847	16,270,639	9,506,758	58.4	6,763,881	780,312	459,896	8,916,172	3,925,814	44.0	4,990,358
Other	12,172,342	11,477,334	1,906,278	16.6	9,571,056	648,661	46,347	1,695,087	878,964	51.9	816,123
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	17,179,652	16,024,083	9,354,533	58.4	6,669,550	726,927	428,542	8,872,906	3,909,431	44.1	4,963,475
Under $5	1,257,373	1,183,543	560,090	47.3	623,453	56,508	17,322	459,315	52,564	11.4	406,751
$5 to $9	2,172,215	2,083,521	833,922	41.0	1,199,599	95,093	43,601	753,558	164,795	21.9	588,763
$10 to $14	2,171,866	2,015,390	909,237	45.1	1,106,153	96,573	59,903	849,061	259,871	30.6	589,190
$15 to $19	1,935,233	1,807,466	890,967	49.3	916,499	76,564	51,203	847,356	317,553	37.5	529,803
$20 to $24	1,791,078	1,670,586	929,308	55.6	741,278	70,247	50,245	890,136	366,490	41.2	523,646
$25 to $29	1,776,168	1,667,643	983,113	59.0	684,530	65,486	43,039	950,412	436,277	45.9	514,135
$30 to $39	2,436,212	2,309,957	1,556,334	67.4	753,623	79,700	46,555	1,509,355	780,914	51.7	728,441
$40 to $49	1,415,526	1,335,455	1,015,697	76.1	319,759	52,851	27,219	988,882	574,931	58.1	413,951
$50 to $59	844,105	786,199	633,315	80.6	152,884	35,989	21,917	614,770	365,042	59.4	249,728
$60 to $74	598,277	551,384	463,810	84.1	87,574	30,239	16,654	450,678	281,195	62.4	169,483
$75 to $99	380,663	339,146	288,647	85.1	50,499	24,847	16,670	280,060	168,887	60.3	111,173
$100 and over	400,936	323,792	290,093	89.6	33,699	42,830	34,314	279,323	140,912	50.4	138,411
Median monthly rent (dollars)	22.44	22.41	27.32	-	16.71	22.26	23.71	27.85	34.07	-	23.01

Table A-2a.—1- TO 4-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	4,804,778	4,025,815	778,963
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	4,601,063	3,845,513	755,550
Average interest rate (percent)	5.54	5.55	5.45
HOLDER OF FIRST MORTGAGE			
Reporting holder	4,687,241	3,924,858	762,383
Building and loan association	929,929	809,015	120,914
Commercial bank	534,023	456,194	77,829
Savings bank	631,819	464,234	167,585
Life insurance company	194,940	173,287	21,653
Mortgage company	211,451	178,421	33,030
Home Owners' Loan Corporation	645,194	528,175	117,019
Individual	1,186,047	1,002,811	183,236
Other	353,838	312,721	41,117
Reporting debt and value	4,474,361	3,745,366	728,995
JUNIOR MORTGAGE			
First mortgage only	1,173,704	990,626	183,078
First and junior mortgage	122,572	90,263	32,309
With 1st mortgage; not rptg. on junior	3,178,085	2,664,477	513,608

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	1,055,627	959,791	95,836
$1,000 to $1,499	595,156	515,762	79,394
$1,500 to $1,999	506,482	433,848	72,634
$2,000 to $2,499	505,242	419,584	85,658
$2,500 to $2,999	366,800	305,225	61,575
$3,000 to $3,999	597,611	483,476	114,135
$4,000 to $4,999	359,961	283,441	76,520
$5,000 to $5,999	211,938	159,390	52,548
$6,000 to $7,499	146,701	100,175	46,526
$7,500 to $9,999	75,795	49,168	26,627
$10,000 to $14,999	38,657	26,416	12,241
$15,000 to $19,999	8,460	5,756	2,704
$20,000 and over	5,931	3,334	2,597
RELATION OF DEBT TO VALUE			
Value of property (thousands)	21,043,826	16,489,836	4,553,990
Average value (dollars)	4,703	4,403	6,247
Debt on first and jr. mtgs. (thousands)	10,999,880	8,633,722	2,366,158
Percent of value of property	52.3	52.4	52.0
Average debt (dollars)	2,458	2,305	3,246
Debt on first mortgages (thousands)	10,869,727	8,548,704	2,321,023
Percent of value of property	51.7	51.8	51.0
Average debt (dollars)	2,429	2,282	3,184

Table A-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	4,025,815	254,817	248,559	282,858	308,613	331,623	704,032	550,777	440,463	416,658	250,564	152,446	46,848	35,136	7,321
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	3,845,513	226,504	227,838	268,315	294,157	318,158	677,998	532,405	426,024	403,042	241,949	146,384	44,791	33,109	4,839
Average interest rate...(percent)	5.55	6.14	5.87	5.78	5.70	5.66	5.56	5.45	5.38	5.34	5.31	5.27	5.23	5.19	5.53
HOLDER OF FIRST MORTGAGE															
Reporting holder	3,924,658	245,204	236,925	276,303	301,510	324,439	688,512	538,637	430,100	406,377	244,117	148,045	45,397	33,658	5,634
Building and loan association	809,015	36,862	52,484	67,749	75,585	80,608	161,808	118,169	82,337	72,001	39,367	18,974	4,440	2,509	1,102
Commercial bank	456,194	19,260	20,418	23,869	27,618	31,534	74,435	65,409	57,347	57,002	36,597	25,109	9,072	7,881	642
Savings bank	464,234	12,472	17,275	22,558	28,396	31,959	76,603	70,906	62,332	64,056	39,697	24,542	7,229	5,400	809
Life insurance company	173,287	868	1,338	2,033	3,019	4,949	18,486	23,506	24,592	30,678	26,691	22,126	8,231	6,540	215
Mortgage company	178,421	7,630	7,155	9,031	10,376	12,011	28,853	27,065	24,063	24,176	14,292	8,731	2,828	2,040	170
Home Owners' Loan Corporation	528,175	16,348	28,695	38,895	46,366	51,841	110,176	81,124	58,435	49,782	25,962	13,234	3,331	1,351	640
Individual	1,002,811	123,322	90,003	92,382	89,739	89,300	166,262	118,954	83,049	73,459	42,105	24,998	7,118	5,479	1,641
Other	312,721	26,427	19,562	19,786	20,411	22,237	51,888	43,504	37,945	35,223	19,386	10,331	3,148	2,458	415
Reporting debt and value	3,745,866	218,421	216,475	256,826	282,956	308,682	661,151	522,620	419,405	397,955	239,333	144,456	44,189	32,897	-
JUNIOR MORTGAGE															
First mortgage only	990,626	40,118	46,912	61,397	69,813	80,412	178,543	145,292	118,593	114,384	70,194	42,132	13,370	9,466	-
First and junior mortgage	90,263	2,091	2,885	4,166	5,328	6,865	16,589	13,496	11,220	11,709	8,257	5,018	1,466	1,173	-
With first mortgage; not reporting on junior mortgage	2,664,477	176,212	166,678	191,263	207,815	221,405	466,019	363,832	289,592	271,862	160,882	97,306	29,353	22,258	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	959,791	214,430	177,811	147,457	111,921	88,423	117,682	51,199	25,478	15,533	5,878	2,298	428	258	-
$1,000 to $1,499	515,762	3,990	34,482	77,626	81,065	76,068	119,957	58,672	32,216	19,790	7,700	3,132	665	399	-
$1,500 to $1,999	438,848	1	4,177	27,488	62,143	68,882	128,444	68,802	38,179	23,108	8,591	3,176	525	332	-
$2,000 to $2,499	419,584	-	5	4,255	23,024	52,421	127,322	92,338	57,700	39,332	15,627	5,947	1,073	540	-
$2,500 to $2,999	305,225	-	-	-	4,797	18,591	96,094	77,446	52,215	35,942	13,813	5,058	901	368	-
$3,000 to $3,999	488,476	-	-	-	6	4,296	66,773	136,272	118,867	98,953	43,686	15,912	2,716	995	-
$4,000 to $4,999	283,441	-	-	-	-	1	4,879	34,951	79,234	89,424	50,297	20,011	3,439	1,205	-
$5,000 to $5,999	159,390	-	-	-	-	-	-	2,939	17,550	59,711	46,640	24,857	5,294	2,399	-
$6,000 to $7,499	100,175	-	-	-	-	-	-	1	1,965	14,946	38,694	33,479	8,030	3,060	-
$7,500 to $9,999	49,158	-	-	-	-	-	-	-	1	1,216	8,229	24,217	10,536	4,969	-
$10,000 to $14,999	26,416	-	-	-	-	-	-	-	-	-	178	6,314	9,567	10,357	-
$15,000 to $19,999	5,756	-	-	-	-	-	-	-	-	-	-	55	989	4,712	-
$20,000 and over	3,334	-	-	-	-	-	-	-	-	-	-	-	26	3,308	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	16,489,836	126,552	242,482	416,297	586,677	794,343	2,171,050	2,219,095	2,166,257	2,547,872	1,963,326	1,606,886	706,570	942,481	-
Average value.....(dollars)	4,403	579	1,120	1,621	2,078	2,573	3,284	4,246	5,165	6,402	8,203	11,123	15,990	28,649	-
Debt on first and junior mortgages.....(thousands)	8,688,722	69,837	131,756	220,371	318,730	424,967	1,177,702	1,224,617	1,194,152	1,373,182	1,013,458	789,669	321,109	374,174	-
Percent of value of property	52.4	55.2	54.3	52.9	54.3	53.5	54.2	55.2	55.1	53.9	51.6	49.1	45.4	39.7	-
Average debt.....(dollars)	2,305	320	609	858	1,126	1,377	1,781	2,343	2,847	3,451	4,235	5,467	7,267	11,374	-
Debt on first mtgs.....(thousands)	8,548,704	69,472	130,981	218,870	316,411	421,272	1,166,980	1,213,744	1,183,438	1,359,276	1,001,439	780,275	317,486	369,060	-
Percent of value of property	51.8	54.9	54.0	52.6	53.9	53.0	53.8	54.7	54.6	53.3	51.0	48.6	44.9	39.2	-
Average debt.....(dollars)	2,282	318	605	852	1,118	1,365	1,765	2,322	2,822	3,416	4,184	5,401	7,185	11,219	-

Table A-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	4,804,778	4,687,241	929,929	1,165,842	534,023	631,819	194,940	211,451	645,194	1,186,047	353,838	117,587
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	4,601,063	4,543,260	899,310	1,138,143	521,390	616,753	190,363	206,547	645,194	1,127,995	335,708	57,803
Average interest rate (percent)	5.54	5.54	5.92	5.59	5.67	5.53	5.42	5.61	4.50	5.79	5.49	5.52
Reporting debt and value	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
Percent distribution	-	100.0	19.7	25.1	11.5	13.5	4.3	4.6	13.7	25.2	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
First mortgage only	1,173,704	1,160,961	218,187	243,928	136,111	107,817	62,654	71,236	188,823	285,130	91,003	12,743
First and junior mortgage	122,572	114,129	22,273	34,925	13,390	21,535	5,400	5,746	12,089	27,454	6,243	8,443
With first mortgage; not reporting on junior mortgage	3,178,085	3,124,092	625,799	824,721	358,255	466,466	119,375	126,235	401,173	796,649	230,140	53,993
1-family properties	3,745,366	3,683,910	753,531	872,808	434,444	438,364	166,880	171,865	492,790	936,404	289,632	61,456
First mortgage only	990,626	980,060	188,154	203,644	119,259	84,385	55,818	60,517	152,101	238,678	81,148	10,566
First and junior mortgage	90,263	84,139	18,424	22,838	10,116	12,722	4,643	4,306	9,194	19,908	4,825	6,124
With first mortgage; not reporting on junior mortgage	2,664,477	2,619,711	545,953	646,326	305,069	341,257	106,419	107,042	331,495	677,818	203,658	44,766
2- to 4-family properties	728,995	715,272	112,727	230,766	73,312	157,454	20,549	31,352	109,295	172,829	37,754	13,723
First mortgage only	183,078	180,901	30,033	40,284	16,852	23,432	6,836	10,719	36,722	46,452	9,855	2,177
First and junior mortgage	32,309	29,990	3,848	12,087	3,274	8,813	757	1,440	2,895	7,546	1,417	2,319
With first mortgage; not reporting on junior mortgage	513,608	504,381	78,846	178,395	53,186	125,209	12,956	19,193	69,678	118,831	26,482	9,227
RELATION OF DEBT TO VALUE												
1- to 4-family properties	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
Value of property (thousands)	21,043,826	20,666,243	3,521,576	6,174,839	2,844,242	3,330,597	1,445,244	1,080,349	2,593,975	4,357,653	1,492,607	377,584
Average value (dollars)	4,703	4,698	4,065	5,595	5,602	5,590	7,711	5,316	4,308	3,929	4,559	5,022
Debt on first and junior mortgages (thousands)	10,999,880	10,788,171	1,777,977	3,130,833	1,398,244	1,732,589	767,844	609,115	1,463,008	2,203,244	836,150	211,709
Percent of value of property	52.3	52.2	50.5	50.7	49.2	52.0	53.1	56.4	56.4	50.6	56.0	56.1
Average debt (dollars)	2,458	2,452	2,052	2,837	2,754	2,908	4,097	2,997	2,430	1,986	2,554	2,816
Debt on first mortgages (thousands)	10,869,727	10,668,188	1,758,232	3,090,281	1,382,698	1,707,583	760,040	602,469	1,454,362	2,173,158	829,647	201,539
Percent distribution	-	100.0	16.5	29.0	13.0	16.0	7.1	5.6	13.6	20.4	7.8	-
Percent of value of property	51.7	51.6	49.9	50.0	48.6	51.3	52.6	55.8	56.1	49.9	55.6	53.4
Average debt (dollars)	2,429	2,425	2,030	2,800	2,723	2,866	4,055	2,965	2,416	1,959	2,534	2,661
1-family properties	3,745,366	3,683,910	753,531	872,808	434,444	438,364	166,880	171,865	492,790	936,404	289,632	61,456
Value of property (thousands)	16,489,836	16,205,285	2,948,017	4,514,129	2,263,653	2,250,476	1,258,806	863,130	1,989,380	3,366,493	1,255,329	284,552
Average value (dollars)	4,403	4,399	3,912	5,172	5,210	5,134	7,543	5,022	4,037	3,595	4,369	4,630
Debt on first and junior mortgages (thousands)	8,533,722	8,475,036	1,491,659	2,307,927	1,156,263	1,151,665	665,512	490,548	1,103,714	1,700,849	714,827	158,687
Percent of value of property	52.4	52.3	50.6	51.1	51.1	51.2	52.9	56.8	55.5	50.5	56.5	55.8
Average debt (dollars)	2,305	2,301	1,980	2,644	2,661	2,627	3,988	2,854	2,240	1,816	2,468	2,582
Debt on first mortgages (thousands)	8,548,704	8,396,271	1,476,430	2,284,601	1,145,344	1,139,257	659,166	486,163	1,097,890	1,681,735	710,286	152,433
Percent of value of property	51.8	51.8	50.1	50.6	50.6	50.6	52.4	56.3	55.2	50.0	56.1	53.6
Average debt (dollars)	2,282	2,279	1,959	2,618	2,636	2,599	3,950	2,829	2,228	1,796	2,452	2,480
2- to 4-family properties	728,995	715,272	112,727	230,766	73,312	157,454	20,549	31,352	109,295	172,829	37,754	13,723
Value of property (thousands)	4,553,990	4,460,958	573,559	1,660,710	580,590	1,080,121	186,437	217,219	604,595	991,160	237,278	93,032
Average value (dollars)	6,247	6,237	5,088	7,197	7,919	6,860	9,073	6,928	5,532	5,735	6,020	6,779
Debt on first and junior mortgages (thousands)	2,366,158	2,313,135	286,318	822,906	241,981	580,925	102,332	118,567	359,294	502,395	121,323	53,023
Percent of value of property	52.0	51.9	49.9	49.6	41.7	53.8	54.9	54.6	59.4	50.7	53.4	57.0
Average debt (dollars)	3,246	3,234	2,540	3,566	3,301	3,689	4,980	3,782	3,287	2,907	3,214	3,864
Debt on first mortgages (thousands)	2,321,023	2,271,917	281,801	805,679	237,353	568,326	100,875	116,306	356,472	491,423	119,361	49,106
Percent of value of property	51.0	50.9	49.1	48.5	40.9	52.6	54.1	53.5	59.0	49.6	52.5	52.8
Average debt (dollars)	3,184	3,176	2,500	3,491	3,238	3,609	4,909	3,710	3,252	2,843	3,162	3,578

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	4,025,815	3,924,858	809,015	920,428	456,194	464,234	173,287	178,421	528,175	1,002,811	312,721	100,957
RACE OF OCCUPANTS												
White	3,902,652	3,805,494	781,140	906,066	448,042	458,024	172,107	173,505	503,885	964,758	304,033	97,158
Negro	118,787	115,153	27,109	13,442	7,626	5,816	1,049	4,746	23,714	36,822	8,271	3,634
Other nonwhite	4,376	4,211	766	920	526	394	131	170	576	1,231	417	165
YEAR BUILT												
Reporting year built	3,901,431	3,806,465	782,775	888,952	444,252	444,700	171,343	175,679	514,081	969,902	303,733	94,966
1930 to 1940	1,064,292	1,036,693	207,589	264,090	159,155	104,935	71,660	70,087	72,372	231,595	119,300	27,599
1920 to 1929	1,373,730	1,345,851	260,273	288,560	134,224	154,336	78,755	68,733	232,230	322,143	95,156	27,879
1910 to 1919	597,947	583,387	121,536	131,303	61,381	69,922	13,681	19,380	99,176	159,766	36,545	14,560
1900 to 1909	407,880	396,615	91,378	89,280	40,958	48,272	4,490	10,132	59,769	116,979	24,637	11,265
1880 to 1899	324,150	314,827	75,297	76,039	32,820	43,219	2,052	5,745	35,676	97,206	18,812	9,323
1879 or earlier	133,432	129,092	26,702	39,730	15,714	24,016	704	1,602	10,858	42,213	7,283	4,340

Table A-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	4,025,815	3,924,858	809,015	920,428	456,194	464,234	173,287	178,421	528,175	1,002,811	312,721	100,957
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	3,749,509	3,687,821	754,232	873,845	434,897	438,948	167,012	171,970	493,201	937,662	289,899	61,688
Under $500	437,973	430,074	82,324	87,038	48,811	38,227	3,382	13,539	31,108	174,353	38,330	7,899
$500 to $999	529,316	521,554	126,814	105,435	53,216	52,220	6,674	16,705	66,194	164,654	35,077	7,762
$1,000 to $1,499	520,184	512,773	125,145	105,273	50,637	54,636	10,032	18,090	78,547	143,790	31,896	7,411
$1,500 to $1,999	436,345	430,201	102,420	90,481	43,032	47,449	12,239	17,096	72,265	107,477	28,223	6,145
$2,000 to $2,499	422,111	415,722	91,275	93,791	44,519	49,272	16,376	17,814	67,660	98,904	29,902	6,389
$2,500 to $2,999	305,617	300,687	61,530	73,108	34,979	38,129	15,683	15,442	46,472	63,775	24,577	4,930
$3,000 to $3,999	482,005	473,266	84,588	127,530	61,867	65,763	32,573	28,920	65,405	90,761	43,389	8,739
$4,000 to $4,999	280,580	275,223	41,342	82,921	41,884	41,087	24,839	20,374	33,506	43,347	28,894	5,357
$5,000 to $5,999	156,743	153,392	20,009	49,539	25,493	24,046	17,077	12,124	16,014	23,571	15,048	3,351
$6,000 to $7,499	97,256	95,319	11,852	30,598	15,418	15,180	13,442	6,609	9,934	14,712	8,172	1,937
$7,500 to $9,999	47,058	46,091	4,563	15,618	8,073	7,545	8,246	3,125	4,340	6,601	3,598	967
$10,000 to $14,999	25,473	24,936	1,867	8,893	4,964	3,929	4,953	1,557	1,606	4,032	1,928	537
$15,000 to $19,999	5,562	5,425	382	2,133	1,208	925	1,075	312	102	1,019	453	156
$20,000 and over	3,265	3,167	171	1,386	846	540	421	163	48	666	312	98
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,845,513	3,798,671	781,826	897,992	445,276	452,716	169,141	174,167	528,175	950,831	296,539	46,842
Under 4.0%	29,554	29,092	3,204	3,560	1,950	1,610	355	970	-	14,939	6,054	462
4.0%	68,248	67,063	6,557	10,224	5,525	4,699	2,585	2,272	-	35,620	9,805	1,185
4.1% to 4.4%	4,826	4,698	313	2,839	880	1,959	154	497	-	182	763	128
4.5%	663,964	659,118	16,166	41,475	26,204	15,271	17,439	15,708	528,175	13,028	27,182	4,846
4.6% to 4.9%	1,543	1,500	241	561	352	209	247	92	-	119	140	43
5.0%	762,254	748,909	102,959	261,864	117,116	144,748	59,207	46,053	-	189,923	88,903	13,345
5.1% to 5.4%	5,770	5,625	1,549	1,728	1,067	656	616	512	-	403	822	145
5.5%	286,759	281,845	58,743	124,104	46,293	77,811	24,525	16,476	-	31,047	25,950	4,914
5.6% to 5.9%	1,188	1,150	440	293	130	163	105	70	-	129	113	38
6.0%	1,714,160	1,695,709	492,019	397,556	211,620	185,936	59,797	77,614	-	552,718	116,005	18,451
6.1% to 6.4%	2,430	2,400	1,707	273	132	141	41	100	-	172	107	30
6.5%	29,103	28,677	14,562	4,903	2,475	2,428	1,049	1,769	-	4,784	1,510	426
6.6% to 6.9%	5,031	4,965	3,984	357	144	213	30	138	-	263	193	66
7.0%	162,674	161,182	50,491	30,209	18,820	11,389	1,985	7,882	-	60,777	9,898	1,492
7.1% to 7.4%	6,305	6,237	5,132	344	148	196	18	160	-	322	261	68
7.5%	4,555	4,502	2,761	461	189	272	49	227	-	701	303	53
7.6% to 7.9%	575	566	464	22	8	14	3	26	-	33	18	9
8.0% and over	96,574	95,433	20,594	17,124	12,223	4,901	936	3,601	-	45,726	7,452	1,141
Average interest rate (percent)	5.55	5.55	5.92	5.61	5.66	5.56	5.41	5.61	4.50	5.82	5.48	5.52
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,188,588	3,145,756	759,906	685,561	366,174	319,387	156,215	150,407	506,107	626,188	261,372	42,782
Real estate taxes included in payment	833,334	817,277	183,326	198,063	117,231	80,832	38,806	58,728	170,075	61,509	106,770	16,057
Monthly	780,128	765,311	172,586	185,081	111,483	73,598	36,431	55,930	165,083	50,645	99,355	14,817
Quarterly	8,510	8,392	655	4,022	1,383	2,639	611	378	448	1,709	569	118
Semiannual	10,616	10,462	671	3,411	1,314	2,097	738	642	332	3,783	885	154
Annual	5,571	5,491	331	1,001	508	493	155	169	144	2,959	732	80
Other	10,605	10,511	5,380	744	324	420	30	382	289	928	2,758	94
Not reporting frequency of payment	17,904	17,110	3,703	3,804	2,219	1,585	841	1,227	3,779	1,485	2,271	794
Real estate taxes not included in payment	2,300,386	2,275,035	564,018	475,973	243,609	232,364	115,642	90,005	328,461	551,722	150,214	24,351
Monthly	1,865,347	1,848,592	525,362	324,348	179,467	144,876	83,642	68,129	318,870	404,009	122,237	18,755
Quarterly	111,778	110,550	3,877	62,681	23,300	39,381	10,404	4,638	1,046	22,080	5,924	1,128
Semiannual	178,462	176,569	5,888	62,604	26,458	36,146	17,336	13,024	1,411	65,209	11,097	1,893
Annual	72,458	71,671	2,004	14,318	8,336	5,982	1,987	2,135	794	44,375	6,058	787
Other	28,663	28,434	16,636	3,507	1,776	1,731	288	497	290	5,317	1,899	229
Not reporting frequency of payment	43,676	42,119	10,251	8,520	4,272	4,248	1,985	1,582	6,050	10,732	2,999	1,557
Not reporting tax payment requirements	54,818	52,444	12,562	11,525	5,334	6,191	1,767	1,674	7,571	12,957	4,386	2,374
Monthly	39,467	37,797	10,858	6,520	3,367	3,153	1,112	1,222	6,953	7,892	3,240	1,670
Quarterly	3,044	2,915	101	1,691	565	1,126	174	87	49	628	185	129
Semiannual	5,323	5,123	173	2,121	800	1,321	315	218	57	1,903	336	200
Annual	2,782	2,695	61	554	323	231	51	43	43	1,640	294	66
Other	655	521	283	99	47	52	6	11	10	168	44	34
Not reporting frequency of payment	3,547	3,292	1,086	540	232	308	99	93	459	726	289	255
No principal payments required	549,605	541,673	30,946	176,539	60,672	117,867	12,898	22,580	12,819	251,484	32,407	7,932
Monthly	96,789	95,289	20,489	22,521	10,532	11,989	2,622	2,961	10,406	28,957	7,323	1,500
Quarterly	91,150	89,562	1,749	56,162	12,156	44,006	2,075	2,887	427	23,444	3,118	1,288
Semiannual	286,796	283,160	5,758	84,851	30,952	53,899	6,993	14,880	1,218	153,650	15,810	3,636
Annual	53,656	52,985	991	9,175	4,679	4,496	796	1,218	273	35,913	4,519	671
Other	6,813	6,728	1,070	1,651	747	904	78	194	45	3,134	556	85
Not reporting frequency of payment	14,401	13,649	889	4,179	1,606	2,573	334	440	450	6,376	981	752
Not reporting principal payment requirements	123,751	75,477	12,225	17,799	7,405	10,394	2,121	2,300	7,857	27,155	7,020	47,274
Monthly	35,172	30,034	8,210	4,961	2,414	2,547	965	998	5,683	6,445	2,772	5,138
Quarterly	5,297	4,649	165	2,615	760	1,855	195	132	59	1,182	301	648
Semiannual	13,089	11,694	318	3,915	1,367	2,548	379	497	105	5,656	814	1,395
Annual	6,895	5,239	135	1,173	608	565	86	96	84	4,026	639	656
Other	3,175	2,918	853	468	292	176	45	52	47	1,179	274	257
Not reporting frequency of payment	60,123	20,943	2,544	4,567	1,964	2,703	451	525	1,879	8,657	2,220	39,180
No regular payments required	163,921	160,952	5,938	38,529	21,943	16,586	2,053	3,134	1,892	97,984	11,922	2,969

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	3,749,509	784,865	2,168,120	522,597	273,927
Under $500	437,973	38,114	298,497	42,632	58,730
$500 to $999	529,316	62,053	356,958	60,911	49,394
$1,000 to $1,499	520,184	74,918	334,529	70,408	40,329
$1,500 to $1,999	436,346	77,542	277,242	54,568	26,994
$2,000 to $2,499	422,111	87,172	247,390	61,897	25,652
$2,500 to $2,999	305,617	78,708	167,051	44,210	15,648
$3,000 to $3,999	482,005	149,377	229,684	78,929	24,015
$4,000 to $4,999	280,580	106,969	116,005	44,563	13,043
$5,000 to $5,999	156,743	62,056	60,170	26,489	8,028
$6,000 to $7,499	97,256	30,633	42,503	18,461	5,659
$7,500 to $9,999	47,058	11,920	22,264	9,840	3,034
$10,000 to $14,999	25,473	4,658	11,946	6,617	2,252
$15,000 to $19,999	5,582	594	2,576	1,765	647
$20,000 and over	3,265	151	1,305	1,307	502

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	3,845,513	810,282	2,238,339	536,879	260,019
Under 4.0%	29,554	5,082	16,026	4,538	3,908
4.0%	68,248	9,797	36,928	12,405	9,118
4.1% to 4.4%	4,826	4,094	520	123	89
4.5%	663,964	242,228	377,934	21,919	21,883
4.6% to 4.9%	1,543	651	724	105	62
5.0%	762,254	197,330	363,796	145,146	55,982
5.1% to 5.4%	5,770	3,012	2,168	414	176
5.5%	286,759	75,412	138,491	60,183	12,673
5.6% to 5.9%	1,188	289	654	190	55
6.0%	1,714,160	234,501	1,081,681	268,186	129,792
6.1% to 6.4%	2,430	356	1,843	126	105
6.5%	29,103	5,038	21,195	1,629	1,241
6.6% to 6.9%	5,031	913	3,921	73	124
7.0%	162,674	18,023	120,028	12,211	12,412
7.1% to 7.4%	6,305	1,369	4,686	87	163
7.5%	4,555	908	3,192	255	200
7.6% to 7.9%	575	99	451	14	11
8.0% and over	96,574	11,180	64,095	9,274	12,025
Average interest rate (percent)	5.55	5.28	5.65	5.62	5.71

Table A-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,086,826	2,601,231	692,908	1,875,349	32,974	485,595
Total first mortgage outstanding debt (dollars)	7,190,201,400	5,902,462,300	2,070,369,000	3,769,794,800	62,298,500	1,287,739,100
Total annual mortgage payment (dollars)	947,663,238	870,834,144	286,899,681	574,403,317	9,531,146	76,829,094
Average first mortgage outstanding debt (dollars)	2,329	2,269	2,988	2,010	1,889	2,652
Average value of property (dollars)	4,433	4,266	4,720	4,106	3,840	5,323
Average annual estimated rental value (dollars)	458	443	495	425	404	540
Average annual mortgage payment (dollars)	307	335	414	306	289	158
Percent which annual mortgage payment represents of—						
First mortgage debt	13.2	14.8	13.9	15.2	15.3	6.0
Value of property	6.9	7.8	8.8	7.5	7.5	3.0
Estimated annual rental value	67.0	75.5	83.6	72.1	71.5	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,398,931	2,315,957	677,850	1,611,200	26,907	82,974
Average first mortgage outstanding debt (dollars)	2,240	2,240	2,997	1,929	1,775	2,229
Average value of property (dollars)	4,101	4,097	4,704	3,852	3,494	4,202
Average annual estimated rental value (dollars)	429	429	494	403	373	434
Average annual mortgage payment (dollars)	336	342	416	312	296	179
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.3	13.9	16.2	16.7	8.0
Value of property	8.2	8.3	8.9	8.1	8.5	4.3
Estimated annual rental value	78.4	79.7	84.3	77.4	79.6	41.3
Monthly mortgage payment—						
Under $10	191,143	154,062	17,871	132,945	3,246	37,081
$10 to $14	303,576	288,379	38,882	244,832	4,665	15,197
$15 to $19	312,311	302,294	54,044	244,225	4,025	10,017
$20 to $24	329,386	322,800	74,928	244,109	3,763	6,586
$25 to $29	341,169	336,539	94,070	238,939	3,530	4,630
$30 to $39	457,295	452,628	179,318	269,382	3,928	4,667
$40 to $49	225,539	223,510	111,030	110,814	1,666	2,129
$50 to $59	121,207	120,044	54,580	64,405	1,059	1,163
$60 to $74	63,848	63,215	31,505	31,097	513	633
$75 to $99	31,270	30,853	13,985	16,609	259	417
$100 and over	22,087	21,633	7,537	13,843	253	454
Average monthly mortgage payment (dollars)	28.04	28.51	34.70	25.97	24.71	14.95
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	687,895	285,274	15,058	264,149	6,067	402,621
Average first mortgage outstanding debt (dollars)	2,642	2,506	2,587	2,503	2,395	2,739
Average value of property (dollars)	5,589	5,539	5,453	5,655	5,375	5,554
Average annual estimated rental value (dollars)	560	558	550	559	543	561
Average annual mortgage payment (dollars)	304	275	307	274	256	154
Percent which annual mortgage payment represents of—						
First mortgage debt	7.7	11.0	11.9	10.9	10.7	5.6
Value of property	3.7	4.9	5.6	4.8	4.8	2.8
Estimated annual rental value	36.5	49.3	55.9	49.0	47.1	27.4

Table A-8.—RELATION OF OUTSTANDING DEBT TO VALUE FOR 1- TO 4-FAMILY NONFARM PROPERTIES WITH FIRST MORTGAGES ONLY, AND FOR PROPERTIES WITH FIRST AND JUNIOR MORTGAGES, BY TYPE OF HOLDER OF FIRST MORTGAGE, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	4,804,778	4,687,241	929,929	1,165,842	534,023	631,819	194,940	211,451	645,194	1,186,047	353,838	117,537
Reporting debt and value	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
TOTAL PROPERTIES												
1- to 4-family properties	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
Value of property (thousands)	21,043,826	20,666,243	3,521,576	6,174,839	2,844,242	3,330,597	1,445,244	1,080,349	2,593,975	4,357,653	1,492,607	377,584
Average value (dollars)	4,703	4,698	4,065	5,595	5,602	5,590	7,711	5,316	4,308	3,929	4,559	5,022
Debt on first and jr. mtgs. (thousands)	10,999,880	10,788,171	1,777,977	3,130,833	1,398,244	1,732,589	767,844	609,115	1,463,008	2,203,244	836,150	211,709
Percent of value of property	52.3	52.2	50.5	50.7	49.2	52.0	53.1	56.4	56.4	50.6	56.0	56.1
Average debt (dollars)	2,458	2,452	2,052	2,837	2,754	2,908	4,097	2,997	2,430	1,986	2,554	2,816
Debt on first mortgages (thousands)	10,869,727	10,668,188	1,758,232	3,090,281	1,382,698	1,707,583	760,040	602,469	1,454,362	2,173,158	829,647	201,539
Percent of value of property	51.7	51.6	49.9	50.0	48.6	51.3	52.6	55.8	56.1	49.9	55.6	53.4
Average debt (dollars)	2,429	2,425	2,030	2,800	2,723	2,866	4,055	2,965	2,416	1,959	2,534	2,681
1-family properties	3,745,366	3,683,910	753,581	872,808	434,444	438,364	166,880	171,865	492,790	936,404	289,632	61,456
Value of property (thousands)	16,489,836	16,205,285	2,948,017	4,514,129	2,263,653	2,250,476	1,258,806	868,130	1,989,380	3,366,493	1,265,329	284,552
Average value (dollars)	4,403	4,399	3,912	5,172	5,210	5,134	7,543	5,022	4,037	3,595	4,369	4,630
Debt on first and jr. mtgs. (thousands)	8,633,722	8,475,036	1,491,659	2,307,927	1,156,263	1,151,665	665,512	490,548	1,103,714	1,700,849	714,827	158,687
Percent of value of property	52.4	52.3	50.6	51.1	51.1	51.2	52.9	56.8	55.5	50.5	56.5	55.8
Average debt (dollars)	2,305	2,301	1,980	2,544	2,661	2,627	3,988	2,854	2,240	1,816	2,468	2,582
Debt on first mortgages (thousands)	8,548,704	8,396,271	1,476,430	2,284,601	1,145,344	1,139,257	659,166	486,163	1,097,890	1,681,735	710,286	152,433
Percent of value of property	51.8	51.8	50.1	50.6	50.6	50.6	52.4	56.3	55.2	50.0	56.1	53.6
Average debt (dollars)	2,282	2,279	1,959	2,618	2,636	2,599	3,950	2,829	2,228	1,796	2,452	2,480
2- to 4-family properties	728,995	715,272	112,727	230,766	73,312	157,454	20,549	31,352	109,295	172,829	37,754	13,723
Value of property (thousands)	4,553,990	4,460,958	573,559	1,660,710	580,590	1,080,121	186,437	217,219	604,595	991,160	227,278	93,032
Average value (dollars)	6,247	6,237	5,088	7,197	7,919	6,860	9,073	6,928	5,532	5,735	6,020	6,779
Debt on first and jr. mtgs. (thousands)	2,366,158	2,313,135	286,318	822,906	241,981	580,925	102,332	118,567	359,294	502,395	121,323	53,023
Percent of value of property	52.0	51.9	49.9	49.6	41.7	53.8	54.9	54.6	59.4	50.7	53.4	57.0
Average debt (dollars)	3,246	3,234	2,540	3,566	3,301	3,689	4,980	3,782	3,287	2,907	3,214	3,864
Debt on first mortgages (thousands)	2,321,023	2,271,917	281,801	805,579	237,353	568,326	100,875	116,305	356,472	491,423	119,361	49,106
Percent of value of property	51.0	50.9	49.1	48.5	40.9	52.6	54.1	53.5	59.0	49.6	52.5	52.8
Average debt (dollars)	3,184	3,176	2,500	3,491	3,238	3,609	4,909	3,710	3,262	2,843	3,162	3,578
PROPERTIES WITH FIRST MORTGAGE ONLY (Including unknown junior mortgages)												
1- to 4-family properties	4,351,789	4,285,053	843,986	1,068,649	494,356	574,283	182,029	197,471	589,996	1,081,779	321,143	66,736
Value of property (thousands)	20,322,171	19,994,096	3,416,523	5,944,107	2,758,044	3,186,063	1,398,436	1,042,415	2,534,698	4,201,806	1,456,111	328,075
Average value (dollars)	4,670	4,666	4,048	5,562	5,579	5,548	7,682	5,279	4,296	3,884	4,534	4,916
Debt on first mortgages (thousands)	10,491,943	10,315,728	1,703,592	2,968,873	1,339,085	1,629,788	734,301	581,587	1,421,134	2,096,097	810,143	176,215
Percent of value of property	51.6	51.6	49.9	49.9	48.6	51.2	52.5	55.8	56.1	49.9	55.6	53.7
Average debt (dollars)	2,411	2,407	2,019	2,778	2,709	2,838	4,034	2,945	2,409	1,938	2,523	2,640
1-family properties	3,655,103	3,599,771	735,107	849,970	424,328	425,642	162,237	167,559	488,596	916,496	284,806	55,332
Value of property (thousands)	16,020,012	15,766,197	2,866,974	4,383,912	2,204,710	2,179,202	1,221,331	837,952	1,948,277	3,267,389	1,240,362	253,815
Average value (dollars)	4,383	4,380	3,900	5,158	5,196	5,120	7,528	5,001	4,029	3,565	4,355	4,587
Debt on first mortgages (thousands)	8,304,949	8,168,043	1,433,983	2,218,130	1,115,862	1,102,268	638,764	472,180	1,075,166	1,632,854	696,966	136,906
Percent of value of property	51.8	51.8	50.0	50.6	50.6	50.6	52.3	56.3	55.2	50.0	56.2	53.9
Average debt (dollars)	2,272	2,269	1,951	2,610	2,630	2,590	3,937	2,818	2,223	1,782	2,447	2,474
2- to 4-family properties	696,686	685,282	108,879	218,679	70,038	148,641	19,792	29,912	106,400	165,283	36,337	11,404
Value of property (thousands)	4,302,160	4,227,899	549,549	1,560,195	553,333	1,006,862	177,104	204,463	586,422	934,417	215,749	74,260
Average value (dollars)	6,175	6,170	5,047	7,135	7,900	6,774	8,948	6,835	5,511	5,653	5,937	6,512
Debt on first mortgages (thousands)	2,186,994	2,147,685	269,609	750,744	223,223	527,520	95,537	109,406	345,968	463,243	113,177	39,309
Percent of value of property	50.8	50.8	49.1	48.1	40.3	52.4	53.9	53.5	59.0	49.6	52.5	52.9
Average debt (dollars)	3,139	3,134	2,476	3,433	3,187	3,549	4,827	3,658	3,252	2,803	3,115	3,447
PROPERTIES WITH FIRST AND JUNIOR MORTGAGES												
1- to 4-family properties	122,572	114,129	22,272	34,925	13,390	21,535	5,400	5,746	12,089	27,454	6,243	8,443
Value of property (thousands)	721,655	672,147	105,053	230,732	86,199	144,533	46,808	37,984	59,277	155,847	36,496	49,508
Average value (dollars)	5,888	5,889	4,717	6,607	6,438	6,712	8,668	6,602	4,903	5,677	5,846	5,864
Debt on first and jr. mtgs. (thousands)	507,938	472,443	74,385	161,960	59,159	102,801	33,543	27,528	41,874	107,147	26,007	35,495
Percent of value of property	70.4	70.3	70.8	70.2	68.6	71.1	71.7	72.6	70.6	68.8	71.3	71.7
Average debt (dollars)	4,144	4,140	3,340	4,637	4,418	4,774	6,212	4,791	3,464	3,903	4,166	4,204
Debt on first mortgages (thousands)	377,785	352,460	54,639	121,407	43,613	77,795	25,739	20,883	33,228	77,060	19,504	25,324
Percent of value of property	52.3	52.4	52.0	52.6	50.6	53.8	55.0	55.0	56.1	49.4	53.4	51.2
Average debt (dollars)	3,082	3,088	2,453	3,476	3,257	3,612	4,767	3,634	2,749	2,807	3,124	2,999
1-family properties	90,263	84,139	18,424	22,838	10,116	12,722	4,643	4,306	9,194	19,908	4,826	6,124
Value of property (thousands)	469,825	439,088	81,043	130,217	58,943	71,275	37,475	25,178	41,104	99,104	24,967	30,737
Average value (dollars)	5,205	5,219	4,399	5,702	5,827	5,602	8,071	5,847	4,471	4,978	5,173	5,019
Debt on first and jr. mtge. (thousands)	328,774	306,993	57,676	89,798	40,401	49,397	26,748	18,367	28,548	67,995	17,861	21,781
Percent of value of property	70.0	69.9	71.2	69.0	68.5	69.3	71.4	72.9	69.5	68.6	71.5	70.9
Average debt (dollars)	3,642	3,649	3,130	3,932	3,994	3,883	5,761	4,266	3,105	3,415	3,701	3,557
Debt on first mortgages (thousands)	243,755	228,228	42,447	66,472	29,483	36,989	20,402	13,983	22,724	48,881	13,320	15,528
Percent of value of property	51.9	52.0	52.4	51.0	50.0	51.9	54.4	55.5	55.3	49.3	53.4	50.5
Average debt (dollars)	2,701	2,713	2,304	2,911	2,914	2,908	4,394	3,247	2,472	2,455	2,760	2,536
2- to 4-family properties	32,309	29,990	3,848	12,087	3,274	8,813	757	1,440	2,895	7,546	1,417	2,319
Value of property (thousands)	251,830	233,059	24,010	100,515	27,256	73,259	9,333	12,755	18,173	56,743	11,529	18,771
Average value (dollars)	7,794	7,771	6,240	8,316	8,325	8,313	12,329	8,858	6,278	7,520	8,136	8,095
Debt on first and jr. mtgs. (thousands)	179,164	165,450	16,709	72,162	18,758	53,404	6,795	9,161	13,326	39,152	8,146	13,714
Percent of value of property	71.1	71.0	69.6	71.8	68.8	72.9	72.8	71.8	73.3	69.0	70.7	73.1
Average debt (dollars)	5,545	5,517	4,342	5,970	5,729	6,060	8,976	6,362	4,603	5,188	5,749	5,914
Debt on first mortgages (thousands)	134,029	124,232	12,192	54,936	14,130	40,806	5,337	6,900	10,504	28,180	6,184	9,797
Percent of value of property	53.2	53.3	50.8	54.7	51.8	55.7	57.2	54.1	57.8	49.7	53.6	52.2
Average debt (dollars)	4,148	4,142	3,168	4,545	4,316	4,630	7,051	4,792	3,628	3,734	4,364	4,225

Table A-9.—AVERAGE INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BY TYPE OF HOLDER OF FIRST MORTGAGE AND BY TYPE OF REQUIRED PAYMENT, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY TYPE OF PAYMENT ON FIRST MORTGAGE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family properties	5.55	5.55	5.92	5.61	5.66	5.56	5.41	5.61	4.50	5.82	5.48	5.52
Payments include:												
Principal and real estate tax	5.28	5.28	5.62	5.30	5.24	5.39	5.27	5.31	4.50	5.94	5.21	5.21
Principal but not real estate tax	5.65	5.65	5.98	5.75	5.84	5.67	5.45	5.80	4.50	5.93	5.66	5.69
No principal	5.62	5.62	5.84	5.56	5.75	5.46	5.49	5.66	4.50	5.69	5.60	5.61
Other type of payment	5.71	5.71	5.97	5.82	5.97	5.66	5.45	5.71	4.50	5.79	5.65	5.69

Table A-10.—INTEREST RATE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT AND VALUE ON 1-FAMILY NONFARM PROPERTIES, BY VALUE AND BY TYPE OF HOLDER OF FIRST MORTGAGE, FOR THE UNITED STATES: 1940

[Data on junior mortgages and relation of debt to value restricted to properties reporting debt and value. Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY VALUE AND BY HOLDER	All mortgaged properties	Average interest rate on first mortgage (percent)	Total reporting debt and value	JUNIOR MORTGAGES			VALUE OF PROPERTY		DEBT ON FIRST AND JUNIOR MORTGAGES			DEBT ON FIRST MORTGAGES		
				First mortgage only	First and junior mortgage	With first mtg.; not rptg. on junior	Total (thousands of dollars)	Average (dollars)	Total (thousands of dollars)	Percent of value	Average (dollars)	Total (thousands of dollars)	Percent of value	Average (dollars)
TOTAL														
Reporting value	4,018,494	5.55	3,745,366	990,626	90,263	2,664,477	16,489,836	4,403	8,633,722	52.4	2,305	8,548,704	51.8	2,282
Under $1,000	254,817	6.14	218,421	40,118	2,091	176,212	126,552	579	69,837	55.2	320	69,472	54.9	318
$1,000 to $1,499	243,559	5.87	216,475	46,912	2,885	166,678	242,482	1,120	131,756	54.3	609	130,981	54.0	605
$1,500 to $1,999	282,858	5.78	256,826	61,397	4,166	191,263	416,297	1,621	220,371	52.9	858	218,870	52.6	852
$2,000 to $2,499	308,613	5.70	282,956	69,813	5,328	207,815	586,677	2,073	318,730	54.3	1,126	316,411	53.9	1,118
$2,500 to $2,999	331,623	5.66	308,682	80,412	6,865	221,405	794,343	2,573	424,967	53.5	1,377	421,272	53.0	1,365
$3,000 to $3,999	704,032	5.56	661,151	178,543	16,589	466,019	2,171,050	3,284	1,177,702	54.2	1,781	1,166,980	53.8	1,765
$4,000 to $4,999	550,777	5.45	522,620	145,292	13,496	363,832	2,219,095	4,246	1,224,617	55.2	2,343	1,213,744	54.7	2,322
$5,000 to $5,999	440,463	5.38	419,405	118,593	11,220	289,592	2,166,257	5,165	1,194,152	55.1	2,847	1,183,438	54.6	2,822
$6,000 to $7,499	416,658	5.34	397,955	114,384	11,709	271,862	2,547,872	6,402	1,373,182	53.9	3,451	1,359,276	53.3	3,416
$7,500 to $9,999	250,664	5.31	239,333	70,194	8,257	160,882	1,963,326	8,203	1,013,458	51.6	4,235	1,001,439	51.0	4,184
$10,000 to $14,999	152,446	5.27	144,456	42,132	5,018	97,306	1,606,836	11,123	789,669	49.1	5,467	780,275	48.6	5,401
$15,000 to $19,999	46,848	5.23	44,189	13,370	1,466	29,353	706,570	15,990	321,109	45.4	7,267	317,486	44.9	7,185
$20,000 and over	35,136	5.19	32,897	9,466	1,173	22,258	942,481	28,649	374,174	39.7	11,374	369,060	39.2	11,219
BUILDING AND LOAN														
Reporting value	807,913	5.92	753,531	188,154	18,424	546,953	2,948,017	3,912	1,491,659	50.6	1,980	1,476,430	50.1	1,959
Under $1,000	36,862	6.21	31,742	5,609	516	25,617	20,576	648	12,100	58.8	381	11,974	58.2	377
$1,000 to $1,499	52,484	6.18	46,831	9,381	717	36,733	52,985	1,131	30,173	56.9	644	29,952	56.5	640
$1,500 to $1,999	67,749	6.10	61,625	13,607	1,066	46,952	100,331	1,628	54,262	54.1	881	53,867	53.7	874
$2,000 to $2,499	75,586	5.05	69,380	15,850	1,374	52,156	144,056	2,076	78,899	54.8	1,137	78,296	54.4	1,129
$2,500 to $2,999	80,608	6.03	75,045	18,156	1,713	55,176	193,133	2,574	102,303	53.0	1,363	101,348	52.5	1,350
$3,000 to $3,999	161,808	5.95	151,863	37,968	4,195	109,700	497,622	3,277	261,681	52.6	1,723	258,974	52.0	1,705
$4,000 to $4,999	118,169	5.84	107,345	27,873	2,807	76,665	454,729	4,236	236,654	52.0	2,205	234,325	51.5	2,183
$5,000 to $5,999	82,337	5.77	78,406	20,958	2,119	55,329	404,110	5,154	206,377	51.1	2,632	204,278	50.5	2,605
$6,000 to $7,499	72,001	5.71	68,822	19,708	1,891	47,223	439,941	6,392	218,718	49.7	3,178	216,454	49.2	3,145
$7,500 to $9,999	39,387	5.67	37,785	11,666	1,212	24,907	308,980	8,177	148,903	48.2	3,941	147,106	47.6	3,893
$10,000 to $14,999	18,974	5.62	18,128	5,399	578	12,151	199,364	11,000	90,784	45.5	5,008	89,757	45.0	4,951
$15,000 to $19,999	4,440	5.56	4,203	1,321	128	2,754	66,740	15,879	28,005	42.0	6,663	27,690	41.5	6,588
$20,000 and over	2,509	5.51	2,356	658	108	1,590	65,451	27,781	22,801	34.8	9,678	22,401	34.2	9,508
COMMERCIAL BANKS														
Reporting value	455,552	5.66	434,444	119,259	10,116	305,069	2,263,653	5,210	1,156,263	51.1	2,661	1,145,344	50.6	2,636
Under $1,000	19,260	6.51	17,060	2,766	181	14,113	10,021	587	4,905	48.9	287	4,876	48.7	285
$1,000 to $1,499	20,418	6.17	18,661	3,595	292	14,774	20,767	1,113	9,926	47.8	532	9,855	47.5	528
$1,500 to $1,999	23,869	6.07	22,194	4,986	370	16,838	35,860	1,616	16,836	47.0	759	16,707	46.6	753
$2,000 to $2,499	27,518	5.97	25,867	6,098	538	19,231	53,492	2,068	26,378	49.3	1,020	26,158	48.9	1,011
$2,500 to $2,999	31,534	5.89	29,967	7,763	749	21,455	77,084	2,572	38,691	50.2	1,291	38,273	49.7	1,277
$3,000 to $3,999	74,436	5.74	71,107	19,830	1,794	49,483	234,169	3,293	123,770	52.9	1,741	122,580	52.3	1,724
$4,000 to $4,999	65,409	5.56	63,038	18,339	1,443	43,256	268,358	4,257	148,780	55.4	2,360	147,561	55.0	2,341
$5,000 to $5,999	57,347	5.47	55,450	16,152	1,218	38,070	287,170	5,179	161,931	56.4	2,920	160,717	56.0	2,898
$6,000 to $7,499	57,002	5.41	55,211	16,371	1,366	37,474	353,481	6,402	194,912	55.1	3,530	193,239	54.7	3,500
$7,500 to $9,999	36,597	5.38	35,427	10,919	955	23,553	290,928	8,212	149,343	51.3	4,216	147,910	50.8	4,175
$10,000 to $14,999	25,109	5.35	24,178	7,337	694	16,147	269,706	11,155	129,891	48.2	5,372	128,513	47.6	5,315
$15,000 to $19,999	9,072	5.30	8,741	2,780	285	5,676	139,618	15,996	62,401	44.6	7,139	61,626	44.1	7,050
$20,000 and over	7,881	5.23	7,543	2,313	231	4,999	222,799	29,537	88,501	39.7	11,733	87,331	39.2	11,578
SAVINGS BANKS														
Reporting value	463,425	5.56	438,364	84,385	12,722	341,257	2,250,476	5,134	1,151,665	51.2	2,627	1,139,257	50.6	2,599
Under $1,000	12,472	6.20	10,785	1,494	143	9,148	5,633	615	3,505	52.8	325	3,479	52.5	323
$1,000 to $1,499	17,275	5.96	15,481	2,592	274	12,615	17,447	1,127	8,974	51.4	580	8,899	51.0	575
$1,500 to $1,999	22,558	5.89	20,702	3,883	411	16,408	33,643	1,625	16,817	50.0	812	16,658	49.5	805
$2,000 to $2,499	28,396	5.80	26,332	5,089	572	20,671	54,727	2,078	28,028	51.2	1,064	27,777	50.8	1,055
$2,500 to $2,999	31,959	5.75	30,058	6,044	807	23,207	77,579	2,581	39,248	50.6	1,306	38,810	50.0	1,291
$3,000 to $3,999	76,603	5.65	72,575	14,741	2,164	55,670	238,949	3,292	123,195	51.6	1,697	121,761	51.0	1,678
$4,000 to $4,999	70,906	5.51	67,688	13,410	2,133	52,145	288,560	4,263	155,129	53.8	2,292	153,400	53.2	2,266
$5,000 to $5,999	62,332	5.43	59,631	11,706	1,810	46,115	308,841	5,179	167,874	54.4	2,815	166,235	53.8	2,788
$6,000 to $7,499	64,056	5.37	61,646	11,881	1,912	47,853	395,606	6,417	211,966	53.6	3,438	209,755	53.0	3,403
$7,500 to $9,999	39,697	5.34	38,152	7,158	1,287	29,707	313,920	8,228	161,141	51.3	4,224	159,362	50.8	4,177
$10,000 to $14,999	24,542	5.31	23,359	4,273	787	18,299	260,148	11,137	128,128	49.3	5,485	126,716	48.7	5,425
$15,000 to $19,999	7,229	5.28	6,848	1,252	214	5,382	109,667	16,014	49,316	45.0	7,202	48,853	44.5	7,134
$20,000 and over	5,400	5.21	5,107	862	208	4,037	144,757	28,345	58,343	40.3	11,424	57,563	39.8	11,269

Table A-10.—INTEREST RATE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT AND VALUE ON 1-FAMILY NONFARM PROPERTIES, BY VALUE AND BY TYPE OF HOLDER OF FIRST MORTGAGE, FOR THE UNITED STATES: 1940—Con.

[Data on junior mortgages and relation of debt to value restricted to properties reporting debt and value. Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY VALUE AND BY HOLDER	All mortgaged properties	Average interest rate on first mortgage (percent)	Total reporting debt and value	JUNIOR MORTGAGES			VALUE OF PROPERTY		DEBT ON FIRST AND JUNIOR MORTGAGES			DEBT ON FIRST MORTGAGES		
				First mortgage only	First and junior mortgage	With first mtg.; not rptg. on junior	Total (thousands of dollars)	Average (dollars)	Total (thousands of dollars)	Percent of value	Average (dollars)	Total (thousands of dollars)	Percent of value	Average (dollars)
LIFE INSURANCE COMPANY														
Reporting value...	173,072	5.41	166,880	55,818	4,643	106,419	1,258,806	7,543	665,512	52.9	3,988	659,166	52.4	3,950
Under $1,000.....	888	6.11	768	169	3	596	463	603	284	61.4	370	284	61.3	370
$1,000 to $1,499.....	1,333	5.97	1,152	258	14	880	1,303	1,131	772	59.2	670	768	58.9	666
$1,500 to $1,999.....	2,033	5.96	1,831	470	25	1,336	2,990	1,633	1,764	59.0	963	1,755	58.7	958
$2,000 to $2,499.....	3,019	5.88	2,780	781	34	1,965	5,829	2,097	3,625	62.2	1,304	3,615	62.0	1,301
$2,500 to $2,999.....	4,949	5.81	4,573	1,314	66	3,193	11,859	2,593	7,159	60.4	1,565	7,120	60.0	1,557
$3,000 to $3,999.....	18,486	5.68	17,615	5,462	349	11,804	59,069	3,353	36,286	61.4	2,060	36,026	61.0	2,045
$4,000 to $4,999.....	23,506	5.55	22,675	7,267	551	14,857	97,338	4,293	59,083	60.7	2,606	58,636	60.2	2,586
$5,000 to $5,999.....	24,592	5.45	23,822	7,945	619	15,258	124,001	5,205	73,578	59.3	3,089	72,967	58.8	3,063
$6,000 to $7,499.....	30,678	5.37	29,888	10,396	920	18,572	192,797	6,451	108,956	56.5	3,645	107,847	55.9	3,608
$7,500 to $9,999.....	26,691	5.27	26,025	8,920	993	16,112	215,072	8,264	116,501	54.2	4,476	115,081	53.5	4,422
$10,000 to $14,999.....	22,126	5.17	21,465	7,574	706	13,185	243,002	11,321	124,316	51.2	5,792	123,017	50.6	5,731
$15,000 to $19,999.....	8,231	5.09	7,964	2,905	212	4,847	128,215	16,099	60,759	47.4	7,629	60,272	47.0	7,568
$20,000 and over.....	6,540	5.03	6,322	2,357	151	3,814	176,868	27,977	72,428	41.0	11,457	71,779	40.6	11,354
MORTGAGE COMPANY														
Reporting value...	178,251	5.51	171,865	60,517	4,306	107,042	863,130	5,022	490,548	56.8	2,854	486,163	56.3	2,829
Under $1,000.....	7,630	6.32	7,001	1,830	62	5,109	4,098	585	2,238	54.6	320	2,230	54.4	319
$1,000 to $1,499.....	7,155	6.10	6,628	2,019	107	4,502	7,459	1,125	4,120	55.2	622	4,091	54.9	617
$1,500 to $1,999.....	9,031	6.07	8,562	2,852	130	5,580	13,938	1,628	7,707	55.3	900	7,657	54.9	894
$2,000 to $2,499.....	10,376	5.97	9,882	3,508	219	6,155	20,613	2,086	11,956	58.0	1,210	11,857	57.5	1,200
$2,500 to $2,999.....	12,011	5.90	11,541	3,908	277	7,356	29,837	2,585	17,053	57.2	1,478	16,908	56.7	1,465
$3,000 to $3,999.....	28,553	5.70	27,802	9,482	610	17,710	92,272	3,319	55,528	60.2	1,997	55,148	59.8	1,984
$4,000 to $4,999.....	27,065	5.53	26,256	8,960	576	16,720	112,258	4,276	70,011	62.4	2,666	69,527	61.9	2,648
$5,000 to $5,999.....	24,053	5.39	23,457	8,522	567	14,368	122,081	5,204	76,587	62.7	3,265	76,071	62.3	3,243
$6,000 to $7,499.....	24,176	5.34	23,580	8,610	697	14,273	151,171	6,411	90,299	59.7	3,829	89,521	59.2	3,796
$7,500 to $9,999.....	14,292	5.33	13,967	5,403	588	7,976	114,757	8,216	63,460	55.3	4,544	62,636	54.6	4,485
$10,000 to $14,999.....	8,731	5.26	8,475	3,370	327	4,778	94,828	11,189	48,918	51.6	5,772	48,307	50.9	5,700
$15,000 to $19,999.....	2,828	5.21	2,738	1,170	92	1,476	44,084	16,082	20,597	46.8	7,523	20,387	46.3	7,446
$20,000 and over.....	2,040	5.14	1,976	883	54	1,039	55,786	28,232	22,073	39.6	11,170	21,822	39.1	11,043
HOME OWNERS' LOAN CORP.														
Reporting value...	527,535	4.50	492,790	152,101	9,194	331,495	1,989,380	4,037	1,103,714	55.5	2,240	1,097,890	55.2	2,228
Under $1,000.....	18,343	4.50	15,418	3,163	124	12,131	10,279	667	6,828	66.4	443	6,794	66.1	441
$1,000 to $1,499.....	28,695	4.50	25,267	6,138	284	18,845	28,545	1,130	17,755	62.2	703	17,687	62.0	700
$1,500 to $1,999.....	38,895	4.50	35,123	9,224	502	25,397	57,169	1,628	33,193	58.1	945	33,048	57.8	941
$2,000 to $2,499.....	46,366	4.50	42,590	11,961	682	29,947	88,316	2,074	51,934	58.8	1,219	51,689	58.5	1,214
$2,500 to $2,999.....	51,841	4.50	48,532	14,486	919	33,127	124,814	2,572	70,469	56.5	1,452	70,052	56.1	1,443
$3,000 to $3,999.....	110,176	4.50	103,878	32,562	1,928	69,388	340,457	3,277	192,196	56.5	1,850	191,223	56.2	1,841
$4,000 to $4,999.....	81,124	4.50	77,077	25,247	1,574	50,256	326,194	4,232	185,751	56.9	2,410	184,788	56.6	2,397
$5,000 to $5,999.....	58,435	4.50	55,600	18,731	1,132	35,737	286,225	5,148	162,082	56.6	2,915	161,366	56.4	2,902
$6,000 to $7,499.....	49,782	4.50	47,559	16,287	1,015	30,257	303,425	6,380	168,491	55.5	3,543	167,595	55.2	3,524
$7,500 to $9,999.....	25,962	4.50	24,735	8,521	583	15,631	201,952	8,165	108,777	53.9	4,398	108,152	53.6	4,372
$10,000 to $14,999.....	13,234	4.50	12,602	4,345	322	7,935	139,036	11,033	71,827	51.7	5,700	71,340	51.3	5,661
$15,000 to $19,999.....	3,331	4.50	3,141	1,060	90	1,991	49,727	15,832	23,041	46.3	7,336	22,851	46.0	7,275
$20,000 and over.....	1,351	4.50	1,268	376	39	853	33,243	26,217	11,375	34.2	8,971	11,305	34.0	8,916
INDIVIDUAL														
Reporting value...	1,001,170	5.82	936,404	238,578	19,908	677,818	3,366,493	3,595	1,700,849	50.5	1,816	1,681,735	50.0	1,796
Under $1,000.....	123,322	6.33	108,350	19,675	759	87,916	59,304	547	31,625	53.3	292	31,528	53.2	291
$1,000 to $1,499.....	90,003	6.05	81,709	18,173	786	62,750	90,873	1,112	47,818	52.6	585	47,615	52.4	583
$1,500 to $1,999.....	92,382	5.97	85,457	21,095	1,084	63,278	137,906	1,614	71,350	52.1	841	71,463	51.8	836
$2,000 to $2,499.....	89,739	5.89	83,524	21,032	1,232	61,260	172,781	2,069	92,113	53.3	1,103	91,548	53.0	1,096
$2,500 to $2,999.....	89,300	5.86	84,122	22,480	1,551	60,091	215,944	2,567	114,140	52.9	1,357	113,292	52.5	1,347
$3,000 to $3,999.....	166,262	5.77	157,737	43,315	3,469	110,953	515,200	3,266	271,348	52.7	1,720	269,010	52.2	1,705
$4,000 to $4,999.....	113,954	5.65	108,935	30,620	2,882	75,433	460,159	4,224	241,354	52.5	2,216	238,947	51.9	2,193
$5,000 to $5,999.....	83,049	5.58	79,735	22,258	2,430	55,047	409,477	5,135	209,675	51.2	2,630	207,131	50.6	2,598
$6,000 to $7,499.....	73,459	5.52	70,528	19,617	2,474	48,437	450,457	6,387	225,885	50.1	3,208	222,705	49.4	3,158
$7,500 to $9,999.....	42,105	5.47	40,429	10,980	1,702	27,747	330,914	8,185	162,423	49.1	4,017	159,744	48.3	3,951
$10,000 to $14,999.....	24,998	5.44	23,850	5,366	1,026	16,458	263,032	11,029	124,525	47.3	5,221	122,489	46.6	5,136
$15,000 to $19,999.....	7,118	5.40	6,804	1,806	272	4,725	108,224	15,906	48,207	44.5	7,085	47,471	43.9	6,977
$20,000 and over.....	5,479	5.33	5,224	1,261	241	3,722	152,223	29,139	59,888	39.3	11,464	58,797	38.6	11,255
OTHER														
Reporting value...	312,306	5.48	289,632	81,148	4,826	203,658	1,265,329	4,369	714,827	56.5	2,468	710,286	56.1	2,452
Under $1,000.....	26,427	6.06	22,894	4,896	159	17,839	12,808	559	7,026	54.9	307	7,006	54.7	306
$1,000 to $1,499.....	19,562	5.90	17,269	4,276	189	12,804	19,244	1,114	10,060	52.3	583	10,010	52.0	580
$1,500 to $1,999.....	19,786	5.84	17,625	4,700	249	12,676	28,474	1,616	14,754	51.8	837	14,667	51.5	832
$2,000 to $2,499.....	20,411	5.73	18,497	4,820	324	13,353	38,360	2,074	21,034	54.8	1,137	20,883	54.4	1,129
$2,500 to $2,999.....	28,237	5.63	20,435	5,492	347	14,596	52,746	2,581	29,505	55.9	1,444	29,336	55.6	1,436
$3,000 to $3,999.....	51,888	5.44	48,412	13,363	870	34,179	159,872	3,302	93,906	58.7	1,940	93,364	58.4	1,929
$4,000 to $4,999.....	43,504	5.31	41,237	11,959	633	28,645	175,902	4,266	106,564	60.6	2,584	106,080	60.3	2,572
$5,000 to $5,999.....	37,945	5.26	36,211	11,002	572	24,637	187,649	5,182	114,196	60.9	3,154	113,678	60.6	3,139
$6,000 to $7,499.....	35,223	5.22	33,551	10,231	596	22,724	214,989	6,408	126,694	58.9	3,776	125,992	58.6	3,755
$7,500 to $9,999.....	19,366	5.24	18,416	5,826	449	12,141	150,804	8,189	83,085	55.1	4,512	82,396	54.6	4,474
$10,000 to $14,999.....	10,331	5.22	9,805	3,017	285	6,503	108,819	11,098	56,247	51.7	5,737	55,724	51.2	5,683
$15,000 to $19,999.....	3,148	5.22	2,944	925	79	1,940	47,228	16,042	22,647	48.0	7,693	22,448	47.5	7,625
$20,000 and over.....	2,458	5.16	2,336	641	74	1,621	68,432	29,295	29,109	42.5	12,461	28,702	41.9	12,287
NOT REPORTING HOLDER														
Reporting value...	99,270	5.52	61,456	10,566	6,124	44,766	284,552	4,630	158,687	55.8	2,582	152,433	53.6	2,480
Under $1,000.....	9,613	6.14	4,403	516	144	3,743	2,370	538	1,332	56.2	302	1,306	55.1	297
$1,000 to $1,499.....	6,634	5.88	3,477	480	222	2,775	3,858	1,110	2,159	56.0	621	2,094	54.3	602
$1,500 to $1,999.....	6,555	5.83	3,707	580	329	2,798	5,985	1,614	3,188	53.3	860	3,049	50.9	823
$2,000 to $2,499.....	7,103	5.75	4,104	674	353	3,077	8,505	2,072	4,762	56.0	1,160	4,587	53.9	1,118
$2,500 to $2,999.....	7,184	5.67	4,409	769	436	3,204	11,347	2,574	6,400	56.4	1,452	6,133	54.1	1,391
$3,000 to $3,999.....	15,520	5.56	10,162	1,820	1,210	7,132	33,440	3,291	19,791	59.2	1,948	18,895	56.5	1,859
$4,000 to $4,999.....	12,140	5.41	8,369	1,617	897	5,855	35,598	4,253	21,292	59.8	2,544	20,479	57.5	2,447
$5,000 to $5,999.....	10,363	5.35	7,093	1,309	753	5,031	36,704	5,175	21,851	59.5	3,081	20,996	57.2	2,960
$6,000 to $7,499.....	10,281	5.29	7,170	1,283	838	5,049	46,005	6,416	27,262	59.3	3,802	26,170	56.9	3,650
$7,500 to $9,999.....	6,547	5.28	4,397	801	488	3,108	35,999	8,187	19,825	55.1	4,509	19,053	52.9	4,333
$10,000 to $14,999.....	4,401	5.27	2,594	451	293	1,850	28,902	11,142	15,033	52.0	5,795	14,412	49.9	5,556
$15,000 to $19,999.....	1,451	5.25	806	151	94	561	12,918	16,027	6,136	47.5	7,613	5,889	45.6	7,306
$20,000 and over.....	1,478	5.24	765	115	67	583	22,922	29,963	9,657	42.1	12,624	9,370	40.9	12,249

Table A-11.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENT, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erroneously reported
				Total	Commercial bank	Savings bank					
1-family mortgaged properties	721,889	668,094	140,804	193,167	122,184	70,983	48,944	52,875	140,903	91,401	53,745
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	680,401	635,153	133,340	185,453	117,824	67,629	47,515	51,269	131,643	85,933	45,248
Under $500	81,217	78,205	8,055	12,754	8,781	3,973	362	4,026	40,955	12,053	3,012
$500 to $999	53,619	50,944	11,565	10,561	6,740	3,921	409	2,181	20,689	5,439	2,675
$1,000 to $1,499	44,510	42,066	12,307	9,842	5,911	3,931	649	1,634	13,839	3,795	2,444
$1,500 to $1,999	42,304	39,662	12,756	9,746	5,744	4,002	968	1,800	10,482	3,900	2,642
$2,000 to $2,499	52,951	49,122	15,133	13,495	8,308	5,187	1,861	2,841	10,009	5,763	3,829
$2,500 to $2,999	55,963	51,554	14,291	15,892	10,303	5,589	2,509	3,941	7,582	7,239	4,409
$3,000 to $3,999	121,400	111,726	25,329	37,486	24,578	12,908	8,721	11,004	12,649	16,537	9,674
$4,000 to $4,999	108,026	94,291	16,805	34,327	21,808	12,519	9,901	10,903	7,131	15,724	7,735
$5,000 to $5,999	65,688	60,885	9,169	23,071	14,063	9,008	8,362	7,450	3,984	8,849	4,803
$6,000 to $7,499	35,576	33,015	5,425	10,985	6,804	4,181	6,531	3,344	2,431	4,299	2,561
$7,500 to $9,999	15,972	14,987	2,077	4,523	3,001	1,622	4,244	1,415	1,070	1,558	985
$10,000 to $14,999	7,450	7,039	777	2,070	1,433	637	2,386	621	554	631	411
$15,000 to $19,999	1,295	1,236	105	358	242	116	467	86	117	101	59
$20,000 and over	430	421	36	143	108	35	145	21	51	25	9
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	691,526	645,306	137,375	189,082	119,698	69,384	47,854	51,550	131,917	87,428	46,220
Under 4.0%	6,274	6,168	608	1,090	771	319	98	270	2,724	1,380	105
4.0%	13,297	12,981	1,114	2,597	1,731	866	981	707	5,493	2,089	316
4.1% to 4.4%	4,246	4,147	209	2,660	808	1,852	107	459	35	677	99
4.5%	103,433	67,496	6,547	24,657	16,690	7,967	9,528	9,901	2,582	14,281	35,937
4.6% to 4.9%	941	916	109	547	282	265	108	59	26	67	25
5.0%	194,811	190,357	25,596	69,755	45,420	24,335	21,698	19,706	22,996	30,606	4,454
5.1% to 5.4%	3,329	3,239	664	1,154	792	362	376	421	76	548	90
5.5%	61,475	60,034	13,334	21,911	12,973	8,938	7,577	5,508	3,329	8,375	1,441
5.6% to 5.9%	336	324	107	95	63	32	31	28	13	50	12
6.0%	241,016	238,049	71,792	54,806	33,172	21,134	6,796	11,779	69,938	23,438	2,967
6.1% to 6.4%	574	571	389	69	46	23	9	27	36	41	3
6.5%	6,544	6,335	3,672	1,037	527	510	114	380	725	407	209
6.6% to 6.9%	1,630	1,602	1,176	173	74	99	17	51	87	88	28
7.0%	28,792	28,536	7,339	4,955	3,373	1,582	254	1,356	11,933	2,699	256
7.1% to 7.4%	1,227	1,211	941	71	35	36	4	28	96	71	16
7.5%	728	717	415	78	39	39	10	34	115	65	11
7.6% to 7.9%	69	65	50	4	1	3	–	1	6	4	4
8.0% and over	22,804	22,558	3,313	3,923	2,901	1,022	148	925	11,707	2,542	246
Average interest rate (percent)	5.50	5.56	5.80	5.38	5.38	5.38	5.12	5.29	5.95	5.36	4.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	656,078	610,347	136,150	179,352	114,338	65,014	46,963	50,763	110,781	86,339	45,731
Real estate taxes included in payment	288,441	260,013	44,832	98,441	66,077	32,364	19,419	32,879	13,955	50,487	28,428
Monthly	277,946	250,553	43,317	95,524	64,330	31,194	18,726	31,979	12,359	48,648	27,393
Quarterly	1,172	1,116	70	480	200	280	168	76	216	106	56
Semiannual	1,080	1,038	72	313	153	160	94	65	398	96	42
Annual	914	882	51	127	86	41	29	28	511	136	32
Other	1,094	1,043	398	76	41	35	7	54	139	359	51
Not reporting frequency of payment	5,235	5,381	924	1,921	1,267	654	395	567	332	1,142	854
Real estate taxes not included in payment	358,576	342,221	89,483	79,065	47,187	31,878	27,137	17,369	94,490	34,677	15,355
Monthly	309,877	294,772	85,144	64,665	39,838	24,827	22,486	15,151	75,954	31,372	15,105
Quarterly	12,195	11,989	373	5,445	2,408	3,037	2,237	688	2,702	544	206
Semiannual	16,322	16,070	452	5,283	2,613	2,670	1,643	942	6,821	929	252
Annual	9,752	9,595	213	1,754	1,165	589	280	210	6,375	823	167
Other	3,621	3,578	1,745	471	289	182	49	64	923	326	43
Not reporting frequency of payment	6,799	6,217	1,556	1,447	874	573	502	314	1,715	683	582
Not reporting tax payment requirements	9,061	8,113	1,835	1,846	1,074	772	407	515	2,336	1,174	948
No principal payments required	34,210	33,153	2,542	8,338	4,317	4,021	1,252	1,363	16,936	2,722	1,057
Monthly	11,075	10,406	1,939	2,396	1,358	1,038	478	516	3,690	1,387	669
Quarterly	4,134	4,067	82	1,859	838	1,021	237	132	1,566	191	67
Semiannual	13,226	13,046	292	3,103	1,524	1,579	410	593	7,908	740	180
Annual	4,235	4,159	63	647	405	242	74	79	3,032	274	66
Other	559	551	101	99	63	36	10	11	279	51	8
Not reporting frequency of payment	981	914	65	234	129	105	43	32	461	79	67
Not reporting principal payment requirements	15,580	8,980	1,669	2,029	1,105	924	477	460	3,091	1,234	6,600
No regular payments required	15,971	15,614	423	3,448	2,424	1,024	252	289	10,095	1,107	357
Reporting debt and value	679,825	634,613	133,124	185,355	117,766	67,589	47,463	51,258	131,517	85,676	45,213
JUNIOR MORTGAGE											
First mortgage only	198,685	187,788	37,351	55,567	39,637	15,930	16,542	18,029	34,625	25,674	10,897
First and junior mortgage	17,202	15,533	4,718	3,815	2,304	1,511	1,702	1,077	2,999	1,222	1,669
With first mortgage, not reporting on junior mortgage	463,939	431,292	91,055	125,973	75,825	50,148	29,239	32,152	93,893	58,980	32,647
RELATION OF DEBT TO VALUE											
Value of property (thousands)	3,411,870	3,184,244	623,115	1,047,012	663,023	383,989	414,487	280,601	416,009	403,020	227,626
Average value (dollars)	5,019	5,018	4,681	5,649	5,630	5,681	8,729	5,474	3,163	4,693	5,035
Debt on first and junior mortgages (thousands)	2,124,244	1,971,661	385,610	650,818	413,816	237,002	248,371	191,729	224,979	270,154	152,583
Percent of value of property	62.3	61.9	61.9	62.2	62.4	61.7	59.9	68.3	54.1	67.0	67.0
Average debt (dollars)	3,125	3,107	2,897	3,511	3,514	3,507	5,231	3,740	1,711	3,146	3,375
Debt on first mortgage (thousands)	2,107,360	1,956,369	381,731	647,124	411,516	235,608	245,992	190,504	222,000	269,017	150,991
Percent of value of property	61.8	61.4	61.3	61.8	62.1	61.4	59.3	67.9	53.4	66.8	66.3
Average debt (dollars)	3,100	3,083	2,867	3,491	3,494	3,486	5,181	3,717	1,688	3,133	3,340

Table A-12.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENT, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	589,405	560,228	251,725	302,635	5,868	29,177
Total first mortgage outstanding debt (dollars)	1,853,567,300	1,773,891,500	995,060,400	765,713,800	13,117,300	79,675,800
Total annual mortgage payment (dollars)	235,735,613	230,862,993	120,811,831	108,111,106	1,940,056	4,872,620
Average first mortgage outstanding debt (dollars)	3,145	3,166	3,953	2,530	2,235	2,731
Average value of property (dollars)	5,044	5,021	5,578	4,580	3,905	5,490
Average annual estimated rental value (dollars)	528	527	594	473	417	550
Average annual mortgage payment (dollars)	400	412	480	357	331	167
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	13.0	12.1	14.1	14.8	6.1
Value of property	7.9	8.2	8.6	7.8	8.5	3.0
Estimated annual rental value	75.8	78.2	80.7	75.6	79.3	30.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	538,353	528,908	249,548	274,117	5,243	9,445
Average first mortgage outstanding debt (dollars)	3,157	3,170	3,961	2,459	2,201	2,459
Average value of property (dollars)	4,918	4,925	5,578	4,357	3,713	4,287
Average annual estimated rental value (dollars)	518	520	594	454	401	448
Average annual mortgage payment (dollars)	411	414	481	356	334	194
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.1	12.1	14.4	15.2	7.9
Value of property	8.4	8.4	8.6	8.2	9.0	4.5
Estimated annual rental value	79.2	79.8	80.9	78.4	83.4	43.4
Monthly mortgage payment—						
Under $10	30,588	26,664	3,313	22,818	533	3,924
$10 to $14	39,387	38,030	4,250	33,070	710	1,357
$15 to $19	39,153	38,028	7,464	29,926	638	1,125
$20 to $24	52,792	51,928	17,214	34,070	644	864
$25 to $29	70,186	69,515	30,757	38,049	709	671
$30 to $39	135,043	134,246	77,845	55,450	951	797
$40 to $49	82,812	82,464	56,025	25,972	467	348
$50 to $59	43,583	43,398	26,869	16,236	293	185
$60 to $74	25,892	25,802	16,218	9,442	142	90
$75 to $99	11,827	11,768	6,519	5,175	94	39
$100 and over	7,090	7,045	3,074	3,909	62	45
Average monthly mortgage payment (dollars)	34.22	34.54	40.07	29.64	27.87	16.17
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	51,052	31,320	2,177	28,518	625	19,732
Average first mortgage outstanding debt (dollars)	3,012	3,106	3,075	3,122	2,523	2,861
Average value of property (dollars)	6,423	6,648	6,076	6,717	5,511	6,066
Average annual estimated rental value (dollars)	629	648	611	653	548	599
Average annual mortgage payment (dollars)	287	371	377	373	298	154
Percent which annual mortgage payment represents of—						
First mortgage debt	9.5	12.0	12.3	11.9	11.8	5.4
Value of property	4.5	5.6	6.2	5.5	5.4	2.5
Estimated annual rental value	45.7	57.3	61.7	57.1	54.4	25.7

Table A-13.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES OWNED AND OCCUPIED BY NONWHITE, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENT, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	123,163	119,864	27,875	14,362	8,152	6,210	1,180	4,916	24,290	38,053	8,688	3,799
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	108,096	106,178	24,715	12,996	7,427	5,569	1,053	4,594	21,572	33,629	7,619	1,918
Under $500	40,972	40,102	7,339	4,451	2,922	1,529	182	1,444	4,431	18,967	3,288	870
$500 to $999	26,211	25,808	6,525	2,712	1,521	1,191	198	1,073	5,464	7,044	1,792	403
$1,000 to $1,499	14,778	14,567	3,923	1,754	922	832	124	630	4,154	3,058	924	211
$1,500 to $1,999	8,774	8,637	2,372	1,180	594	586	108	392	2,512	1,599	474	137
$2,000 to $2,499	6,571	6,479	1,686	994	493	501	102	315	1,808	1,197	377	92
$2,500 to $2,999	3,193	3,136	848	527	262	265	77	168	744	545	227	57
$3,000 to $3,999	4,197	4,131	1,191	717	379	338	114	299	849	675	286	66
$4,000 to $4,999	1,811	1,770	491	326	175	151	59	172	337	255	120	41
$5,000 to $5,999	788	767	180	146	74	72	33	60	132	145	71	21
$6,000 to $7,499	479	466	106	112	48	64	26	22	89	78	33	13
$7,500 to $9,999	209	204	40	45	22	23	14	14	40	38	13	5
$10,000 and over	113	111	14	32	15	17	16	5	12	18	14	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	114,043	112,769	26,133	13,632	7,761	5,871	1,088	4,712	24,290	35,032	7,887	1,274
Under 4.0%	864	839	169	91	50	41	7	48	-	346	178	25
4.0%	1,735	1,684	374	229	103	126	18	94	-	710	259	52
4.1% to 4.4%	2	1	-	1	-	1	-	-	-	-	-	1
4.5%	25,772	25,690	417	265	155	110	46	132	24,290	202	338	82
4.6% to 4.9%	2	2	1	1	1	-	-	-	-	-	-	-
5.0%	8,631	8,464	2,141	1,752	853	899	170	563	-	2,717	1,121	167
5.1% to 5.4%	38	38	11	7	3	4	1	2	-	10	7	-
5.5%	2,766	2,723	961	843	349	494	72	241	-	387	219	43
5.6% to 5.9%	10	10	5	3	1	2	-	1	-	1	-	-
6.0%	54,148	53,471	18,436	8,389	4,898	3,491	520	2,675	-	19,164	4,187	677
6.1% to 6.4%	24	24	17	3	3	-	-	1	-	2	1	-
6.5%	719	712	372	115	53	62	9	36	-	135	45	7
6.6% to 6.9%	68	67	51	3	2	1	1	2	-	7	3	1
7.0%	5,808	5,741	1,430	752	447	315	49	270	-	2,735	494	67
7.1% to 7.4%	100	98	81	6	3	3	-	3	-	3	5	2
7.5%	144	143	67	18	3	15	3	15	-	31	9	1
7.6% to 7.9%	13	13	13	-	-	-	-	-	-	-	-	-
8.0% and over	13,198	13,049	1,587	1,144	837	307	87	629	-	8,581	1,021	149
Average interest rate (percent)	5.86	5.86	6.04	6.02	6.11	5.89	5.92	6.11	4.50	6.52	6.02	5.99
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	104,987	103,611	25,906	11,693	6,794	4,899	1,041	4,355	22,957	30,247	7,412	1,376
Real estate taxes included in payment	22,300	21,989	5,200	2,002	1,061	941	236	1,022	7,645	4,460	1,424	311
Monthly	20,419	20,161	4,748	1,802	962	840	216	951	7,316	3,842	1,286	258
Quarterly	249	245	25	64	25	39	6	14	24	100	12	4
Semiannual	171	170	18	38	22	16	5	15	15	67	12	1
Annual	349	344	12	35	20	15	2	5	9	243	38	5
Other	478	471	259	16	9	7	-	13	61	84	38	7
Not reporting frequency of payment	634	598	138	47	23	24	7	24	220	124	38	36
Real estate taxes not included in payment	80,009	79,050	20,131	9,426	5,573	3,853	784	3,252	14,838	24,831	5,788	959
Monthly	70,340	69,529	18,534	7,589	4,572	3,017	641	2,892	14,380	20,378	5,115	811
Quarterly	1,772	1,748	98	720	362	358	33	73	48	672	104	24
Semiannual	1,764	1,743	96	462	231	231	64	137	36	776	172	21
Annual	2,880	2,843	88	319	214	105	16	53	43	2,116	208	37
Other	1,457	1,444	861	140	92	48	9	29	19	320	66	13
Not reporting frequency of payment	1,796	1,743	454	196	102	94	21	68	312	569	123	53
Not reporting tax payment requirements	2,678	2,572	575	255	150	105	21	81	474	956	200	106
No principal payments required	8,442	8,238	1,104	1,741	835	906	80	398	620	3,639	651	209
Monthly	3,773	3,664	880	470	243	227	30	152	560	1,239	333	109
Quarterly	861	830	28	411	143	268	9	47	6	294	35	31
Semiannual	2,157	2,133	75	635	307	329	30	153	14	1,091	134	34
Annual	1,148	1,130	26	133	88	45	5	26	12	819	109	18
Other	190	189	58	33	17	16	-	9	1	69	19	1
Not reporting frequency of payment	303	287	37	58	37	21	6	11	27	127	21	16
Not reporting principal payment requirements	5,563	3,488	643	451	206	245	41	89	665	1,286	312	2,075
No regular payments required	4,171	4,032	222	477	317	160	18	74	47	2,881	313	139
Reporting debt and value	107,991	106,089	24,695	12,985	7,419	5,556	1,053	4,591	21,556	33,595	7,614	1,902
JUNIOR MORTGAGE												
First mortgage only	27,815	27,530	6,321	3,036	1,780	1,256	288	1,305	6,863	7,870	2,047	285
First and junior mortgage	2,423	2,298	709	383	227	156	24	224	372	434	152	125
With first mortgage, not reporting on junior mortgage	77,753	76,261	17,665	9,566	5,412	4,154	741	3,062	14,321	25,491	5,415	1,492
RELATION OF DEBT TO VALUE												
Value of property (thousands)	230,856	226,811	61,807	34,866	18,605	16,261	4,189	11,446	49,644	49,774	15,086	4,045
Average value (dollars)	2,138	2,138	2,503	2,685	2,508	2,921	3,978	2,493	2,303	1,482	1,981	2,127
Debt on first and junior mortgages (thousands)	113,289	111,294	28,931	16,527	8,657	7,870	2,237	6,173	26,268	23,550	7,497	1,995
Percent of value of property	49.1	49.1	46.8	47.4	46.5	48.4	53.4	53.9	52.9	47.5	49.7	49.3
Average debt (dollars)	1,049	1,049	1,172	1,273	1,167	1,414	2,124	1,345	1,219	704	985	1,049
Debt on first mortgage (thousands)	111,023	109,124	28,275	16,117	8,432	7,684	2,198	5,794	26,056	23,320	7,355	1,899
Percent of value of property	48.1	48.1	45.7	46.2	45.3	47.3	52.5	50.6	52.5	46.9	48.8	46.9
Average debt (dollars)	1,028	1,029	1,145	1,241	1,137	1,381	2,087	1,262	1,209	694	966	998

Table B-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	6,729,591	6,461,717	2,862,198	44.3	3,599,519	227,075	40,799	2,667,753	1,052,029	39.4	1,615,724
COLOR OF OCCUPANTS											
White	-	5,805,841	2,679,246	46.1	3,126,595	-	-	2,499,851	1,006,247	40.3	1,493,604
Nonwhite	-	655,876	182,952	27.9	472,924	-	-	167,902	45,782	27.3	122,120
TYPE OF STRUCTURE											
1-family	4,433,840	4,281,069	2,436,023	56.9	1,845,046	122,252	30,519	2,285,226	892,025	39.0	1,393,201
Other	2,295,751	2,180,648	426,175	19.5	1,754,473	104,823	10,280	382,527	160,004	41.8	222,523
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	4,348,398	4,206,451	2,381,489	56.6	1,824,962	114,024	27,923	2,274,582	888,447	39.1	1,386,135
Under $5	207,366	201,072	104,169	51.8	96,903	5,463	831	92,736	12,655	13.6	80,081
$5 to $9	558,793	551,915	205,786	37.3	346,129	14,842	2,036	192,132	48,641	25.3	143,491
$10 to $14	609,855	590,610	247,633	41.9	342,977	16,610	2,635	235,062	80,606	34.3	154,456
$15 to $19	584,810	566,416	268,326	47.4	298,090	15,362	2,532	257,096	100,842	39.2	156,254
$20 to $24	526,138	509,354	278,501	54.7	230,853	14,165	2,619	267,305	107,581	40.2	159,724
$25 to $29	522,492	505,750	299,593	59.2	206,157	13,711	3,031	289,842	122,113	42.2	167,229
$30 to $39	653,567	634,651	437,044	68.9	197,607	14,899	4,017	421,787	187,614	44.5	234,173
$40 to $49	313,498	304,030	239,119	78.6	64,911	6,927	2,541	230,836	105,850	45.9	124,986
$50 to $59	166,694	160,881	135,681	84.3	25,200	3,589	2,124	130,288	57,071	43.8	73,217
$60 to $74	95,805	92,315	82,334	89.2	9,981	2,076	1,414	78,910	35,693	45.2	43,217
$75 to $99	52,037	49,166	44,979	91.5	4,187	1,618	1,253	42,969	17,917	41.7	25,052
$100 and over	47,843	40,291	38,324	95.1	1,967	4,662	2,890	36,119	11,864	32.8	24,255
Median monthly rent (dollars)	21.44	21.40	25.94	-	16.62	21.17	30.19	26.11	28.34	-	24.47

Table B-2a.—1- TO 4-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	1,052,029	917,166	134,863
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	996,231	866,681	129,550
Average interest rate (percent)	5.66	5.67	5.60
HOLDER OF FIRST MORTGAGE			
Reporting holder	1,024,230	892,264	131,966
Building and loan association	277,305	246,875	30,430
Commercial bank	94,437	81,585	12,852
Savings bank	96,166	75,290	20,876
Life insurance company	28,545	25,689	2,856
Mortgage company	26,878	24,113	2,765
Home Owners' Loan Corporation	151,676	131,414	20,262
Individual	271,770	237,126	34,644
Other	77,423	70,172	7,251
Reporting debt and value	950,447	828,196	122,251
JUNIOR MORTGAGE			
First mortgage only	201,546	178,585	22,961
First and junior mortgage	17,200	13,276	3,924
With 1st mortgage; not rptg. on junior	731,701	636,335	95,366

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	315,633	286,223	29,410
$1,000 to $1,499	159,929	140,543	19,386
$1,500 to $1,999	123,609	107,534	16,075
$2,000 to $2,499	106,787	91,254	15,533
$2,500 to $2,999	69,323	59,291	10,032
$3,000 to $3,999	92,112	77,482	14,630
$4,000 to $4,999	42,095	34,861	7,234
$5,000 to $5,999	19,912	15,776	4,136
$6,000 to $7,499	12,248	9,226	3,022
$7,500 to $9,999	5,208	3,807	1,401
$10,000 to $14,999	2,588	1,696	892
$15,000 to $19,999	557	300	257
$20,000 and over	446	203	243
RELATION OF DEBT TO VALUE			
Value of property (thousands)	3,505,252	2,912,724	592,528
Average value (dollars)	3,688	3,517	4,847
Debt on first and jr. mtgs. (thousands)	1,704,838	1,429,292	275,547
Percent of value of property	48.6	49.1	46.5
Average debt (dollars)	1,794	1,726	2,254
Debt on first mortgages (thousands)	1,690,420	1,419,433	270,988
Percent of value of property	48.2	48.7	45.7
Average debt (dollars)	1,779	1,714	2,217

Table B-2b.—VALUE OF 1-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	917,166	77,947	77,850	88,062	88,806	93,536	175,797	113,368	78,147	61,781	32,800	18,993	5,146	3,064	1,869
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	866,681	69,411	72,737	83,240	84,159	89,148	167,744	108,429	74,577	59,033	31,307	17,996	4,828	2,858	1,214
Average interest rate...(percent)	5.67	6.19	5.90	5.82	5.74	5.69	5.60	5.51	5.46	5.42	5.40	5.38	5.36	5.41	5.65
HOLDER OF FIRST MORTGAGE															
Reporting holder	892,264	75,400	75,907	86,037	86,691	91,361	171,406	110,345	75,846	59,682	31,750	18,283	4,951	2,924	1,481
Building and loan association	246,875	15,893	22,078	26,821	26,984	28,268	50,911	30,423	19,539	14,340	6,739	3,348	753	375	408
Commercial bank	81,585	4,582	5,005	6,010	6,559	7,246	15,238	11,437	8,685	7,575	4,642	2,978	906	558	153
Savings bank	75,290	3,031	4,595	5,823	6,919	7,352	15,106	10,780	7,894	6,709	3,625	2,301	633	395	127
Life insurance company	25,689	338	531	758	1,014	1,511	4,164	3,849	3,561	3,774	2,890	2,140	696	430	33
Mortgage company	24,113	2,079	1,840	2,138	2,099	2,349	4,783	3,311	2,192	1,708	850	516	136	82	35
Home Owners' Loan Corporation	131,414	7,463	10,796	13,029	13,717	14,702	27,414	17,005	11,170	8,470	4,274	2,284	599	281	210
Individual	237,126	34,847	25,173	25,671	23,753	23,625	40,305	24,302	15,969	12,040	6,142	3,411	897	579	412
Other	70,172	7,167	5,888	5,792	5,686	6,308	13,485	9,238	6,836	5,266	2,588	1,310	331	224	103
Reporting debt and value	828,196	66,605	68,465	78,691	79,861	85,192	160,668	104,522	72,031	57,112	30,296	17,329	4,664	2,760	-
JUNIOR MORTGAGE															
First mortgage only	178,585	12,246	13,546	16,095	16,513	18,329	36,401	24,360	16,349	12,743	6,773	3,694	993	542	-
First and junior mortgage	13,276	628	795	1,066	1,139	1,366	2,684	1,856	1,353	1,135	608	429	126	91	-
With first mortgage; not reporting on junior mortgage	636,335	53,731	54,124	61,529	62,209	65,497	121,583	78,306	54,329	43,234	22,915	13,206	3,545	2,127	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	286,223	65,442	56,171	45,898	33,388	26,584	33,481	13,334	6,617	3,479	1,240	465	68	55	-
$1,000 to $1,499	140,543	1,163	11,184	23,984	23,035	21,571	31,560	14,086	7,389	4,187	1,558	663	108	55	-
$1,500 to $1,999	107,534	-	1,110	7,845	16,798	18,739	32,206	15,642	8,200	4,535	1,649	639	114	57	-
$2,000 to $2,499	91,254	-	-	964	5,610	13,236	29,567	19,320	11,267	7,165	2,768	1,097	168	92	-
$2,500 to $2,999	59,291	-	-	-	1,030	4,234	20,542	14,657	9,508	5,987	2,218	907	147	61	-
$3,000 to $3,999	77,482	-	-	-	-	827	12,611	22,535	17,739	14,342	6,305	2,573	422	128	-
$4,000 to $4,999	34,861	-	-	-	-	1	701	4,617	9,426	10,698	5,978	2,768	504	168	-
$5,000 to $5,999	15,776	-	-	-	-	-	-	331	1,670	5,229	4,621	2,952	695	278	-
$6,000 to $7,499	9,226	-	-	-	-	-	-	-	215	1,375	3,272	3,108	879	376	-
$7,500 to $9,999	3,807	-	-	-	-	-	-	-	-	114	667	1,711	880	435	-
$10,000 to $14,999	1,696	-	-	-	-	-	-	-	-	-	20	440	604	632	-
$15,000 to $19,999	300	-	-	-	-	-	-	-	-	-	-	5	73	222	-
$20,000 and over	203	-	-	-	-	-	-	-	-	-	-	-	2	201	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	2,912,724	39,552	76,863	127,529	165,265	218,788	525,252	441,127	369,410	363,702	246,141	188,808	73,402	76,875	-
Average value.....(dollars)	3,517	594	1,123	1,621	2,069	2,568	3,269	4,220	5,128	6,368	8,125	10,895	15,738	27,853	-
Debt on first and junior mortgages.....(thousands)	1,429,292	22,435	42,312	66,787	87,154	113,501	268,694	224,105	182,571	174,386	113,119	81,220	28,969	25,040	-
Percent of value of property	49.1	56.7	55.0	52.4	52.7	51.4	51.2	50.8	49.4	47.9	46.0	43.0	39.5	32.6	-
Average debt.....(dollars)	1,726	337	618	849	1,091	1,321	1,672	2,144	2,535	3,053	3,734	4,587	6,211	9,073	-
Debt on first mtgs.....(thousands)	1,419,433	22,322	42,107	66,417	86,662	111,802	267,048	222,721	181,317	173,069	112,239	80,425	28,651	24,653	-
Percent of value of property	48.7	56.4	54.8	52.1	52.4	51.1	50.8	50.5	49.1	47.6	45.6	42.6	39.0	32.1	-
Average debt.....(dollars)	1,714	335	615	844	1,085	1,312	1,662	2,131	2,517	3,030	3,705	4,641	6,143	8,932	-

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	1,052,029	1,024,230	277,305	190,633	94,467	96,166	28,545	26,878	151,676	271,770	77,423	27,799
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	996,231	984,279	266,998	184,828	91,582	93,246	27,425	25,955	151,676	255,222	72,175	11,952
Average interest rate (percent)	5.66	5.66	6.03	5.77	5.83	5.71	5.57	5.79	4.50	5.90	5.59	5.62
Reporting debt and value	950,447	934,569	252,311	175,954	87,636	88,318	26,613	25,116	136,869	248,539	69,167	15,878
Percent distribution	-	100.0	27.0	18.8	9.4	9.5	2.8	2.7	14.6	26.6	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	950,447	934,569	252,311	175,954	87,636	88,318	26,613	25,116	136,869	248,539	69,167	15,878
First mortgage only	201,546	199,367	55,592	30,901	18,435	12,466	6,602	6,882	31,208	52,925	15,257	2,179
First and junior mortgage	17,200	15,894	4,193	4,218	1,688	2,530	446	412	1,897	3,869	839	1,306
With first mortgage; not reporting on junior mortgage	731,701	719,308	192,526	140,835	67,513	73,322	19,565	17,822	103,764	191,725	53,071	12,393
1-family properties	828,196	814,474	224,614	144,942	75,846	69,096	23,982	22,584	118,731	216,828	52,793	13,722
First mortgage only	178,585	176,687	49,925	26,959	16,396	10,563	5,997	6,237	27,039	46,580	14,000	1,898
First and junior mortgage	13,276	12,395	3,520	2,891	1,254	1,637	375	332	1,538	2,951	589	980
With first mortgage; not reporting on junior mortgage	636,335	625,491	171,169	115,092	58,196	56,896	17,610	16,015	90,154	167,347	48,104	10,844
2- to 4-family properties	122,251	120,095	27,697	31,012	11,790	19,222	2,631	2,532	18,138	31,711	6,374	2,156
First mortgage only	22,961	22,680	5,667	3,942	2,039	1,903	605	645	4,169	6,395	1,257	281
First and junior mortgage	3,924	3,598	673	1,327	434	893	71	80	359	938	150	326
With first mortgage; not reporting on junior mortgage	95,366	93,817	21,357	25,743	9,317	16,426	1,955	1,807	13,610	24,378	4,967	1,549
RELATION OF DEBT TO VALUE												
1- to 4-family properties	950,447	934,569	252,311	175,954	87,636	88,318	26,613	25,116	136,869	248,539	69,167	15,878
Value of property (thousands)	3,505,252	3,441,099	862,116	777,036	388,439	388,597	161,224	93,305	493,177	799,316	254,923	64,153
Average value (dollars)	3,688	3,682	3,417	4,416	4,432	4,400	6,058	3,715	3,603	3,216	3,686	4,040
Debt on first and junior mortgages (thousands)	1,704,838	1,671,227	409,310	354,989	179,012	175,977	78,920	50,517	257,519	382,723	137,250	33,611
Percent of value of property	48.6	48.6	47.5	45.7	46.1	45.3	49.0	54.1	52.2	47.9	53.8	52.4
Average debt (dollars)	1,794	1,788	1,622	2,018	2,043	1,993	2,965	2,011	1,881	1,540	1,984	2,117
Debt on first mortgages (thousands)	1,690,420	1,658,074	406,425	350,815	177,319	173,496	78,390	50,180	256,344	379,337	136,585	32,346
Percent distribution	-	100.0	24.5	21.2	10.7	10.5	4.7	3.0	15.5	22.9	8.2	-
Percent of value of property	48.2	48.2	47.1	45.1	45.6	44.6	48.6	53.8	52.0	47.5	53.6	50.4
Average debt (dollars)	1,779	1,774	1,611	1,994	2,028	1,964	2,946	1,998	1,873	1,526	1,975	2,037
1-family properties	828,196	814,474	224,614	144,942	75,846	69,096	23,982	22,584	118,731	216,828	62,793	13,722
Value of property (thousands)	2,912,724	2,860,546	741,900	602,012	320,484	281,528	141,978	81,345	412,863	655,686	224,862	52,078
Average value (dollars)	3,517	3,512	3,303	4,153	4,225	4,074	5,920	3,602	3,477	3,024	3,581	3,795
Debt on first and junior mortgages (thousands)	1,429,292	1,401,734	354,302	277,256	149,577	127,679	69,989	44,680	215,658	316,988	122,862	27,558
Percent of value of property	49.1	49.0	47.8	46.1	46.7	45.4	49.3	54.9	52.2	48.3	54.6	52.9
Average debt (dollars)	1,726	1,721	1,577	1,913	1,972	1,848	2,918	1,978	1,816	1,462	1,957	2,008
Debt on first mortgages (thousands)	1,419,433	1,392,690	358,055	274,749	148,469	126,261	69,547	44,441	214,788	314,741	122,369	26,742
Percent of value of property	48.7	48.7	47.5	45.6	46.3	44.8	49.0	54.6	52.0	48.0	54.4	51.4
Average debt (dollars)	1,714	1,710	1,567	1,895	1,958	1,827	2,900	1,968	1,809	1,452	1,949	1,949
2- to 4-family properties	122,251	120,095	27,697	31,012	11,790	19,222	2,631	2,532	18,138	31,711	6,374	2,156
Value of property (thousands)	592,528	580,454	120,216	175,024	67,954	107,070	19,246	11,960	80,314	143,630	30,061	12,075
Average value (dollars)	4,847	4,833	4,340	5,644	5,764	5,570	7,315	4,724	4,428	4,529	4,716	5,600
Debt on first and junior mortgages (thousands)	275,547	269,493	55,008	77,733	29,436	48,298	8,931	5,837	41,861	65,734	14,388	6,054
Percent of value of property	46.5	46.4	45.8	44.4	43.3	45.1	46.4	48.8	52.1	45.8	47.9	50.1
Average debt (dollars)	2,254	2,244	1,986	2,507	2,497	2,513	3,395	2,305	2,308	2,078	2,257	2,808
Debt on first mortgages (thousands)	270,988	265,384	54,370	76,066	28,831	47,235	8,843	5,739	41,556	64,596	14,215	5,604
Percent of value of property	45.7	45.7	45.2	43.5	42.4	44.1	45.9	48.0	51.7	45.0	47.3	46.4
Average debt (dollars)	2,217	2,210	1,963	2,453	2,445	2,457	3,361	2,266	2,291	2,037	2,230	2,599

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	917,156	892,264	246,875	156,875	81,585	75,290	25,689	24,113	131,414	237,126	70,172	24,902
RACE OF OCCUPANTS												
White	875,099	851,514	237,177	153,006	79,233	73,773	25,320	23,106	123,150	222,296	67,459	23,585
Negro	41,001	39,714	9,411	3,692	2,239	1,453	346	983	8,120	14,508	2,654	1,287
Other nonwhite	1,066	1,036	287	177	113	64	23	24	144	322	59	30
YEAR BUILT												
Reporting year built	877,663	854,597	236,715	148,688	78,353	70,335	25,187	23,480	126,545	226,601	67,381	23,066
1930 to 1940	198,748	192,937	52,616	35,254	22,115	13,139	9,271	8,777	16,822	45,102	25,095	5,811
1920 to 1929	257,290	251,225	67,505	38,747	20,318	18,429	11,000	7,181	46,951	61,954	17,877	6,065
1910 to 1919	155,423	151,518	41,506	25,128	13,036	12,092	2,884	3,460	26,322	42,257	9,861	3,905
1900 to 1909	125,150	121,745	35,727	20,844	10,198	10,646	1,179	2,214	19,146	35,580	7,055	3,405
1880 to 1899	106,446	103,669	30,368	19,845	9,192	10,653	670	1,473	13,787	31,683	5,843	2,777
1879 or earlier	34,606	33,503	8,893	8,870	3,494	5,376	183	375	3,507	10,025	1,650	1,103

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	917,166	892,264	246,875	156,875	81,585	75,290	25,689	24,118	131,414	237,126	70,172	24,902
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	829,149	815,380	224,852	145,110	75,941	69,169	24,000	22,602	118,842	217,117	62,857	13,769
Under $500	128,864	126,738	33,022	21,755	11,955	9,800	998	3,191	10,413	47,351	10,008	2,126
$500 to $999	159,195	156,990	48,563	25,306	12,668	12,638	1,846	3,745	21,934	45,630	9,965	2,205
$1,000 to $1,499	141,204	139,232	42,161	23,018	11,251	11,767	2,467	3,291	22,914	36,907	8,454	1,972
$1,500 to $1,999	107,732	106,186	31,719	17,430	8,611	8,819	2,784	2,589	18,777	25,941	6,946	1,546
$2,000 to $2,499	91,400	89,886	24,765	16,071	8,165	7,906	3,087	2,406	15,367	21,421	6,769	1,514
$2,500 to $2,999	59,071	57,929	15,240	10,817	5,728	5,089	2,514	1,872	9,502	12,692	5,292	1,142
$3,000 to $3,999	77,034	75,349	17,499	15,255	8,540	6,715	4,474	2,947	11,601	15,868	8,205	1,685
$4,000 to $4,999	34,363	33,523	6,821	7,536	4,324	3,212	2,632	1,465	4,683	6,156	4,230	840
$5,000 to $5,999	15,518	15,135	2,778	3,786	2,284	1,502	1,475	564	1,883	2,955	1,694	383
$6,000 to $7,499	8,992	8,770	1,509	2,341	1,376	965	996	840	1,148	1,616	820	222
$7,500 to $9,999	3,643	3,557	504	1,065	619	446	471	126	430	652	309	86
$10,000 to $14,999	1,631	1,600	196	528	303	225	216	53	172	314	121	31
$15,000 to $19,999	286	280	33	111	62	49	27	7	7	76	19	6
$20,000 and over	216	205	22	91	55	36	13	6	11	38	24	11
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	866,681	856,385	237,519	151,950	79,089	72,861	24,667	23,269	131,414	222,161	65,405	10,296
Under 4.0%	6,865	6,784	734	558	305	253	72	274	-	3,843	1,303	101
4.0%	16,510	16,251	1,986	1,586	892	694	457	355	-	9,310	2,557	259
4.1% to 4.4%	170	163	39	28	15	13	8	13	-	26	49	7
4.5%	152,577	151,396	3,582	4,161	2,852	1,309	1,916	1,659	131,414	2,891	5,773	1,181
4.6% to 4.9%	250	242	108	36	33	3	29	7	-	35	27	8
5.0%	139,358	136,713	27,983	35,014	17,563	17,451	7,139	5,215	-	43,036	18,326	2,645
5.1% to 5.4%	1,448	1,402	633	249	198	51	100	80	-	82	258	46
5.5%	40,278	39,450	12,746	14,055	4,796	9,259	2,342	1,434	-	4,920	3,953	828
5.6% to 5.9%	261	247	113	43	17	26	13	11	-	27	40	14
6.0%	399,793	395,689	145,655	80,856	42,965	37,891	11,355	10,961	-	120,858	26,004	4,104
6.1% to 6.4%	808	791	610	71	35	36	9	22	-	45	34	12
6.5%	7,865	7,775	4,634	982	414	568	227	279	-	1,205	448	90
6.6% to 6.9%	1,870	1,857	1,640	63	25	37	4	17	-	58	75	13
7.0%	55,186	54,678	23,214	8,415	4,952	3,464	642	1,670	-	17,338	3,398	508
7.1% to 7.4%	3,326	3,288	2,759	159	80	79	11	51	-	151	157	38
7.5%	1,967	1,947	1,353	145	51	94	14	78	-	226	129	20
7.6% to 7.9%	257	252	220	6	2	4	1	6	-	11	8	5
8.0% and over	37,877	37,460	9,510	5,522	3,893	1,629	328	1,137	-	18,097	2,866	417
Average interest rate (percent)	5.67	5.67	6.03	5.79	5.84	5.74	5.56	5.77	4.50	5.91	5.58	5.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	750,285	739,817	234,299	115,160	62,848	52,312	23,750	21,418	125,863	159,527	59,800	10,468
Real estate taxes included in payment	165,036	161,412	45,823	25,277	15,359	9,918	5,899	7,573	37,893	15,176	23,771	3,624
Monthly	155,241	151,848	44,241	23,412	14,442	8,970	5,540	7,103	36,802	12,688	22,062	3,393
Quarterly	1,053	1,045	99	375	166	209	67	24	56	315	89	8
Semiannual	1,799	1,778	110	546	205	341	103	46	51	778	144	21
Annual	1,449	1,437	67	244	125	119	35	31	48	815	197	12
Other	1,584	1,575	307	136	56	80	3	194	69	209	757	9
Not reporting frequency of payment	3,810	3,629	999	564	365	199	131	175	867	371	522	181
Real estate taxes not included in payment	570,106	563,913	183,675	87,593	46,373	41,220	17,524	13,580	85,766	140,890	34,865	5,193
Monthly	483,971	478,837	173,570	64,057	35,210	28,847	13,134	11,492	83,158	104,314	29,112	5,134
Quarterly	13,347	13,224	668	6,356	3,136	3,220	1,106	233	173	3,692	996	123
Semiannual	33,661	33,342	1,368	10,784	4,482	6,302	2,507	1,110	278	15,541	1,754	319
Annual	19,867	19,674	708	3,550	2,122	1,428	404	375	247	12,704	1,686	193
Other	7,298	7,238	3,829	1,060	513	547	49	99	100	1,568	533	60
Not reporting frequency of payment	11,962	11,598	3,532	1,786	910	876	324	271	1,810	3,071	804	364
Not reporting tax payment requirements	15,143	14,492	4,801	2,290	1,116	1,174	327	265	2,204	3,461	1,144	651
Monthly	11,575	11,069	4,006	1,515	771	744	223	214	2,028	2,227	875	486
Quarterly	408	393	17	195	87	108	23	6	12	103	37	15
Semiannual	1,001	957	44	309	127	182	43	17	7	481	56	44
Annual	631	615	18	118	67	51	11	12	3	379	74	16
Other	194	180	95	24	11	13	2	-	3	39	17	14
Not reporting frequency of payment	1,334	1,258	621	129	53	76	25	16	151	232	84	76
No principal payments required	86,191	85,130	6,489	26,282	9,947	16,335	1,070	1,635	2,666	41,870	5,118	1,061
Monthly	19,738	19,447	4,818	4,160	2,043	2,117	302	353	2,274	6,156	1,384	291
Quarterly	9,398	9,284	205	5,979	1,999	3,980	98	73	72	2,606	251	114
Semiannual	38,605	38,212	818	12,914	4,283	8,631	472	894	132	21,247	1,735	393
Annual	14,145	13,979	239	2,114	1,115	999	147	250	82	9,716	1,431	166
Other	1,579	1,563	195	414	196	218	13	25	7	782	127	16
Not reporting frequency of payment	2,726	2,645	214	701	311	390	38	40	99	1,363	190	81
Not reporting principal payment requirements	32,543	19,933	4,075	3,731	1,781	1,950	412	342	2,480	7,036	1,857	12,610
Monthly	10,883	9,339	2,972	1,234	615	619	210	167	1,788	2,125	842	1,544
Quarterly	735	655	37	364	143	221	25	-	12	180	37	81
Semiannual	2,231	2,008	72	624	261	363	57	49	13	1,075	118	223
Annual	1,857	1,717	32	306	175	131	23	27	29	1,128	172	140
Other	762	692	91	149	99	50	10	12	12	358	60	70
Not reporting frequency of payment	16,074	5,522	871	1,054	488	566	87	87	626	2,169	628	10,552
No regular payments required	48,147	47,384	2,012	11,702	7,009	4,693	457	718	405	28,693	3,397	763

Table B-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES OF 1-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	829,149	150,221	523,528	80,190	75,215
Under $500	128,864	11,747	89,691	10,875	16,610
$500 to $999	159,195	19,894	108,960	14,845	15,496
$1,000 to $1,499	141,204	21,236	93,367	13,895	12,706
$1,500 to $1,999	107,732	19,457	70,460	9,679	8,136
$2,000 to $2,499	91,400	18,928	55,100	9,178	7,194
$2,500 to $2,999	59,071	15,270	33,775	5,865	4,161
$3,000 to $3,999	77,034	23,421	40,235	7,980	5,398
$4,000 to $4,999	34,363	11,708	16,455	3,675	2,515
$5,000 to $5,999	15,518	4,869	7,215	1,972	1,442
$6,000 to $7,499	8,992	2,434	4,483	1,213	862
$7,500 to $9,999	3,643	872	1,812	566	393
$10,000 to $14,999	1,631	305	791	323	212
$15,000 to $19,999	286	34	124	81	47
$20,000 and over	216	26	105	42	43

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	866,681	159,165	550,995	83,700	72,821
Under 4.0%	6,885	1,071	3,871	919	1,024
4.0%	16,510	2,264	9,393	2,308	2,545
4.1% to 4.4%	170	70	76	16	8
4.5%	152,577	48,385	94,071	3,913	6,208
4.6% to 4.9%	250	62	150	20	18
5.0%	189,358	30,821	74,041	20,353	14,143
5.1% to 5.4%	1,448	776	585	49	38
5.5%	40,278	9,742	20,406	7,819	2,311
5.6% to 5.9%	261	88	134	23	16
6.0%	399,793	49,643	272,412	40,741	36,997
6.1% to 6.4%	803	124	600	34	45
6.5%	7,865	1,754	5,247	390	474
6.6% to 6.9%	1,870	366	1,415	27	62
7.0%	55,186	7,929	38,718	3,852	4,687
7.1% to 7.4%	3,326	922	2,260	40	104
7.5%	1,967	503	1,295	84	85
7.6% to 7.9%	257	53	188	9	7
8.0% and over	37,877	4,592	26,133	3,103	4,049
Average interest rate (percent)	5.67	5.42	5.76	5.71	5.79

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES IN URBAN AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	662,872	589,482	132,238	448,478	8,766	72,890
Total first mortgage outstanding debt (dollars)	1,154,239,900	1,019,024,500	299,556,300	706,047,400	13,420,800	135,215,400
Total annual mortgage payment (dollars)	176,369,464	167,892,373	45,262,332	120,354,303	2,275,738	8,477,091
Average first mortgage outstanding debt (dollars)	1,743	1,729	2,265	1,574	1,531	1,855
Average value of property (dollars)	3,506	3,425	3,790	3,321	3,234	4,163
Average annual estimated rental value (dollars)	363	358	399	345	343	406
Average annual mortgage payment (dollars)	266	285	342	268	260	116
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	16.5	15.1	17.0	17.0	6.3
Value of property	7.6	8.3	9.0	8.1	8.0	2.8
Estimated annual rental value	73.3	79.6	85.9	77.6	75.6	28.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	556,423	540,343	129,696	402,888	7,759	16,080
Average first mortgage outstanding debt (dollars)	1,729	1,730	2,274	1,559	1,494	1,695
Average value of property (dollars)	3,350	3,348	3,784	3,213	3,085	3,404
Average annual estimated rental value (dollars)	352	352	399	338	332	348
Average annual mortgage payment (dollars)	285	289	344	272	265	143
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	16.7	15.1	17.4	17.7	8.4
Value of property	8.5	8.6	9.1	8.5	8.6	4.2
Estimated annual rental value	80.9	82.0	86.3	80.4	79.8	41.1
Monthly mortgage payment—						
Under $10	62,760	54,098	6,215	46,758	1,125	8,662
$10 to $14	93,724	90,796	13,433	75,797	1,566	2,928
$15 to $19	87,577	86,006	16,562	68,175	1,269	1,571
$20 to $24	83,121	82,138	19,641	61,425	1,072	983
$25 to $29	79,108	78,405	20,760	56,669	976	703
$30 to $39	85,026	84,415	29,662	53,742	1,011	611
$40 to $49	33,388	33,099	12,753	20,009	337	289
$50 to $59	17,898	17,764	5,838	11,703	223	134
$60 to $74	7,352	7,286	2,935	4,274	77	66
$75 to $99	3,387	3,348	1,197	2,109	42	39
$100 and over	3,032	2,988	700	2,227	61	44
Average monthly mortgage payment (dollars)	23.73	24.08	28.66	22.64	22.10	11.92
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	105,949	49,139	2,542	45,590	1,007	56,810
Average first mortgage outstanding debt (dollars)	1,815	1,717	1,808	1,710	1,817	1,900
Average value of property (dollars)	4,325	4,265	4,129	4,270	4,383	4,378
Average annual estimated rental value (dollars)	421	418	404	418	431	423
Average annual mortgage payment (dollars)	169	239	258	239	217	109
Percent which annual mortgage payment represents of—						
First mortgage debt	9.3	13.9	14.3	14.0	11.9	5.7
Value of property	3.9	5.6	6.3	5.6	4.9	3.5
Estimated annual rental value	40.2	57.3	63.9	57.1	50.3	25.7

Table C-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

DWELLING UNITS, BY SUBJECT	Rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	6,503,366	5,721,215	2,860,267	50.0	2,860,948	423,194	358,957	2,531,712	672,628	26.6	1,859,084
COLOR OF OCCUPANTS											
White	-	5,224,318	2,682,813	51.4	2,541,505	-	-	2,385,681	654,042	27.4	1,731,639
Nonwhite	-	496,897	177,454	35.7	319,443	-	-	146,031	18,586	12.7	127,445
TYPE OF STRUCTURE											
1-family	5,559,694	4,834,632	2,619,881	54.2	2,214,751	375,389	349,673	2,337,550	619,384	26.5	1,718,166
Other	943,672	886,583	240,386	27.1	646,197	47,805	9,284	194,162	53,244	27.4	140,918
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	5,437,266	4,753,123	2,585,557	54.4	2,167,566	355,252	328,891	2,323,111	616,076	26.5	1,707,035
Under $5	980,229	916,259	418,079	45.6	498,180	48,307	15,663	332,794	32,421	9.7	300,373
$5 to $9	1,328,602	1,223,306	521,614	42.6	701,692	67,423	37,873	460,653	85,376	18.5	375,277
$10 to $14	1,018,315	910,912	456,659	50.1	454,253	57,599	49,804	417,279	103,472	24.8	313,807
$15 to $19	648,846	571,096	329,704	57.7	241,392	37,283	40,467	306,778	90,281	29.4	216,492
$20 to $24	445,934	378,224	256,938	67.9	121,286	29,218	38,492	239,974	76,436	31.9	163,536
$25 to $29	332,868	278,671	199,422	71.6	79,249	23,209	30,988	188,093	67,766	36.0	120,327
$30 to $39	315,236	258,568	209,937	81.2	48,631	24,668	32,000	197,181	80,151	40.7	116,980
$40 to $49	132,946	98,428	86,211	87.6	12,217	15,587	18,931	80,969	36,270	44.8	44,699
$50 to $59	81,759	55,940	50,035	89.4	5,905	10,520	15,299	46,602	19,916	42.7	26,686
$60 to $74	52,077	29,296	26,828	91.6	2,468	10,806	11,975	25,060	11,904	47.5	13,156
$75 to $99	38,405	15,571	14,204	91.2	1,367	10,496	12,388	13,171	6,270	47.6	6,901
$100 and over	62,049	16,852	15,926	94.5	926	20,136	25,061	14,612	5,811	39.8	8,801
Median monthly rent (dollars)	11.51	10.80	13.37	-	8.67	15.08	22.18	13.91	19.31	-	12.33

Table C-2a.—1- TO 4-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	672,628	635,093	37,535
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	627,942	592,233	35,709
Average interest rate (percent)	5.76	5.76	5.73
HOLDER OF FIRST MORTGAGE			
Reporting holder	650,637	614,077	36,560
Building and loan association	118,481	112,727	5,754
Commercial bank	83,417	78,025	5,392
Savings bank	62,038	57,506	4,532
Life insurance company	6,101	5,808	293
Mortgage company	11,969	11,478	491
Home Owners' Loan Corporation	64,292	60,265	4,027
Individual	251,932	238,342	13,590
Other	52,407	49,926	2,481
Reporting debt and value	599,264	565,387	33,877
JUNIOR MORTGAGE			
First mortgage only	91,031	86,508	4,523
First and junior mortgage	11,006	9,990	1,016
With 1st mortgage; not rptg. on junior	497,227	468,889	28,338

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	308,223	294,234	13,989
$1,000 to $1,499	93,690	87,786	5,904
$1,500 to $1,999	60,187	56,279	3,908
$2,000 to $2,499	46,400	43,162	3,238
$2,500 to $2,999	28,147	26,245	1,902
$3,000 to $3,999	34,246	31,817	2,429
$4,000 to $4,999	14,370	13,322	1,048
$5,000 to $5,999	6,627	6,015	612
$6,000 to $7,499	4,114	3,692	422
$7,500 to $9,999	1,835	1,630	205
$10,000 to $14,999	1,015	873	142
$15,000 to $19,999	271	232	39
$20,000 and over	139	100	39
RELATION OF DEBT TO VALUE			
Value of property (thousands)	1,655,782	1,527,512	128,270
Average value (dollars)	2,763	2,702	3,786
Debt on first and jr. mtgs. (thousands)	775,364	720,688	54,676
Percent of value of property	46.8	47.2	42.6
Average debt (dollars)	1,294	1,275	1,614
Debt on first mortgages (thousands)	767,411	713,795	53,616
Percent of value of property	46.8	46.7	41.8
Average debt (dollars)	1,281	1,262	1,583

Table C-2b.—VALUE OF 1-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	635,093	127,513	86,733	74,978	64,014	56,957	91,310	49,787	33,088	24,624	12,314	7,969	2,379	1,922	1,505
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	592,233	111,986	80,444	70,457	60,465	54,114	87,201	47,738	31,691	23,624	11,782	7,604	2,290	1,781	1,106
Average interest rate...(percent)	5.78	6.17	5.90	5.83	5.75	5.71	5.62	5.53	5.51	5.47	5.46	5.44	5.43	5.40	5.64
HOLDER OF FIRST MORTGAGE															
Reporting holder	514,077	121,878	83,924	72,784	62,083	55,321	88,759	48,427	32,049	23,871	11,899	7,705	2,306	1,828	1,243
Building and loan association	112,727	14,693	15,469	14,871	12,812	11,909	18,621	10,023	6,118	4,367	2,048	1,100	277	188	231
Commercial bank	78,025	11,790	9,628	8,539	7,687	7,166	12,443	7,128	4,936	3,970	2,138	1,513	517	455	115
Savings bank	57,506	7,091	6,612	6,310	6,005	5,487	9,454	5,491	4,024	3,283	1,748	1,215	378	285	123
Life insurance company	5,808	328	286	273	277	311	762	586	679	677	613	541	184	178	13
Mortgage company	11,478	2,425	1,448	1,326	1,134	1,017	1,684	993	561	413	219	145	55	43	15
Home Owners' Loan Corporation	60,265	6,827	7,698	7,765	7,089	6,669	10,659	5,482	3,550	2,341	1,100	683	188	98	116
Individual	238,342	66,056	35,942	28,668	22,877	19,054	28,373	14,571	9,491	6,787	3,082	1,921	562	433	525
Other	49,926	12,668	6,841	5,032	4,202	3,708	6,763	4,053	2,690	2,033	951	587	145	148	105
Reporting debt and value	565,387	107,241	75,682	65,646	57,234	51,812	83,874	46,126	30,744	23,075	11,562	7,412	2,237	1,742	-
JUNIOR MORTGAGE															
First mortgage only	86,508	13,583	10,620	9,975	8,949	8,440	13,853	8,025	5,284	3,877	1,974	1,248	386	294	-
First and junior mortgage	9,990	1,063	969	947	974	956	1,728	1,107	786	658	368	263	88	83	-
With first mortgage; not reporting on junior mortgage	468,889	92,595	64,093	55,724	47,311	42,416	68,293	36,994	24,674	18,540	9,220	5,901	1,763	1,365	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	294,234	105,616	65,148	43,655	27,816	18,810	20,421	6,672	3,375	1,703	607	293	64	54	-
$1,000 to $1,499	87,786	1,625	9,378	16,867	15,460	13,274	17,595	6,784	3,665	2,001	689	337	59	42	-
$1,500 to $1,999	56,279	-	1,154	5,359	9,840	9,978	16,060	7,029	3,821	1,957	690	299	57	35	-
$2,000 to $2,499	43,162	-	2	765	3,536	6,892	13,970	8,342	4,860	3,007	1,119	526	97	46	-
$2,500 to $2,999	26,245	-	-	-	582	2,372	9,316	6,036	3,872	2,577	925	430	90	45	-
$3,000 to $3,999	31,817	-	-	-	-	486	6,125	9,040	6,771	5,494	2,388	1,171	231	111	-
$4,000 to $4,999	13,322	-	-	-	-	-	387	2,066	3,509	3,837	2,074	1,116	229	104	-
$5,000 to $5,999	6,015	-	-	-	-	-	-	157	773	1,833	1,653	1,113	302	184	-
$6,000 to $7,499	3,692	-	-	-	-	-	-	-	98	609	1,144	1,230	418	193	-
$7,500 to $9,999	1,630	-	-	-	-	-	-	-	-	57	266	692	373	242	-
$10,000 to $14,999	873	-	-	-	-	-	-	-	-	-	7	197	278	391	-
$15,000 to $19,999	232	-	-	-	-	-	-	-	-	-	-	8	27	197	-
$20,000 and over	100	-	-	-	-	-	-	-	-	-	-	-	2	98	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	1,527,512	59,240	83,426	106,630	117,578	132,206	271,935	193,556	156,932	146,741	93,887	80,373	35,146	49,860	-
Average value.....(dollars)	2,702	552	1,102	1,600	2,054	2,552	3,242	4,196	5,104	6,359	8,120	10,844	15,711	28,622	-
Debt on first and junior mortgages.....(thousands)	720,688	31,501	41,818	51,345	57,272	63,947	182,926	95,544	74,287	67,579	41,757	33,498	13,289	15,925	-
Percent of value of property	47.2	53.2	50.1	48.2	48.7	48.4	48.9	49.4	47.3	46.1	44.5	41.7	37.8	31.9	-
Average debt.....(dollars)	1,275	294	553	770	1,001	1,234	1,585	2,071	2,416	2,929	3,612	4,519	5,941	9,142	-
Debt on first mtgs.....(thousands)	713,795	31,320	41,567	51,028	56,888	63,448	181,607	94,662	73,477	66,783	41,228	32,994	13,043	15,550	-
Percent of value of property	46.7	52.9	49.8	47.9	48.4	48.0	48.5	48.9	46.8	45.5	43.9	41.1	37.1	31.2	-
Average debt.....(dollars)	1,262	292	549	766	994	1,225	1,571	2,052	2,390	2,894	3,566	4,451	5,831	8,926	-

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	672,628	650,637	118,481	145,455	83,417	62,038	6,101	11,969	64,292	251,932	52,407	21,991
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	627,942	619,658	113,576	141,326	81,055	60,271	5,879	11,552	64,292	234,698	49,335	8,284
Average interest rate (percent)	5.78	5.78	6.04	5.95	6.05	5.82	5.55	5.90	4.50	5.93	5.64	5.72
Reporting debt and value	599,264	587,597	107,388	133,517	76,666	56,851	5,610	11,063	56,750	227,228	46,046	11,667
Percent distribution	-	100.0	18.3	22.7	13.0	9.7	1.0	1.9	9.7	38.7	7.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	599,264	587,597	107,388	133,517	76,666	56,851	5,610	11,063	56,750	227,228	46,046	11,667
First mortgage only	91,031	89,953	18,009	18,976	11,924	7,052	1,154	2,474	9,184	32,734	7,472	1,078
First and junior mortgage	11,006	10,125	2,163	2,955	1,524	1,431	112	159	800	3,405	531	881
With first mortgage; not reporting on junior mortgage	497,227	487,519	87,211	111,586	63,218	48,368	4,344	8,430	46,816	191,089	38,043	9,708
1-family properties	565,387	554,387	102,163	124,336	71,656	52,680	5,341	10,635	53,194	214,843	43,875	11,000
First mortgage only	86,508	85,499	17,243	17,908	11,206	6,702	1,102	2,414	8,560	31,103	7,169	1,009
First and junior mortgage	9,990	9,199	2,009	2,531	1,367	1,164	102	149	734	3,087	487	791
With first mortgage; not reporting on junior mortgage	468,889	459,689	82,911	103,797	59,083	44,714	4,137	8,072	43,900	180,653	36,219	9,200
2- to 4-family properties	33,877	33,210	5,220	9,181	5,010	4,171	269	428	3,556	12,385	2,171	667
First mortgage only	4,523	4,454	766	1,068	718	350	52	60	574	1,631	303	69
First and junior mortgage	1,016	926	154	324	157	167	10	10	66	318	44	90
With first mortgage; not reporting on junior mortgage	28,338	27,830	4,300	7,789	4,135	3,654	207	358	2,916	10,436	1,824	508
RELATION OF DEBT TO VALUE												
1- to 4-family properties	599,264	587,597	107,388	133,517	76,666	56,851	5,610	11,063	56,750	227,228	46,046	11,667
Value of property (thousands)	1,655,782	1,623,075	302,552	437,869	247,225	190,644	33,936	30,589	165,542	530,276	122,301	32,707
Average value (dollars)	2,763	2,762	2,818	3,280	3,225	3,353	6,049	2,765	2,917	2,334	2,656	2,803
Debt on first and junior mortgages (thousands)	775,364	758,809	144,506	191,213	109,888	81,325	17,456	16,306	82,565	244,777	61,987	16,555
Percent of value of property	46.8	46.8	47.8	43.7	44.4	42.7	51.4	53.3	49.9	46.2	50.7	50.6
Average debt (dollars)	1,294	1,291	1,346	1,432	1,433	1,430	3,112	1,474	1,455	1,077	1,346	1,419
Debt on first mortgages (thousands)	757,411	751,566	143,181	188,861	108,648	80,212	17,324	16,209	82,102	242,262	61,628	15,846
Percent distribution	-	100.0	19.1	25.1	14.5	10.7	2.3	2.2	10.9	32.2	8.2	-
Percent of value of property	46.3	46.3	47.3	43.1	43.9	42.1	51.0	53.0	49.6	45.7	50.4	48.4
Average debt (dollars)	1,281	1,279	1,333	1,415	1,417	1,411	3,088	1,465	1,447	1,066	1,338	1,358
1-family properties	565,387	554,387	102,163	124,336	71,656	52,680	5,341	10,635	53,194	214,843	43,875	11,000
Value of property (thousands)	1,527,512	1,497,514	283,755	398,343	225,729	172,614	32,177	28,894	153,039	486,727	114,580	29,998
Average value (dollars)	2,702	2,701	2,777	3,204	3,150	3,277	6,025	2,717	2,877	2,266	2,612	2,727
Debt on first and junior mortgages (thousands)	720,588	705,394	136,270	175,520	101,506	74,114	16,706	15,510	76,641	226,060	58,587	15,294
Percent of value of property	47.2	47.1	48.0	44.1	45.0	42.9	51.9	53.7	50.1	46.4	51.1	51.0
Average debt (dollars)	1,275	1,272	1,334	1,412	1,417	1,407	3,128	1,458	1,441	1,052	1,335	1,390
Debt on first mortgages (thousands)	713,795	699,103	135,077	173,602	100,422	73,180	16,581	15,423	76,247	223,918	58,256	14,693
Percent of value of property	46.7	46.7	47.6	43.6	44.5	42.4	51.5	53.4	49.8	46.0	50.8	49.0
Average debt (dollars)	1,262	1,261	1,322	1,396	1,401	1,389	3,104	1,450	1,433	1,042	1,328	1,336
2- to 4-family properties	33,877	33,210	5,220	9,181	5,010	4,171	269	428	3,556	12,385	2,171	667
Value of property (thousands)	128,270	125,561	18,808	39,526	21,496	18,031	1,759	1,695	12,503	43,548	7,721	2,709
Average value (dollars)	3,786	3,781	3,603	4,305	4,291	4,323	6,540	3,951	3,516	3,515	3,556	4,061
Debt on first and junior mortgages (thousands)	54,676	53,415	8,236	15,593	8,383	7,210	750	795	5,924	18,718	3,399	1,261
Percent of value of property	42.6	42.5	43.8	39.4	39.0	40.0	42.6	46.9	47.4	43.0	44.0	46.5
Average debt (dollars)	1,614	1,608	1,578	1,698	1,673	1,729	2,788	1,858	1,666	1,511	1,566	1,890
Debt on first mortgages (thousands)	53,616	52,463	8,104	15,259	8,225	7,033	743	787	5,855	18,344	3,372	1,153
Percent of value of property	41.8	41.8	43.1	38.6	38.3	39.0	42.2	46.4	46.8	42.1	43.7	42.6
Average debt (dollars)	1,583	1,580	1,552	1,662	1,642	1,686	2,763	1,838	1,646	1,481	1,553	1,729

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	635,093	614,077	112,727	135,531	78,025	57,506	5,608	11,478	60,265	238,342	49,926	21,016
RACE OF OCCUPANTS												
White	617,411	597,155	110,328	133,379	76,593	56,786	5,753	11,166	58,875	229,020	48,534	20,256
Negro	16,938	16,228	2,342	2,035	1,356	679	49	299	1,317	9,028	1,158	710
Other nonwhite	744	694	57	117	76	41	6	13	73	294	134	50
YEAR BUILT												
Reporting year built	612,999	593,141	108,888	130,484	75,590	54,894	5,730	11,289	58,521	230,041	48,238	19,858
1930 to 1940	214,879	207,740	42,550	45,294	28,664	16,630	3,403	6,345	12,013	76,677	21,459	6,639
1920 to 1929	137,289	133,427	26,212	26,132	14,815	11,317	1,417	2,502	19,668	48,292	9,204	3,862
1910 to 1919	79,479	76,842	12,755	15,869	9,318	6,551	343	907	10,666	30,310	5,992	2,637
1900 to 1909	66,662	64,191	10,667	14,122	8,229	5,893	269	683	7,524	26,238	4,688	2,471
1880 to 1899	68,752	66,191	10,565	15,849	8,590	7,259	183	521	6,095	28,628	4,350	2,561
1879 or earlier	46,438	44,750	6,089	13,218	5,974	7,244	116	331	2,555	19,896	2,545	1,688

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	635,093	614,077	112,727	135,531	78,025	57,506	5,808	11,478	60,265	238,342	49,926	21,016
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	566,357	555,318	102,327	124,514	71,738	52,776	5,347	10,642	53,280	215,263	43,945	11,039
Under $500	164,675	161,177	22,736	34,135	20,693	13,442	490	3,043	8,504	78,151	14,118	3,498
$500 to $999	131,230	128,884	25,582	27,481	15,518	11,913	553	2,122	13,373	50,399	9,424	2,346
$1,000 to $1,499	88,193	86,710	18,043	18,604	10,123	8,481	502	1,505	10,708	31,748	5,600	1,483
$1,500 to $1,999	56,341	55,368	12,098	12,260	6,782	5,478	443	1,005	7,280	18,610	3,677	973
$2,000 to $2,499	43,219	42,417	8,717	9,870	5,484	4,386	538	834	5,123	14,204	3,131	802
$2,500 to $2,999	26,101	25,566	5,316	6,486	3,751	2,735	429	565	2,876	7,635	2,259	535
$3,000 to $3,999	31,459	30,702	5,908	8,232	4,845	3,387	780	894	3,262	8,545	3,086	757
$4,000 to $4,999	13,007	12,677	3,224	3,661	2,210	1,451	556	382	1,189	3,192	1,523	330
$5,000 to $5,999	5,850	5,695	901	1,804	1,082	722	399	181	459	1,379	572	155
$6,000 to $7,499	3,541	3,452	521	1,075	645	430	323	96	299	816	322	89
$7,500 to $9,999	1,571	1,527	176	534	331	203	191	31	138	311	146	44
$10,000 to $14,999	833	820	85	291	188	103	112	23	58	191	60	13
$15,000 to $19,999	220	211	20	86	60	26	26	9	6	48	16	9
$20,000 and over	117	112	10	45	26	19	5	2	5	34	11	5
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	592,233	584,422	108,043	131,623	75,776	55,847	5,593	11,079	60,285	221,795	46,024	7,811
Under 4.0%	7,586	7,433	623	843	504	339	28	176	-	3,988	1,775	153
4.0%	16,187	15,853	1,353	1,565	921	644	105	266	-	10,155	2,409	334
4.1% to 4.4%	128	119	28	13	9	4	3	13	-	27	35	9
4.5%	70,855	70,345	1,825	2,452	1,572	880	428	537	60,285	2,087	2,752	509
4.6% to 4.9%	87	80	21	16	14	2	1	3	-	25	14	7
5.0%	93,532	91,761	12,524	23,870	11,940	11,930	1,744	1,930	-	40,619	11,074	1,771
5.1% to 5.4%	685	669	221	154	118	46	30	23	-	86	145	16
5.5%	18,971	18,565	4,222	8,455	3,214	5,241	556	470	-	3,047	1,815	406
5.6% to 5.9%	91	86	35	23	8	15	1	2	-	13	12	5
6.0%	301,294	297,673	67,487	75,201	44,195	31,006	2,412	5,750	-	126,162	20,661	3,621
6.1% to 6.4%	405	401	311	33	19	14	2	5	-	36	14	4
6.5%	2,959	2,924	1,501	528	275	253	30	121	-	579	165	35
6.6% to 6.9%	594	582	479	43	17	26	-	10	-	27	23	12
7.0%	38,376	37,967	10,238	8,987	5,881	3,106	139	963	-	15,462	2,178	409
7.1% to 7.4%	1,146	1,137	923	65	35	30	1	22	-	85	41	9
7.5%	720	709	407	83	44	39	3	22	-	143	51	11
7.6% to 7.9%	131	130	111	4	3	1	-	4	-	6	5	1
8.0% and over	38,486	37,987	5,734	9,278	7,007	2,271	110	762	-	19,248	2,855	499
Average interest rate (percent)	5.78	5.78	6.04	5.95	6.04	5.83	5.54	5.91	4.50	5.94	5.64	5.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	467,768	461,031	105,773	93,500	55,598	37,902	5,180	10,202	57,174	149,860	39,342	6,737
Real estate taxes included in payment	74,400	72,732	15,929	13,762	8,864	4,898	1,272	2,444	15,448	12,514	11,363	1,668
Monthly	66,662	65,160	15,360	12,353	8,024	4,329	1,171	2,253	14,978	9,560	9,485	1,502
Quarterly	765	755	47	302	174	128	21	13	47	267	58	10
Semiannual	1,298	1,281	56	371	193	178	30	16	39	654	115	17
Annual	2,389	2,348	55	384	234	150	25	44	54	1,468	307	41
Other	1,751	1,744	126	94	63	31	2	54	15	269	1,174	7
Not reporting frequency of payment	1,535	1,444	274	258	176	82	23	54	315	296	224	91
Real estate taxes not included in payment	379,199	374,705	87,110	77,001	45,207	31,794	3,808	7,535	40,045	132,493	25,713	4,494
Monthly	293,491	290,154	81,795	51,945	31,679	20,266	2,811	6,536	38,457	88,197	20,423	3,327
Quarterly	12,227	12,094	421	6,645	3,585	3,060	304	119	146	3,799	660	133
Semiannual	27,052	26,762	792	9,603	4,509	5,094	418	373	308	13,367	1,901	290
Annual	33,545	33,124	533	6,333	3,937	2,396	215	289	376	22,712	2,666	421
Other	5,398	5,352	2,038	970	559	411	17	61	44	1,679	543	46
Not reporting frequency of payment	7,466	7,209	1,531	1,505	938	567	43	157	714	2,739	520	277
Not reporting tax payment requirements	14,169	13,594	2,734	2,737	1,527	1,210	100	223	1,681	4,853	1,266	575
Monthly	9,778	9,386	2,478	1,530	881	649	62	181	1,542	2,723	870	392
Quarterly	559	543	24	302	177	125	10	6	8	155	38	16
Semiannual	1,265	1,219	42	425	184	241	15	19	19	596	103	46
Annual	1,663	1,610	31	316	196	120	10	7	31	1,051	164	53
Other	170	162	31	35	18	17	1	3	1	76	15	8
Not reporting frequency of payment	734	674	128	129	71	58	2	7	80	252	76	60
No principal payments required	80,841	79,684	3,489	23,938	11,563	12,375	357	755	1,414	45,042	4,689	1,157
Monthly	14,968	14,684	2,620	3,484	1,986	1,498	83	260	1,153	5,991	1,093	284
Quarterly	7,034	6,952	103	4,427	2,128	2,299	25	32	19	2,117	229	82
Semiannual	32,729	32,362	337	11,450	4,658	6,792	140	299	101	18,863	1,172	367
Annual	21,722	21,456	178	3,419	2,121	1,298	89	132	87	15,669	1,882	266
Other	1,541	1,523	132	412	260	152	7	9	5	835	123	18
Not reporting frequency of payment	2,847	2,707	119	746	410	336	13	23	49	1,567	190	140
Not reporting principal payment requirements	31,272	19,059	2,407	4,065	2,177	1,888	116	181	1,401	8,839	2,050	12,213
Monthly	7,460	6,412	1,649	1,047	597	450	51	93	968	1,924	680	1,048
Quarterly	674	603	18	328	186	142	9	3	13	198	34	71
Semiannual	2,315	2,067	60	712	325	387	14	15	25	1,101	140	248
Annual	3,587	3,238	56	577	331	246	10	14	36	2,192	353	349
Other	674	617	68	120	78	42	3	7	9	328	82	57
Not reporting frequency of payment	16,562	6,122	556	1,281	660	621	29	49	350	3,096	761	10,440
No regular payments required	55,212	54,303	1,058	14,028	8,587	5,341	155	340	276	34,601	3,845	909

Table C-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES OF 1-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	566,357	66,351	345,141	74,512	80,353
Under $500	164,675	11,278	104,559	18,331	30,507
$500 to $999	131,230	11,750	84,096	16,622	18,762
$1,000 to $1,499	88,193	9,180	54,603	12,653	11,557
$1,500 to $1,999	56,341	7,347	35,159	7,572	6,263
$2,000 to $2,499	43,219	6,511	24,997	6,679	5,032
$2,500 to $2,999	26,101	5,247	14,512	3,787	2,555
$3,000 to $3,999	31,459	8,189	15,431	4,709	3,130
$4,000 to $4,999	13,007	3,880	6,036	1,926	1,215
$5,000 to $5,999	5,850	1,655	2,585	1,054	556
$6,000 to $7,499	3,541	854	1,657	608	412
$7,500 to $9,999	1,571	325	779	286	181
$10,000 to $14,999	833	145	371	196	121
$15,000 to $19,999	220	26	105	50	39
$20,000 and over	117	4	51	39	23

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	592,233	71,186	364,235	78,548	78,264
Under 4.0%	7,586	1,009	4,206	1,056	1,315
4.0%	16,187	1,606	8,806	2,667	3,108
4.1% to 4.4%	128	45	58	16	9
4.5%	70,855	19,628	44,658	2,298	4,271
4.6% to 4.9%	87	18	50	10	9
5.0%	98,582	13,633	48,271	17,196	14,482
5.1% to 5.4%	685	279	306	47	53
5.5%	18,971	3,377	9,413	4,539	1,642
5.6% to 5.9%	91	14	56	16	5
6.0%	301,294	24,307	193,121	42,373	41,493
6.1% to 6.4%	405	37	334	18	16
6.5%	2,959	455	2,030	213	261
6.6% to 6.9%	594	159	407	5	23
7.0%	38,376	3,080	26,761	3,755	4,880
7.1% to 7.4%	1,146	182	908	19	37
7.5%	720	126	488	56	50
7.6% to 7.9%	131	19	107	1	4
8.0% and over	38,486	3,262	24,255	4,263	6,706
Average interest rate ...(percent)	5.78	5.45	5.84	5.79	5.87

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES IN RURAL-NONFARM AREAS OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	408,921	342,010	54,541	279,998	7,471	66,911
Total first mortgage outstanding debt ...(dollars)	541,371,500	446,744,800	105,766,100	332,930,700	8,048,000	94,626,700
Total annual mortgage payment ...(dollars)	85,800,963	79,843,955	16,028,084	62,290,095	1,525,776	5,957,008
Average first mortgage outstanding debt ...(dollars)	1,324	1,306	1,939	1,189	1,077	1,414
Average value of property ...(dollars)	2,773	2,668	3,284	2,557	2,321	3,310
Average annual estimated rental value ...(dollars)	278	271	333	260	243	311
Average annual mortgage payment ...(dollars)	210	233	294	222	204	89
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	17.9	15.2	18.7	19.0	6.3
Value of property	7.6	8.7	8.9	8.7	8.8	2.7
Estimated annual rental value	75.6	86.1	88.4	85.6	84.1	28.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	304,121	292,152	52,241	234,065	5,846	11,969
Average first mortgage outstanding debt ...(dollars)	1,333	1,336	1,980	1,199	1,076	1,242
Average value of property ...(dollars)	2,633	2,638	3,320	2,496	2,218	2,523
Average annual estimated rental value ...(dollars)	270	271	337	257	236	255
Average annual mortgage payment ...(dollars)	238	243	299	232	216	111
Percent which annual mortgage payment represents of—						
First mortgage debt	17.9	18.2	15.1	19.3	20.0	8.9
Value of property	9.0	9.2	9.0	9.3	9.7	4.4
Estimated annual rental value	88.1	89.9	88.8	90.1	91.5	43.4
Monthly mortgage payment—						
Under $10	55,568	47,632	5,254	41,083	1,295	7,936
$10 to $14	67,535	65,777	8,072	56,243	1,462	1,758
$15 to $19	49,942	49,057	7,574	40,528	955	885
$20 to $24	41,513	40,993	7,722	32,508	763	520
$25 to $29	36,060	35,666	7,829	27,220	617	394
$30 to $39	31,844	31,585	9,494	21,661	430	259
$40 to $49	10,453	10,351	3,407	6,819	125	102
$50 to $59	6,234	6,177	1,562	4,498	117	57
$60 to $74	2,343	2,322	732	1,557	33	21
$75 to $99	1,199	1,186	319	845	21	13
$100 and over	1,430	1,406	276	1,102	28	24
Average monthly mortgage payment ...(dollars)	19.85	20.28	24.92	19.31	17.97	9.22
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	104,800	49,858	2,300	45,983	1,625	54,942
Average first mortgage outstanding debt ...(dollars)	1,298	1,130	1,009	1,137	1,081	1,452
Average value of property ...(dollars)	3,180	2,847	2,456	2,872	2,693	3,481
Average annual estimated rental value ...(dollars)	299	273	241	274	258	323
Average annual mortgage payment ...(dollars)	127	175	176	175	163	84
Percent which annual mortgage payment represents of—						
First mortgage debt	9.8	15.5	17.4	15.4	15.1	5.8
Value of property	4.0	6.1	7.2	6.1	6.1	2.4
Estimated annual rental value	42.7	64.2	73.1	63.9	60.9	26.1

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	16,450,232	15,565,041	5,690,571	36.6	9,874,470	778,704	106,487	5,411,794	3,080,121	56.9	2,331,673
Urban	14,886,771	14,134,793	4,852,762	34.3	9,282,031	691,222	60,756	4,607,814	2,630,810	57.1	1,977,004
Rural-nonfarm	1,563,461	1,430,248	837,809	58.6	592,439	87,482	45,731	803,980	449,311	55.9	354,669
COLOR OF OCCUPANTS											
White	-	14,429,012	5,504,975	38.2	8,924,037	-	-	5,238,564	3,001,366	57.3	2,237,198
Nonwhite	-	1,136,029	185,596	16.3	950,433	-	-	173,230	78,755	45.5	94,475
TYPE OF STRUCTURE											
1-family	7,517,299	7,154,934	4,450,851	62.2	2,704,083	282,663	79,702	4,293,401	2,414,409	56.2	1,878,992
Other	8,932,933	8,410,107	1,239,720	14.7	7,170,387	496,041	26,785	1,118,393	665,712	59.5	452,681
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	7,393,967	7,064,508	4,387,487	62.1	2,677,021	257,557	71,822	4,275,222	2,404,917	56.3	1,870,305
Under $5	69,777	66,211	37,842	57.2	28,369	2,736	830	33,785	7,488	22.2	26,297
$5 to $9	274,820	258,300	106,522	41.2	151,778	12,823	3,697	100,773	30,778	30.5	69,995
$10 to $14	543,695	513,867	204,944	39.9	308,923	22,371	7,457	196,720	75,793	38.5	120,927
$15 to $19	702,077	669,954	292,937	43.7	377,017	23,921	8,202	283,487	126,430	44.6	157,057
$20 to $24	819,007	783,009	393,870	50.3	389,139	26,864	9,134	382,857	182,471	47.7	200,386
$25 to $29	920,809	883,222	484,098	54.8	399,124	28,567	9,020	472,977	246,398	52.1	226,579
$30 to $39	1,467,408	1,416,738	909,358	64.2	507,385	40,136	10,534	890,447	513,159	57.6	377,288
$40 to $49	959,082	932,998	690,367	74.0	242,631	30,337	5,747	677,077	432,811	63.9	244,266
$50 to $59	595,652	569,378	447,599	78.6	121,779	21,780	4,494	437,880	288,055	65.8	149,825
$60 to $74	450,395	429,773	354,648	82.5	75,125	17,357	3,265	346,708	233,598	67.4	113,110
$75 to $99	290,222	274,410	229,464	83.6	44,946	12,783	3,079	223,919	144,699	64.6	79,220
$100 and over	291,043	266,648	235,843	88.4	30,805	18,032	6,363	228,592	123,237	53.9	105,355
Median monthly rent (dollars)	32.00	32.02	36.91	-	25.54	32.38	28.15	36.99	39.96	-	33.05

Table D-2a.—1- TO 4-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	3,080,121	2,473,556	606,565
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	2,976,890	2,386,599	590,291
Average interest rate (percent)	5.44	5.45	5.39
HOLDER OF FIRST MORTGAGE			
Reporting holder	3,012,374	2,418,517	593,857
Building and loan association	534,143	449,413	84,730
Commercial bank	356,139	296,584	59,555
Savings bank	473,615	331,438	142,177
Life insurance company	160,294	141,790	18,504
Mortgage company	172,604	142,830	29,774
Home Owners' Loan Corporation	429,226	336,496	92,730
Individual	662,345	527,343	135,002
Other	224,008	192,623	31,385
Reporting debt and value	2,924,650	2,351,783	572,867
JUNIOR MORTGAGE			
First mortgage only	881,127	725,533	155,594
First and junior mortgage	94,366	66,997	27,369
With 1st mortgage; not rptg. on junior	1,949,157	1,559,253	389,904

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	431,771	379,334	52,437
$1,000 to $1,499	341,537	287,433	54,104
$1,500 to $1,999	322,686	270,035	52,651
$2,000 to $2,499	352,055	285,168	66,887
$2,500 to $2,999	269,330	219,689	49,641
$3,000 to $3,999	471,253	374,177	97,076
$4,000 to $4,999	303,496	235,258	68,238
$5,000 to $5,999	185,399	137,599	47,800
$6,000 to $7,499	130,339	87,257	43,082
$7,500 to $9,999	68,752	43,731	25,021
$10,000 to $14,999	35,054	23,847	11,207
$15,000 to $19,999	7,632	5,224	2,408
$20,000 and over	5,346	3,031	2,315
RELATION OF DEBT TO VALUE			
Value of property (thousands)	15,882,793	12,049,601	3,833,192
Average value (dollars)	5,431	5,124	6,691
Debt on first and jr. mtgs. (thousands)	8,519,678	6,483,743	2,035,935
Percent of value of property	53.6	53.8	53.1
Average debt (dollars)	2,913	2,757	3,554
Debt on first mortgages (thousands)	8,411,896	6,415,476	1,996,420
Percent of value of property	53.0	53.2	52.1
Average debt (dollars)	2,876	2,728	3,485

Table D-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	2,473,556	49,357	78,976	119,818	155,798	181,130	436,925	387,622	329,228	330,253	205,550	125,484	39,823	30,150	3,947
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	2,386,599	45,157	74,657	114,618	149,533	174,896	423,053	375,238	319,756	320,385	198,860	120,784	37,573	28,470	2,519
Average interest rate...(percent)	5.45	5.97	5.79	5.73	5.66	5.62	5.53	5.42	5.35	5.31	5.29	5.25	5.20	5.15	5.43
HOLDER OF FIRST MORTGAGE															
Reporting holder	2,418,517	47,926	77,094	117,482	152,736	177,757	428,347	379,865	322,205	322,624	200,468	122,057	38,140	28,906	2,910
Building and loan association	449,413	6,276	14,937	26,057	35,789	40,431	92,276	72,723	56,680	53,294	30,600	14,531	3,410	1,946	463
Commercial bank	296,584	2,888	5,784	9,320	13,952	17,122	46,755	46,844	43,725	45,457	29,817	20,618	7,649	6,868	374
Savings bank	331,438	2,350	6,068	10,425	15,472	19,120	52,043	54,635	50,414	54,064	34,324	21,026	6,218	4,720	559
Life insurance company	141,790	222	516	1,002	1,728	3,127	13,560	18,971	20,352	25,227	23,188	19,445	7,351	5,932	169
Mortgage company	142,830	3,126	3,867	5,572	7,143	8,645	22,386	22,761	21,310	22,055	13,223	8,070	2,637	1,915	120
Home Owners' Loan Corporation	336,496	4,053	10,201	18,101	25,560	30,470	72,103	58,637	43,715	38,971	20,588	10,267	2,544	972	314
Individual	527,343	22,419	28,888	38,043	43,109	45,621	97,584	75,081	57,589	54,632	32,881	19,666	5,659	4,467	704
Other	192,623	6,592	6,833	8,962	10,573	12,221	31,640	30,213	28,419	27,924	15,847	8,434	2,672	2,086	207
Reporting debt and value	2,351,783	44,575	72,328	111,489	145,861	171,678	416,609	371,972	316,630	317,768	197,475	119,715	37,288	28,395	-
JUNIOR MORTGAGE															
First mortgage only	725,533	14,289	22,746	35,326	44,351	53,643	128,289	112,907	96,960	97,764	61,447	37,190	11,991	8,680	-
First and junior mortgage	66,997	400	1,121	2,153	3,215	4,543	12,177	10,533	9,081	9,916	7,281	4,326	1,252	999	-
With first mortgage; not reporting on junior mortgage	1,559,253	29,886	48,461	74,010	98,295	113,492	276,143	248,532	210,589	210,088	128,747	78,199	24,045	18,756	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	379,334	43,372	56,492	57,904	50,717	43,029	63,780	31,193	16,486	10,351	4,031	1,539	296	144	-
$1,000 to $1,499	287,433	1,202	13,920	36,775	42,570	41,223	70,802	37,802	21,162	13,602	5,453	2,132	488	302	-
$1,500 to $1,999	270,035	1	1,913	14,284	35,505	40,165	80,178	46,131	26,158	16,616	6,252	2,238	354	240	-
$2,000 to $2,499	285,168	-	3	2,526	13,378	32,293	83,785	64,676	41,573	29,160	11,740	4,324	808	402	-
$2,500 to $2,999	219,669	-	-	-	3,185	11,985	66,236	56,753	38,835	27,378	10,670	3,721	664	262	-
$3,000 to $3,999	374,177	-	-	-	6	2,983	48,037	104,697	89,357	79,117	34,993	12,168	2,053	756	-
$4,000 to $4,999	235,258	-	-	-	-	-	3,791	28,268	66,299	74,889	42,245	16,127	2,706	933	-
$5,000 to $5,999	137,599	-	-	-	-	-	-	2,451	15,107	52,649	40,366	20,792	4,297	1,987	-
$6,000 to $7,499	87,257	-	-	-	-	-	-	1	1,652	12,961	34,278	29,141	6,733	2,491	-
$7,500 to $9,999	48,731	-	-	-	-	-	-	-	1	1,045	7,296	21,814	9,283	4,292	-
$10,000 to $14,999	23,847	-	-	-	-	-	-	-	-	-	151	5,677	8,685	9,334	-
$15,000 to $19,999	5,224	-	-	-	-	-	-	-	-	-	-	42	889	4,293	-
$20,000 and over	3,031	-	-	-	-	-	-	-	-	-	-	-	22	3,009	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	12,049,601	27,760	82,193	182,189	303,884	443,348	1,373,853	1,584,412	1,639,914	2,037,429	1,623,298	1,337,655	598,022	815,746	-
Average value.....(dollars)	5,124	628	1,136	1,634	2,083	2,582	3,298	4,259	5,179	6,412	8,220	11,174	16,038	28,728	-
Debt on first and junior mortgages.....(thousands)	6,483,743	15,900	47,626	102,239	174,304	248,519	776,082	904,967	937,295	1,131,217	858,583	674,951	278,851	338,209	-
Percent of value of property	53.8	57.3	57.9	56.1	57.4	56.1	56.5	57.1	57.2	55.5	52.9	50.5	46.6	40.8	-
Average debt.....(dollars)	2,757	357	658	917	1,195	1,448	1,863	2,433	2,960	3,560	4,348	5,638	7,478	11,735	-
Debt on first mtgs.....(thousands)	6,415,476	15,830	47,307	101,425	172,860	246,022	768,126	896,361	928,644	1,119,425	847,972	666,856	275,791	328,858	-
Percent of value of property	53.2	57.0	57.6	55.7	56.9	55.5	55.9	56.6	56.6	54.9	52.2	49.9	46.1	40.3	-
Average debt.....(dollars)	2,728	355	654	910	1,185	1,433	1,844	2,410	2,933	3,523	4,294	5,570	7,398	11,582	-

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	3,080,121	3,012,374	534,143	829,754	356,139	473,615	160,294	172,604	429,226	662,345	224,008	67,747
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,976,890	2,939,323	519,736	811,989	348,753	463,236	157,059	169,040	429,226	638,075	215,198	37,567
Average interest rate (percent)	5.44	5.44	5.83	5.49	5.53	5.45	5.39	5.56	4.50	5.69	5.42	5.44
Reporting debt and value	2,924,650	2,877,016	506,564	794,103	343,454	450,649	155,206	167,038	408,466	633,466	212,173	47,634
Percent distribution	-	100.0	17.6	27.6	11.9	15.7	5.4	5.8	14.2	22.0	7.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	2,924,650	2,877,016	506,564	794,103	343,454	450,649	155,206	167,038	408,466	633,466	212,173	47,634
First mortgage only	881,127	871,641	144,586	194,051	105,752	88,299	54,898	61,880	148,481	199,471	68,274	9,486
First and junior mortgage	94,366	88,110	15,916	27,752	10,178	17,574	4,842	5,175	9,392	20,160	4,873	6,256
With first mortgage; not reporting on junior mortgage	1,949,157	1,917,265	346,062	572,300	227,524	344,776	95,466	99,983	250,593	413,835	139,026	31,892
1-family properties	2,351,783	2,315,049	426,754	603,530	286,942	316,588	137,557	138,646	320,865	504,733	182,964	36,734
First mortgage only	725,533	717,874	120,986	158,777	91,657	67,120	48,719	51,866	116,502	161,045	59,979	7,659
First and junior mortgage	66,997	62,644	12,895	17,316	7,495	9,821	4,166	3,825	6,922	13,870	3,650	4,353
With first mortgage; not reporting on junior mortgage	1,559,253	1,534,531	292,873	427,437	187,790	239,647	84,672	82,955	197,441	329,818	119,335	24,722
2- to 4-family properties	572,867	561,967	79,810	190,573	56,512	134,061	17,649	28,392	87,601	128,733	29,209	10,900
First mortgage only	155,594	153,767	23,600	35,274	14,095	21,179	6,179	10,014	31,979	38,426	8,295	1,827
First and junior mortgage	27,369	25,466	3,021	10,436	2,683	7,753	676	1,350	2,470	6,290	1,223	1,903
With first mortgage; not reporting on junior mortgage	389,904	382,734	53,189	144,863	39,734	105,129	10,794	17,028	53,152	84,017	19,691	7,170
RELATION OF DEBT TO VALUE												
1- to 4-family properties	2,924,650	2,877,016	506,564	794,103	343,454	450,649	155,206	167,038	408,466	633,466	212,173	47,634
Value of property (thousands)	15,882,793	15,602,068	2,356,895	4,959,934	2,208,579	2,751,355	1,250,083	956,455	1,935,256	3,028,061	1,115,384	280,725
Average value (dollars)	5,431	5,423	4,653	6,246	6,430	5,105	8,054	5,726	4,738	4,780	5,257	5,893
Debt on first and junior mortgages (thousands)	8,519,678	8,358,135	1,224,162	2,584,631	1,109,344	1,475,288	671,468	542,293	1,122,984	1,575,744	636,913	161,544
Percent of value of property	53.6	53.6	51.9	52.1	50.2	53.6	53.7	56.7	58.0	52.0	57.1	57.5
Average debt (dollars)	2,913	2,905	2,417	3,255	3,230	3,274	4,326	3,247	2,749	2,487	3,002	3,391
Debt on first mortgages (thousands)	8,411,896	8,258,548	1,209,627	2,550,605	1,096,730	1,453,875	664,327	536,080	1,115,916	1,551,559	631,434	153,348
Percent distribution	-	100.0	14.6	30.9	13.3	17.6	8.0	6.5	13.5	18.8	7.6	-
Percent of value of property	53.0	52.9	51.3	51.4	49.7	52.8	53.1	56.0	57.7	51.2	56.6	54.6
Average debt (dollars)	2,876	2,871	2,386	3,212	3,193	3,226	4,280	3,209	2,732	2,449	2,976	3,219
1-family properties	2,351,783	2,315,049	426,754	603,530	286,942	316,588	137,557	138,646	320,865	504,733	182,964	36,734
Value of property (thousands)	12,049,601	11,847,125	1,922,362	3,513,774	1,717,439	1,796,335	1,084,651	752,892	1,423,479	2,224,080	925,887	202,476
Average value (dollars)	5,124	5,117	4,505	5,822	5,985	5,674	7,885	5,430	4,436	4,406	5,060	5,512
Debt on first and junior mortgages (thousands)	6,483,743	6,367,908	1,001,088	1,855,052	905,181	949,871	578,817	430,357	811,415	1,157,801	533,378	115,835
Percent of value of property	53.8	53.8	52.1	52.8	52.7	52.9	53.4	57.2	57.0	52.1	57.6	57.2
Average debt (dollars)	2,757	2,751	2,346	3,074	3,155	3,000	4,208	3,104	2,529	2,294	2,915	3,153
Debt on first mortgages (thousands)	6,415,476	6,304,478	989,299	1,836,250	896,433	939,817	573,038	426,299	806,855	1,143,076	529,661	110,998
Percent of value of property	53.2	53.2	51.5	52.3	52.2	52.3	52.8	56.6	56.7	51.4	57.2	54.8
Average debt (dollars)	2,728	2,723	2,318	3,043	3,124	2,969	4,166	3,075	2,515	2,265	2,895	3,022
2- to 4-family properties	572,867	561,967	79,810	190,573	56,512	134,061	17,649	28,392	87,601	128,733	29,209	10,900
Value of property (thousands)	3,833,192	3,754,943	434,533	1,446,160	491,139	955,021	165,432	203,563	511,777	803,981	189,497	78,249
Average value (dollars)	6,691	6,682	5,445	7,588	8,691	7,124	9,373	7,170	5,842	6,245	6,488	7,179
Debt on first and junior mortgages (thousands)	2,035,935	1,990,227	223,074	729,580	204,163	525,417	92,651	111,936	311,509	417,943	103,535	45,708
Percent of value of property	53.1	53.0	51.3	50.4	41.6	55.0	56.0	55.0	60.9	52.0	54.6	58.4
Average debt (dollars)	3,554	3,542	2,795	3,828	3,613	3,919	5,250	3,943	3,556	3,247	3,545	4,193
Debt on first mortgages (thousands)	1,996,420	1,954,070	219,328	714,355	200,297	514,058	91,289	109,781	309,061	408,484	101,773	42,349
Percent of value of property	52.1	52.0	50.5	49.4	40.8	53.8	55.2	53.9	60.4	50.8	53.7	54.1
Average debt (dollars)	3,485	3,477	2,748	3,748	3,544	3,835	5,172	3,867	3,528	3,173	3,484	3,865

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	2,473,556	2,418,517	449,413	628,022	296,584	331,438	141,790	142,830	336,496	527,343	192,623	55,039
RACE OF OCCUPANTS												
White	2,410,142	2,356,825	433,635	619,681	292,216	327,465	141,034	139,233	321,860	513,442	187,940	53,317
Negro	60,848	59,211	15,356	7,715	4,031	3,684	654	3,464	14,277	13,286	4,459	1,637
Other nonwhite	2,566	2,481	422	626	337	289	102	133	359	615	224	85
YEAR BUILT												
Reporting year built	2,410,769	2,358,727	437,222	609,780	290,309	319,471	140,426	140,910	329,015	513,260	188,114	52,042
1930 to 1940	651,165	636,016	112,423	183,542	108,376	75,166	58,987	54,965	43,537	109,816	72,746	15,149
1920 to 1929	979,151	961,199	166,556	223,681	99,091	124,590	66,389	59,050	165,601	211,897	68,075	17,952
1910 to 1919	363,045	355,027	67,175	90,306	39,027	51,279	10,454	15,013	62,188	87,199	22,692	8,018
1900 to 1909	216,068	210,679	44,984	54,264	22,531	31,733	3,042	7,235	33,099	55,161	12,894	5,389
1880 to 1899	148,952	144,967	34,364	40,345	15,038	25,307	1,199	3,751	19,794	36,895	8,619	3,985
1879 or earlier	52,388	50,839	11,720	17,642	6,246	11,396	405	896	4,796	12,292	3,088	1,549

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	2,473,556	2,418,517	449,413	628,022	296,584	331,438	141,790	142,830	336,496	527,343	192,623	55,039
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	2,354,003	2,317,123	427,053	604,281	287,218	317,003	137,665	138,726	321,079	505,282	183,097	36,880
Under $500	144,434	142,159	26,566	31,146	16,163	14,985	1,894	7,305	12,191	46,851	14,204	2,275
$500 to $999	238,891	235,680	52,669	52,699	25,030	27,669	4,275	10,838	30,887	68,625	15,687	3,211
$1,000 to $1,499	290,787	286,831	64,921	63,651	29,263	34,388	7,063	13,894	44,925	75,135	17,842	3,956
$1,500 to $1,999	272,273	268,647	58,608	60,791	27,639	33,152	9,012	13,502	46,208	62,926	17,600	3,626
$2,000 to $2,499	287,492	283,419	57,793	67,850	30,870	36,980	12,751	14,574	47,170	63,279	20,002	4,073
$2,500 to $2,999	220,445	217,192	40,974	55,605	25,500	30,305	12,740	13,005	34,094	43,448	17,126	3,253
$3,000 to $3,999	373,513	367,215	61,186	104,143	48,482	55,661	27,319	25,079	50,542	66,848	32,098	6,297
$4,000 to $4,999	233,210	229,023	32,297	71,724	35,300	36,424	21,651	18,577	27,634	33,999	23,141	4,187
$5,000 to $5,999	135,375	132,552	16,330	43,949	22,127	21,822	15,203	11,379	13,672	19,237	12,782	2,823
$6,000 to $7,499	84,723	83,097	9,822	27,182	13,397	13,785	12,123	6,173	8,437	12,280	7,030	1,626
$7,500 to $9,999	41,844	41,007	3,883	14,019	7,123	6,896	7,584	2,968	3,772	5,638	3,143	837
$10,000 to $14,999	23,009	22,516	1,586	8,074	4,473	3,601	4,625	1,581	1,376	3,527	1,747	493
$15,000 to $19,999	5,076	4,935	279	1,936	1,086	850	1,022	296	89	895	418	141
$20,000 and over	2,932	2,850	139	1,250	765	485	403	155	32	594	277	82
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,386,599	2,357,864	436,264	614,419	290,411	324,008	138,881	139,819	336,496	506,875	185,110	28,735
Under 4.0%	15,083	14,875	1,847	2,159	1,141	1,018	255	520	-	7,108	2,986	208
4.0%	35,551	34,959	3,218	7,073	3,712	3,361	2,023	1,651	-	16,155	4,839	592
4.1% to 4.4%	4,528	4,416	246	2,798	856	1,942	143	471	-	79	679	112
4.5%	440,532	437,376	10,759	34,862	21,780	13,082	15,095	13,512	336,496	8,045	18,607	3,156
4.6% to 4.9%	1,206	1,178	112	609	305	304	217	82	-	59	99	28
5.0%	529,364	520,435	62,452	202,980	87,613	115,367	50,324	38,908	-	106,268	59,503	8,929
5.1% to 5.4%	3,637	3,554	695	1,310	751	559	486	409	-	235	419	83
5.5%	227,510	223,830	41,775	101,594	38,283	63,311	21,627	14,572	-	23,080	21,182	3,680
5.6% to 5.9%	836	817	292	227	105	122	91	57	-	89	61	19
6.0%	1,013,073	1,002,347	278,877	241,499	124,460	117,039	46,030	60,903	-	305,698	69,340	10,726
6.1% to 6.4%	1,222	1,208	786	169	78	91	30	73	-	91	59	14
6.5%	18,279	17,978	8,427	3,393	1,786	1,607	792	1,369	-	3,000	997	301
6.6% to 6.9%	2,567	2,526	1,865	251	101	150	26	111	-	178	95	41
7.0%	69,112	68,537	16,979	12,806	7,987	4,819	1,204	5,249	-	27,977	4,382	575
7.1% to 7.4%	1,833	1,812	1,450	120	33	87	6	87	-	86	63	21
7.5%	1,868	1,846	1,001	233	94	139	32	127	-	330	123	22
7.6% to 7.9%	187	184	133	12	3	9	2	16	-	16	5	3
8.0% and over	20,211	19,986	5,850	2,324	1,323	1,001	498	1,702	-	8,881	1,731	225
Average interest rate (percent)	5.45	5.46	5.88	5.49	5.52	5.47	5.39	5.55	4.50	5.73	5.41	5.43
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	1,970,485	1,944,908	419,834	476,901	247,728	229,173	127,235	118,787	323,070	316,801	162,230	25,577
Real estate taxes included in payment	593,898	583,133	121,574	159,024	93,008	66,016	31,635	48,711	115,734	33,819	71,636	10,765
Monthly	558,225	548,303	112,985	149,316	89,017	60,299	29,720	46,574	113,303	28,397	68,008	9,922
Quarterly	6,592	6,592	509	3,345	1,043	2,302	503	341	345	1,127	422	100
Semiannual	7,519	7,403	505	2,494	916	1,578	605	580	242	2,351	626	116
Annual	1,733	1,706	198	373	149	224	95	94	42	576	228	27
Other	7,170	7,092	4,947	514	205	309	25	124	205	450	827	78
Not reporting frequency of payment	12,559	12,037	2,430	2,982	1,678	1,304	687	998	2,597	816	1,525	522
Real estate taxes not included in payment	1,351,081	1,337,417	293,233	311,379	152,029	159,350	94,310	68,890	202,650	278,339	88,616	13,664
Monthly	1,087,685	1,077,591	269,997	208,341	112,578	95,763	67,697	50,101	197,255	211,498	72,702	10,294
Quarterly	86,204	85,332	2,788	49,680	16,579	33,101	8,994	4,286	727	14,589	4,268	872
Semiannual	117,749	116,465	3,728	42,217	17,467	24,750	14,411	11,541	825	36,301	7,442	1,284
Annual	19,046	18,873	763	4,435	2,277	2,158	1,368	1,471	171	8,959	1,706	173
Other	15,967	15,844	10,769	1,477	704	773	222	337	146	2,070	823	123
Not reporting frequency of payment	24,230	23,312	5,188	5,229	2,424	2,805	1,618	1,154	3,526	4,922	1,675	918
Not reporting tax payment requirements	25,506	24,358	5,027	6,498	2,691	3,807	1,340	1,186	3,686	4,643	1,978	1,148
Monthly	18,114	17,322	4,374	3,475	1,715	1,760	827	827	3,383	2,942	1,494	792
Quarterly	2,077	1,979	60	1,194	301	893	141	75	29	370	110	98
Semiannual	3,057	2,947	87	1,387	489	898	257	182	31	826	177	110
Annual	488	471	12	120	60	60	40	24	9	210	56	17
Other	291	279	157	40	18	22	3	8	6	53	12	12
Not reporting frequency of payment	1,479	1,360	337	282	108	174	72	70	228	242	129	119
No principal payments required	382,573	376,859	20,968	128,319	39,162	89,157	11,471	20,190	8,739	154,572	22,600	5,714
Monthly	62,083	61,158	13,051	14,877	6,503	8,374	2,237	2,348	6,979	16,820	4,846	925
Quarterly	74,718	73,626	1,441	45,756	8,029	37,727	1,952	2,782	336	18,721	2,638	1,092
Semiannual	215,463	212,586	4,603	60,487	22,011	38,476	6,381	13,687	985	113,540	12,903	2,876
Annual	17,789	17,550	574	3,642	1,443	2,199	560	836	104	10,528	1,306	239
Other	3,693	3,642	748	825	291	534	58	160	33	1,517	306	51
Not reporting frequency of payment	8,828	8,297	556	2,732	885	1,847	283	377	302	3,446	601	531
Not reporting principal payment requirements	59,936	37,485	5,743	10,003	3,447	6,556	1,593	1,777	3,976	11,280	3,119	22,451
Monthly	16,829	14,283	3,589	2,680	1,202	1,478	704	738	2,927	2,395	1,250	2,546
Quarterly	3,887	3,391	110	1,923	431	1,492	161	129	34	804	230	496
Semiannual	8,543	7,619	186	2,579	781	1,798	308	433	67	3,490	556	924
Annual	1,451	1,284	47	290	102	188	53	55	19	706	114	167
Other	1,739	1,609	694	199	115	84	32	33	26	498	132	130
Not reporting frequency of payment	27,487	9,299	1,117	2,332	816	1,516	335	389	903	3,392	831	18,188
No regular payments required	60,562	59,265	2,868	12,799	6,247	6,552	1,441	2,076	711	34,690	4,660	1,297

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	2,354,003	568,298	1,899,456	367,895	118,859
Under $500	144,434	15,089	104,307	13,425	11,613
$500 to $999	288,891	30,409	163,902	29,444	15,136
$1,000 to $1,499	290,787	44,502	185,359	43,860	16,066
$1,500 to $1,999	272,273	50,738	171,623	37,317	12,595
$2,000 to $2,499	287,492	61,733	166,293	46,040	13,426
$2,500 to $2,999	220,445	58,191	118,764	34,558	8,932
$3,000 to $3,999	373,512	117,767	174,016	66,240	15,487
$4,000 to $4,999	233,210	91,481	93,504	38,962	9,313
$5,000 to $5,999	135,375	55,512	50,370	23,463	6,030
$6,000 to $7,499	84,723	27,335	36,363	16,640	4,385
$7,500 to $9,999	41,844	10,723	19,673	8,988	2,460
$10,000 to $14,999	23,009	4,208	10,784	6,098	1,919
$15,000 to $19,999	5,076	534	2,347	1,634	561
$20,000 and over	2,932	121	1,149	1,226	436

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	2,386,599	579,931	1,323,103	374,631	108,934
Under 4.0%	15,083	3,002	7,949	2,563	1,569
4.0%	35,551	5,937	18,729	7,430	3,465
4.1% to 4.4%	4,528	3,979	386	91	72
4.5%	440,532	174,215	239,205	15,708	11,404
4.6% to 4.9%	1,206	571	524	76	35
5.0%	529,364	152,876	241,484	107,597	27,407
5.1% to 5.4%	3,637	1,957	1,277	318	85
5.5%	227,510	62,293	108,672	47,825	8,720
5.6% to 5.9%	836	187	464	151	34
6.0%	1,013,073	160,551	616,148	185,072	51,302
6.1% to 6.4%	1,222	195	909	74	44
6.5%	18,279	2,829	13,918	1,026	506
6.6% to 6.9%	2,567	388	2,099	41	39
7.0%	69,112	7,064	54,549	4,604	2,895
7.1% to 7.4%	1,833	265	1,518	28	22
7.5%	1,868	279	1,409	115	65
7.6% to 7.9%	187	27	156	4	-
8.0% and over	20,211	3,326	13,707	1,908	1,270
Average interest rate (percent)	5.45	5.21	5.54	5.55	5.51

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	2,015,583	1,669,739	506,129	1,146,873	16,737	345,794
Total first mortgage outstanding debt (dollars)	5,494,590,000	4,436,693,000	1,665,046,600	2,730,816,700	40,829,700	1,057,897,000
Total annual mortgage payment (dollars)	685,492,811	623,097,816	225,609,265	391,758,919	5,729,632	62,394,995
Average first mortgage outstanding debt (dollars)	2,726	2,657	3,290	2,381	2,439	3,059
Average value of property (dollars)	5,074	4,891	5,118	4,791	4,835	5,958
Average annual estimated rental value (dollars)	526	508	538	495	508	612
Average annual mortgage payment (dollars)	340	373	446	342	342	180
Percent which annual mortgage payment represents of—						
First mortgage debt	12.5	14.0	13.5	14.3	14.0	5.9
Value of property	6.7	7.6	8.7	7.1	7.1	3.0
Estimated annual rental value	64.6	73.4	82.9	68.9	67.4	29.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,538,387	1,483,462	495,918	974,247	13,302	54,925
Average first mortgage outstanding debt (dollars)	2,604	2,604	3,293	2,258	2,246	2,600
Average value of property (dollars)	4,663	4,658	5,091	4,442	4,293	4,801
Average annual estimated rental value (dollars)	488	488	536	464	456	498
Average annual mortgage payment (dollars)	375	381	448	347	350	205
Percent which annual mortgage payment represents of—						
First mortgage debt	14.4	14.6	13.6	15.4	15.6	7.9
Value of property	8.0	8.2	8.8	7.8	8.2	4.3
Estimated annual rental value	76.7	78.0	83.6	74.8	76.7	41.1
Monthly mortgage payment—						
Under $10	72,815	52,332	6,402	45,104	826	20,483
$10 to $14	142,317	131,806	17,377	112,792	1,637	10,511
$15 to $19	174,692	167,231	29,908	135,532	1,801	7,461
$20 to $24	204,752	199,669	47,565	150,176	1,928	5,083
$25 to $29	226,001	222,468	65,481	155,050	1,937	3,533
$30 to $39	340,425	336,628	140,162	193,979	2,487	3,797
$40 to $49	181,848	180,060	94,870	83,986	1,204	1,788
$50 to $59	97,075	96,103	47,180	48,204	719	972
$60 to $74	54,153	53,607	27,938	25,266	403	546
$75 to $99	26,684	25,319	12,469	13,654	196	365
$100 and over	17,625	17,239	6,561	10,514	164	386
Average monthly mortgage payment (dollars)	31.22	31.74	37.31	28.94	29.19	17.08
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	477,146	186,277	10,216	172,626	3,435	290,869
Average first mortgage outstanding debt (dollars)	3,121	3,082	3,135	3,076	3,187	3,146
Average value of property (dollars)	6,399	6,749	6,458	6,762	6,934	6,176
Average annual estimated rental value (dollars)	548	671	656	671	706	633
Average annual mortgage payment (dollars)	229	312	349	309	312	176
Percent which annual mortgage payment represents of—						
First mortgage debt	7.3	10.1	11.1	10.1	9.8	5.6
Value of property	3.6	4.6	5.4	4.6	4.5	2.8
Estimated annual rental value	35.3	46.4	53.2	46.1	44.1	27.8

Table E-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS IN CITIES OF 100,000 INHABITANTS OR MORE, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	11,170,650	10,590,130	3,231,827	30.5	7,358,303	548,447	32,073	3,071,218	1,755,962	57.2	1,315,256
1930: Private families reporting tenure	-	8,912,546	3,259,132	36.6	5,653,414	-	-	-	-	-	-
1920: All families reporting tenure	-	6,718,742	2,009,094	29.9	4,709,648	-	-	1,972,902	1,124,215	57.0	848,687
Dwelling units: 1940	11,170,650	10,590,130	3,231,827	30.5	7,358,303	548,447	32,073	3,071,218	1,755,962	57.2	1,315,256
COLOR OF OCCUPANTS											
White	-	9,632,059	3,102,179	32.2	6,529,880	-	-	2,950,133	1,697,854	57.6	1,252,279
Nonwhite	-	958,071	129,648	13.5	828,423	-	-	121,085	58,108	48.0	62,977
TYPE OF STRUCTURE											
1-family	4,121,459	3,973,544	2,377,741	59.8	1,595,803	133,495	14,420	2,300,398	1,286,799	55.9	1,013,589
Other	7,049,191	6,616,586	854,086	12.9	5,762,500	414,952	17,653	770,830	469,163	60.9	301,667
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	4,067,207	3,932,832	2,349,985	59.8	1,582,847	121,568	12,807	2,291,259	1,282,062	56.0	1,009,197
Under $5	26,142	24,977	12,906	51.7	12,071	1,060	105	11,138	2,305	20.7	8,833
$5 to $9	123,708	117,420	38,559	32.9	78,761	5,833	455	36,483	10,693	29.3	25,790
$10 to $14	272,838	261,824	88,891	33.8	173,433	9,938	1,076	84,574	31,710	37.5	52,864
$15 to $19	386,509	373,807	147,726	39.5	226,081	10,998	1,704	142,783	62,223	43.6	80,560
$20 to $24	473,963	459,531	214,463	46.7	245,068	13,100	1,332	208,439	96,526	46.3	111,913
$25 to $29	535,192	519,248	273,653	52.7	245,595	14,340	1,604	267,474	136,255	50.9	131,219
$30 to $39	863,868	840,480	529,934	63.1	310,546	21,545	1,863	519,363	294,829	56.8	224,534
$40 to $49	557,341	540,225	395,005	73.1	145,220	15,753	1,363	387,796	246,649	63.6	141,147
$50 to $59	327,163	315,791	247,253	78.3	68,538	10,439	933	241,872	159,071	65.8	82,801
$60 to $74	238,267	229,513	189,083	82.4	40,430	7,990	764	184,874	124,036	67.1	60,838
$75 to $99	189,215	183,571	111,567	83.5	22,104	4,911	633	108,750	68,396	62.9	40,354
$100 and over	122,981	116,345	101,345	87.1	15,000	5,661	975	97,713	49,369	50.5	48,344
Median monthly rent (dollars)	31.99	31.99	37.03	-	25.64	32.06	30.18	37.10	39.76	-	33.66

Table E-2a.—1- TO 4-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	1,755,962	1,317,705	438,257
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	1,699,329	1,273,162	426,167
Average interest rate (percent)	5.41	5.43	5.37
HOLDER OF FIRST MORTGAGE			
Reporting holder	1,717,305	1,288,715	428,590
Building and loan association	289,940	232,710	57,230
Commercial bank	175,155	137,044	38,111
Savings bank	281,207	179,374	101,833
Life insurance company	97,606	82,799	14,807
Mortgage company	114,653	89,060	25,623
Home Owners' Loan Corporation	279,057	208,735	70,322
Individual	357,322	259,118	98,204
Other	122,335	99,875	22,460
Reporting debt and value	1,666,864	1,253,156	413,708
JUNIOR MORTGAGE			
First mortgage only	512,164	395,507	116,657
First and junior mortgage	55,258	34,894	20,364
With 1st mortgage; not rptg. on junior	1,099,442	822,755	276,687

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	219,432	185,375	34,057
$1,000 to $1,499	197,352	160,342	37,010
$1,500 to $1,999	191,942	155,040	36,902
$2,000 to $2,499	209,196	162,071	47,125
$2,500 to $2,999	159,760	124,360	35,400
$3,000 to $3,999	275,410	204,765	70,645
$4,000 to $4,999	174,141	123,551	50,590
$5,000 to $5,999	105,284	69,161	36,123
$6,000 to $7,499	72,235	39,100	33,135
$7,500 to $9,999	38,293	18,031	20,252
$10,000 to $14,999	17,537	8,665	8,872
$15,000 to $19,999	3,518	1,653	1,865
$20,000 and over	2,764	1,042	1,722
RELATION OF DEBT TO VALUE			
Value of property (thousands)	8,960,075	6,121,947	2,838,128
Average value (dollars)	5,375	4,865	6,860
Debt on first and jr. mtgs. (thousands)	4,857,441	3,336,564	1,520,877
Percent of value of property	54.2	54.5	53.6
Average debt (dollars)	2,914	2,653	3,676
Debt on first mortgages (thousands)	4,792,971	3,302,024	1,490,947
Percent of value of property	53.5	53.9	52.5
Average debt (dollars)	2,875	2,635	3,604

Table E-2b.—VALUE OF 1-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	1,317,705	17,737	36,783	63,945	86,763	108,050	252,558	220,201	179,378	175,034	100,096	54,819	15,406	10,389	1,546
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	1,278,162	16,211	34,679	61,062	88,150	99,472	244,533	213,825	174,495	170,147	97,106	52,910	14,770	9,822	970
Average interest rate...(percent)	5.43	5.93	5.74	5.69	5.62	5.59	5.49	5.39	5.31	5.28	5.28	5.25	5.21	5.17	5.41
HOLDER OF FIRST MORTGAGE															
Reporting holder	1,288,715	17,158	35,848	62,626	84,995	101,058	247,537	215,809	175,534	171,094	97,702	53,347	14,930	9,941	1,136
Building and loan association	232,710	2,868	8,039	15,131	20,628	22,550	49,600	36,758	27,241	25,808	14,924	6,711	1,449	806	197
Commercial bank	137,044	821	2,258	4,192	5,345	8,276	23,604	23,143	21,546	21,336	12,251	7,991	2,824	2,342	115
Savings bank	179,374	753	2,542	5,232	8,044	10,500	29,039	31,465	28,367	30,334	17,942	10,159	2,777	1,986	234
Life insurance company	82,799	117	303	698	1,243	2,346	10,240	13,800	13,701	16,034	11,750	8,057	2,724	1,734	52
Mortgage company	89,060	1,256	2,021	3,369	4,451	5,869	15,474	15,587	13,801	14,109	7,556	3,887	1,018	608	54
Home Owners' Loan Corporation	208,735	2,299	6,344	11,857	16,946	20,126	47,651	37,673	26,357	22,345	10,699	4,841	1,051	385	151
Individual	259,118	7,181	11,534	17,765	21,726	24,585	53,705	40,650	29,146	26,244	14,868	8,022	2,078	1,388	226
Other	99,875	1,863	2,807	4,392	5,612	6,806	18,224	16,733	15,375	14,884	7,712	3,679	1,009	692	87
Reporting debt and value	1,253,156	15,742	33,376	59,307	80,998	97,538	240,784	211,467	172,635	168,712	96,088	52,311	14,542	9,662	-
JUNIOR MORTGAGE															
First mortgage only	395,507	5,549	11,029	19,013	24,718	31,326	75,577	66,013	53,777	53,266	31,178	16,219	4,344	2,498	-
First and junior mortgage	34,894	170	530	1,196	1,799	2,540	6,672	5,774	4,789	4,952	3,493	2,066	533	380	-
With first mortgage; not reporting on junior mortgage	822,755	10,023	21,817	39,098	54,481	63,666	157,535	139,680	114,069	110,494	61,417	34,026	9,665	6,784	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	185,375	15,202	25,036	28,711	26,147	22,753	34,535	16,800	8,303	5,124	1,884	694	120	66	-
$1,000 to $1,499	150,342	539	7,353	20,974	24,547	23,796	40,496	20,910	10,974	6,766	2,627	937	200	123	-
$1,500 to $1,999	155,040	1	984	8,150	20,705	23,879	47,771	26,766	14,125	8,452	2,993	986	140	88	-
$2,000 to $2,499	152,071	-	3	1,472	7,684	18,751	50,036	37,755	22,846	15,317	5,799	1,894	346	166	-
$2,500 to $2,999	124,360	-	-	-	1,809	6,650	38,767	33,453	21,741	14,647	5,280	1,646	261	106	-
$3,000 to $3,999	204,765	-	-	-	6	1,703	26,979	59,018	49,771	43,086	17,542	5,493	863	304	-
$4,000 to $4,999	123,551	-	-	-	-	-	2,198	15,453	35,702	40,258	21,220	7,265	1,125	331	-
$5,000 to $5,999	69,161	-	-	-	-	-	-	1,312	8,345	28,096	19,629	9,338	1,715	726	-
$6,000 to $7,499	39,100	-	-	-	-	-	-	1	827	6,456	15,685	12,547	2,723	861	-
$7,500 to $9,999	18,031	-	-	-	-	-	-	-	1	510	3,382	9,143	3,578	1,417	-
$10,000 to $14,999	8,665	-	-	-	-	-	-	-	-	-	47	2,352	3,123	3,143	-
$15,000 to $19,999	1,653	-	-	-	-	-	-	-	-	-	-	16	338	1,299	-
$20,000 and over	1,042	-	-	-	-	-	-	-	-	-	-	-	10	1,032	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	6,121,947	10,292	38,295	97,386	169,147	252,159	794,914	901,099	894,710	1,081,143	789,047	582,965	232,767	278,024	-
Average value.....(dollars)	4,885	654	1,147	1,642	2,088	2,585	3,301	4,261	5,183	6,408	8,212	11,144	16,007	28,775	-
Debt on first and junior mortgages.....(thousands)	3,336,564	6,312	23,378	56,497	98,854	143,073	451,678	514,766	513,746	603,245	414,384	292,149	106,846	111,638	-
Percent of value of property	54.5	61.3	61.0	58.0	58.4	56.7	56.8	57.1	57.4	55.8	52.5	50.1	45.9	40.2	-
Average debt.....(dollars)	2,663	401	700	953	1,220	1,467	1,876	2,434	2,976	3,576	4,313	5,585	7,347	11,554	-
Debt on first mtgs.....(thousands)	3,302,024	6,281	23,223	56,040	98,050	141,659	447,240	510,074	509,294	597,299	409,122	288,302	105,498	109,940	-
Percent of value of property	53.9	61.0	60.6	57.5	58.0	56.2	56.3	56.6	56.9	55.2	51.9	49.5	45.3	39.5	-
Average debt.....(dollars)	2,685	399	696	945	1,211	1,452	1,857	2,412	2,950	3,540	4,258	5,511	7,255	11,379	-

Table E-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	1,755,962	1,717,305	289,940	456,362	175,155	281,207	97,606	114,683	279,057	357,322	122,335	38,657
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,699,329	1,677,374	281,584	446,766	171,538	275,233	95,681	112,259	279,057	344,680	117,347	21,955
Average interest rate (percent)	5.41	5.41	5.84	5.47	5.54	5.42	5.45	5.57	4.50	5.65	5.41	5.45
Reporting debt and value	1,666,864	1,639,131	275,338	435,966	168,530	267,436	94,474	110,753	265,328	341,525	115,747	27,733
Percent distribution	-	100.0	16.8	26.6	10.3	16.3	5.8	6.8	16.2	20.8	7.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	1,666,864	1,639,131	275,338	435,966	168,530	267,436	94,474	110,753	265,328	341,525	115,747	27,733
First mortgage only	512,164	506,537	84,235	103,743	50,501	53,242	32,427	39,471	97,609	110,906	38,244	5,527
First and junior mortgage	55,258	51,632	8,459	16,667	5,326	11,341	2,542	3,539	5,907	11,631	2,887	3,626
With first mortgage; not reporting on junior mortgage	1,099,442	1,080,962	182,644	315,556	112,703	202,853	59,505	67,743	161,812	218,986	74,616	18,580
1-family properties	1,253,156	1,233,600	221,261	303,787	132,440	171,347	80,353	86,321	198,933	247,993	94,952	19,556
First mortgage only	395,507	391,407	67,007	78,746	41,166	37,580	27,490	31,027	72,935	82,212	31,982	4,100
First and junior mortgage	34,894	32,695	6,487	8,905	3,507	5,398	2,028	2,360	4,092	6,881	1,942	2,199
With first mortgage; not reporting on junior mortgage	822,755	809,498	147,767	216,136	87,767	128,369	50,827	52,934	121,906	158,900	61,028	13,257
2- to 4-family properties	413,708	405,531	54,077	132,179	36,090	96,089	14,121	24,432	66,395	93,532	20,795	8,177
First mortgage only	116,657	115,230	17,228	24,997	9,335	15,662	4,929	8,444	24,674	28,596	6,262	1,427
First and junior mortgage	20,364	18,937	1,972	7,762	1,819	5,943	514	1,179	1,815	4,750	945	1,427
With first mortgage; not reporting on junior mortgage	276,687	271,364	34,877	99,420	24,936	74,484	8,678	14,809	39,906	60,086	13,588	5,323
RELATION OF DEBT TO VALUE												
1- to 4-family properties	1,666,864	1,639,131	275,338	435,966	168,530	267,436	94,474	110,753	265,328	341,525	115,747	27,733
Value of property (thousands)	8,960,075	8,797,414	1,256,755	2,760,151	1,099,368	1,660,783	672,435	615,425	1,230,866	1,656,246	605,536	162,661
Average value (dollars)	5,375	5,367	4,564	6,331	6,523	6,210	7,118	5,557	4,639	4,850	5,232	5,865
Debt on first and junior mortgages (thousands)	4,857,441	4,753,029	650,701	1,445,142	535,447	909,695	365,182	350,024	724,355	879,963	347,663	94,412
Percent of value of property	54.2	54.1	51.8	52.4	48.7	54.8	54.3	56.9	58.8	53.1	57.4	58.0
Average debt (dollars)	2,914	2,906	2,363	3,315	3,177	3,403	3,865	3,160	2,730	2,577	3,004	3,404
Debt on first mortgages (thousands)	4,792,971	4,703,645	642,561	1,423,973	528,886	895,087	361,568	345,699	720,078	865,587	344,179	89,326
Percent distribution	-	100.0	13.7	30.3	11.2	19.0	7.7	7.3	15.3	18.4	7.3	-
Percent of value of property	53.5	53.5	51.1	51.6	48.1	53.9	53.8	56.2	58.5	52.3	56.8	54.9
Average debt (dollars)	2,875	2,870	2,334	3,266	3,138	3,347	3,827	3,121	2,714	2,534	2,974	3,221
1-family properties	1,253,156	1,233,600	221,261	303,787	132,440	171,347	80,353	86,321	198,933	247,993	94,952	19,556
Value of property (thousands)	6,121,947	6,019,276	964,261	1,699,649	749,081	950,568	542,926	439,922	841,541	1,053,859	467,125	102,671
Average value (dollars)	4,885	4,879	4,358	5,595	5,656	5,548	6,757	5,096	4,230	4,290	4,920	5,250
Debt on first and junior mortgages (thousands)	3,336,564	3,277,558	500,232	911,540	400,217	511,323	291,726	252,459	484,208	566,751	270,542	59,006
Percent of value of property	54.5	54.5	51.9	53.6	53.4	53.8	53.7	57.4	57.5	53.3	57.9	57.5
Average debt (dollars)	2,663	2,657	2,261	3,001	3,022	2,984	3,631	2,925	2,434	2,285	2,850	3,017
Debt on first mortgages (thousands)	3,302,024	3,245,477	494,517	901,957	396,276	505,681	289,156	250,022	481,725	559,549	268,552	56,547
Percent of value of property	53.9	53.9	51.3	53.1	52.9	53.2	53.3	56.8	57.2	52.6	57.5	55.1
Average debt (dollars)	2,685	2,631	2,235	2,969	2,992	2,951	3,599	2,896	2,422	2,256	2,828	2,892
2- to 4-family properties	413,708	405,531	54,077	132,179	36,090	96,089	14,121	24,432	66,395	93,532	20,795	8,177
Value of property (thousands)	2,838,128	2,778,138	292,494	1,060,503	350,288	710,215	129,509	175,503	389,325	592,393	138,411	59,990
Average value (dollars)	6,860	6,851	5,409	8,023	9,706	7,391	9,171	7,183	5,864	6,334	6,656	7,336
Debt on first and junior mortgages (thousands)	1,520,877	1,485,471	150,469	533,601	135,230	398,372	73,457	97,564	240,146	313,212	77,021	35,406
Percent of value of property	53.6	53.5	51.4	50.3	38.6	56.1	56.7	55.6	61.7	52.9	55.6	59.0
Average debt (dollars)	3,676	3,663	2,783	4,037	3,747	4,146	5,202	3,993	3,617	3,349	3,704	4,330
Debt on first mortgages (thousands)	1,490,947	1,458,168	146,044	522,017	132,610	389,407	72,412	95,677	238,353	306,038	75,628	32,779
Percent of value of property	52.5	52.5	50.6	49.2	37.9	54.8	55.9	54.5	61.3	51.7	54.6	54.6
Average debt (dollars)	3,604	3,596	2,738	3,949	3,674	4,053	5,128	3,916	3,590	3,272	3,637	4,009

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,317,705	1,288,715	232,710	316,418	137,044	179,374	82,799	89,060	208,735	259,118	99,875	28,990
RACE OF OCCUPANTS												
White	1,272,133	1,244,409	221,453	310,656	134,173	176,483	82,167	86,318	197,006	250,086	96,723	27,724
Negro	43,932	42,716	11,009	5,360	2,660	2,700	560	2,638	11,465	8,645	3,039	1,216
Other nonwhite	1,640	1,590	248	402	211	191	72	104	264	387	113	50
YEAR BUILT												
Reporting year built	1,285,782	1,258,335	226,203	307,801	134,329	173,472	81,971	87,635	204,338	252,463	97,724	27,447
1930 to 1940	272,513	266,334	45,306	77,140	43,911	33,229	28,656	28,514	21,208	35,219	30,281	6,179
1920 to 1929	538,893	529,192	88,717	119,621	47,746	71,875	42,509	39,201	99,132	106,264	38,748	9,701
1910 to 1919	224,465	219,536	40,760	52,693	21,116	31,577	7,524	11,068	42,893	50,609	13,989	4,929
1900 to 1909	137,588	134,119	29,184	31,103	12,278	18,825	2,243	5,604	24,091	33,603	8,291	3,469
1880 to 1899	90,403	87,964	21,618	21,106	7,285	13,821	845	2,882	14,353	21,941	5,819	2,439
1879 or earlier	21,920	21,190	5,618	6,136	1,993	4,145	184	566	2,661	4,827	1,196	730

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,317,705	1,288,715	232,710	316,418	137,044	179,374	82,799	89,060	208,735	259,118	99,875	28,990
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,254,023	1,234,415	221,400	304,043	132,525	171,518	80,394	86,362	199,046	248,163	95,007	19,608
Under $500	52,952	51,939	13,612	13,145	6,363	6,782	1,314	3,621	7,180	18,083	5,084	1,013
$500 to $999	124,330	122,610	28,667	25,418	11,599	13,819	3,098	6,722	19,260	31,692	7,753	1,720
$1,000 to $1,499	162,214	159,968	35,925	32,591	14,397	18,194	5,191	9,014	28,976	38,257	10,014	2,246
$1,500 to $1,999	156,247	154,126	32,011	32,481	14,103	18,328	6,472	9,188	30,429	33,289	10,306	2,121
$2,000 to $2,499	163,313	160,966	30,413	35,791	15,209	20,582	8,888	9,982	30,907	33,436	11,549	2,347
$2,500 to $2,999	124,527	122,732	20,594	29,639	12,288	17,351	8,883	8,824	21,793	23,375	9,624	1,795
$3,000 to $3,999	204,373	200,894	29,863	54,365	22,291	32,074	17,458	16,447	30,465	34,863	17,438	3,479
$4,000 to $4,999	122,406	120,256	15,579	36,364	16,164	20,200	12,084	11,270	15,972	17,095	11,892	2,150
$5,000 to $5,999	67,909	66,519	7,722	22,240	10,111	12,129	7,618	6,403	7,441	8,942	6,153	1,390
$6,000 to $7,499	37,848	37,140	4,389	12,053	5,240	6,813	4,990	3,029	4,289	5,210	3,180	708
$7,500 to $9,999	17,070	16,721	1,766	5,713	2,572	3,141	2,677	1,232	1,754	2,292	1,277	349
$10,000 to $14,999	8,236	8,037	683	3,161	1,606	1,555	1,371	491	562	1,212	557	199
$15,000 to $19,999	1,581	1,531	114	663	340	323	235	88	36	248	147	50
$20,000 and over	1,017	976	62	469	242	227	115	51	22	169	88	41
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,273,162	1,257,841	225,828	309,790	134,217	175,573	81,134	87,111	208,735	249,370	95,873	15,321
Under 4.0%	7,555	7,455	849	889	392	497	142	342	-	3,415	1,818	100
4.0%	18,638	18,292	1,916	3,536	1,656	1,880	1,031	977	-	8,002	2,830	341
4.1% to 4.4%	3,083	3,017	189	1,830	538	1,292	73	371	-	37	517	66
4.5%	262,937	261,272	6,047	16,951	9,910	7,041	7,250	7,796	208,735	4,558	9,935	1,665
4.6% to 4.9%	640	622	59	341	121	220	102	52	-	23	45	18
5.0%	283,683	278,990	32,466	108,013	40,918	67,095	27,658	23,784	-	55,380	31,559	4,693
5.1% to 5.4%	2,019	1,972	329	779	422	357	274	245	-	132	213	47
5.5%	113,841	111,918	18,177	48,180	16,017	32,163	12,357	9,822	-	13,747	9,636	1,923
5.6% to 5.9%	416	410	121	113	48	65	52	44	-	49	31	6
6.0%	518,123	512,305	145,676	118,624	58,507	60,117	30,337	38,349	-	144,147	35,172	5,818
6.1% to 6.4%	584	575	344	93	36	57	18	49	-	44	27	9
6.5%	11,081	10,923	5,023	2,091	1,028	1,063	589	923	-	1,694	603	158
6.6% to 6.9%	1,070	1,059	734	136	42	94	13	57	-	79	40	11
7.0%	35,735	35,427	9,181	6,737	3,851	2,886	862	3,086	-	13,376	2,185	308
7.1% to 7.4%	634	627	464	51	13	38	3	47	-	27	35	7
7.5%	1,235	1,221	684	159	53	106	23	94	-	177	84	14
7.6% to 7.9%	98	96	72	3	1	2	-	8	-	10	3	2
8.0% and over	11,795	11,660	3,477	1,264	664	600	350	1,065	-	4,473	1,031	135
Average interest rate (percent)	5.43	5.43	5.85	5.48	5.53	5.45	5.44	5.56	4.50	5.71	5.39	5.44
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	1,057,879	1,044,358	216,429	238,474	116,115	122,359	74,346	72,452	200,172	159,490	82,995	13,521
Real estate taxes included in payment	331,486	325,869	68,998	81,240	44,078	37,162	19,357	29,117	71,400	18,280	37,477	5,617
Monthly	309,724	304,573	62,979	75,953	42,112	33,841	18,152	27,669	69,169	15,246	35,405	5,151
Quarterly	3,824	3,772	285	1,872	516	1,356	274	232	218	647	244	52
Semiannual	4,433	4,369	281	1,411	510	901	394	408	151	1,301	423	64
Annual	1,028	1,014	151	210	82	128	64	65	23	351	150	14
Other	5,142	5,083	3,848	270	88	182	13	74	142	269	467	59
Not reporting frequency of payment	7,335	7,058	1,454	1,524	770	754	460	669	1,697	466	788	277
Real estate taxes not included in payment	712,951	705,656	145,053	154,042	70,818	83,224	54,155	42,594	126,429	138,943	44,440	7,295
Monthly	576,418	570,955	133,339	104,402	52,698	51,704	39,050	29,975	123,034	105,827	35,328	5,463
Quarterly	42,783	42,329	1,414	23,743	7,107	16,636	4,453	2,642	450	7,175	2,452	454
Semiannual	63,315	62,593	2,353	20,410	8,544	11,866	8,678	7,978	476	18,303	4,895	722
Annual	9,793	9,704	446	2,165	1,055	1,110	884	1,038	94	4,091	986	89
Other	7,575	7,501	4,991	671	302	369	134	211	86	969	439	74
Not reporting frequency of payment	13,067	12,574	2,510	2,651	1,112	1,539	956	750	2,289	2,578	840	493
Not reporting tax payment requirements	13,442	12,833	2,378	3,192	1,219	1,973	834	741	2,343	2,267	1,078	609
Monthly	9,618	9,211	2,059	1,757	794	963	496	483	2,158	1,443	815	407
Quarterly	1,071	1,020	34	601	130	471	83	56	15	170	61	51
Semiannual	1,591	1,530	56	621	205	416	181	126	15	429	102	61
Annual	218	207	6	46	23	23	27	14	6	86	22	11
Other	125	117	62	21	11	10	2	4	-	19	9	8
Not reporting frequency of payment	819	748	161	146	56	90	45	58	149	120	69	71
No principal payments required	201,603	198,811	11,739	67,615	17,325	50,290	6,668	14,140	5,625	79,637	12,867	3,292
Monthly	32,050	31,518	6,863	6,956	2,820	4,136	1,318	1,458	4,536	7,879	2,508	532
Quarterly	40,072	39,469	785	24,798	2,914	21,884	1,082	2,010	218	9,128	1,448	603
Semiannual	114,561	112,841	3,025	32,171	10,441	21,730	3,746	9,744	580	55,814	7,761	1,720
Annual	8,276	8,153	359	1,818	659	1,159	322	559	69	4,380	646	123
Other	1,935	1,907	395	394	107	287	38	115	21	768	176	28
Not reporting frequency of payment	4,709	4,423	312	1,478	384	1,094	182	254	201	1,668	328	286
Not reporting principal payment requirements	31,805	20,257	3,023	5,275	1,539	3,736	968	1,200	2,555	5,492	1,744	11,548
Monthly	9,229	7,851	1,822	1,350	523	827	451	483	1,859	1,241	645	1,378
Quarterly	2,153	1,874	67	1,076	183	893	83	94	31	369	154	279
Semiannual	4,656	4,113	129	1,352	367	985	191	316	39	1,732	354	543
Annual	718	634	26	157	47	110	37	41	14	297	62	84
Other	1,007	931	483	91	44	47	24	20	20	234	59	76
Not reporting frequency of payment	14,042	4,854	496	1,249	375	874	182	246	592	1,519	470	9,188
No regular payments required	26,418	25,789	1,519	5,054	2,065	2,989	797	1,268	383	14,499	2,269	629

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	1,254,023	316,602	666,562	193,385	57,474
Under $500	62,952	8,156	45,129	5,219	4,448
$500 to $999	124,330	19,331	84,206	13,669	7,124
$1,000 to $1,499	162,214	28,512	102,967	22,640	8,095
$1,500 to $1,999	156,247	32,022	97,768	19,938	6,519
$2,000 to $2,499	163,313	37,702	93,798	24,853	6,960
$2,500 to $2,999	124,527	33,939	66,455	19,405	4,728
$3,000 to $3,999	204,373	63,524	94,953	38,016	7,880
$4,000 to $4,999	122,406	47,437	48,444	21,896	4,629
$5,000 to $5,999	67,909	28,206	24,333	12,403	2,967
$6,000 to $7,499	37,848	11,895	15,977	8,015	1,961
$7,500 to $9,999	17,070	4,189	7,790	3,998	1,093
$10,000 to $14,999	8,236	1,461	3,572	2,360	743
$15,000 to $19,999	1,581	178	684	549	170
$20,000 and over	1,017	50	386	424	157

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	1,273,162	323,887	698,690	197,415	53,170
Under 4.0%	7,555	1,787	3,866	1,206	696
4.0%	18,633	3,325	9,869	3,775	1,664
4.1% to 4.4%	3,083	2,817	185	51	30
4.5%	262,937	101,197	145,265	9,513	6,962
4.6% to 4.9%	640	382	212	33	13
5.0%	283,688	79,455	127,505	62,347	14,376
5.1% to 5.4%	2,019	1,206	611	163	39
5.5%	113,841	30,781	51,851	26,563	4,636
5.6% to 5.9%	416	103	216	82	13
6.0%	518,123	93,398	313,051	89,387	22,287
6.1% to 6.4%	584	104	411	43	26
6.5%	11,081	1,938	8,252	585	306
6.6% to 6.9%	1,070	199	837	13	21
7.0%	35,735	4,659	27,156	2,497	1,423
7.1% to 7.4%	634	158	450	14	12
7.5%	1,235	211	915	64	45
7.6% to 7.9%	98	14	83	1	-
8.0% and over	11,795	2,153	7,943	1,076	621
Average interest rate (percent)	5.43	5.22	5.51	5.52	5.45

Table E-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES IN CITIES OF 100,000 INHABITANTS OR MORE, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	1,078,435	896,438	280,614	606,926	8,898	181,997
Total first mortgage outstanding debt (dollars)	2,843,447,300	2,295,939,800	869,717,700	1,405,027,900	21,194,200	547,507,500
Total annual mortgage payment (dollars)	359,659,188	327,299,083	119,791,587	204,491,440	3,016,056	32,360,105
Average first mortgage outstanding debt (dollars)	2,637	2,561	3,099	2,315	2,382	3,008
Average value of property (dollars)	4,849	4,686	4,827	4,621	4,705	5,650
Average annual estimated rental value (dollars)	513	496	514	488	500	598
Average annual mortgage payment (dollars)	334	365	427	337	339	178
Percent which annual mortgage payment represents of—						
First mortgage debt	12.6	14.3	13.8	14.6	14.2	5.9
Value of property	6.9	7.8	8.8	7.3	7.2	3.1
Estimated annual rental value	65.0	73.5	83.0	69.1	67.8	29.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	826,725	798,534	274,769	516,681	7,084	28,191
Average first mortgage outstanding debt (dollars)	2,534	2,535	3,103	2,237	2,210	2,511
Average value of property (dollars)	4,522	4,518	4,804	4,370	4,234	4,618
Average annual estimated rental value (dollars)	481	481	512	465	456	491
Average annual mortgage payment (dollars)	369	375	429	347	346	203
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	14.8	13.8	15.5	15.7	8.1
Value of property	8.2	8.3	8.9	7.9	8.2	4.4
Estimated annual rental value	76.8	78.0	83.8	74.7	75.0	41.4
Monthly mortgage payment—						
Under $10	32,476	22,051	3,077	18,641	333	10,425
$10 to $14	72,069	66,475	10,096	55,546	833	5,594
$15 to $19	95,699	91,865	18,300	72,615	950	3,834
$20 to $24	114,372	111,792	28,646	82,072	1,074	2,580
$25 to $29	126,170	124,396	37,381	85,909	1,106	1,774
$30 to $39	187,389	185,476	76,633	107,452	1,391	1,913
$40 to $49	100,295	99,330	53,474	45,176	680	965
$50 to $59	51,171	50,671	24,853	25,447	371	500
$60 to $74	26,886	26,618	13,772	12,656	190	268
$75 to $99	12,307	12,118	5,675	6,357	85	189
$100 and over	7,891	7,742	2,861	4,810	71	149
Average monthly mortgage payment (dollars)	30.78	31.27	35.74	28.93	28.87	16.92
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	251,710	97,904	5,845	90,245	1,814	153,806
Average first mortgage outstanding debt (dollars)	2,973	2,774	2,918	2,759	3,055	3,099
Average value of property (dollars)	5,924	5,055	5,924	5,055	5,543	5,839
Average annual estimated rental value (dollars)	619	620	621	619	672	618
Average annual mortgage payment (dollars)	216	282	335	278	310	173
Percent which annual mortgage payment represents of—						
First mortgage debt	7.3	10.2	11.5	10.1	10.1	5.6
Value of property	3.6	4.7	5.7	4.6	4.7	3.0
Estimated annual rental value	34.8	45.5	54.1	44.9	46.1	28.0

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE UNITED STATES: 1940

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
Dwelling units: 1940	5,279,562	4,974,911	2,458,744	49.4	2,516,167	230,257	74,414	2,340,576	1,324,159	56.6	1,016,417
COLOR OF OCCUPANTS											
White	-	4,796,953	2,402,796	50.1	2,394,157	-	-	2,288,431	1,303,512	57.0	984,919
Nonwhite	-	177,958	55,948	31.4	122,010	-	-	52,145	20,647	39.6	31,498
TYPE OF STRUCTURE											
1-family	3,395,840	3,181,390	2,073,110	65.2	1,108,280	149,168	65,282	1,993,013	1,127,610	56.6	865,403
Other	1,883,742	1,793,521	385,634	21.5	1,407,887	81,089	9,132	347,563	196,549	56.6	151,014
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	3,326,780	3,131,676	2,037,502	65.1	1,094,174	136,089	59,015	1,983,963	1,122,855	56.6	861,108
Under $5	43,635	41,234	24,936	60.5	16,298	1,676	725	22,647	5,183	22.9	17,464
$5 to $9	151,112	140,880	67,863	48.2	73,017	6,990	3,242	64,290	20,085	31.2	44,205
$10 to $14	270,857	252,043	116,553	46.2	135,490	12,433	6,381	112,146	44,083	39.3	68,063
$15 to $19	315,568	296,147	145,211	49.0	150,936	12,923	6,498	140,704	64,207	45.6	76,497
$20 to $24	345,044	323,478	179,407	55.5	144,071	13,764	7,802	174,418	85,945	49.3	88,473
$25 to $29	385,617	363,974	210,445	57.8	153,529	14,227	7,416	205,503	110,143	53.6	95,360
$30 to $39	603,520	576,258	379,419	65.8	196,839	18,591	8,671	371,084	218,330	58.8	152,754
$40 to $49	411,741	392,773	295,362	75.2	97,411	14,584	4,384	289,281	186,162	64.4	103,119
$50 to $59	268,489	253,587	200,346	79.0	53,241	11,341	3,561	196,008	128,984	65.8	67,024
$60 to $74	212,128	200,260	165,565	82.7	34,695	9,367	2,501	161,834	109,562	67.7	52,272
$75 to $99	151,007	140,739	117,897	83.8	22,842	7,822	2,446	115,169	76,303	66.3	38,866
$100 and over	168,062	150,303	134,498	89.5	15,805	12,371	5,388	130,879	73,868	56.4	57,011
Median monthly rent (dollars)	32.01	32.07	36.73	-	25.39	32.74	27.78	36.84	40.22	-	32.15

Table F-2a.—1- TO 4-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	1,324,159	1,155,851	168,308
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	1,277,561	1,113,437	164,124
Average interest rate (percent)	5.48	5.49	5.46
HOLDER OF FIRST MORTGAGE			
Reporting holder	1,295,069	1,129,802	165,267
Building and loan association	244,203	216,703	27,500
Commercial bank	180,984	159,540	21,444
Savings bank	192,408	152,064	40,344
Life insurance company	62,688	58,991	3,697
Mortgage company	57,921	53,770	4,151
Home Owners' Loan Corporation	150,169	127,761	22,408
Individual	305,023	268,225	36,798
Other	101,673	92,748	8,925
Reporting debt and value	1,257,786	1,098,627	159,159
JUNIOR MORTGAGE			
First mortgage only	368,963	330,026	38,937
First and junior mortgage	39,108	32,103	7,005
With 1st mortgage; not rptg. on junior	849,715	736,498	113,217

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	212,339	193,959	18,380
$1,000 to $1,499	144,185	127,091	17,094
$1,500 to $1,999	130,744	114,995	15,749
$2,000 to $2,499	142,859	123,097	19,762
$2,500 to $2,999	109,570	95,329	14,241
$3,000 to $3,999	195,843	169,412	26,431
$4,000 to $4,999	129,355	111,707	17,648
$5,000 to $5,999	80,115	68,438	11,677
$6,000 to $7,499	58,104	48,157	9,947
$7,500 to $9,999	30,459	25,700	4,759
$10,000 to $14,999	17,517	15,182	2,335
$15,000 to $19,999	4,114	3,571	543
$20,000 and over	2,582	1,989	593
RELATION OF DEBT TO VALUE			
Value of property (thousands)	6,922,718	5,927,654	995,064
Average value (dollars)	5,504	5,396	6,252
Debt on first and jr. mtgs. (thousands)	3,662,237	3,147,179	515,058
Percent of value of property	52.9	53.1	51.8
Average debt (dollars)	2,912	2,865	3,235
Debt on first mortgages (thousands)	3,618,925	3,113,452	505,473
Percent of value of property	52.3	52.5	50.8
Average debt (dollars)	2,877	2,834	3,176

Table F-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	1,155,851	31,620	42,193	55,873	69,030	78,080	184,367	167,421	149,850	155,219	105,454	70,665	23,917	19,761	2,401
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	1,113,437	28,946	39,978	53,556	66,373	75,424	178,520	162,413	145,261	150,238	101,754	67,874	22,903	18,648	1,549
Average interest rate...(percent)	5.49	6.00	5.83	5.77	5.71	5.67	5.57	5.46	5.39	5.35	5.30	5.25	5.19	5.14	5.45
HOLDER OF FIRST MORTGAGE															
Reporting holder	1,129,802	30,766	41,246	54,856	67,741	76,699	180,810	164,056	146,671	151,530	102,766	68,710	23,210	18,965	1,774
Building and loan association	216,703	3,408	5,898	10,926	15,161	17,881	42,676	35,965	29,439	27,486	15,576	7,820	1,961	1,140	266
Commercial bank	159,540	2,067	3,526	5,128	7,017	8,846	23,151	23,701	22,180	24,121	17,566	12,627	4,825	4,526	259
Savings bank	152,064	1,597	3,526	5,193	7,428	8,620	23,004	23,170	22,047	23,730	15,382	10,867	3,441	2,734	325
Life insurance company	58,991	105	213	314	465	781	3,320	5,171	6,651	10,193	11,438	11,388	4,627	4,198	107
Mortgage company	53,770	1,870	1,846	2,203	2,692	2,776	6,912	7,174	7,509	7,946	5,667	4,183	1,619	1,307	66
Home Owners' Loan Corporation	127,761	1,754	3,857	6,244	8,614	10,344	24,452	20,964	17,358	16,626	9,889	5,426	1,493	587	153
Individual	268,225	15,238	17,354	20,278	21,388	22,036	43,679	34,431	28,443	28,388	18,013	11,644	3,581	3,079	478
Other	92,748	4,729	4,026	4,570	4,961	5,415	13,416	13,480	13,044	13,040	8,135	4,755	1,663	1,394	120
Reporting debt and value	1,098,627	28,833	38,952	52,182	64,868	74,146	175,825	160,505	143,995	149,056	101,387	67,404	22,746	18,733	-
JUNIOR MORTGAGE															
First mortgage only	330,026	8,740	11,717	16,313	19,533	22,317	51,712	46,894	43,183	44,498	30,269	20,971	7,647	6,132	-
First and junior mortgage	32,103	230	591	957	1,416	2,003	5,505	4,759	4,292	4,964	3,788	2,260	719	619	-
With first mortgage; not reporting on junior mortgage	736,498	19,863	26,644	34,912	43,814	49,826	118,608	108,852	96,520	99,594	67,330	44,173	14,380	11,982	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	193,959	28,170	31,456	29,193	24,570	20,276	29,245	14,393	8,183	5,227	2,147	845	176	78	-
$1,000 to $1,499	127,091	663	6,567	15,801	17,923	17,427	30,305	16,892	10,188	6,836	2,826	1,195	288	179	-
$1,500 to $1,999	114,995	-	929	6,134	14,800	16,286	32,407	19,365	12,033	8,164	3,259	1,252	214	152	-
$2,000 to $2,499	123,097	-	-	1,054	6,194	13,542	33,747	25,921	18,727	13,843	5,941	2,430	462	235	-
$2,500 to $2,999	95,329	-	-	-	1,376	5,335	27,469	23,300	17,094	12,731	5,390	2,075	403	156	-
$3,000 to $3,999	169,412	-	-	-	-	1,260	21,058	45,679	39,586	35,031	17,451	6,675	1,200	452	-
$4,000 to $4,999	111,707	-	-	-	-	-	1,593	12,816	30,597	34,631	21,025	8,862	1,561	602	-
$5,000 to $5,999	68,438	-	-	-	-	-	-	1,139	6,762	24,553	20,737	11,454	2,582	1,211	-
$6,000 to $7,499	48,157	-	-	-	-	-	-	-	825	6,505	18,593	16,594	4,010	1,630	-
$7,500 to $9,999	25,700	-	-	-	-	-	-	-	-	535	3,914	12,571	5,705	2,875	-
$10,000 to $14,999	15,182	-	-	-	-	-	-	-	-	-	104	3,325	5,562	6,191	-
$15,000 to $19,999	3,571	-	-	-	-	-	-	-	-	-	-	26	551	2,994	-
$20,000 and over	1,989	-	-	-	-	-	-	-	-	-	-	-	12	1,977	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	5,927,654	17,467	43,898	84,753	134,687	191,189	578,939	683,318	745,205	956,286	834,250	754,691	365,255	537,722	-
Average value.....(dollars)	5,396	606	1,127	1,624	2,076	2,579	3,293	4,257	5,175	6,416	8,228	11,197	16,058	28,705	-
Debt on first and junior mortgages.....(thousands)	3,147,179	9,589	24,249	45,742	75,450	105,447	324,403	390,202	423,549	527,972	444,199	382,802	172,005	221,572	-
Percent of value of property	53.1	54.9	55.2	54.0	56.0	55.2	56.0	57.1	56.8	55.2	53.2	50.7	47.1	41.2	-
Average debt.....(dollars)	2,865	333	623	877	1,163	1,422	1,845	2,431	2,941	3,542	4,361	5,679	7,562	11,828	-
Debt on first mtgs.....(thousands)	3,113,452	9,548	24,084	45,384	74,810	104,363	320,886	386,287	419,350	522,126	438,850	378,553	170,298	218,918	-
Percent of value of property	52.5	54.7	54.9	53.5	55.5	54.6	55.4	56.5	56.3	54.6	52.6	50.2	46.6	40.7	-
Average debt.....(dollars)	2,834	331	616	870	1,153	1,408	1,825	2,407	2,912	3,503	4,328	5,616	7,487	11,686	-

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	1,324,159	1,295,069	244,203	373,392	180,984	192,408	62,688	57,921	150,169	305,028	101,673	29,090
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,277,561	1,261,949	237,152	365,223	177,220	188,003	61,378	56,781	150,169	298,395	97,851	15,612
Average interest rate (percent)	5.48	5.49	5.82	5.51	5.52	5.49	5.30	5.55	4.50	5.73	5.44	5.44
Reporting debt and value	1,257,786	1,237,885	231,226	358,137	174,924	183,213	60,732	55,285	143,138	291,941	96,426	19,901
Percent distribution	-	100.0	18.7	28.9	14.1	14.8	4.9	4.5	11.6	23.6	7.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	1,257,786	1,237,885	231,226	358,137	174,924	183,213	60,732	55,285	143,138	291,941	96,426	19,901
First mortgage only	368,963	365,004	60,851	90,308	55,251	35,057	22,471	22,409	50,872	88,563	30,030	3,959
First and junior mortgage	39,108	36,478	7,457	11,085	4,852	6,233	2,300	1,636	3,485	8,529	1,986	2,630
With first mortgage; not reporting on junior mortgage	849,715	836,403	163,418	256,744	114,821	141,923	35,961	32,240	88,781	194,849	64,410	13,312
1-family properties	1,098,627	1,081,449	205,493	299,743	154,502	145,241	57,204	52,325	121,932	256,740	88,012	17,178
First mortgage only	330,025	326,467	53,979	80,031	50,491	29,540	21,221	20,839	43,567	78,833	27,997	3,559
First and junior mortgage	32,103	29,949	6,408	8,411	3,988	4,423	2,138	1,465	2,830	6,989	1,708	2,154
With first mortgage; not reporting on junior mortgage	736,498	725,033	145,106	211,301	100,023	111,278	33,845	30,021	75,535	170,918	58,307	11,465
2- to 4-family properties	159,159	156,436	25,733	58,394	20,422	37,972	3,528	3,960	21,206	35,201	8,414	2,723
First mortgage only	38,937	38,537	6,372	10,277	4,760	5,517	1,250	1,570	7,305	9,730	2,033	400
First and junior mortgage	7,005	6,529	1,049	2,674	864	1,810	162	171	655	1,540	278	476
With first mortgage; not reporting on junior mortgage	113,217	111,370	18,312	45,443	14,798	30,645	2,116	2,219	13,246	23,931	6,103	1,847
RELATION OF DEBT TO VALUE												
1- to 4-family properties	1,257,786	1,237,885	231,226	358,137	174,924	183,213	60,732	55,285	143,138	291,941	96,426	19,901
Value of property (thousands)	6,922,718	6,804,655	1,100,140	2,199,783	1,109,210	1,090,573	577,648	341,030	704,390	1,371,815	509,848	118,064
Average value (dollars)	5,504	5,497	4,758	6,142	6,341	5,952	9,511	6,059	4,921	4,699	5,287	5,933
Debt on first and junior mortgages (thousands)	3,662,237	3,595,106	573,[illegible]61	1,139,490	573,897	565,593	306,286	192,269	398,569	695,781	289,251	67,131
Percent of value of property	52.9	52.8	52.1	51.8	51.7	51.9	53.0	56.4	56.6	50.7	56.7	56.9
Average debt (dollars)	2,912	2,904	2,480	3,182	3,281	3,087	5,043	3,416	2,785	2,383	3,[illegible]00	3,373
Debt on first mortgages (thousands)	3,618,925	3,554,903	566,065	1,126,631	567,844	558,787	302,759	190,361	395,838	685,973	287,[illegible]05	64,022
Percent distribution	-	100.0	15.9	31.7	16.0	15.7	8.5	5.4	11.1	19.3	8.1	-
Percent of value of property	52.3	52.2	51.5	51.2	51.2	51.2	52.4	55.8	56.2	50.0	56.3	54.2
Average debt (dollars)	2,877	2,872	2,448	3,146	3,246	3,050	4,985	3,382	2,765	2,350	2,979	3,217
1-family properties	1,098,627	1,081,449	205,493	299,743	154,502	145,241	57,204	52,325	121,932	256,740	88,012	17,178
Value of property (thousands)	5,927,654	5,827,849	958,101	1,814,126	968,259	845,767	541,725	312,970	581,938	1,160,227	458,762	99,805
Average value (dollars)	5,395	5,389	4,662	6,052	6,268	5,823	9,470	5,981	4,773	4,519	5,212	5,810
Debt on first and junior mortgages (thousands)	3,147,179	3,090,350	500,856	943,511	504,963	438,548	287,091	177,898	327,207	591,050	262,736	56,829
Percent of value of property	53.1	53.0	52.3	52.0	52.1	51.9	53.0	56.8	56.2	50.9	57.3	56.9
Average debt (dollars)	2,865	2,858	2,437	3,146	3,268	3,019	5,019	3,400	2,684	2,302	2,985	3,308
Debt on first mortgages (thousands)	3,113,452	3,059,001	494,781	934,293	500,157	434,136	283,882	176,278	325,180	583,527	261,109	54,452
Percent of value of property	52.5	52.5	51.6	51.5	51.7	51.3	52.4	56.3	55.9	50.3	56.9	54.6
Average debt (dollars)	2,834	2,829	2,408	3,117	3,237	2,989	4,963	3,369	2,666	2,273	2,967	3,170
2- to 4-family properties	159,159	156,436	25,733	58,394	20,422	37,972	3,528	3,960	21,206	35,201	8,414	2,723
Value of property (thousands)	995,064	975,806	142,039	365,657	140,852	244,805	35,923	28,060	122,452	211,588	51,086	18,258
Average value (dollars)	6,252	6,244	5,520	6,604	6,897	6,447	10,182	7,086	5,774	6,011	6,072	6,705
Debt on first and junior mortgages (thousands)	515,058	504,756	72,605	195,978	68,934	127,045	19,195	14,372	71,362	104,730	26,515	10,303
Percent of value of property	51.8	51.7	51.1	50.8	48.9	51.9	53.4	51.2	58.3	49.5	51.9	56.4
Average debt (dollars)	3,236	3,227	2,821	3,356	3,375	3,346	5,441	3,629	3,365	2,975	3,151	3,784
Debt on first mortgages (thousands)	505,473	495,902	71,284	192,338	67,687	124,651	18,877	14,104	70,708	102,446	26,146	9,571
Percent of value of property	50.8	50.8	50.2	49.9	48.1	50.9	52.5	50.3	57.7	48.4	51.2	52.4
Average debt (dollars)	3,176	3,170	2,770	3,294	3,314	3,283	5,351	3,552	3,384	2,910	3,107	3,515

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,155,851	1,129,802	216,703	311,504	159,540	152,064	58,991	53,770	127,761	268,225	92,748	26,049
RACE OF OCCUPANTS												
White	1,138,009	1,112,416	212,182	309,025	158,043	150,982	58,867	52,915	124,854	263,356	91,317	25,593
Negro	16,916	16,495	4,347	2,355	1,371	984	94	826	2,812	4,641	1,420	421
Other nonwhite	926	891	174	224	126	98	30	29	95	228	111	35
YEAR BUILT												
Reporting year built	1,124,987	1,100,392	211,019	301,979	155,980	145,999	58,455	53,075	124,677	260,797	90,390	24,595
1930 to 1940	378,552	369,682	67,117	105,402	64,465	41,937	30,321	26,451	22,329	74,597	42,465	8,970
1920 to 1929	440,258	432,007	82,839	104,060	51,345	52,715	23,830	19,849	66,469	105,633	29,327	8,251
1910 to 1919	138,580	135,491	26,415	37,513	17,911	19,702	2,930	3,945	19,295	36,590	8,703	3,089
1900 to 1909	78,480	76,560	15,600	23,161	10,253	12,908	799	1,631	9,008	21,558	4,503	1,920
1880 to 1899	58,549	57,003	12,746	19,239	7,753	11,486	354	869	5,441	14,954	3,400	1,546
1879 or earlier	30,468	29,649	6,102	11,504	4,253	7,251	221	330	2,135	7,465	1,892	819

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,155,851	1,129,802	216,703	311,604	159,540	152,064	58,991	53,770	127,761	258,225	92,748	26,049
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,099,980	1,082,708	205,553	300,178	154,698	145,485	57,271	52,364	122,033	257,119	88,090	17,272
Under $500	81,482	80,220	12,954	18,003	9,800	8,203	580	3,684	5,061	30,758	9,170	1,262
$500 to $999	114,561	113,070	24,002	27,281	13,431	13,850	1,177	4,116	11,627	36,933	7,934	1,491
$1,000 to $1,499	128,573	126,863	28,996	31,060	14,866	16,194	1,872	4,280	15,949	36,878	7,828	1,710
$1,500 to $1,999	116,026	114,521	25,597	28,360	13,536	14,824	2,540	4,314	15,779	29,637	7,294	1,505
$2,000 to $2,499	124,179	122,453	27,380	32,059	15,661	16,398	3,863	4,592	16,263	29,843	8,453	1,726
$2,500 to $2,999	95,918	94,460	20,380	26,166	13,212	12,954	3,857	4,181	12,301	20,073	7,502	1,458
$3,000 to $3,999	169,189	166,321	31,323	49,778	26,191	23,587	9,861	8,632	20,077	31,985	14,665	2,818
$4,000 to $4,999	110,804	108,767	16,718	35,360	19,136	16,224	9,567	7,307	11,662	16,904	11,249	2,037
$5,000 to $5,999	67,466	66,033	8,608	21,709	12,016	9,693	7,585	4,976	6,231	10,295	6,629	1,433
$6,000 to $7,499	46,875	45,957	5,433	15,129	8,157	6,972	7,133	3,144	4,198	7,070	3,850	918
$7,500 to $9,999	24,774	24,286	2,117	8,306	4,551	3,755	4,907	1,736	2,008	3,346	1,866	488
$10,000 to $14,999	14,773	14,479	903	4,918	2,867	2,046	3,254	1,090	614	2,315	1,190	294
$15,000 to $19,999	3,495	3,404	165	1,273	746	527	787	208	53	647	271	91
$20,000 and over	1,915	1,874	77	781	523	258	288	104	10	425	189	41
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,113,437	1,100,023	210,436	304,629	156,194	148,435	57,747	52,708	127,761	257,505	89,237	13,414
Under 4.0%	7,528	7,420	998	1,270	749	521	113	178	-	3,693	1,168	108
4.0%	16,918	16,557	1,302	3,537	2,056	1,481	992	574	-	8,153	2,009	251
4.1% to 4.4%	1,445	1,399	57	968	318	650	70	100	-	42	162	46
4.5%	177,595	176,104	4,712	17,911	11,870	6,041	7,845	5,716	127,761	3,487	8,672	1,491
4.6% to 4.9%	566	556	53	268	184	84	115	30	-	36	54	10
5.0%	245,681	241,445	29,966	94,967	46,695	48,272	22,666	15,124	-	50,888	27,834	4,236
5.1% to 5.4%	1,618	1,582	366	531	329	202	212	164	-	103	205	36
5.5%	113,669	111,912	23,598	53,414	22,266	31,148	9,270	4,750	-	9,333	11,547	1,757
5.6% to 5.9%	420	407	171	114	57	57	39	13	-	40	30	13
6.0%	494,950	490,042	138,201	122,875	65,953	56,922	15,693	22,554	-	161,551	34,168	4,908
6.1% to 6.4%	638	633	442	75	42	34	12	24	-	47	32	5
6.5%	7,198	7,055	3,404	1,302	758	544	203	446	-	1,306	394	143
6.6% to 6.9%	1,497	1,467	1,131	115	59	56	13	54	-	99	55	30
7.0%	33,377	33,110	7,798	6,069	4,136	1,933	342	2,163	-	14,601	2,137	267
7.1% to 7.4%	1,199	1,185	986	69	20	49	3	40	-	59	28	14
7.5%	633	625	317	74	41	33	9	33	-	153	39	8
7.6% to 7.9%	89	88	61	9	2	7	2	8	-	5	2	1
8.0% and over	8,416	8,326	1,873	1,060	659	401	148	537	-	3,908	700	90
Average interest rate (percent)	5.49	5.49	5.82	5.50	5.51	5.49	5.29	5.54	4.50	5.75	5.43	5.43
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	912,606	900,550	203,405	288,427	181,613	106,814	52,939	46,385	122,898	157,311	79,285	12,056
Real estate taxes included in payment	262,412	257,264	52,576	77,784	48,930	28,854	12,276	19,594	45,334	15,539	34,159	5,148
Monthly	248,501	243,730	50,006	73,363	46,905	26,458	11,566	18,905	44,134	13,151	32,603	4,771
Quarterly	2,868	2,820	224	1,473	527	946	229	109	127	460	178	48
Semiannual	3,086	3,034	224	1,083	406	677	211	172	91	1,050	203	52
Annual	705	692	47	163	67	96	31	29	19	325	78	13
Other	2,028	2,009	1,099	244	117	127	12	50	63	181	360	19
Not reporting frequency of payment	5,224	4,979	976	1,458	908	550	227	329	900	352	737	245
Real estate taxes not included in payment	638,130	631,761	148,180	157,337	81,211	76,126	40,155	25,296	76,221	139,396	44,176	6,369
Monthly	511,467	506,686	136,658	103,939	59,880	44,059	28,647	20,126	74,221	105,671	37,374	4,831
Quarterly	43,421	43,008	1,374	25,937	9,472	16,465	4,541	1,644	277	7,414	1,816	418
Semiannual	54,434	53,872	1,375	21,807	8,923	12,884	5,733	3,563	349	17,998	3,047	562
Annual	9,253	9,169	317	2,270	1,222	1,048	484	433	77	4,868	720	84
Other	8,892	8,343	5,778	806	402	404	88	126	60	1,101	384	49
Not reporting frequency of payment	11,163	10,738	2,678	2,578	1,312	1,266	662	404	1,237	2,344	835	425
Not reporting tax payment requirements	12,064	11,525	2,649	3,806	1,472	1,884	506	445	1,348	2,376	900	539
Monthly	8,496	8,111	2,315	1,718	921	797	331	344	1,225	1,499	679	385
Quarterly	1,006	959	26	593	171	422	58	19	14	200	49	47
Semiannual	1,466	1,417	31	766	284	482	76	56	16	397	75	49
Annual	270	264	6	74	37	37	13	10	3	124	34	6
Other	166	162	95	19	7	12	1	4	6	34	3	4
Not reporting frequency of payment	660	612	176	186	52	84	27	12	79	122	60	48
No principal payments required	180,970	178,548	9,229	60,704	21,837	38,867	4,783	6,050	3,114	84,935	9,783	2,422
Monthly	30,033	29,640	6,188	7,921	3,683	4,238	919	890	2,443	8,941	2,338	393
Quarterly	34,646	34,157	656	20,958	5,115	15,843	870	772	118	9,593	1,190	489
Semiannual	100,901	99,745	1,578	28,316	11,570	16,746	2,635	3,943	405	57,726	5,142	1,156
Annual	9,513	9,397	215	1,824	784	1,040	288	277	35	6,148	660	116
Other	1,756	1,735	348	431	184	247	20	45	12	749	130	23
Not reporting frequency of payment	4,119	3,874	244	1,254	501	753	101	123	101	1,778	278	245
Not reporting principal payment requirements	28,131	17,228	2,720	4,728	1,908	2,820	525	577	1,421	5,788	1,369	10,903
Monthly	7,600	6,432	1,767	1,330	679	651	253	255	1,068	1,154	606	1,168
Quarterly	1,734	1,517	43	847	248	599	78	35	3	435	76	217
Semiannual	3,887	3,506	57	1,227	414	813	117	117	28	1,758	202	381
Annual	738	650	21	133	55	78	16	14	5	409	52	83
Other	732	678	211	108	71	37	8	13	6	259	73	54
Not reporting frequency of payment	13,445	4,445	621	1,083	441	642	153	143	311	1,773	361	9,000
No regular payments required	34,144	33,476	1,349	7,745	4,182	3,563	644	808	328	20,191	2,411	668

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	1,099,980	251,691	612,894	174,510	60,885
Under $500	81,482	6,933	59,178	8,206	7,165
$500 to $999	114,561	11,078	79,695	15,775	8,012
$1,000 to $1,499	128,573	15,990	83,392	21,220	7,971
$1,500 to $1,999	116,085	18,716	73,855	17,379	6,076
$2,000 to $2,499	124,179	24,031	72,495	21,187	5,455
$2,500 to $2,999	95,918	24,252	52,309	15,153	4,204
$3,000 to $3,999	169,189	54,243	79,065	28,224	7,607
$4,000 to $4,999	110,804	43,994	45,060	17,066	4,684
$5,000 to $5,999	67,466	27,306	25,037	11,060	3,063
$6,000 to $7,499	46,875	15,440	20,386	8,625	2,424
$7,500 to $9,999	24,774	6,534	11,883	4,990	1,367
$10,000 to $14,999	14,773	2,747	7,112	3,738	1,176
$15,000 to $19,999	3,495	356	1,663	1,085	391
$20,000 and over	1,915	71	763	802	279

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	1,118,437	256,044	624,418	177,216	55,764
Under 4.0%	7,528	1,215	4,083	1,357	873
4.0%	16,918	2,602	8,860	3,655	1,801
4.1% to 4.4%	1,445	1,162	201	40	42
4.5%	177,595	73,018	93,940	6,195	4,442
4.6% to 4.9%	566	189	312	43	22
5.0%	245,681	73,421	113,979	45,250	13,031
5.1% to 5.4%	1,618	751	666	155	46
5.5%	113,669	31,512	56,811	21,262	4,084
5.6% to 5.9%	420	84	246	69	21
6.0%	494,950	67,153	303,097	95,685	29,015
6.1% to 6.4%	638	91	498	31	18
6.5%	7,198	891	5,666	441	200
6.6% to 6.9%	1,497	189	1,262	28	18
7.0%	33,377	2,405	27,393	2,107	1,472
7.1% to 7.4%	1,199	107	1,068	14	10
7.5%	633	68	494	51	20
7.6% to 7.9%	89	13	73	3	-
8.0% and over	8,416	1,173	5,764	830	649
Average interest rate (percent)	5.49	5.20	5.58	5.59	5.56

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES INSIDE PRINCIPAL METROPOLITAN DISTRICTS BUT OUTSIDE CITIES OF 100,000 INHABITANTS OR MORE, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	937,098	773,301	225,515	539,947	7,839	163,797
Total first mortgage outstanding debt (dollars)	2,651,142,700	2,140,753,200	795,328,900	1,325,788,800	19,635,500	510,389,500
Total annual mortgage payment (dollars)	325,833,623	295,798,733	105,817,678	187,267,479	2,713,576	30,034,890
Average first mortgage outstanding debt (dollars)	2,829	2,768	3,527	2,455	2,505	3,116
Average value of property (dollars)	5,333	5,128	5,480	4,983	4,983	6,299
Average annual estimated rental value (dollars)	541	523	568	504	517	627
Average annual mortgage payment (dollars)	348	383	469	347	346	183
Percent which annual mortgage payment represents of—						
First mortgage debt	12.3	13.8	18.3	14.1	13.8	5.9
Value of property	6.5	7.5	8.6	7.0	6.9	2.9
Estimated annual rental value	64.3	73.2	82.7	68.8	67.0	29.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	711,662	684,928	221,144	457,566	6,218	26,734
Average first mortgage outstanding debt (dollars)	2,684	2,684	3,529	2,281	2,288	2,693
Average value of property (dollars)	4,827	4,820	5,447	4,524	4,360	4,994
Average annual estimated rental value (dollars)	497	496	565	464	457	506
Average annual mortgage payment (dollars)	381	387	471	347	355	207
Percent which annual mortgage payment represents of—						
First mortgage debt	14.2	14.4	13.4	15.2	15.5	7.7
Value of property	7.9	8.0	8.7	7.7	8.1	4.1
Estimated annual rental value	76.6	76.1	83.4	74.9	77.5	40.9
Monthly mortgage payment—						
Under $10	40,389	30,281	3,325	26,463	493	10,058
$10 to $14	70,248	65,331	7,281	57,246	804	4,917
$15 to $19	78,993	75,366	11,608	62,907	851	3,627
$20 to $24	90,360	87,877	18,919	68,104	854	2,503
$25 to $29	99,831	98,072	28,100	69,141	831	1,759
$30 to $39	153,036	151,152	63,529	86,527	1,096	1,884
$40 to $49	81,553	80,730	41,396	38,810	524	823
$50 to $59	45,904	45,432	22,327	22,757	348	472
$60 to $74	27,267	26,989	14,166	12,610	213	278
$75 to $99	14,377	14,201	6,793	7,297	111	176
$100 and over	9,734	9,497	3,700	5,704	93	237
Average monthly mortgage payment (dollars)	31.72	32.29	39.27	28.95	29.55	17.24
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	225,436	88,373	4,371	82,381	1,621	137,063
Average first mortgage outstanding debt (dollars)	3,286	3,422	3,426	3,424	3,335	3,199
Average value of property (dollars)	6,931	7,515	7,172	7,536	7,373	6,554
Average annual estimated rental value (dollars)	681	728	702	729	745	651
Average annual mortgage payment (dollars)	244	344	367	343	314	179
Percent which annual mortgage payment represents of—						
First mortgage debt	7.4	10.1	10.7	10.0	9.4	5.6
Value of property	3.5	4.6	5.1	4.6	4.3	2.7
Estimated annual rental value	35.8	47.3	52.3	47.1	42.1	27.5

Table G-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE NORTHEASTERN STATES: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	9,701,883	8,922,359	3,207,838	36.0	5,714,521	559,779	219,745	2,995,413	1,600,590	53.4	1,394,823
1930: Private families reporting tenure	-	7,756,481	3,343,894	43.1	4,412,587	-	-	-	-	-	-
1920: All families reporting tenure	-	6,105,612	2,085,264	34.2	4,020,348	-	-	2,047,266	1,052,636	51.4	994,630
Dwelling units: 1940	9,701,883	8,922,359	3,207,838	36.0	5,714,521	559,779	219,745	2,995,413	1,600,590	53.4	1,394,823
Urban	7,768,225	7,340,558	2,339,357	31.9	5,001,201	386,714	40,953	2,182,522	1,264,238	57.9	918,284
Rural-nonfarm	1,933,658	1,581,801	868,481	54.9	713,320	173,065	178,792	812,891	336,352	41.4	476,539
COLOR OF OCCUPANTS											
White	-	8,571,525	3,165,263	36.9	5,406,262	-	-	2,956,678	1,580,233	53.4	1,376,445
Nonwhite	-	350,834	42,575	12.1	308,259	-	-	38,735	20,357	52.5	18,378
TYPE OF STRUCTURE											
1-family	4,292,034	3,823,048	2,383,004	62.3	1,440,044	265,208	203,778	2,262,130	1,153,484	51.0	1,108,646
Other	5,409,849	5,099,311	824,834	16.2	4,274,477	294,571	15,967	733,283	447,106	61.0	286,177
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	4,178,861	3,751,312	2,333,508	62.2	1,417,804	239,609	187,940	2,247,228	1,146,098	51.0	1,101,130
Under $5	65,251	57,038	35,311	61.9	21,727	4,405	3,808	30,895	3,959	12.8	26,936
$5 to $9	216,836	188,206	89,595	47.6	98,611	15,021	13,609	82,763	17,009	20.6	65,754
$10 to $14	367,716	320,458	144,899	45.2	175,559	24,189	23,069	136,761	40,250	29.4	96,511
$15 to $19	420,473	377,745	175,415	46.4	202,330	22,522	20,206	167,836	60,961	36.3	106,925
$20 to $24	475,855	430,719	226,935	52.7	203,784	24,436	20,700	218,379	90,127	41.3	128,252
$25 to $29	490,528	447,453	246,963	55.2	200,490	23,464	19,611	238,996	110,432	46.2	128,564
$30 to $39	717,811	665,866	423,258	63.6	242,628	29,646	22,279	410,672	218,508	53.2	192,164
$40 to $49	480,594	445,154	322,257	72.4	122,897	22,079	13,361	313,434	193,266	61.7	120,168
$50 to $59	321,991	292,701	227,471	77.7	65,230	17,611	11,679	220,946	141,414	64.0	79,532
$60 to $74	253,688	230,644	189,245	82.1	41,399	14,480	8,564	183,644	123,498	67.2	60,146
$75 to $99	167,617	145,763	120,714	82.8	25,049	13,078	8,776	116,765	76,228	65.3	40,537
$100 and over	200,501	149,545	131,445	87.9	18,100	28,678	22,278	126,087	70,446	55.9	55,641
Median monthly rent (dollars)	30.24	30.31	35.35	-	24.67	31.45	27.71	35.54	41.15	-	29.41

Table G-2a.—1- TO 4-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE NORTHEASTERN STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	1,600,590	1,206,055	394,535
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	1,532,082	1,150,167	381,865
Average interest rate (percent)	5.43	5.45	5.39
HOLDER OF FIRST MORTGAGE			
Reporting holder	1,557,415	1,172,720	384,695
Building and loan association	240,089	199,499	40,590
Commercial bank	188,387	147,848	40,539
Savings bank	411,955	271,280	140,675
Life insurance company	44,790	38,836	5,954
Mortgage company	48,304	35,152	13,152
Home Owners' Loan Corporation	133,417	97,844	35,573
Individual	394,619	304,746	90,073
Other	95,654	77,515	18,139
Reporting debt and value	1,492,317	1,125,274	367,043
JUNIOR MORTGAGE			
First mortgage only	184,237	138,041	46,196
First and junior mortgage	60,409	38,572	21,837
With 1st mortgage; not rptg. on junior	1,247,671	948,661	299,010

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	208,428	177,485	30,943
$1,000 to $1,499	165,316	134,351	30,965
$1,500 to $1,999	144,898	116,179	28,719
$2,000 to $2,499	172,316	132,392	39,924
$2,500 to $2,999	129,479	99,623	29,856
$3,000 to $3,999	245,617	182,597	63,020
$4,000 to $4,999	165,040	118,224	46,816
$5,000 to $5,999	106,212	71,912	34,300
$6,000 to $7,499	79,749	48,022	31,727
$7,500 to $9,999	43,899	24,499	19,400
$10,000 to $14,999	22,594	14,314	8,280
$15,000 to $19,999	5,060	3,465	1,595
$20,000 and over	3,709	2,211	1,498
RELATION OF DEBT TO VALUE			
Value of property (thousands)	8,607,233	6,034,882	2,572,351
Average value (dollars)	5,768	5,363	7,008
Debt on first and jr. mtgs. (thousands)	4,625,697	3,243,627	1,382,069
Percent of value of property	53.7	53.7	53.7
Average debt (dollars)	3,100	2,883	3,765
Debt on first mortgages (thousands)	4,550,931	3,201,399	1,349,532
Percent of value of property	52.9	53.0	52.5
Average debt (dollars)	3,050	2,845	3,677

Table G-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE NORTHEASTERN STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	1,206,055	23,618	37,591	53,073	75,183	78,199	194,928	185,187	164,180	173,750	108,968	68,692	21,492	17,699	3,545
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	1,150,167	20,829	34,806	49,855	71,037	74,429	186,603	178,059	158,038	167,189	104,458	65,544	20,416	16,525	2,379
Average interest rate...(percent)	5.45	5.66	5.61	5.59	5.57	5.54	5.51	5.45	5.40	5.37	5.36	5.33	5.29	5.22	5.45
HOLDER OF FIRST MORTGAGE															
Reporting holder	1,172,720	22,614	36,438	51,635	73,234	76,304	190,259	180,816	159,964	169,032	105,723	66,419	20,715	16,823	2,744
Building and loan association	199,499	2,520	6,645	11,476	16,714	17,147	39,342	32,174	26,242	24,510	13,288	6,453	1,590	988	415
Commercial bank	147,848	2,206	4,091	5,534	7,719	8,467	21,904	21,433	19,944	22,296	15,036	10,874	4,055	3,931	358
Savings bank	271,280	3,061	5,903	8,595	12,916	14,116	39,369	43,411	40,773	45,112	29,198	18,540	5,484	4,177	625
Life insurance company	38,836	42	116	169	330	514	2,985	5,025	5,350	7,055	6,662	5,982	2,247	2,146	102
Mortgage company	35,152	256	435	802	1,382	1,856	4,074	5,687	5,843	7,135	4,159	2,481	843	681	68
Home Owners' Loan Corporation	97,844	845	2,413	4,537	7,178	7,846	17,915	16,637	13,879	13,940	7,681	3,957	956	365	195
Individual	304,746	11,716	14,744	17,702	23,860	22,656	52,219	44,603	36,698	36,774	22,537	14,011	4,106	3,285	815
Other	77,515	1,968	2,091	2,820	4,115	4,602	12,450	11,896	11,225	12,210	7,162	4,121	1,434	1,255	166
Reporting debt and value	1,125,274	20,569	33,407	48,121	68,518	72,450	182,287	175,077	155,637	165,120	103,205	64,436	20,074	16,373	-
JUNIOR MORTGAGE															
First mortgage only	138,041	2,489	3,945	5,638	7,950	8,370	22,087	22,038	19,643	21,174	12,551	7,627	2,608	1,921	-
First and junior mortgage	38,572	337	617	1,089	1,610	2,046	5,929	6,225	5,791	6,335	4,206	2,729	890	768	-
With first mortgage; not reporting on junior mortgage	948,661	17,743	28,845	41,394	58,958	62,034	154,271	146,814	130,203	137,611	86,448	54,080	16,576	13,684	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	177,485	19,653	25,457	25,462	24,897	19,265	30,204	15,229	8,652	5,558	2,057	809	164	78	-
$1,000 to $1,499	134,351	916	6,561	14,649	19,821	17,603	32,940	18,647	11,229	7,419	2,959	1,164	269	174	-
$1,500 to $1,999	116,179	-	1,389	6,213	14,332	15,387	33,127	20,548	12,427	8,254	3,039	1,138	197	128	-
$2,000 to $2,499	132,392	-	-	1,797	7,502	12,379	35,559	30,692	20,545	15,043	5,945	2,296	425	209	-
$2,500 to $2,999	99,623	-	-	-	1,965	5,678	25,544	26,093	18,750	13,929	5,291	1,898	340	135	-
$3,000 to $3,999	182,597	-	-	-	1	2,137	22,017	46,988	44,245	41,777	17,781	6,205	1,026	419	-
$4,000 to $4,999	118,224	-	-	-	-	1	2,896	14,963	29,851	38,091	22,088	8,466	1,344	524	-
$5,000 to $5,999	71,912	-	-	-	-	-	-	1,917	8,560	25,910	21,019	11,170	2,271	1,065	-
$6,000 to $7,499	48,022	-	-	-	-	-	-	-	1,377	8,279	18,293	15,407	3,396	1,270	-
$7,500 to $9,999	24,499	-	-	-	-	-	-	-	1	860	4,608	11,943	4,905	2,182	-
$10,000 to $14,999	14,314	-	-	-	-	-	-	-	-	-	125	3,903	5,061	5,225	-
$15,000 to $19,999	3,465	-	-	-	-	-	-	-	-	-	-	36	661	2,768	-
$20,000 and over	2,211	-	-	-	-	-	-	-	-	-	-	-	15	2,196	-
RELATION OF DEBT TO VALUE															
Value of property...(thousands)	6,034,882	12,832	37,805	78,543	142,839	187,215	599,152	744,541	804,663	1,059,812	849,209	719,208	322,054	476,911	-
Average value...(dollars)	5,363	624	1,132	1,632	2,085	2,584	3,287	4,253	5,170	6,418	8,228	11,162	16,043	29,128	-
Debt on first and junior mortgages...(thousands)	3,243,627	7,554	21,870	43,664	80,527	103,815	334,152	424,388	456,569	587,956	454,064	369,534	154,279	205,234	-
Percent of value of property	53.7	58.9	57.9	55.6	56.4	55.5	55.8	57.0	56.7	55.5	53.5	51.4	47.9	43.0	-
Average debt...(dollars)	2,683	368	655	907	1,175	1,433	1,833	2,424	2,934	3,561	4,400	5,735	7,686	12,535	-
Debt on first mtgs...(thousands)	3,201,399	7,500	21,587	43,242	79,742	102,605	329,940	419,131	450,874	580,368	448,115	364,337	152,062	201,797	-
Percent of value of property	53.0	58.4	57.4	55.1	55.8	54.8	55.1	56.3	56.0	54.8	52.8	50.7	47.2	42.3	-
Average debt...(dollars)	2,845	365	649	899	1,164	1,416	1,810	2,394	2,897	3,515	4,342	5,654	7,575	12,325	-

Table G-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NORTHEASTERN STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	1,600,590	1,557,415	240,089	600,342	188,387	411,955	44,790	48,304	133,417	394,819	95,654	43,175
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,532,032	1,509,177	229,454	585,824	183,387	402,437	43,508	47,067	133,417	379,244	90,668	22,855
Average interest rate (percent)	5.43	5.43	5.74	5.44	5.54	5.39	5.40	5.52	4.50	5.57	5.41	5.44
Reporting debt and value	1,492,317	1,463,106	222,658	567,261	178,125	389,136	42,640	45,912	123,464	372,633	88,538	29,211
Percent distribution	-	100.0	15.2	38.8	12.2	26.6	2.9	3.1	8.4	25.5	6.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	1,492,317	1,463,106	222,658	567,261	178,125	389,136	42,640	45,912	123,464	372,633	88,538	29,211
First mortgage only	184,237	181,733	26,814	67,184	22,401	44,783	5,699	6,654	16,234	48,926	10,222	2,504
First and junior mortgage	60,409	56,107	7,519	23,821	6,475	17,346	1,816	1,910	3,781	14,776	2,484	4,302
With first mortgage; not reporting on junior mortgage	1,247,671	1,225,266	188,325	476,256	149,249	327,007	35,125	37,348	103,449	308,931	75,832	22,405
1-family properties	1,125,274	1,104,368	165,497	397,272	140,333	256,939	37,090	33,639	90,900	287,945	72,025	20,906
First mortgage only	138,041	136,247	22,048	47,301	17,679	29,622	4,972	4,923	11,793	36,885	8,325	1,794
First and junior mortgage	38,572	35,925	5,799	18,614	4,343	9,271	1,475	1,155	2,544	9,638	1,700	2,647
With first mortgage; not reporting on junior mortgage	948,661	932,196	157,650	336,357	118,311	218,046	30,643	27,561	76,563	241,422	62,000	16,465
2- to 4-family properties	367,043	358,738	37,161	169,989	37,792	132,197	5,550	12,273	32,564	84,688	16,513	8,305
First mortgage only	46,196	45,486	4,766	19,883	4,722	15,161	727	1,731	4,441	12,041	1,897	710
First and junior mortgage	21,837	20,182	1,720	10,207	2,132	8,075	341	755	1,237	5,138	784	1,655
With first mortgage; not reporting on junior mortgage	299,010	293,070	30,675	139,899	30,938	108,961	4,482	9,787	26,886	67,509	13,832	5,940
RELATION OF DEBT TO VALUE												
1- to 4-family properties	1,492,317	1,463,106	222,658	567,261	178,125	389,136	42,640	45,912	123,464	372,633	88,538	29,211
Value of property (thousands)	8,607,233	8,424,145	1,048,415	3,523,258	1,202,448	2,420,810	367,964	305,585	648,823	1,921,779	508,321	183,088
Average value (dollars)	5,768	5,758	4,709	6,387	6,751	6,221	8,630	6,656	5,255	5,157	5,741	6,268
Debt on first and junior mortgages (thousands)	4,625,697	4,519,805	537,879	1,881,700	587,434	1,294,267	213,977	184,423	411,199	1,000,829	289,797	105,892
Percent of value of property	53.7	53.7	51.3	51.9	48.9	53.5	58.2	60.4	63.4	52.1	57.0	57.8
Average debt (dollars)	3,100	3,089	2,416	3,317	3,298	3,326	5,018	4,017	3,331	2,686	3,273	3,625
Debt on first mortgages (thousands)	4,550,931	4,451,386	529,711	1,851,780	578,798	1,272,982	211,321	181,718	407,880	982,180	286,796	99,545
Percent distribution	-	100.0	11.9	41.6	13.0	28.6	4.7	4.1	9.2	22.1	6.4	-
Percent of value of property	52.9	52.8	50.5	51.1	48.1	52.6	57.4	59.5	62.9	51.1	56.4	54.4
Average debt (dollars)	3,050	3,042	2,379	3,264	3,249	3,271	4,956	3,958	3,304	2,636	3,239	3,408
1-family properties	1,125,274	1,104,368	165,497	397,272	140,333	256,939	37,090	33,639	90,900	287,945	72,025	20,906
Value of property (thousands)	6,034,882	5,913,232	842,017	2,932,860	849,143	1,483,717	316,836	210,104	437,903	1,375,153	397,359	121,651
Average value (dollars)	5,363	5,354	4,539	5,872	6,051	5,775	8,542	6,246	4,817	4,779	5,517	5,819
Debt on first and junior mortgages (thousands)	3,243,627	3,174,843	430,609	1,224,366	446,052	778,314	182,307	127,604	271,644	710,860	227,454	68,784
Percent of value of property	53.7	53.7	51.1	52.5	52.5	52.5	57.5	60.7	62.0	51.7	57.2	56.5
Average debt (dollars)	2,883	2,875	2,321	3,082	3,179	3,029	4,915	3,793	2,988	2,469	3,158	3,290
Debt on first mortgages (thousands)	3,201,399	3,135,868	424,646	1,209,232	440,556	768,677	180,804	126,255	269,659	700,209	225,562	65,530
Percent of value of property	53.0	53.0	50.4	51.8	51.9	51.8	56.9	60.1	61.6	50.9	56.8	53.9
Average debt (dollars)	2,845	2,840	2,289	3,044	3,139	2,992	4,861	3,753	2,967	2,432	3,132	3,135
2- to 4-family properties	367,043	358,738	37,161	169,989	37,792	132,197	5,550	12,273	32,564	84,688	16,513	8,305
Value of property (thousands)	2,572,351	2,510,914	205,398	1,290,398	353,305	937,093	51,128	95,481	210,920	545,626	110,962	61,437
Average value (dollars)	7,008	6,999	5,554	7,591	9,349	7,089	9,212	7,780	6,477	6,443	6,720	7,398
Debt on first and junior mortgages (thousands)	1,382,069	1,344,961	107,270	657,334	141,382	515,953	31,670	56,819	139,555	289,970	63,343	37,108
Percent of value of property	53.7	53.6	52.0	50.9	40.0	55.1	61.9	59.5	66.2	53.1	56.2	60.4
Average debt (dollars)	3,765	3,749	2,887	3,867	3,741	3,903	5,706	4,630	4,286	3,424	3,775	4,468
Debt on first mortgages (thousands)	1,349,532	1,315,518	105,065	642,548	138,243	504,305	31,017	55,463	138,221	281,971	61,233	34,015
Percent of value of property	52.5	52.4	50.9	49.8	39.1	53.8	60.7	58.1	65.5	51.7	55.2	55.4
Average debt (dollars)	3,677	3,677	2,827	3,780	3,658	3,815	5,589	4,519	4,245	3,330	3,708	4,096

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE NORTHEASTERN STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,206,055	1,172,720	199,499	419,128	147,848	271,280	38,836	35,152	97,844	304,746	77,515	33,335
RACE OF OCCUPANTS												
White	1,191,605	1,158,754	195,684	415,973	146,617	269,356	38,672	34,520	95,589	301,581	76,735	32,851
Negro	13,691	13,238	3,685	2,909	1,156	1,753	151	606	2,193	2,968	725	453
Other nonwhite	759	728	129	246	75	171	13	26	62	197	55	31
YEAR BUILT												
Reporting year built	1,144,589	1,114,232	189,367	397,196	141,082	256,114	38,123	34,112	92,754	289,211	73,469	30,357
1930 to 1940	234,637	228,005	36,606	81,845	33,906	47,939	16,084	10,826	13,290	46,693	22,661	6,632
1920 to 1929	399,119	389,974	63,637	135,339	44,974	90,365	18,350	14,717	39,329	95,604	22,998	9,145
1910 to 1919	168,616	164,198	28,103	59,583	20,268	39,315	1,924	3,832	14,478	46,314	9,964	4,418
1900 to 1909	132,708	129,023	24,308	45,012	15,943	29,069	913	2,375	11,479	37,856	7,080	3,685
1880 to 1899	128,125	124,289	24,050	45,197	15,565	29,632	539	1,609	9,618	36,720	6,556	3,836
1879 or earlier	81,384	78,743	12,663	30,220	10,426	19,794	313	753	4,560	26,024	4,210	2,641

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE NORTHEASTERN STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,206,055	1,172,720	199,499	419,128	147,848	271,280	38,836	35,152	97,844	304,746	77,515	33,335
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,127,418	1,106,378	185,772	398,006	140,589	257,417	37,154	33,686	91,030	288,590	72,140	21,040
Under $500	68,436	67,131	11,287	23,190	8,950	14,240	278	828	2,152	25,438	4,018	1,305
$500 to $999	111,387	109,473	23,025	35,492	13,029	23,403	548	1,293	5,633	36,697	5,845	1,914
$1,000 to $1,499	136,412	134,146	30,082	42,706	15,320	27,386	935	2,048	9,998	41,241	7,186	2,266
$1,500 to $1,999	117,494	115,572	24,871	37,964	13,349	24,615	1,280	2,390	10,796	31,609	6,562	1,922
$2,000 to $2,499	133,896	131,712	25,737	44,548	15,498	29,050	2,554	3,076	12,349	35,334	8,114	2,184
$2,500 to $2,999	100,438	98,685	17,104	35,231	11,511	23,720	3,153	3,085	9,640	24,063	6,409	1,753
$3,000 to $3,999	182,884	179,386	25,461	67,262	21,886	45,376	7,765	5,987	16,910	41,750	12,251	3,498
$4,000 to $4,999	116,718	114,325	13,641	45,272	15,799	29,473	6,508	6,010	11,115	22,616	9,168	2,393
$5,000 to $5,999	70,441	68,782	6,942	28,168	10,506	17,662	4,658	3,791	5,958	13,318	5,987	1,659
$6,000 to $7,499	46,576	45,515	4,190	18,878	6,940	11,938	4,192	2,126	3,993	8,659	3,477	1,061
$7,500 to $9,999	23,450	22,897	1,610	9,965	3,922	6,044	2,741	1,131	1,766	4,068	1,615	553
$10,000 to $14,999	13,802	13,452	713	5,902	2,627	3,275	1,843	668	663	2,674	989	350
$15,000 to $19,999	3,348	3,235	147	1,488	715	773	459	156	42	677	266	113
$20,000 and over	2,136	2,067	72	999	537	462	230	97	15	446	208	69
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,150,167	1,134,149	190,631	408,502	143,817	264,685	37,713	34,212	97,844	291,924	73,323	16,018
Under 4.0%	8,348	8,220	856	1,426	609	817	72	240	-	4,098	1,528	123
4.0%	18,390	18,056	1,580	3,564	1,368	2,196	353	348	-	10,481	1,730	334
4.1% to 4.4%	4,144	4,047	198	2,668	748	1,920	55	432	-	55	689	97
4.5%	125,355	124,393	2,828	10,868	4,605	6,263	2,664	1,944	97,844	3,687	4,558	962
4.6% to 4.9%	616	599	52	370	129	241	53	29	-	45	50	17
5.0%	305,715	300,471	31,345	147,278	41,015	106,263	14,951	9,314	-	74,621	22,962	5,244
5.1% to 5.4%	1,804	1,765	391	717	334	383	165	76	-	215	201	39
5.5%	158,514	156,007	24,816	89,332	24,229	65,103	6,668	5,311	-	17,130	12,750	2,507
5.6% to 5.9%	458	445	140	148	47	101	38	26	-	67	31	13
6.0%	520,958	514,387	126,168	150,924	70,242	80,682	12,622	16,315	-	179,956	28,402	6,566
6.1% to 6.4%	160	155	36	68	21	47	5	9	-	30	7	5
6.5%	1,158	1,145	252	371	138	233	27	57	-	317	121	13
6.6% to 6.9%	52	50	17	18	8	10	2	2	-	7	4	2
7.0%	1,755	1,727	563	294	134	160	13	36	-	596	126	38
7.1% to 7.4%	22	21	4	4	2	2	-	1	-	9	3	1
7.5%	164	158	64	38	10	23	5	7	-	40	9	6
7.6% to 7.9%	7	6	2	2	1	1	-	-	-	2	-	1
8.0% and over	2,547	2,497	1,220	417	177	240	25	65	-	568	202	50
Average interest rate (percent)	5.45	5.45	5.74	5.45	5.54	5.40	5.38	5.51	4.50	5.59	5.39	5.44
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	745,538	734,538	179,860	245,309	97,004	148,305	29,946	21,613	90,092	112,408	55,310	10,995
Real estate taxes included in payment	204,956	200,618	41,980	63,093	28,913	34,180	6,430	9,891	42,226	11,907	25,091	4,338
Monthly	185,229	181,354	39,781	55,545	26,560	28,985	5,813	9,116	40,752	7,804	22,543	3,875
Quarterly	5,315	5,239	357	3,022	803	2,219	209	177	243	957	274	76
Semiannual	5,794	5,707	242	2,458	769	1,689	214	209	193	1,990	401	87
Annual	1,260	1,239	63	364	106	258	22	23	30	638	99	21
Other	2,771	2,738	680	475	158	317	9	149	67	243	1,115	33
Not reporting frequency of payment	4,587	4,341	857	1,229	517	712	153	217	941	275	659	245
Real estate taxes not included in payment	524,241	518,241	134,333	176,646	66,199	110,447	22,958	11,413	46,417	97,289	29,185	6,000
Monthly	329,378	325,983	122,891	77,891	35,250	42,641	14,608	5,463	44,430	39,425	20,275	3,395
Quarterly	67,995	67,254	1,975	45,642	12,307	33,335	3,689	1,939	420	11,171	2,418	741
Semiannual	91,383	90,313	2,003	44,260	15,201	29,059	3,961	2,535	563	32,431	4,560	1,070
Annual	17,186	16,963	381	4,321	1,749	2,572	242	166	99	10,971	783	173
Other	8,110	8,033	4,439	1,455	525	940	59	84	92	1,307	586	77
Not reporting frequency of payment	10,239	9,695	2,644	3,066	1,166	1,900	399	226	818	1,984	563	544
Not reporting tax payment requirements	16,336	15,679	3,547	5,570	1,892	3,678	558	309	1,449	3,212	1,034	657
Monthly	9,107	8,760	3,120	2,061	837	1,224	296	157	1,318	1,171	637	347
Quarterly	2,121	2,026	52	1,365	350	1,015	88	47	16	357	101	95
Semiannual	3,299	3,182	66	1,662	536	1,126	128	81	25	1,050	170	117
Annual	712	694	10	197	90	107	11	7	7	419	43	18
Other	241	231	118	45	11	34	2	1	5	51	9	10
Not reporting frequency of payment	856	786	181	240	68	172	33	16	78	164	74	70
No principal payments required	362,562	357,077	14,969	146,465	40,778	105,688	7,578	12,260	5,422	153,191	17,091	5,485
Monthly	43,361	42,716	9,908	13,379	5,347	8,032	1,090	977	3,934	10,500	2,928	645
Quarterly	75,440	74,320	1,255	51,957	9,410	42,557	1,507	2,164	300	14,880	2,247	1,120
Semiannual	211,239	208,365	2,758	72,443	23,165	49,283	4,615	8,524	872	108,968	10,160	2,874
Annual	21,394	21,090	363	4,553	1,605	2,948	266	331	100	14,408	1,069	304
Other	2,707	2,660	275	981	336	645	25	39	21	1,120	199	47
Not reporting frequency of payment	8,421	7,926	410	3,138	915	2,223	175	225	195	3,315	468	495
Not reporting principal payment requirements	44,467	28,683	3,260	10,168	3,129	7,039	685	738	1,902	9,884	2,046	15,784
Monthly	8,232	7,131	2,113	1,780	716	1,064	212	148	1,271	1,051	556	1,101
Quarterly	3,844	3,390	86	2,149	489	1,660	98	90	24	733	210	454
Semiannual	8,653	7,773	136	3,018	853	2,165	175	269	68	3,647	480	880
Annual	1,675	1,517	29	377	127	250	21	20	23	972	75	158
Other	839	767	174	212	117	95	19	10	12	284	56	72
Not reporting frequency of payment	21,224	8,105	722	2,632	827	1,805	160	201	504	3,197	689	13,119
No regular payments required	53,493	52,422	1,410	17,185	6,937	10,248	527	541	428	29,263	3,068	1,071

Table G-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTHEASTERN STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	1,127,418	192,330	494,464	347,505	93,119
Under $500	68,436	3,673	37,661	15,603	11,499
$500 to $999	111,387	8,049	58,979	31,240	13,119
$1,000 to $1,499	186,412	13,757	67,322	42,545	12,788
$1,500 to $1,999	117,494	15,395	58,119	34,825	9,154
$2,000 to $2,499	183,896	20,312	61,005	42,603	9,976
$2,500 to $2,999	100,438	18,087	44,196	31,690	6,465
$3,000 to $3,999	182,884	39,308	71,587	60,576	11,413
$4,000 to $4,999	116,718	38,723	40,317	35,754	6,924
$5,000 to $5,999	70,441	22,333	22,314	21,365	4,429
$6,000 to $7,499	46,576	11,529	16,630	15,073	3,344
$7,500 to $9,999	23,450	4,203	9,242	8,149	1,856
$10,000 to $14,999	13,802	1,557	5,217	5,487	1,441
$15,000 to $19,999	3,346	234	1,230	1,473	411
$20,000 and over	2,136	70	545	1,121	300

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	1,150,167	198,120	509,615	355,311	87,121
Under 4.0%	8,343	1,464	3,588	2,189	1,102
4.0%	18,390	2,408	7,771	5,871	2,340
4.1% to 4.4%	4,144	3,812	211	71	50
4.5%	125,355	55,288	55,751	9,343	4,973
4.6% to 4.9%	616	399	148	50	19
5.0%	305,715	49,903	128,676	102,828	24,308
5.1% to 5.4%	1,804	761	629	326	88
5.5%	158,514	29,874	66,869	53,565	8,206
5.6% to 5.9%	458	58	213	157	30
6.0%	520,953	53,499	242,713	179,164	45,577
6.1% to 6.4%	160	26	52	66	16
6.5%	1,158	179	478	420	81
6.6% to 6.9%	52	5	28	19	-
7.0%	1,765	177	945	503	140
7.1% to 7.4%	22	-	10	11	1
7.5%	154	15	80	54	14
7.6% to 7.9%	7	1	3	3	-
8.0% and over	2,547	250	1,450	671	176
Average interest rate (percent)	5.45	5.17	5.48	5.55	5.50

Table G-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTHEASTERN STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	892,115	565,061	159,204	396,492	9,365	327,054
Total first mortgage outstanding debt (dollars)	2,563,751,500	1,589,766,500	556,097,300	1,009,628,600	24,045,600	973,985,000
Total annual mortgage payment (dollars)	264,850,949	208,210,255	76,662,195	128,525,224	3,022,836	56,640,694
Average first mortgage outstanding debt (dollars)	2,874	2,813	3,493	2,546	2,568	2,978
Average value of property (dollars)	5,359	5,131	5,347	5,045	5,076	5,753
Average annual estimated rental value (dollars)	552	532	570	517	530	587
Average annual mortgage payment (dollars)	297	368	482	324	323	178
Percent which annual mortgage payment represents of—						
First mortgage debt	10.3	13.1	13.8	12.7	12.6	5.8
Value of property	5.5	7.2	9.0	6.4	6.4	3.0
Estimated annual rental value	53.8	69.3	84.4	62.8	61.0	29.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	466,259	428,621	152,117	270,608	5,896	37,638
Average first mortgage outstanding debt (dollars)	2,776	2,781	3,514	2,377	2,367	2,725
Average value of property (dollars)	4,852	4,864	5,381	4,616	4,453	4,841
Average annual estimated rental value (dollars)	509	510	569	478	471	503
Average annual mortgage payment (dollars)	380	396	490	344	354	205
Percent which annual mortgage payment represents of—						
First mortgage debt	13.7	14.2	13.9	14.5	15.0	7.5
Value of property	7.8	8.1	9.2	7.5	8.0	4.2
Estimated annual rental value	74.7	77.6	86.1	72.0	75.1	40.8
Monthly mortgage payment—						
Under $10	34,332	20,629	1,862	18,772	495	13,703
$10 to $14	51,218	43,553	4,757	37,912	884	7,665
$15 to $19	50,511	45,289	7,797	36,743	749	5,222
$20 to $24	57,068	53,566	12,068	40,697	801	3,502
$25 to $29	57,212	54,895	16,359	37,766	770	2,317
$30 to $39	90,788	88,318	39,835	47,505	978	2,470
$40 to $49	58,498	57,333	33,708	23,122	503	1,165
$50 to $59	32,408	31,759	17,982	13,459	318	649
$60 to $74	19,072	18,672	11,066	7,393	213	400
$75 to $99	9,093	8,822	4,720	4,012	90	271
$100 and over	5,059	5,785	2,463	3,227	95	274
Average monthly mortgage payment (dollars)	31.70	32.99	40.81	28.67	29.51	17.10
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	425,856	136,440	7,087	125,884	3,469	289,416
Average first mortgage outstanding debt (dollars)	2,981	2,917	3,046	2,910	2,908	3,011
Average value of property (dollars)	5,902	5,968	5,905	5,967	6,136	5,871
Average annual estimated rental value (dollars)	599	601	610	600	628	598
Average annual mortgage payment (dollars)	205	283	307	281	269	169
Percent which annual mortgage payment represents of—						
First mortgage debt	6.9	9.7	10.1	9.7	9.3	5.6
Value of property	3.5	4.7	5.2	4.7	4.4	2.9
Estimated annual rental value	34.3	47.0	50.3	46.9	42.9	28.3

Table H-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE NORTH CENTRAL STATES: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	9,139,782	8,655,972	4,015,010	46.4	4,640,962	343,989	139,821	3,764,900	1,675,926	44.5	2,088,974
1930: Private families reporting tenure	-	7,393,617	3,843,403	52.0	3,550,214	-	-	-	-	-	-
1920: All families reporting tenure	-	5,749,050	2,823,939	49.1	2,925,111	-	-	2,758,198	1,063,794	38.5	1,694,404
Dwelling units: 1940	9,139,782	8,655,972	4,015,010	46.4	4,640,962	343,989	139,821	3,764,900	1,675,926	44.5	2,088,974
Urban	6,803,785	6,570,758	2,783,518	42.4	3,787,240	213,691	19,396	2,645,889	1,318,215	49.8	1,327,674
Rural-nonfarm	2,335,997	2,085,214	1,231,492	59.1	853,722	130,358	120,425	1,119,011	357,711	32.0	761,300
COLOR OF OCCUPANTS											
White	-	8,278,067	3,928,530	47.5	4,349,537	-	-	3,685,163	1,643,308	44.6	2,041,855
Nonwhite	-	377,905	86,480	22.9	291,425	-	-	79,737	32,618	40.9	47,119
TYPE OF STRUCTURE											
1-family	5,604,241	5,278,905	3,393,963	64.3	1,884,942	194,734	130,602	3,206,776	1,401,008	43.7	1,805,768
Other	3,535,541	3,377,067	621,047	18.4	2,756,020	149,255	9,219	558,124	274,918	49.3	283,206
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	5,515,968	5,211,115	3,349,508	64.3	1,861,607	182,288	122,565	3,194,795	1,396,961	43.7	1,797,834
Under $5	230,643	215,605	141,178	65.5	74,427	10,551	4,487	118,509	16,854	14.2	101,655
$5 to $9	661,787	622,805	317,250	50.9	305,555	24,875	14,107	289,292	67,730	23.4	221,562
$10 to $14	753,239	708,251	359,131	50.7	349,120	26,235	18,753	336,398	106,997	31.8	229,401
$15 to $19	689,392	652,231	353,230	54.2	299,001	20,559	16,602	336,708	129,760	38.5	206,948
$20 to $24	603,499	568,871	347,046	61.0	221,825	18,166	16,460	333,023	138,796	41.7	194,227
$25 to $29	616,951	589,078	379,210	64.4	209,868	16,423	11,450	367,085	168,945	46.0	198,140
$30 to $39	866,327	833,983	600,069	72.0	233,914	20,185	12,159	583,183	299,520	51.4	283,663
$40 to $49	489,738	467,802	374,848	80.1	92,954	14,571	7,365	365,742	206,748	56.5	158,994
$50 to $59	251,123	237,633	199,484	83.9	38,149	8,442	5,048	194,212	110,350	56.8	83,862
$60 to $74	166,025	152,532	132,524	86.9	20,008	8,624	4,869	129,088	76,332	59.1	52,756
$75 to $99	100,087	88,534	77,925	88.0	10,609	6,659	4,894	75,992	43,733	57.5	32,259
$100 and over	87,157	73,790	67,613	91.6	6,177	6,996	6,371	65,563	31,196	47.6	34,367
Median monthly rent (dollars)	23.00	23.07	26.57	-	17.87	21.96	21.73	27.00	31.82	-	23.09

Table H-2a.—1- TO 4-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE NORTH CENTRAL STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	1,675,926	1,435,006	240,920
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	1,610,165	1,375,084	235,081
Average interest rate (percent)	5.44	5.46	5.35
HOLDER OF FIRST MORTGAGE			
Reporting holder	1,641,500	1,404,069	237,431
Building and loan association	380,157	332,846	47,311
Commercial bank	142,612	123,209	19,403
Savings bank	131,668	113,213	18,455
Life insurance company	68,869	60,538	8,331
Mortgage company	83,309	70,236	13,073
Home Owners' Loan Corporation	297,075	241,574	55,501
Individual	416,005	355,046	60,959
Other	121,805	107,407	14,398
Reporting debt and value	1,568,249	1,338,888	229,361
JUNIOR MORTGAGE			
First mortgage only	574,251	475,210	99,041
First and junior mortgage	24,926	19,362	5,564
With 1st mortgage; not rptg. on junior	969,072	844,316	124,756

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	408,028	373,084	34,944
$1,000 to $1,499	227,946	198,754	29,192
$1,500 to $1,999	196,549	169,200	27,349
$2,000 to $2,499	186,474	156,278	30,196
$2,500 to $2,999	130,176	109,204	20,972
$3,000 to $3,999	190,256	155,034	35,222
$4,000 to $4,999	105,630	84,769	20,861
$5,000 to $5,999	58,905	46,172	12,733
$6,000 to $7,499	36,471	26,342	10,129
$7,500 to $9,999	16,651	12,225	4,426
$10,000 to $14,999	8,393	6,131	2,262
$15,000 to $19,999	1,705	1,164	541
$20,000 and over	1,065	531	534
RELATION OF DEBT TO VALUE			
Value of property (thousands)	6,704,420	5,458,426	1,245,994
Average value (dollars)	4,275	4,077	5,432
Debt on first and jr. mtgs. (thousands)	3,435,038	2,795,903	639,136
Percent of value of property	51.2	51.2	51.3
Average debt (dollars)	2,190	2,088	2,787
Debt on first mortgages (thousands)	3,413,565	2,781,041	632,524
Percent of value of property	50.9	50.9	50.8
Average debt (dollars)	2,177	2,077	2,758

Table H-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE NORTH CENTRAL STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	1,435,006	97,628	99,842	113,652	117,611	126,951	261,074	197,944	149,385	132,773	73,672	41,178	12,721	8,579	1,996
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	1,375,084	86,922	93,573	108,191	112,502	122,177	252,217	192,057	145,091	129,145	71,654	39,600	12,266	8,156	1,333
Average interest rate...(percent)	5.46	5.91	5.76	5.68	5.60	5.56	5.47	5.35	5.28	5.22	5.16	5.10	5.05	4.99	5.52
HOLDER OF FIRST MORTGAGE															
Reporting holder	1,404,069	94,133	97,312	111,303	115,206	124,596	256,132	194,216	146,470	130,137	72,126	40,199	12,409	8,281	1,549
Building and loan association	332,846	18,580	24,695	29,896	30,642	33,846	67,188	46,826	32,734	26,727	13,263	5,965	1,371	697	416
Commercial bank	123,209	6,896	7,092	8,057	8,732	9,500	20,327	16,573	13,950	13,494	8,780	5,797	2,147	1,655	109
Savings bank	113,213	5,179	6,788	8,210	9,306	10,535	21,669	16,367	12,479	11,201	6,364	3,416	971	614	114
Life insurance company	60,538	312	417	619	843	1,373	5,219	7,799	9,193	11,946	9,749	7,687	3,020	2,308	53
Mortgage company	70,236	2,709	2,867	3,494	3,997	4,561	10,687	10,586	10,285	10,019	5,607	3,324	1,119	809	52
Home Owners' Loan Corporation	241,574	7,910	12,538	16,747	20,029	22,947	51,547	40,154	28,122	23,100	11,254	5,229	1,318	455	229
Individual	355,046	42,796	35,216	36,340	33,943	33,734	61,539	40,938	27,935	22,586	11,211	5,744	1,517	1,092	455
Other	107,407	9,751	7,704	7,940	7,714	8,080	17,956	14,773	11,772	11,064	5,698	3,037	946	651	121
Reporting debt and value	1,338,888	83,452	88,515	103,147	108,081	118,352	246,103	188,612	143,392	128,026	71,229	39,592	12,191	8,196	-
JUNIOR MORTGAGE															
First mortgage only	475,210	14,908	19,374	26,194	30,704	36,126	84,338	73,358	52,097	59,852	35,820	20,938	6,734	4,767	-
First and junior mortgage	19,362	620	967	1,286	1,511	1,863	4,028	2,979	2,102	1,894	1,138	602	219	153	-
With first mortgage; not reporting on junior mortgage	844,316	67,924	68,174	75,667	75,866	80,363	157,737	112,275	79,193	66,280	34,271	18,052	5,238	3,276	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	373,084	81,805	72,745	58,938	42,704	33,958	45,242	19,845	9,704	5,422	1,885	656	104	76	-
$1,000 to $1,499	198,754	1,646	14,106	31,448	31,074	29,298	45,675	22,844	11,924	6,954	2,529	946	199	101	-
$1,500 to $1,999	169,200	1	1,659	11,207	24,458	27,304	50,515	27,278	14,423	8,324	2,664	939	143	85	-
$2,000 to $2,499	156,278	-	5	1,554	8,073	20,011	48,738	35,520	21,202	13,774	5,149	1,798	316	138	-
$2,500 to $2,999	109,204	-	-	-	1,767	6,420	34,220	28,535	19,004	12,681	4,646	1,559	267	105	-
$3,000 to $3,999	155,084	-	-	-	5	1,361	20,425	43,667	37,263	32,231	14,194	4,800	831	257	-
$4,000 to $4,999	84,769	-	-	-	-	-	1,288	10,251	24,432	26,725	14,807	5,911	1,039	316	-
$5,000 to $5,999	46,172	-	-	-	-	-	-	671	5,069	18,116	13,065	6,995	1,598	658	-
$6,000 to $7,499	26,342	-	-	-	-	-	-	1	371	3,581	10,273	8,860	2,381	875	-
$7,500 to $9,999	12,225	-	-	-	-	-	-	-	-	208	1,813	5,916	2,847	1,441	-
$10,000 to $14,999	6,131	-	-	-	-	-	-	-	-	-	4	1,211	2,294	2,622	-
$15,000 to $19,999	1,164	-	-	-	-	-	-	-	-	-	-	1	172	991	-
$20,000 and over	531	-	-	-	-	-	-	-	-	-	-	-	-	531	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	5,458,426	50,210	99,544	167,524	224,246	304,643	808,157	799,802	740,429	817,913	582,822	499,849	195,015	228,273	-
Average value.....(dollars)	4,077	602	1,125	1,624	2,075	2,574	3,284	4,240	5,164	6,389	8,182	11,110	15,997	27,852	-
Debt on first and junior mortgages.....(thousands)	2,795,903	27,808	54,192	89,039	122,005	162,117	427,848	424,680	394,757	427,059	289,590	207,277	84,643	84,888	-
Percent of value of property	51.2	55.4	54.4	53.1	54.4	53.2	52.9	53.1	53.3	52.2	49.7	47.1	43.4	37.2	-
Average debt.....(dollars)	2,088	333	612	863	1,129	1,370	1,738	2,252	2,758	3,336	4,066	5,235	6,943	10,357	-
Debt on first mtgs.....(thousands)	2,781,041	27,706	53,944	88,576	121,372	161,148	425,382	422,391	392,975	424,979	288,012	206,177	84,147	84,234	-
Percent of value of property	50.9	55.2	54.2	52.9	54.1	52.9	52.6	52.8	53.1	52.0	49.4	46.9	43.1	36.9	-
Average debt.....(dollars)	2,077	332	609	859	1,123	1,362	1,728	2,239	2,741	3,319	4,043	5,208	6,902	10,277	-

Table H-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NORTH CENTRAL STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	1,675,926	1,541,500	380,157	274,280	142,612	131,668	68,869	83,309	297,075	416,005	121,805	34,426
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,610,165	1,594,438	369,148	267,956	139,480	128,476	67,585	81,619	297,075	395,262	115,793	15,727
Average interest rate (percent)	5.44	5.44	5.88	5.68	5.65	5.71	5.32	5.49	4.50	5.50	5.42	5.45
Reporting debt and value	1,568,249	1,546,821	354,949	260,477	136,154	124,323	66,877	80,799	280,904	389,426	113,389	21,428
Percent distribution	-	100.0	22.9	16.8	8.8	8.0	4.3	5.2	18.2	25.2	7.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	1,568,249	1,546,821	354,949	260,477	136,154	124,323	66,877	80,799	280,904	389,426	113,389	21,428
First mortgage only	574,251	568,592	105,732	95,614	51,957	43,657	31,312	39,202	112,986	138,888	43,858	5,659
First and junior mortgage	24,926	23,564	5,556	4,131	2,104	2,027	993	1,409	4,245	5,677	1,543	1,362
With first mortgage; not reporting on junior mortgage	969,072	954,665	242,651	160,732	82,093	78,639	34,572	40,188	163,673	244,861	67,988	14,407
1-family properties	1,338,888	1,320,609	310,127	224,396	117,567	106,829	58,858	68,177	227,978	331,157	99,916	18,279
First mortgage only	475,210	470,590	90,484	81,435	44,445	36,989	27,318	32,430	88,023	112,908	37,997	4,620
First and junior mortgage	19,362	18,318	4,525	3,241	1,633	1,608	836	1,051	3,254	4,213	1,198	1,044
With first mortgage; not reporting on junior mortgage	844,316	831,701	215,118	139,720	71,488	68,232	30,709	34,696	136,701	214,036	60,721	12,615
2- to 4-family properties	229,361	226,212	44,822	36,081	18,587	17,494	8,019	12,622	52,926	58,269	13,473	3,149
First mortgage only	99,041	98,002	16,248	14,179	7,511	6,668	3,999	6,772	24,963	25,980	5,661	1,039
First and junior mortgage	5,564	5,246	1,041	890	471	419	157	358	991	1,464	345	318
With first mortgage; not reporting on junior mortgage	124,756	122,964	27,533	21,012	10,605	10,407	3,863	5,492	26,972	30,825	7,267	1,792
RELATION OF DEBT TO VALUE												
1- to 4-family properties	1,568,249	1,546,821	354,949	260,477	136,154	124,323	66,877	80,799	280,904	389,426	113,389	21,428
Value of property (thousands)	6,704,420	6,611,746	1,365,318	1,215,370	671,453	543,916	520,705	426,708	1,203,930	1,391,400	488,318	92,671
Average value (dollars)	4,275	4,274	3,847	4,666	4,932	4,375	7,786	5,281	4,286	3,573	4,307	4,325
Debt on first and junior mortgages (thousands)	3,435,038	3,385,540	679,496	561,173	318,775	262,398	269,002	229,218	672,184	690,708	263,760	49,499
Percent of value of property	51.2	51.2	49.8	47.8	47.5	48.2	51.7	53.7	55.8	49.6	54.0	53.4
Average debt (dollars)	2,190	2,189	1,914	2,231	2,341	2,111	4,022	2,837	2,393	1,774	2,326	2,310
Debt on first mortgages (thousands)	3,413,565	3,365,278	675,263	577,409	316,706	260,703	267,501	227,828	669,316	685,529	262,432	48,287
Percent distribution	-	100.0	20.1	17.2	9.4	7.7	7.9	6.8	19.9	20.4	7.8	-
Percent of value of property	50.9	50.9	49.5	47.5	47.2	47.9	51.4	53.4	55.6	49.3	53.7	52.1
Average debt (dollars)	2,177	2,176	1,902	2,217	2,326	2,097	4,000	2,820	2,383	1,760	2,314	2,253
1-family properties	1,338,888	1,320,609	310,127	224,396	117,567	106,829	58,858	68,177	227,978	331,157	99,916	18,279
Value of property (thousands)	5,458,426	5,383,311	1,146,807	1,013,747	563,823	449,925	451,881	344,787	920,106	1,093,846	412,137	75,115
Average value (dollars)	4,077	4,076	3,698	4,518	4,796	4,212	7,677	5,057	4,036	3,303	4,125	4,109
Debt on first and junior mortgages (thousands)	2,795,903	2,755,473	571,934	486,868	268,497	218,370	230,990	187,546	507,536	546,232	224,369	40,430
Percent of value of property	51.2	51.2	49.9	48.0	47.6	48.5	51.1	54.4	55.2	49.9	54.4	53.8
Average debt (dollars)	2,088	2,087	1,844	2,170	2,284	2,044	3,925	2,751	2,226	1,649	2,246	2,212
Debt on first mortgages (thousands)	2,781,041	2,741,440	568,852	484,223	267,032	217,191	229,833	186,628	505,593	542,787	223,525	39,601
Percent of value of property	50.9	50.9	49.6	47.8	47.4	48.3	50.9	54.1	54.9	49.6	54.2	52.7
Average debt (dollars)	2,077	2,076	1,834	2,158	2,271	2,033	3,905	2,737	2,218	1,639	2,237	2,166
2- to 4-family properties	229,361	226,212	44,822	36,081	18,587	17,494	8,019	12,622	52,926	58,269	13,473	3,149
Value of property (thousands)	1,245,994	1,228,437	218,511	201,622	107,630	93,992	68,824	81,922	283,824	297,554	76,181	17,556
Average value (dollars)	5,432	5,430	4,875	5,588	5,791	5,373	8,583	6,490	5,363	5,107	5,654	5,575
Debt on first and junior mortgages (thousands)	639,136	630,067	107,562	94,305	50,278	44,028	38,012	41,672	164,649	144,477	39,390	9,069
Percent of value of property	51.3	51.3	49.2	46.8	46.7	46.8	55.2	50.9	58.0	48.6	51.7	51.7
Average debt (dollars)	2,787	2,785	2,400	2,514	2,705	2,517	4,740	3,302	3,111	2,479	2,924	2,880
Debt on first mortgages (thousands)	632,524	623,838	106,412	93,186	49,674	43,512	37,669	41,200	163,723	142,742	38,907	8,686
Percent of value of property	50.8	50.8	48.7	46.2	46.2	46.3	54.7	50.3	57.7	48.0	51.1	49.5
Average debt (dollars)	2,758	2,758	2,374	2,583	2,673	2,487	4,697	3,264	3,093	2,450	2,888	2,758

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE NORTH CENTRAL STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,435,006	1,404,069	332,846	236,422	123,209	113,213	60,538	70,236	241,574	355,046	107,407	30,937
RACE OF OCCUPANTS												
White	1,408,869	1,378,619	325,996	233,324	121,740	111,584	60,313	69,206	234,875	349,252	105,653	30,250
Negro	24,957	24,305	6,507	2,926	1,389	1,537	179	991	6,499	5,481	1,622	652
Other nonwhite	1,180	1,145	243	172	80	92	46	39	200	313	132	35
YEAR BUILT												
Reporting year built	1,397,884	1,368,601	322,418	230,715	120,429	110,286	60,011	69,319	236,445	345,010	104,683	29,283
1930 to 1940	300,425	293,825	64,191	59,965	33,432	26,533	21,402	22,836	22,852	69,868	33,211	6,600
1920 to 1929	495,891	487,777	103,593	75,088	37,475	37,613	29,550	28,985	105,506	110,936	34,119	8,114
1910 to 1919	239,769	234,668	57,487	38,719	19,837	18,882	5,982	8,947	49,905	58,424	15,204	5,101
1900 to 1909	171,699	167,417	46,134	26,675	13,773	12,902	1,868	4,779	30,440	46,911	10,610	4,282
1880 to 1899	149,671	145,758	40,154	22,969	12,060	10,909	988	3,130	23,002	46,348	9,167	3,913
1879 or earlier	40,429	39,156	10,859	7,299	3,852	3,447	221	642	4,740	13,023	2,372	1,273

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTH CENTRAL STATES: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	1,340,002	278,168	856,350	107,625	102,659
Under $500	167,638	12,665	116,213	14,151	24,609
$500 to $999	207,709	24,015	144,600	17,873	21,221
$1,000 to $1,499	199,750	29,034	136,325	17,731	16,659
$1,500 to $1,999	169,750	30,430	116,068	12,738	10,514
$2,000 to $2,499	156,585	32,452	102,076	12,693	9,314
$2,500 to $2,999	109,014	27,148	68,121	8,400	5,345
$3,000 to $3,999	154,250	45,934	87,720	12,311	7,285
$4,000 to $4,999	84,052	34,214	40,857	5,530	3,461
$5,000 to $5,999	45,639	20,411	20,337	2,888	2,003
$6,000 to $7,499	25,997	9,890	13,147	1,737	1,223
$7,500 to $9,999	11,937	4,099	6,460	794	584
$10,000 to $14,999	6,036	1,657	3,396	558	425
$15,000 to $19,999	1,156	182	715	142	117
$20,000 and over	529	37	314	79	99

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	1,375,084	280,841	884,936	110,769	98,538
Under 4.0%	13,945	2,304	7,880	1,701	2,060
4.0%	31,059	3,305	17,616	5,109	5,029
4.1% to 4.4%	368	112	196	28	32
4.5%	302,792	103,967	181,392	8,156	9,277
4.6% to 4.9%	443	108	266	40	29
5.0%	258,543	59,402	138,698	32,405	23,038
5.1% to 5.4%	1,289	558	630	57	44
5.5%	66,251	18,558	40,214	4,610	2,869
5.6% to 5.9%	315	62	218	18	17
6.0%	615,366	81,976	437,302	50,543	45,545
6.1% to 6.4%	937	112	746	29	50
6.5%	10,852	1,909	7,776	594	573
6.6% to 6.9%	1,593	420	1,110	13	50
7.0%	55,472	5,652	38,160	5,062	6,598
7.1% to 7.4%	1,246	281	879	30	56
7.5%	996	201	669	65	61
7.6% to 7.9%	158	26	122	4	6
8.0% and over	18,459	1,888	11,062	2,305	3,204
Average interest rate (percent)	5.46	5.20	5.53	5.55	5.61

Table H-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTH CENTRAL STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	1,107,875	1,009,839	248,506	751,195	10,138	98,036
Total first mortgage outstanding debt (dollars)	2,885,324,600	2,191,938,500	720,126,300	1,454,745,300	17,066,900	193,386,100
Total annual mortgage payment (dollars)	339,731,378	327,874,631	101,811,542	223,277,159	2,785,930	11,856,747
Average first mortgage outstanding debt (dollars)	2,153	2,171	2,898	1,937	1,683	1,973
Average value of property (dollars)	4,152	4,126	4,555	3,960	3,469	4,411
Average annual estimated rental value (dollars)	420	419	473	401	359	433
Average annual mortgage payment (dollars)	307	325	410	297	275	121
Percent which annual mortgage payment represents of—						
First mortgage debt	14.2	15.0	14.1	15.3	16.3	6.1
Value of property	7.4	7.9	8.8	7.5	7.9	2.7
Estimated annual rental value	73.0	77.5	86.5	74.0	76.6	27.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	944,714	922,429	244,626	668,933	8,870	22,285
Average first mortgage outstanding debt (dollars)	2,154	2,161	2,905	1,896	1,646	1,879
Average value of property (dollars)	3,973	3,980	4,640	3,748	3,265	3,670
Average annual estimated rental value (dollars)	406	407	472	384	343	366
Average annual mortgage payment (dollars)	327	331	411	302	278	161
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.3	14.2	15.9	16.9	8.6
Value of property	8.2	8.3	8.9	8.1	8.5	4.4
Estimated annual rental value	80.5	81.3	87.1	78.7	80.9	43.9
Monthly mortgage payment—						
Under $10	80,202	68,932	7,471	60,238	1,223	11,270
$10 to $14	124,512	120,682	16,592	102,526	1,564	3,830
$15 to $19	128,863	126,453	22,237	102,834	1,382	2,410
$20 to $24	132,237	130,751	27,536	101,939	1,276	1,486
$25 to $29	135,143	134,021	32,776	100,097	1,148	1,122
$30 to $39	173,514	172,408	61,241	109,961	1,206	1,106
$40 to $49	85,975	85,477	39,697	45,276	504	498
$50 to $59	43,665	43,408	18,728	24,380	300	257
$60 to $74	22,052	21,908	10,723	11,057	128	144
$75 to $99	10,891	10,816	4,990	5,751	75	75
$100 and over	7,660	7,573	2,635	4,874	64	87
Average monthly mortgage payment (dollars)	27.24	27.57	34.27	25.18	23.15	13.39
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	163,161	87,410	3,880	82,262	1,268	75,751
Average first mortgage outstanding debt (dollars)	2,145	2,271	2,457	2,267	1,946	2,000
Average value of property (dollars)	5,186	5,670	5,681	5,681	4,896	4,529
Average annual estimated rental value (dollars)	500	541	537	543	468	453
Average annual mortgage payment (dollars)	190	260	311	257	254	109
Percent which annual mortgage payment represents of—						
First mortgage debt	8.8	11.4	12.6	11.3	13.1	5.5
Value of property	3.7	4.6	5.5	4.5	5.2	2.4
Estimated annual rental value	37.9	47.9	57.9	47.4	54.3	24.1

Table I-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE SOUTH: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	6,989,593	6,646,750	2,573,512	38.7	4,073,238	280,308	62,535	2,332,158	838,610	36.0	1,493,548
1930: Private families reporting tenure	-	5,141,185	2,112,144	41.1	3,029,041	-	-	-	-	-	-
1920: All families reporting tenure	-	3,686,830	1,391,308	37.7	2,295,522	-	-	1,338,544	358,762	26.8	979,782
Dwelling units: 1940	6,989,593	6,646,750	2,573,512	38.7	4,073,238	280,308	62,535	2,332,158	838,610	36.0	1,493,548
Urban	4,324,822	4,134,172	1,492,638	36.1	2,641,534	167,676	22,974	1,400,927	585,929	41.8	814,998
Rural-nonfarm	2,664,771	2,512,578	1,080,874	43.0	1,431,704	112,632	39,561	931,231	252,681	27.1	678,550
COLOR OF OCCUPANTS											
White	-	5,186,357	2,187,362	42.2	2,998,995	-	-	1,990,274	757,544	38.1	1,232,730
Nonwhite	-	1,460,393	386,150	26.4	1,074,243	-	-	341,884	81,066	23.7	260,818
TYPE OF STRUCTURE											
1-family	4,902,451	4,674,510	2,263,177	48.4	2,411,333	177,930	50,011	2,057,385	734,075	35.7	1,323,310
Other	2,087,142	1,972,240	310,335	15.7	1,661,905	102,378	12,524	274,773	104,535	38.0	170,238
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	4,821,817	4,605,985	2,228,603	48.4	2,377,382	169,376	46,456	2,046,501	731,104	35.7	1,315,397
Under $5	838,254	800,460	308,793	38.6	491,667	33,396	4,398	248,724	24,627	9.9	224,097
$5 to $9	1,042,560	1,001,790	323,619	32.3	676,171	34,476	5,294	286,475	57,935	20.2	228,540
$10 to $14	724,366	694,803	272,452	39.2	422,351	23,676	5,887	249,988	72,433	29.0	177,555
$15 to $19	483,195	462,830	216,627	46.8	246,203	15,976	4,389	202,693	72,177	35.6	130,516
$20 to $24	384,034	366,451	199,128	54.3	167,323	13,237	4,346	187,377	72,690	38.8	114,687
$25 to $29	332,948	316,418	185,029	58.5	131,389	11,855	4,675	176,841	76,914	43.5	99,927
$30 to $39	411,526	393,129	263,917	67.1	129,212	13,591	4,806	252,476	122,130	48.4	130,348
$40 to $49	218,718	208,321	155,025	74.4	53,296	7,675	2,722	149,368	79,051	52.9	70,317
$50 to $59	146,873	138,931	110,586	79.6	28,345	5,384	2,558	106,310	55,797	52.5	50,513
$60 to $74	102,585	97,388	81,946	84.1	15,442	3,755	1,442	79,100	44,584	56.4	34,516
$75 to $99	68,694	64,341	55,557	86.3	8,784	2,758	1,595	53,644	29,273	54.6	24,371
$100 and over	68,064	61,123	55,924	91.5	5,199	3,597	3,344	53,503	23,493	43.9	30,010
Median monthly rent (dollars)	18.16	18.10	19.38	-	9.72	18.05	22.10	20.44	28.77	-	15.55

Table I-2a.—1- TO 4-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SOUTH: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	838,610	751,092	87,518
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	793,723	709,163	84,560
Average interest rate (percent)	5.74	5.75	5.70
HOLDER OF FIRST MORTGAGE			
Reporting holder	814,938	729,111	85,827
Building and loan association	218,255	192,541	25,714
Commercial bank	68,472	62,057	6,415
Savings bank	37,479	33,553	3,926
Life insurance company	55,400	50,270	5,130
Mortgage company	48,639	44,416	4,223
Home Owners' Loan Corporation	181,125	112,946	18,179
Individual	180,520	164,052	16,468
Other	75,048	69,276	5,772
Reporting debt and value	760,095	680,248	79,847
JUNIOR MORTGAGE			
First mortgage only	193,778	172,585	21,193
First and junior mortgage	20,606	17,868	2,738
With 1st mortgage; not rptg. on junior	545,711	489,795	55,916

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	257,132	237,154	19,978
$1,000 to $1,499	107,024	94,912	12,112
$1,500 to $1,999	83,391	73,275	10,116
$2,000 to $2,499	73,420	64,134	9,286
$2,500 to $2,999	51,698	45,501	6,197
$3,000 to $3,999	79,532	70,461	9,071
$4,000 to $4,999	45,583	40,523	5,060
$5,000 to $5,999	27,025	23,977	3,048
$6,000 to $7,499	19,422	16,874	2,548
$7,500 to $9,999	9,710	8,381	1,329
$10,000 to $14,999	4,538	3,971	567
$15,000 to $19,999	922	701	221
$20,000 and over	598	384	214
RELATION OF DEBT TO VALUE			
Value of property (thousands)	3,009,041	2,619,416	389,625
Average value (dollars)	3,959	3,851	4,880
Debt on first and jr. mtgs. (thousands)	1,557,226	1,367,818	189,407
Percent of value of property	51.8	52.2	48.6
Average debt (dollars)	2,049	2,011	2,372
Debt on first mortgages (thousands)	1,536,700	1,350,345	186,356
Percent of value of property	51.1	51.6	47.8
Average debt (dollars)	2,022	1,985	2,334

Table I-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE SOUTH: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	751,092	94,897	67,011	66,605	64,081	63,098	118,662	76,866	59,654	57,753	41,104	27,002	7,932	5,204	1,223
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	709,163	84,353	62,520	62,787	60,670	60,146	113,285	73,732	57,280	55,626	39,594	25,939	7,542	4,914	775
Average interest rate...(percent)	5.75	6.44	6.04	5.94	5.84	5.77	5.62	5.51	5.47	5.44	5.39	5.32	5.25	5.24	5.72
HOLDER OF FIRST MORTGAGE															
Reporting holder	729,111	91,198	65,029	64,852	62,348	61,446	115,576	74,819	57,991	56,100	39,940	26,214	7,673	4,999	926
Building and loan association	192,541	13,398	17,017	19,681	19,876	19,159	34,178	21,160	15,513	15,226	10,112	5,207	1,148	642	224
Commercial bank	62,057	7,055	5,058	4,655	4,379	4,223	8,670	6,144	5,476	5,869	4,634	3,638	1,238	920	98
Savings bank	33,553	3,217	2,793	2,890	2,888	2,842	5,461	3,633	3,014	2,878	1,942	1,240	406	298	51
Life insurance company	50,270	405	529	969	1,442	2,155	5,622	6,673	6,349	7,832	7,363	6,254	2,114	1,414	49
Mortgage company	44,416	2,925	2,280	2,734	2,881	3,454	8,522	6,495	4,761	4,517	3,038	1,913	537	323	36
Home Owners' Loan Corporation	112,946	7,561	9,759	11,344	11,688	12,027	21,888	12,963	9,321	7,664	4,625	2,793	765	381	167
Individual	164,052	46,843	20,957	16,991	13,931	12,215	18,844	10,168	7,750	6,800	4,915	3,263	962	683	230
Other	69,276	10,294	6,535	5,588	5,263	5,371	11,391	7,583	5,807	5,314	3,311	1,906	503	336	71
Reporting debt and value	680,248	80,254	58,628	59,365	57,460	57,687	109,062	71,554	55,499	54,217	38,824	25,455	7,398	4,825	-
JUNIOR MORTGAGE															
First mortgage only	172,585	14,916	13,110	14,731	14,667	15,203	28,298	18,256	14,031	15,366	12,160	7,901	2,346	1,600	-
First and junior mortgage	17,868	893	845	986	1,118	1,321	2,440	1,726	1,846	2,409	2,403	1,418	283	180	-
With first mortgage; not reporting on junior mortgage	489,795	64,445	44,673	43,648	41,695	41,163	78,324	51,572	39,622	36,442	24,261	16,136	4,769	3,045	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	237,154	79,240	48,588	34,383	23,258	16,274	19,371	7,520	4,079	2,540	1,195	537	108	61	-
$1,000 to $1,499	94,912	1,014	9,207	18,288	16,321	14,103	18,820	7,658	4,285	3,002	1,345	658	133	78	-
$1,500 to $1,999	73,275	-	833	6,071	12,978	13,112	20,406	9,035	5,131	3,301	1,553	661	119	75	-
$2,000 to $2,499	64,134	-	-	623	4,287	10,247	20,326	11,596	7,430	5,521	2,683	1,109	192	120	-
$2,500 to $2,999	45,501	-	-	-	636	3,493	17,262	9,749	6,449	4,545	2,200	941	163	63	-
$3,000 to $3,999	70,461	-	-	-	-	458	12,460	20,621	14,134	12,637	6,608	2,830	520	193	-
$4,000 to $4,999	40,523	-	-	-	-	-	417	5,153	11,471	11,870	7,546	3,285	573	206	-
$5,000 to $5,999	23,977	-	-	-	-	-	-	222	2,357	8,596	7,482	4,123	823	374	-
$6,000 to $7,499	16,874	-	-	-	-	-	-	-	163	2,102	6,798	5,930	1,378	503	-
$7,500 to $9,999	8,381	-	-	-	-	-	-	-	-	103	1,369	4,443	1,722	744	-
$10,000 to $14,999	3,971	-	-	-	-	-	-	-	-	-	45	920	1,540	1,466	-
$15,000 to $19,999	701	-	-	-	-	-	-	-	-	-	-	18	116	567	-
$20,000 and over	384	-	-	-	-	-	-	-	-	-	-	-	11	373	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	2,619,416	44,074	64,977	95,421	118,361	147,790	356,408	302,954	285,833	347,608	318,940	282,430	117,506	137,015	-
Average value.....(dollars)	3,851	549	1,108	1,607	2,059	2,562	3,268	4,234	5,150	6,411	8,215	11,095	15,897	28,397	-
Debt on first and junior mortgages.....(thousands)	1,367,818	24,231	35,866	50,258	63,575	79,318	197,128	170,340	157,663	185,836	164,840	137,772	52,360	49,131	-
Percent of value of property	52.2	55.0	54.4	52.7	53.7	53.7	55.3	56.2	55.2	53.5	51.7	48.8	44.5	35.9	-
Average debt.....(dollars)	2,011	302	603	847	1,106	1,375	1,807	2,381	2,841	3,428	4,246	5,412	7,078	10,183	-
Debt on first mtgs.....(thousands)	1,350,345	24,064	35,132	49,930	63,108	78,659	195,614	169,046	155,786	182,768	161,040	135,131	51,670	48,395	-
Percent of value of property	51.6	54.6	54.1	52.3	53.3	53.2	54.9	55.8	54.5	52.6	50.5	47.8	43.9	35.3	-
Average debt.....(dollars)	1,985	300	599	841	1,098	1,364	1,794	2,362	2,807	3,371	4,148	5,309	6,984	10,030	-

Table I-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SOUTH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	838,510	814,938	218,255	105,951	68,472	37,479	55,400	48,639	191,125	180,520	75,048	23,672
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	793,728	783,174	211,053	102,145	66,150	35,995	53,828	47,243	181,125	167,371	70,409	10,549
Average interest rate (percent)	5.74	5.74	5.08	5.92	5.92	5.94	5.51	5.69	4.50	5.34	5.71	5.70
Reporting debt and value	760,095	746,287	201,078	97,352	63,263	34,089	52,728	46,251	118,398	162,944	67,536	13,808
Percent distribution	-	100.0	26.9	13.0	8.5	4.5	7.1	6.2	15.9	21.8	9.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	760,095	746,287	201,078	97,352	63,263	34,089	52,728	46,251	118,398	162,944	67,536	13,808
First mortgage only	193,778	191,558	53,569	20,195	13,726	6,469	16,406	14,804	32,361	36,526	17,697	2,220
First and junior mortgage	20,605	19,178	5,824	2,778	1,848	930	1,933	1,613	2,163	3,440	1,427	1,428
With first mortgage; not reporting on junior mortgage	545,711	535,551	141,685	74,379	47,689	26,690	34,389	29,834	83,874	122,978	48,412	10,160
1-family properties	680,248	667,740	177,303	87,885	57,359	30,526	47,885	42,292	101,957	148,017	62,401	12,508
First mortgage only	172,585	170,596	46,892	18,248	12,442	5,806	14,972	13,509	27,633	32,984	16,358	1,989
First and junior mortgage	17,868	16,606	5,047	2,411	1,607	804	1,768	1,411	1,771	2,980	1,218	1,262
With first mortgage; not reporting on junior mortgage	489,795	480,538	125,364	67,226	43,310	23,916	31,145	27,372	72,553	112,053	44,825	9,257
2- to 4-family properties	79,847	78,547	23,775	9,467	5,904	3,563	4,843	3,959	16,441	14,927	5,135	1,300
First mortgage only	21,193	20,962	6,677	1,947	1,284	663	1,434	1,295	4,728	3,542	1,339	231
First and junior mortgage	2,738	2,572	777	357	241	125	165	202	392	460	209	166
With first mortgage; not reporting on junior mortgage	55,916	55,013	16,321	7,153	4,379	2,774	3,244	2,462	11,321	10,925	3,587	903
RELATION OF DEBT TO VALUE												
1- to 4-family properties	760,095	746,287	201,078	97,352	63,263	34,089	52,728	46,251	118,398	162,944	67,536	13,808
Value of property (dollars)	3,009,041	2,954,100	769,012	444,696	302,083	142,613	374,686	211,176	439,903	464,495	250,133	54,941
Average value (dollars)	3,959	3,958	3,824	4,568	4,775	4,184	7,106	4,566	3,715	2,851	3,704	3,979
Debt on first and junior mortgages (dollars)	1,557,226	1,526,929	388,978	216,593	147,859	68,734	196,744	125,658	230,638	224,574	143,546	30,296
Percent of value of property	51.8	51.7	50.6	48.7	48.9	48.2	52.5	59.5	52.5	48.3	57.4	55.1
Average debt (dollars)	2,049	2,046	1,934	2,225	2,337	2,016	3,731	2,717	1,950	1,378	2,125	2,194
Debt on first mortgages (dollars)	1,536,700	1,507,823	384,059	213,485	145,705	67,780	193,976	123,822	229,461	221,111	141,909	28,877
Percent distribution	-	100.0	25.5	14.2	9.7	4.5	12.9	8.2	15.2	14.7	9.4	-
Percent of value of property	51.1	51.0	49.9	48.0	48.2	47.5	51.8	58.5	52.2	47.6	56.7	52.6
Average debt (dollars)	2,022	2,020	1,910	2,193	2,303	1,988	3,679	2,577	1,938	1,357	2,101	2,091
1-family properties	680,248	667,740	177,303	87,885	57,359	30,526	47,885	42,292	101,957	148,017	62,401	12,508
Value of property (dollars)	2,619,416	2,570,846	661,382	391,936	267,759	124,177	335,025	189,865	367,133	399,737	225,758	48,570
Average value (dollars)	3,851	3,850	3,730	4,460	4,668	4,068	6,996	4,489	3,601	2,701	3,618	3,883
Debt on first and junior mortgages (dollars)	1,367,818	1,340,702	336,421	192,899	132,384	60,515	177,205	114,582	198,072	195,051	131,471	27,117
Percent of value of property	52.2	52.2	50.9	49.2	49.4	48.7	52.9	60.3	52.6	48.8	58.2	55.8
Average debt (dollars)	2,011	2,008	1,897	2,195	2,308	1,982	3,701	2,709	1,894	1,318	2,107	2,168
Debt on first mortgages (dollars)	1,350,845	1,324,447	332,287	190,168	130,467	59,702	174,679	112,980	192,022	192,199	130,113	25,897
Percent of value of property	51.6	51.5	50.2	48.5	48.7	48.1	52.1	59.5	52.3	48.1	57.5	53.3
Average debt (dollars)	1,985	1,983	1,874	2,164	2,275	1,956	3,548	2,571	1,883	1,298	2,085	2,070
2- to 4-family properties	79,847	78,547	23,775	9,467	5,904	3,563	4,843	3,959	16,441	14,927	5,135	1,300
Value of property (thousands)	389,625	383,254	107,630	52,760	34,324	18,436	39,662	21,311	72,770	64,758	24,364	6,370
Average value (dollars)	4,880	4,879	4,527	5,573	5,814	5,174	8,189	5,383	4,426	4,338	4,745	4,900
Debt on first and junior mortgages (thousands)	189,407	186,228	52,557	23,694	15,475	8,219	19,537	11,076	37,766	29,523	12,075	3,180
Percent of value of property	48.6	48.6	48.8	44.9	45.1	44.6	49.3	52.0	51.9	45.6	49.6	49.9
Average debt (dollars)	2,372	2,371	2,211	2,503	2,521	2,307	4,034	2,798	2,297	1,978	2,352	2,446
Debt on first mortgages (thousands)	186,356	183,376	51,772	23,317	15,239	8,078	19,298	10,842	37,440	28,912	11,796	2,980
Percent of value of property	47.8	47.8	48.1	44.2	44.4	43.8	48.7	50.9	51.4	44.5	48.4	46.8
Average debt (dollars)	2,334	2,335	2,178	2,453	2,581	2,267	3,985	2,738	2,277	1,937	2,297	2,292

Table I-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE SOUTH: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	751,092	729,111	192,541	95,610	62,057	33,553	50,270	44,416	112,946	164,052	69,276	21,981
RACE OF OCCUPANTS												
White	675,023	655,476	176,351	89,048	57,693	31,356	49,547	41,487	98,968	137,378	63,697	19,547
Negro	74,208	71,813	15,997	6,462	4,292	2,170	677	2,880	13,829	25,492	5,476	2,395
Other nonwhite	861	822	193	100	73	27	46	49	149	182	103	39
YEAR BUILT												
Reporting year built	733,183	712,173	187,802	93,249	60,644	32,605	49,701	43,874	110,139	159,684	67,724	21,010
1930 to 1940	285,264	275,768	71,237	39,322	26,696	12,626	24,534	24,261	21,502	60,193	35,619	8,496
1920 to 1929	252,971	246,687	63,482	26,990	16,696	10,294	19,709	13,996	53,098	51,080	18,332	6,284
1910 to 1919	99,057	96,230	25,633	12,776	8,159	4,617	3,729	3,350	19,543	23,588	7,511	2,827
1900 to 1909	56,753	54,736	15,462	7,760	4,952	2,808	1,164	1,544	10,168	14,787	3,851	2,017
1880 to 1899	29,283	28,264	8,999	4,603	3,009	1,594	408	558	4,445	7,405	1,846	1,019
1879 or earlier	9,855	9,488	2,989	1,798	1,132	666	157	165	1,283	2,581	565	367

Table I-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE SOUTH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	751,092	729,111	192,541	95,610	62,057	33,553	50,270	44,416	112,946	164,052	69,276	21,981
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	680,837	668,297	177,435	87,978	57,417	30,561	47,911	42,307	102,047	148,180	62,439	12,540
Under $500	122,830	120,258	23,734	17,276	11,689	5,587	1,249	4,119	10,110	51,789	11,981	2,572
$500 to $999	115,535	113,673	33,880	13,882	8,720	5,162	2,457	4,743	18,800	30,042	9,869	1,862
$1,000 to $1,499	95,554	94,031	29,528	10,854	6,488	4,366	3,505	4,410	18,888	19,628	7,118	1,523
$1,500 to $1,999	73,470	72,337	22,898	8,342	4,989	3,353	4,152	3,908	14,996	12,818	5,423	1,133
$2,000 to $2,499	64,499	63,412	18,526	7,609	4,697	2,912	5,070	4,141	12,328	10,236	5,507	1,087
$2,500 to $2,999	45,428	44,567	12,154	5,702	3,626	2,076	4,463	3,921	7,673	5,881	4,763	861
$3,000 to $3,999	70,859	69,330	17,718	9,315	6,217	3,098	9,040	7,462	9,845	8,037	7,913	1,529
$4,000 to $4,999	40,582	39,807	9,608	5,989	4,177	1,812	6,382	4,418	4,591	4,022	4,797	875
$5,000 to $5,999	23,646	23,092	4,736	3,818	2,803	1,015	4,480	2,605	2,257	2,614	2,582	554
$6,000 to $7,499	15,931	15,610	2,981	2,673	2,058	615	3,629	1,511	1,561	1,694	1,561	321
$7,500 to $9,999	7,698	7,554	1,143	1,456	1,120	336	2,143	706	680	820	606	144
$10,000 to $14,999	3,658	3,604	497	769	597	172	1,107	283	291	419	238	54
$15,000 to $19,999	660	647	76	165	129	36	177	55	17	103	54	13
$20,000 and over	387	375	46	128	107	21	57	25	15	77	27	12
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	709,163	699,614	185,849	92,122	59,922	32,200	48,814	43,116	112,946	151,790	64,977	9,549
Under 4.0%	3,811	3,702	611	414	284	130	89	192	-	1,439	957	109
4.0%	9,892	9,627	1,787	1,391	929	462	500	544	-	3,596	1,809	265
4.1% to 4.4%	170	161	33	24	17	7	27	27	-	15	35	9
4.5%	138,943	137,898	4,379	4,251	3,091	1,160	3,902	4,252	112,946	1,441	6,727	1,045
4.6% to 4.9%	221	219	87	23	18	5	51	19	-	12	27	2
5.0%	99,542	97,457	20,941	17,664	12,385	5,279	16,295	11,975	-	15,433	15,149	2,185
5.1% to 5.4%	1,739	1,689	686	250	140	110	227	276	-	50	250	50
5.5%	31,847	31,098	8,701	4,898	3,180	1,718	7,171	3,705	-	2,334	4,289	749
5.6% to 5.9%	183	176	79	24	9	15	19	20	-	12	22	7
6.0%	323,545	319,560	119,655	51,374	32,302	19,072	18,347	16,827	-	86,154	27,203	3,985
6.1% to 6.4%	288	278	167	22	9	13	22	28	-	18	21	5
6.5%	5,354	5,282	2,781	514	222	292	404	473	-	704	406	72
6.6% to 6.9%	618	610	442	45	9	36	14	32	-	21	56	8
7.0%	33,051	32,699	12,208	2,787	1,384	1,403	1,016	2,445	-	11,020	3,223	352
7.1% to 7.4%	1,794	1,774	1,344	121	31	90	9	69	-	78	153	20
7.5%	2,235	2,212	1,471	170	44	126	34	126	-	230	181	23
7.6% to 7.9%	250	245	204	11	3	8	-	13	-	9	8	5
8.0% and over	55,585	54,927	10,323	8,139	5,865	2,274	687	2,093	-	29,224	4,461	658
Average interest rate (percent)	5.75	5.75	6.03	5.92	5.91	5.94	5.50	5.57	4.50	6.35	5.70	5.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	653,280	643,242	183,192	77,138	49,516	27,622	47,292	41,399	108,260	123,764	62,197	10,038
Real estate taxes included in payment	192,638	188,913	58,838	20,826	13,379	7,447	13,426	19,196	33,080	16,726	26,821	3,925
Monthly	176,216	172,655	52,561	19,194	12,388	6,806	12,596	18,266	31,819	13,932	24,287	3,563
Quarterly	1,204	1,186	136	345	189	156	194	49	60	298	104	18
Semiannual	1,602	1,578	182	307	175	132	240	130	44	530	145	24
Annual	2,020	1,987	178	295	199	96	83	69	57	1,092	213	33
Other	6,809	6,755	4,360	162	102	60	10	197	171	412	1,443	54
Not reporting frequency of payment	4,985	4,752	1,421	523	326	197	303	485	929	462	629	233
Real estate taxes not included in payment	446,665	441,176	120,772	54,688	35,054	19,629	33,322	21,703	72,972	103,643	34,081	5,489
Monthly	375,884	372,354	111,289	40,329	25,358	14,971	25,135	18,125	70,503	78,037	28,936	4,530
Quarterly	11,403	11,292	473	4,463	2,810	1,653	2,220	539	186	2,783	628	111
Semiannual	19,653	19,431	736	4,179	2,902	1,277	4,475	1,878	225	6,368	1,570	222
Annual	20,727	20,493	588	3,579	2,624	955	818	563	371	12,949	1,605	234
Other	8,573	8,506	5,322	939	619	320	75	162	90	1,327	591	67
Not reporting frequency of payment	9,425	9,100	2,364	1,194	741	453	599	416	1,597	2,179	751	325
Not reporting tax payment requirements	13,777	13,153	3,582	1,629	1,083	546	544	500	2,208	3,395	1,295	624
Monthly	10,474	9,997	2,852	1,048	667	381	394	413	2,013	2,286	991	477
Quarterly	385	373	19	170	130	40	37	11	10	99	27	12
Semiannual	557	535	20	137	90	47	69	28	11	220	50	22
Annual	954	920	21	161	117	44	19	10	20	570	119	34
Other	219	205	117	26	18	8	1	5	1	39	16	14
Not reporting frequency of payment	1,188	1,123	553	87	61	26	24	33	153	181	92	65
No principal payments required	45,224	44,492	4,826	10,040	6,514	3,526	1,864	1,969	2,296	19,711	3,786	732
Monthly	16,140	15,838	3,572	2,418	1,467	951	631	608	2,040	4,823	1,746	302
Quarterly	4,606	4,535	135	1,999	1,250	749	236	188	32	1,507	338	71
Semiannual	13,860	13,726	408	3,714	2,415	1,299	746	920	77	6,931	930	154
Annual	7,844	7,730	153	1,300	945	355	186	169	58	5,314	550	114
Other	1,223	1,211	414	260	170	90	14	36	8	389	90	12
Not reporting frequency of payment	1,581	1,452	144	349	267	82	51	48	81	647	132	79
Not reporting principal payment requirements	26,651	15,957	3,527	2,237	1,339	898	660	555	2,197	5,184	1,597	10,694
Monthly	9,885	8,324	2,284	843	469	374	375	388	1,671	1,899	864	1,561
Quarterly	529	468	30	214	130	84	42	11	17	126	28	61
Semiannual	1,053	902	35	244	138	106	74	41	10	425	73	151
Annual	1,735	1,531	27	254	178	76	28	17	32	1,023	150	204
Other	915	842	476	58	46	12	12	9	19	200	68	73
Not reporting frequency of payment	12,534	3,890	675	624	378	246	129	89	448	1,511	414	8,644
No regular payments required	25,937	25,420	996	6,195	4,688	1,507	454	498	193	15,393	1,696	517

Table I-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE SOUTH: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	680,837	177,026	413,642	40,788	49,381
Under $500	122,830	15,233	88,121	8,621	15,855
$500 to $999	115,535	20,196	79,360	6,737	9,242
$1,000 to $1,499	95,554	20,351	63,184	5,595	6,424
$1,500 to $1,999	73,470	18,910	46,659	3,715	4,185
$2,000 to $2,499	64,499	19,544	37,621	3,595	3,739
$2,500 to $2,999	45,428	17,419	23,573	2,224	2,212
$3,000 to $3,999	70,859	30,141	33,821	3,636	3,261
$4,000 to $4,999	40,682	17,628	19,023	2,317	1,714
$5,000 to $5,999	23,646	9,659	11,209	1,682	1,096
$6,000 to $7,499	15,931	5,159	8,684	1,301	787
$7,500 to $9,999	7,698	1,986	4,556	716	440
$10,000 to $14,999	3,558	692	2,236	453	277
$15,000 to $19,999	660	81	378	120	81
$20,000 and over	387	27	217	75	68

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	709,153	185,874	432,091	43,350	47,848
Under 4.0%	3,811	718	2,325	335	431
4.0%	9,892	2,363	5,548	915	1,066
4.1% to 4.4%	170	81	67	18	4
4.5%	138,943	48,895	81,399	3,273	5,376
4.6% to 4.9%	221	89	118	8	6
5.0%	99,642	38,488	49,045	6,847	5,262
5.1% to 5.4%	1,739	1,028	657	21	33
5.5%	31,847	12,209	17,381	1,358	939
5.6% to 5.9%	183	78	90	8	7
6.0%	323,545	65,469	207,426	24,470	26,180
6.1% to 6.4%	283	109	151	11	12
6.5%	5,354	1,318	3,590	198	248
6.6% to 6.9%	618	257	330	8	23
7.0%	33,051	6,432	23,230	1,584	1,805
7.1% to 7.4%	1,794	660	1,058	18	58
7.5%	2,235	572	1,534	53	76
7.6% to 7.9%	250	68	178	6	3
8.0% and over	55,585	7,045	38,013	4,208	6,319
Average interest rate (percent)	5.75	5.47	5.83	5.93	6.01

Table I-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SOUTH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	557,382	521,077	153,978	358,993	8,106	36,305
Total first mortgage outstanding debt (dollars)	1,151,736,000	1,074,089,600	401,734,800	659,864,200	12,490,600	77,646,400
Total annual mortgage payment (dollars)	170,853,575	165,639,474	54,649,960	108,824,266	2,165,248	5,214,101
Average first mortgage outstanding debt (dollars)	2,066	2,061	2,609	1,838	1,541	2,139
Average value of property (dollars)	3,940	3,885	4,157	3,785	3,142	4,739
Average annual estimated rental value (dollars)	410	405	434	394	337	475
Average annual mortgage payment (dollars)	307	318	355	303	267	144
Percent which annual mortgage payment represents of—						
First mortgage debt	14.8	15.4	13.6	16.5	17.3	6.7
Value of property	7.8	8.2	8.5	8.0	8.5	3.0
Estimated annual rental value	74.8	78.5	81.8	76.9	79.2	30.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	493,393	480,389	151,004	322,253	7,132	13,004
Average first mortgage outstanding debt (dollars)	2,055	2,064	2,621	1,815	1,546	1,699
Average value of property (dollars)	3,780	3,791	4,147	3,640	3,053	3,369
Average annual estimated rental value (dollars)	397	398	433	383	331	355
Average annual mortgage payment (dollars)	314	319	356	303	273	152
Percent which annual mortgage payment represents of—						
First mortgage debt	15.3	15.4	13.6	16.7	17.7	9.0
Value of property	8.3	8.4	8.6	8.3	8.9	4.5
Estimated annual rental value	79.3	80.2	82.1	79.1	82.5	42.8
Monthly mortgage payment—						
Under $10	53,150	45,996	7,021	37,789	1,186	7,154
$10 to $14	73,207	71,342	11,875	58,011	1,456	1,865
$15 to $19	66,861	65,594	14,864	49,644	1,086	1,267
$20 to $24	66,458	65,562	20,875	43,762	925	896
$25 to $29	64,569	63,926	23,306	39,851	769	643
$30 to $39	81,018	80,403	36,137	43,425	841	615
$40 to $49	40,346	40,080	18,631	21,075	374	266
$50 to $59	24,124	23,976	9,552	14,166	258	148
$60 to $74	13,086	13,029	5,280	7,641	108	57
$75 to $99	5,292	5,249	2,264	3,924	61	43
$100 and over	4,282	4,232	1,199	2,965	68	50
Average monthly mortgage payment (dollars)	26.21	26.57	29.63	25.22	22.75	12.68
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	63,989	40,688	2,974	36,740	974	23,301
Average first mortgage outstanding debt (dollars)	2,157	2,027	2,022	2,041	1,504	2,384
Average value of property (dollars)	5,180	4,994	4,633	5,055	3,793	5,503
Average annual estimated rental value (dollars)	510	491	474	496	384	544
Average annual mortgage payment (dollars)	245	206	323	307	224	139
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	15.1	16.0	15.0	14.9	5.8
Value of property	4.7	6.1	7.0	6.1	5.9	2.5
Estimated annual rental value	48.0	62.3	68.1	62.0	58.3	25.5

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Table J-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE WEST: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930]

DWELLING UNITS, BY SUBJECT	Urban and rural-nonfarm dwelling units	OCCUPIED UNITS				VACANT UNITS		MORTGAGE STATUS OF OWNER-OCCUPIED UNITS			
		Total occupied	Owner occupied		Tenant occupied	For sale or rent	Not for sale or rent	Nonfarm units reporting mortgage status	Mortgaged		Free of mortgage
			Number	Percent					Number	Percent	
1940: Dwelling units	3,851,931	3,522,892	1,616,676	45.9	1,906,216	244,897	84,142	1,518,788	689,652	45.4	829,136
1930: Private families reporting tenure	-	2,625,789	1,250,531	47.6	1,375,258	-	-	-	-	-	-
1920: All families reporting tenure	-	1,687,902	740,772	43.9	947,130	-	-	723,538	260,476	36.0	463,062
Dwelling units: 1940	3,851,931	3,522,892	1,616,676	45.9	1,906,216	244,897	84,142	1,518,788	689,652	45.4	829,136
Urban	2,719,520	2,551,012	1,099,447	43.1	1,451,565	150,276	18,232	1,046,238	514,457	49.2	531,781
Rural-nonfarm	1,132,411	971,880	517,229	53.2	454,651	94,621	65,910	472,550	175,195	37.1	297,355
COLOR OF OCCUPANTS											
White	-	3,423,218	1,585,900	46.3	1,837,318	-	-	1,491,938	680,570	45.6	811,368
Nonwhite	-	99,674	30,776	30.9	68,898	-	-	26,850	9,082	33.8	17,768
TYPE OF STRUCTURE											
1-family	2,712,121	2,494,176	1,466,614	58.8	1,027,562	142,440	75,505	1,389,881	637,247	45.8	752,634
Other	1,139,810	1,028,716	150,062	14.6	878,654	102,457	8,637	128,907	52,405	40.7	76,502
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	2,663,006	2,455,571	1,442,914	58.8	1,012,757	135,654	71,681	1,384,382	635,268	45.9	749,114
Under $5	123,225	110,440	74,808	67.7	35,632	8,156	4,629	61,187	7,124	11.6	54,063
$5 to $9	251,032	220,720	103,458	46.9	117,262	20,721	9,591	95,028	22,121	23.3	72,907
$10 to $14	326,545	291,878	132,755	45.5	159,123	22,473	12,194	125,914	40,191	31.9	85,723
$15 to $19	342,173	314,660	145,695	46.3	168,965	17,507	10,006	140,069	54,655	39.0	85,414
$20 to $24	327,690	304,545	156,199	51.3	148,346	14,406	8,739	151,357	64,877	42.9	86,480
$25 to $29	335,741	314,694	171,911	54.6	142,783	13,744	7,303	167,490	79,986	47.8	87,504
$30 to $39	440,548	416,959	269,090	64.5	147,869	16,278	7,311	263,022	140,756	53.5	122,266
$40 to $49	226,476	214,179	163,567	76.4	50,612	8,526	3,771	160,338	95,866	59.8	64,472
$50 to $59	124,118	116,934	95,774	81.9	21,160	4,552	2,632	93,302	57,481	61.6	35,821
$60 to $74	75,979	70,820	60,095	84.9	10,725	3,380	1,779	58,846	36,781	62.5	22,065
$75 to $99	44,265	40,508	34,451	85.0	6,057	2,352	1,405	33,659	19,653	58.4	14,006
$100 and over	45,214	39,334	35,111	89.3	4,223	3,559	2,321	34,170	15,777	46.2	18,393
Median monthly rent (dollars)	23.90	24.26	27.66	-	20.36	19.21	19.21	28.04	32.96	-	23.92

Table J-2a.—1- TO 4-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE WEST: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
Mortgaged properties	689,652	633,662	55,990
INTEREST RATE ON FIRST MORTGAGE			
Reporting interest rate	665,143	611,099	54,044
Average interest rate (percent)	5.74	5.74	5.83
HOLDER OF FIRST MORTGAGE			
Reporting holder	573,388	618,958	54,430
Building and loan association	91,428	84,129	7,299
Commercial bank	134,552	123,080	11,472
Savings bank	50,717	46,188	4,529
Life insurance company	25,881	23,643	2,238
Mortgage company	31,199	28,617	2,582
Home Owners' Loan Corporation	83,577	75,811	7,766
Individual	194,703	178,967	15,736
Other	61,331	58,523	2,808
Reporting debt and value	653,700	600,956	52,744
JUNIOR MORTGAGE			
First mortgage only	221,438	204,790	16,648
First and junior mortgage	16,631	14,461	2,170
With 1st mortgage; not rptg. on junior	415,631	381,705	33,926

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-family properties	2- to 4-family properties
OUTSTANDING INDEBTEDNESS (First and junior mortgages)			
Under $1,000	182,039	172,068	9,971
$1,000 to $1,499	94,870	87,745	7,125
$1,500 to $1,999	81,644	75,194	6,450
$2,000 to $2,499	73,032	66,780	6,252
$2,500 to $2,999	55,447	50,897	4,550
$3,000 to $3,999	82,206	75,384	6,822
$4,000 to $4,999	43,708	39,925	3,783
$5,000 to $5,999	19,796	17,329	2,467
$6,000 to $7,499	11,059	8,937	2,122
$7,500 to $9,999	5,535	4,063	1,472
$10,000 to $14,999	3,032	2,000	1,032
$15,000 to $19,999	773	426	347
$20,000 and over	559	208	351
RELATION OF DEBT TO VALUE			
Value of property (thousands)	2,723,133	2,377,112	346,021
Average value (dollars)	4,166	3,956	6,560
Debt on first and jr. mtgs. (thousands)	1,381,920	1,226,374	155,546
Percent of value of property	50.7	51.6	45.0
Average (dollars)	2,114	2,041	2,949
Debt on first mortgages (thousands)	1,368,531	1,215,919	152,612
Percent of value of property	50.3	51.2	44.1
Average debt (dollars)	2,094	2,023	2,893

Table J-2b.—VALUE OF 1-FAMILY NONFARM PROPERTIES BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE WEST: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1-family properties	1-FAMILY PROPERTIES, BY VALUE													
		Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over	Not reporting
Mortgaged properties	633,662	38,674	39,115	49,528	51,788	63,375	129,368	90,780	67,244	52,382	26,920	15,574	4,703	3,654	557
INTEREST RATE ON FIRST MORTGAGE															
Reporting interest rate	611,099	34,400	36,939	47,482	49,948	61,406	125,893	88,557	65,615	51,082	26,243	15,101	4,567	3,514	352
Average interest rate...(percent)	5.74	6.26	6.09	6.02	5.95	5.87	5.74	5.58	5.48	5.43	5.42	5.41	5.39	5.37	5.77
HOLDER OF FIRST MORTGAGE															
Reporting holder	618,958	37,259	38,146	48,513	50,722	62,093	126,545	88,786	65,675	51,108	26,328	15,213	4,600	3,555	415
Building and loan association	84,129	2,364	4,127	6,696	8,353	10,456	21,100	13,009	7,848	5,538	2,724	1,349	331	187	47
Commercial bank	123,080	3,103	4,177	5,623	6,788	9,344	23,535	21,159	17,977	15,843	8,147	4,800	1,632	1,375	77
Savings bank	46,188	1,015	1,791	2,863	3,286	4,466	10,104	7,495	6,066	4,855	2,193	1,346	368	311	19
Life insurance company	23,643	129	171	276	404	807	3,659	4,009	3,690	3,845	2,917	2,203	850	672	11
Mortgage company	28,617	1,740	1,573	2,001	2,116	2,620	5,570	4,247	3,174	2,505	1,488	1,013	329	227	14
Home Owners' Loan Corporation	75,611	2,027	3,990	6,267	7,471	9,521	18,826	11,370	7,113	5,078	2,402	1,255	292	150	49
Individual	178,967	22,467	19,086	21,349	18,985	20,595	33,660	18,245	10,666	7,299	3,442	1,980	533	419	141
Other	58,523	4,414	3,231	3,438	3,319	4,184	10,091	9,252	9,141	6,535	3,015	1,267	265	214	57
Reporting debt and value	600,956	34,146	35,925	46,193	48,877	60,193	123,699	87,377	64,877	50,592	26,075	14,973	4,526	3,503	-
JUNIOR MORTGAGE															
First mortgage only	204,790	7,805	10,488	14,834	16,492	20,713	43,820	31,640	22,822	17,992	9,663	5,666	1,682	1,178	-
First and junior mortgage	14,461	241	456	805	1,089	1,635	4,192	2,566	1,481	1,071	510	269	74	72	-
With first mortgage; not reporting on junior mortgage	381,705	26,100	24,986	30,554	31,296	37,845	75,687	53,171	40,574	31,529	15,902	9,038	2,770	2,253	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)															
Under $1,000	172,068	33,732	31,021	28,674	21,068	18,926	22,865	8,605	4,043	2,013	741	296	52	38	-
$1,000 to $1,499	87,745	414	4,608	13,241	13,249	15,064	22,522	9,523	4,778	2,405	867	364	64	46	-
$1,500 to $1,999	75,194	-	296	3,997	10,375	13,079	24,396	11,941	6,198	3,229	1,135	438	66	44	-
$2,000 to $2,499	66,780	-	-	281	3,162	9,784	22,699	14,530	8,523	4,994	1,850	744	140	73	-
$2,500 to $2,999	50,897	-	-	-	429	3,000	19,068	13,069	8,012	4,787	1,676	660	131	65	-
$3,000 to $3,999	75,384	-	-	-	-	340	11,871	24,996	18,225	12,308	5,103	2,076	339	126	-
$4,000 to $4,999	39,925	-	-	-	-	-	278	4,584	13,480	12,738	5,856	2,349	483	157	-
$5,000 to $5,999	17,329	-	-	-	-	-	-	129	1,564	7,089	5,074	2,569	602	302	-
$6,000 to $7,499	8,937	-	-	-	-	-	-	-	54	984	3,330	3,282	875	412	-
$7,500 to $9,999	4,063	-	-	-	-	-	-	-	-	45	439	1,915	1,062	602	-
$10,000 to $14,999	2,000	-	-	-	-	-	-	-	-	-	4	280	672	1,044	-
$15,000 to $19,999	426	-	-	-	-	-	-	-	-	-	-	-	40	386	-
$20,000 and over	208	-	-	-	-	-	-	-	-	-	-	-	-	208	-
RELATION OF DEBT TO VALUE															
Value of property.....(thousands)	2,377,112	19,435	40,156	74,609	101,231	154,695	407,333	371,699	335,332	322,539	212,355	165,350	71,896	100,261	-
Average value.....(dollars)	3,956	569	1,118	1,619	2,071	2,570	3,293	4,254	5,169	6,375	8,144	11,043	15,885	28,627	-
Debt on first and junior mortgages.....(thousands)	1,226,374	10,234	20,327	37,410	52,623	79,715	218,564	205,209	185,163	172,331	104,964	75,086	29,825	34,921	-
Percent of value of property	51.6	52.7	50.6	50.0	52.0	51.5	53.7	55.2	55.2	53.4	49.4	45.4	41.5	34.8	-
Average debt.....(dollars)	2,041	300	566	810	1,077	1,324	1,767	2,349	2,854	3,406	4,025	5,015	6,590	9,969	-
Debt on first mtgs.....(thousands)	1,215,919	10,202	20,217	37,122	52,188	78,860	216,044	203,176	183,804	171,162	104,273	74,631	29,607	34,634	-
Percent of value of property	51.2	52.5	50.3	49.6	51.6	51.0	53.0	54.7	54.8	53.1	49.1	45.1	41.2	34.5	-
Average debt.....(dollars)	2,023	299	563	804	1,068	1,310	1,747	2,325	2,833	3,383	3,999	4,984	6,541	9,887	-

Table J-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE WEST: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1- to 4-family mortgaged properties	689,652	673,388	91,428	185,269	134,552	50,717	25,881	31,199	83,577	194,703	61,391	16,264
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	665,143	656,471	89,655	182,218	132,373	49,845	25,442	30,618	83,577	186,118	58,843	8,672
Average interest rate (percent)	5.74	5.75	5.24	5.75	5.73	5.81	5.54	5.93	4.50	6.15	5.48	5.64
Reporting debt and value	653,700	642,968	87,573	178,484	130,214	48,270	25,184	30,255	79,319	184,230	57,923	10,732
Percent distribution	-	100.0	13.6	27.8	20.3	7.5	3.9	4.7	12.3	28.7	9.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	653,700	642,968	87,573	178,484	130,214	48,270	25,184	30,255	79,319	184,230	57,923	10,732
First mortgage only	221,438	219,076	31,072	60,935	48,027	12,908	9,237	10,576	27,242	60,790	19,226	2,360
First and junior mortgage	16,631	15,280	3,363	4,195	2,963	1,232	658	814	1,900	3,561	789	1,351
With first mortgage; not reporting on junior mortgage	415,631	408,610	53,138	113,354	79,224	34,130	15,289	18,865	50,177	119,879	37,908	7,021
1-family properties	600,956	591,193	80,604	163,255	119,185	44,070	23,047	27,757	71,955	169,285	55,290	9,763
First mortgage only	204,790	202,627	28,730	56,660	44,692	11,968	8,561	9,655	24,652	55,901	18,468	2,163
First and junior mortgage	14,461	13,290	3,053	3,572	2,533	1,039	564	689	1,625	3,077	710	1,171
With first mortgage; not reporting on junior mortgage	381,705	375,276	48,821	103,023	71,960	31,063	13,922	17,413	45,678	110,307	36,112	6,429
2- to 4-family properties	52,744	51,775	5,969	15,229	11,029	4,200	2,137	2,498	7,364	14,945	2,633	969
First mortgage only	16,648	16,451	2,342	4,275	3,335	940	676	921	2,590	4,889	758	197
First and junior mortgage	2,170	1,990	310	523	430	193	94	125	275	464	79	180
With first mortgage; not reporting on junior mortgage	33,926	33,334	4,317	10,331	7,264	3,067	1,367	1,452	4,499	9,572	1,796	592
RELATION OF DEBT TO VALUE												
1- to 4-family properties	653,700	642,968	87,573	178,484	130,214	48,270	25,184	30,255	79,319	184,230	57,923	10,732
Value of property (thousands)	2,723,133	2,676,249	338,831	891,517	668,259	223,257	181,888	136,879	301,319	579,980	245,835	46,884
Average value (dollars)	4,166	4,162	3,869	4,995	5,132	4,625	7,222	4,524	3,799	3,148	4,244	4,369
Debt on first and junior mortgages (thousands)	1,381,920	1,355,898	171,624	451,367	344,177	107,190	88,122	69,817	148,788	287,132	139,048	26,022
Percent of value of property	50.7	50.7	50.7	50.6	51.5	48.0	48.4	51.0	49.4	49.5	56.6	55.5
Average debt (dollars)	2,114	2,109	1,960	2,529	2,643	2,221	3,499	2,308	1,876	1,559	2,401	2,426
Debt on first mortgages (thousands)	1,368,531	1,343,701	169,198	447,607	341,488	106,119	87,242	69,102	147,704	284,338	138,511	24,830
Percent distribution	-	100.0	12.6	33.3	25.4	7.9	6.5	5.1	11.0	21.2	10.3	-
Percent of value of property	50.3	50.2	49.9	50.2	51.1	47.5	48.0	50.5	49.0	49.0	56.3	53.0
Average debt (dollars)	2,094	2,090	1,932	2,508	2,623	2,198	3,464	2,284	1,862	1,543	2,391	2,314
1-family properties	600,956	591,193	80,604	163,255	119,185	44,070	23,047	27,757	71,955	169,285	55,290	9,763
Value of property (thousands)	2,377,112	2,337,896	297,811	775,585	582,928	192,657	155,065	118,374	264,239	495,758	230,064	39,216
Average value (dollars)	3,956	3,955	3,695	4,751	4,891	4,372	6,728	4,265	3,672	2,934	4,161	4,017
Debt on first and junior mortgages (thousands)	1,225,374	1,204,018	152,695	403,795	309,330	94,465	75,008	60,817	131,463	248,706	131,533	22,357
Percent of value of property	51.6	51.5	51.3	52.1	53.1	49.0	48.4	51.4	49.8	50.1	57.2	57.0
Average debt (dollars)	2,041	2,037	1,894	2,473	2,595	2,144	3,255	2,191	1,827	1,469	2,379	2,290
Debt on first mortgages (thousands)	1,215,919	1,194,515	150,646	400,978	307,290	93,688	74,350	60,300	130,616	246,539	131,087	21,405
Percent of value of property	51.2	51.1	50.6	51.7	52.7	48.6	47.9	50.9	49.4	49.6	57.0	54.6
Average debt (dollars)	2,023	2,021	1,869	2,456	2,578	2,126	3,226	2,172	1,815	1,456	2,371	2,192
2- to 4-family properties	52,744	51,775	5,969	15,229	11,029	4,200	2,137	2,498	7,364	14,945	2,633	969
Value of property (thousands)	346,021	338,353	41,020	115,931	85,331	30,600	26,823	18,505	37,080	83,222	15,771	7,668
Average value (dollars)	6,560	6,535	5,885	7,613	7,737	7,286	12,552	7,408	5,035	5,569	5,990	7,913
Debt on first and junior mortgages (thousands)	155,546	151,880	18,928	47,572	34,847	12,725	13,114	9,000	17,325	38,426	7,514	3,666
Percent of value of property	45.0	44.9	46.1	41.0	40.8	41.6	48.9	48.6	46.7	46.2	47.6	47.8
Average debt (dollars)	2,949	2,933	2,716	3,124	3,160	3,030	6,137	3,603	2,353	2,571	2,854	3,783
Debt on first mortgages (thousands)	152,612	149,186	18,552	46,630	34,198	12,431	12,892	8,802	17,088	37,799	7,424	3,426
Percent of value of property	44.1	44.1	45.2	40.2	40.1	40.6	48.1	47.6	46.1	45.4	47.1	44.7
Average debt (dollars)	2,893	2,881	2,563	3,062	3,101	2,950	6,033	3,523	2,320	2,529	2,820	3,555

Table J-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE WEST: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	633,662	618,958	84,129	169,268	123,080	46,188	23,643	28,617	75,811	178,967	58,523	14,704
RACE OF OCCUPANTS												
White	626,155	611,645	83,109	167,721	121,993	45,728	23,575	28,292	74,453	176,547	57,948	14,510
Negro	5,931	5,797	819	1,145	789	356	42	269	1,193	1,881	448	134
Other nonwhite	1,576	1,516	201	402	298	104	26	56	165	539	127	60
YEAR BUILT												
Reporting year built	625,775	611,459	83,188	167,792	122,097	45,695	23,508	28,374	74,743	175,997	57,857	14,316
1930 to 1940	243,966	238,095	35,555	82,958	65,121	17,837	9,640	12,164	14,628	55,341	27,809	5,871
1920 to 1929	225,749	221,413	29,561	51,143	35,079	16,064	11,147	11,035	34,297	64,523	19,707	4,336
1910 to 1919	90,505	88,291	10,319	20,225	13,117	7,108	2,046	3,251	15,250	31,340	5,866	2,214
1900 to 1909	46,720	45,439	5,474	9,783	6,290	3,493	545	1,434	7,682	17,425	3,095	1,281
1880 to 1899	17,071	16,516	2,094	3,270	2,186	1,084	117	448	2,611	6,733	1,243	555
1879 or earlier	1,764	1,705	191	413	304	109	13	42	275	635	136	59

Table J-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE WEST: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	633,662	618,958	84,129	169,268	123,080	46,188	23,643	28,617	75,811	178,967	58,523	14,704
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	601,252	591,477	80,632	163,323	119,244	44,079	23,056	27,763	71,993	169,385	55,325	9,775
Under $500	79,069	77,738	8,388	15,826	11,276	4,550	761	3,367	6,364	35,896	7,136	1,331
$500 to $999	94,685	93,360	13,586	20,853	13,982	6,871	1,440	3,905	12,901	34,993	5,692	1,325
$1,000 to $1,499	88,468	87,340	13,642	19,744	13,126	6,618	2,179	4,037	14,021	28,400	5,817	1,128
$1,500 to $1,999	75,632	74,541	11,904	17,347	11,785	5,562	2,445	3,425	11,844	22,012	5,564	1,091
$2,000 to $2,499	67,161	66,044	10,282	17,322	12,271	5,051	2,850	3,014	9,193	17,473	5,910	1,137
$2,500 to $2,999	50,737	49,857	7,678	15,142	11,243	3,899	2,485	2,440	5,707	10,924	5,481	880
$3,000 to $3,999	74,012	72,542	9,138	26,243	20,621	5,622	4,283	3,642	6,908	11,954	10,874	1,470
$4,000 to $4,999	39,118	38,365	3,540	16,135	12,996	3,139	2,740	2,013	2,811	4,254	6,872	753
$5,000 to $5,999	17,017	16,608	1,335	8,044	6,421	1,623	1,586	900	1,160	1,745	1,838	409
$6,000 to $7,499	8,752	8,608	727	3,825	3,150	675	1,076	569	683	1,024	704	144
$7,500 to $9,999	3,973	3,908	270	1,680	1,382	298	704	293	288	392	281	65
$10,000 to $14,999	1,977	1,946	114	876	757	119	385	131	100	222	118	31
$15,000 to $19,999	418	409	18	186	152	34	96	18	7	54	30	9
$20,000 and over	213	211	10	100	82	18	26	9	6	42	18	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	611,099	603,184	82,500	166,503	121,093	45,410	23,242	28,065	75,811	170,886	56,177	7,915
Under 4.0%	3,455	3,398	225	636	477	159	38	85	-	1,644	770	57
4.0%	8,907	8,720	447	1,235	881	354	307	209	-	3,612	2,910	187
4.1% to 4.4%	144	136	10	65	56	9	7	8	-	10	36	8
4.5%	96,874	96,071	1,501	10,704	8,625	2,079	1,149	1,403	75,811	875	4,628	803
4.6% to 4.9%	263	251	12	204	159	45	7	5	-	5	18	12
5.0%	108,354	101,107	6,461	43,678	33,425	10,253	7,500	5,050	-	17,720	20,698	2,247
5.1% to 5.4%	938	908	116	508	435	73	60	50	-	30	144	30
5.5%	30,147	29,429	3,190	14,412	10,619	3,793	3,751	1,903	-	2,297	3,876	718
5.6% to 5.9%	232	225	52	84	61	23	24	10	-	19	36	7
6.0%	254,296	251,623	40,631	71,831	49,912	21,919	9,293	13,713	-	99,101	17,054	2,673
6.1% to 6.4%	1,050	1,042	756	122	82	40	9	45	-	67	43	8
6.5%	11,739	11,502	5,128	2,588	1,537	1,051	380	726	-	2,173	513	237
6.6% to 6.9%	2,768	2,722	2,120	219	103	116	13	76	-	205	89	46
7.0%	72,386	71,773	15,252	15,653	11,476	4,177	575	3,785	-	32,715	3,792	613
7.1% to 7.4%	3,248	3,210	2,679	160	84	76	8	85	-	209	69	38
7.5%	1,160	1,151	589	153	93	60	5	56	-	300	43	9
7.6% to 7.9%	160	160	124	5	3	2	2	10	-	15	4	-
8.0% and over	19,983	19,756	3,213	4,246	3,065	1,181	114	846	-	9,888	1,449	227
Average interest rate (percent)	5.74	5.74	6.28	5.73	5.70	5.80	5.53	5.92	4.50	6.15	5.47	5.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	577,512	569,101	82,106	161,357	117,251	44,106	22,630	27,001	74,068	146,588	55,351	8,411
Real estate taxes included in payment	148,504	145,311	19,068	61,532	47,232	14,300	4,683	7,216	19,138	11,365	22,309	3,193
Monthly	143,778	140,718	18,638	60,102	46,122	13,980	4,501	6,959	18,643	10,367	21,508	3,060
Quarterly	551	545	23	101	76	25	32	58	35	198	98	6
Semiannual	437	433	19	48	31	17	41	39	17	192	77	4
Annual	660	653	16	59	38	21	9	23	16	318	212	7
Other	112	111	12	18	12	6	1	7	4	55	14	1
Not reporting frequency of payment	2,966	2,851	360	1,204	953	251	99	130	423	235	400	115
Real estate taxes not included in payment	421,472	416,625	62,152	98,130	68,897	29,233	17,740	19,500	53,907	132,923	32,273	4,847
Monthly	387,596	383,316	60,416	92,816	65,194	27,622	14,966	16,689	52,542	118,016	27,871	4,280
Quarterly	8,811	8,716	267	1,282	932	350	801	736	150	3,738	1,742	95
Semiannual	8,858	8,741	304	1,026	661	365	1,491	1,415	122	3,475	908	117
Annual	7,251	7,156	140	1,005	767	238	149	236	79	4,515	1,032	95
Other	1,059	1,045	32	164	124	40	32	51	21	659	86	14
Not reporting frequency of payment	7,897	7,651	993	1,837	1,219	618	301	373	993	2,520	634	246
Not reporting tax payment requirements	7,536	7,165	886	1,695	1,122	573	207	285	1,023	2,300	769	371
Monthly	6,447	6,155	839	1,533	1,024	509	158	232	940	1,823	630	292
Quarterly	184	176	1	26	14	12	13	13	7	78	38	8
Semiannual	226	211	7	22	15	7	18	13	9	115	27	15
Annual	227	216	5	28	21	7	6	4	3	138	32	11
Other	40	37	1	3	2	1	1	4	-	23	5	3
Not reporting frequency of payment	412	370	33	83	46	37	11	19	64	123	37	42
No principal payments required	28,215	27,862	1,138	4,521	3,295	1,226	649	1,049	887	18,186	1,482	353
Monthly	11,227	11,069	826	2,721	1,918	803	282	371	761	5,412	696	158
Quarterly	7,604	7,541	151	864	685	179	133	354	60	5,673	306	63
Semiannual	4,649	4,597	69	425	306	119	154	202	19	3,536	192	52
Annual	3,196	3,152	47	294	228	66	48	73	18	2,471	201	44
Other	606	603	7	72	53	19	7	21	3	460	33	3
Not reporting frequency of payment	938	900	38	145	105	40	25	28	26	584	54	33
Not reporting principal payment requirements	12,071	6,442	617	1,209	816	393	182	226	719	2,767	722	5,629
Monthly	4,246	3,411	464	760	502	258	97	138	536	1,031	385	835
Quarterly	353	300	9	50	33	17	14	10	6	179	32	53
Semiannual	401	347	7	56	37	19	17	21	4	208	34	54
Annual	568	497	10	66	51	15	7	5	5	346	58	71
Other	296	273	4	27	18	9	2	6	5	207	22	23
Not reporting frequency of payment	6,207	1,614	123	250	175	75	45	46	163	796	191	4,593
No regular payments required	15,864	15,553	268	2,181	1,718	463	182	341	137	11,476	968	311

Table J-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE WEST: 1940

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE					
Reporting debt	601,252	142,341	403,664	26,679	28,568
Under $500	79,069	6,543	61,502	4,257	6,767
$500 to $999	94,685	9,793	74,019	5,061	5,812
$1,000 to $1,499	88,468	11,776	67,697	4,537	4,458
$1,500 to $1,999	75,632	12,807	55,396	3,288	3,141
$2,000 to $2,499	67,181	14,864	46,688	3,006	2,623
$2,500 to $2,999	50,737	16,054	31,161	1,896	1,626
$3,000 to $3,999	74,012	32,994	36,556	2,406	2,056
$4,000 to $4,999	39,118	21,404	15,808	962	944
$5,000 to $5,999	17,017	9,653	6,310	554	500
$6,000 to $7,499	8,752	4,055	4,042	350	305
$7,500 to $9,999	3,973	1,632	2,006	181	154
$10,000 to $14,999	1,977	652	1,097	119	109
$15,000 to $19,999	418	97	253	30	38
$20,000 and over	213	17	129	32	35

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE— Principal and real estate tax	Principal but not real estate tax	No principal	Other type of first mortgage payments
INTEREST RATE ON FIRST MORTGAGE					
Reporting interest rate	611,099	145,447	411,691	27,449	26,512
Under 4.0%	3,455	596	2,232	312	315
4.0%	8,907	1,721	5,993	510	683
4.1% to 4.4%	144	89	46	6	3
4.5%	96,874	34,078	59,392	1,147	2,257
4.6% to 4.9%	263	55	192	8	8
5.0%	103,354	49,537	47,377	3,065	3,374
5.1% to 5.4%	938	665	252	10	11
5.5%	30,147	14,771	14,077	640	659
5.6% to 5.9%	232	91	133	7	1
6.0%	254,296	33,557	194,240	14,009	12,490
6.1% to 6.4%	1,050	109	894	20	27
6.5%	11,739	1,632	9,351	417	339
6.6% to 6.9%	2,768	231	2,453	33	51
7.0%	72,386	5,762	57,698	5,062	3,869
7.1% to 7.4%	3,243	428	2,739	28	48
7.5%	1,160	119	909	83	49
7.6% to 7.9%	160	9	148	1	2
8.0% and over	19,983	1,997	13,570	2,090	2,325
Average interest rate (percent)	5.74	5.31	5.87	6.17	6.07

Table J-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE WEST: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE: Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	No principal payment required on first mortgage
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	529,454	505,254	131,220	368,669	5,365	24,200
Total first mortgage outstanding debt (dollars)	1,089,889,300	1,046,667,700	392,410,600	645,561,700	8,695,400	42,721,600
Total annual mortgage payment (dollars)	172,227,336	169,109,784	53,775,984	113,776,668	1,557,132	3,117,552
Average first mortgage outstanding debt (dollars)	2,058	2,072	2,990	1,751	1,621	1,765
Average value of property (dollars)	3,979	3,973	4,742	3,707	3,437	4,096
Average annual estimated rental value (dollars)	432	432	517	403	371	427
Average annual mortgage payment (dollars)	325	335	410	309	290	129
Percent which annual mortgage payment represents of—						
First mortgage debt	15.8	16.2	13.7	17.6	17.9	7.3
Value of property	8.2	8.4	8.6	8.3	8.4	3.1
Estimated annual rental value	75.3	77.5	79.2	76.7	78.1	30.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	494,565	484,518	130,103	349,406	5,009	10,047
Average first mortgage outstanding debt (dollars)	2,081	2,086	3,002	1,752	1,634	1,831
Average value of property (dollars)	3,948	3,946	4,749	3,655	3,398	4,063
Average annual estimated rental value (dollars)	430	430	518	398	368	430
Average annual mortgage payment (dollars)	335	339	411	313	295	159
Percent which annual mortgage payment represents of—						
First mortgage debt	16.1	16.3	13.7	17.9	18.1	8.7
Value of property	8.5	8.6	8.7	8.6	8.7	3.9
Estimated annual rental value	78.0	78.8	79.4	78.5	80.2	37.1
Monthly mortgage payment—						
Under $10	23,459	18,505	2,017	16,146	342	4,954
$10 to $14	54,639	52,802	5,658	46,383	761	1,837
$15 to $19	66,076	64,958	9,146	55,004	808	1,118
$20 to $24	73,623	72,921	14,449	57,711	761	702
$25 to $29	84,245	83,697	21,629	61,225	843	548
$30 to $39	111,975	111,499	42,105	68,491	903	476
$40 to $49	40,820	40,620	18,994	21,341	285	200
$50 to $59	21,010	20,901	8,318	12,400	183	109
$60 to $74	9,638	9,606	4,536	5,006	64	32
$75 to $99	4,994	4,966	2,011	2,922	33	28
$100 and over	4,086	4,043	1,240	2,777	26	43
Average monthly mortgage payment (dollars)	27.95	28.25	34.26	26.07	24.60	13.26
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	34,889	20,736	1,117	19,263	356	14,153
Average first mortgage outstanding debt (dollars)	1,725	1,729	1,623	1,741	1,439	1,719
Average value of property (dollars)	4,409	4,606	3,981	4,654	3,994	4,119
Average annual estimated rental value (dollars)	455	475	413	479	421	426
Average annual mortgage payment (dollars)	182	233	257	232	221	107
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	13.5	15.9	13.3	15.4	6.2
Value of property	4.1	5.1	6.5	5.0	5.5	2.6
Estimated annual rental value	40.0	49.1	62.3	48.4	52.6	25.2

Table 14.—TENURE AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM OWNER-OCCUPIED DWELLING UNITS, FOR DIVISIONS AND STATES: 1940

REGION, DIVISION, AND STATE	URBAN AND RURAL-NONFARM DWELLING UNITS					URBAN DWELLING UNITS					RURAL-NONFARM DWELLING UNITS				
	Owner occupied		Mortgage status (owner-occupied units)			Owner occupied		Mortgage status (owner-occupied units)			Owner occupied		Mortgage status (owner-occupied units)		
	Number	Percent of all occupied units	Reporting	Mortgaged		Number	Percent of all occupied units	Reporting	Mortgaged		Number	Percent of all occupied units	Reporting	Mortgaged	
				Number	Percent				Number	Percent				Number	Percent
United States	11,413,036	41.1	10,611,259	4,804,778	45.3	7,714,960	37.5	7,275,576	3,682,839	50.6	3,698,076	51.7	3,335,683	1,121,939	33.6
REGIONS:															
N. Eastern States	3,207,838	36.0	2,995,413	1,600,590	53.4	2,339,357	31.9	2,182,522	1,264,238	57.9	868,481	54.9	812,891	336,352	41.4
N. Central States	4,015,010	45.4	3,764,900	1,675,926	44.5	2,783,518	42.4	2,645,889	1,318,215	49.8	1,231,492	59.1	1,119,011	357,711	32.0
The South	2,573,512	38.7	2,332,158	838,610	36.0	1,492,638	36.1	1,400,927	585,929	41.8	1,080,874	43.0	931,231	252,681	27.1
The West	1,616,676	45.9	1,518,788	689,652	45.4	1,099,447	43.1	1,046,238	514,457	49.2	517,229	53.2	472,550	175,195	37.1
N. EAST. STATES:															
New England	816,975	39.5	760,509	437,967	57.6	592,745	35.4	549,590	345,391	63.0	224,230	56.7	210,919	91,576	43.4
Mid. Atlantic	2,390,863	34.9	2,234,904	1,162,623	52.0	1,746,612	30.8	1,632,932	917,847	56.2	644,251	54.3	601,972	244,776	40.7
N. CEN. STATES:															
E. N. Central	2,811,845	45.9	2,645,649	1,250,981	47.3	2,033,285	41.9	1,936,137	1,001,687	51.7	778,560	61.3	709,512	249,294	35.1
W. N. Central	1,203,165	47.5	1,119,251	424,945	38.0	750,233	43.7	709,752	316,528	44.6	452,932	55.6	409,499	108,417	26.5
THE SOUTH:															
South Atlantic	1,122,550	37.3	1,021,508	399,517	39.1	631,317	34.5	592,543	261,737	44.2	491,233	41.6	428,865	137,780	32.1
E. S. Central	527,652	36.5	470,255	157,554	33.5	294,486	34.2	274,364	108,763	39.6	233,166	39.8	195,891	48,791	24.9
W. S. Central	923,310	42.1	840,395	281,539	33.5	566,835	39.3	533,920	215,429	40.3	356,475	47.7	306,475	66,110	21.6
THE WEST:															
Mountain	412,844	48.5	378,487	132,648	35.0	233,574	46.0	216,482	93,862	43.0	179,270	52.2	160,005	38,786	24.2
Pacific	1,203,832	45.1	1,140,301	557,004	48.8	865,873	42.4	827,756	420,595	50.8	337,959	53.8	312,545	136,409	43.6
NEW ENGLAND:															
Maine	91,197	51.1	82,833	24,935	30.1	36,988	41.8	33,168	13,188	39.8	54,209	60.1	49,665	11,747	23.7
New Hampshire	55,131	47.2	50,669	20,708	40.9	30,757	40.8	27,522	12,982	47.2	24,374	58.7	23,147	7,721	33.4
Vermont	31,836	47.1	29,625	11,931	40.3	13,198	40.7	12,468	5,806	46.5	18,638	53.0	17,137	6,125	35.7
Massachusetts	407,773	37.2	380,030	238,860	62.9	351,833	35.1	326,864	212,349	65.0	55,940	59.2	53,166	26,511	49.9
Rhode Island	68,284	36.9	64,316	37,764	58.7	61,010	35.6	57,310	34,999	61.1	7,274	52.5	7,006	2,765	39.5
Connecticut	162,754	38.3	153,036	103,774	67.8	98,959	32.5	92,238	67,067	72.7	63,795	53.1	60,798	36,707	60.4
MID. ATLANTIC:															
New York	974,220	28.0	909,145	565,045	62.2	726,860	23.8	678,617	455,489	67.1	247,360	58.4	230,528	109,556	47.5
New Jersey	410,871	38.5	383,899	212,979	55.5	315,560	35.1	294,144	168,930	57.4	95,311	56.8	89,755	44,049	49.1
Pennsylvania	1,005,772	43.6	941,860	384,599	40.8	704,192	41.2	660,171	293,428	44.4	301,580	50.7	281,689	91,171	32.4
E. N. CENTRAL:															
Ohio	768,937	47.2	731,918	363,523	49.7	568,057	44.0	545,508	292,108	53.5	200,880	59.4	186,410	71,415	38.3
Indiana	371,814	49.6	348,916	163,899	47.0	245,764	45.4	234,317	122,671	52.4	126,050	60.6	114,599	41,228	36.0
Illinois	758,474	39.0	704,885	314,298	44.6	573,029	35.1	539,057	267,163	49.6	185,445	59.7	165,828	47,135	28.4
Michigan	607,731	51.6	574,590	284,829	49.6	438,376	47.4	419,156	224,914	53.7	169,355	67.1	155,434	59,915	38.5
Wisconsin	304,889	48.8	285,340	124,432	43.6	208,059	44.9	198,099	94,831	47.9	96,830	60.1	87,241	29,601	33.9
W. N. CENTRAL:															
Minnesota	267,029	51.4	250,528	102,790	41.0	184,886	48.2	176,688	83,521	47.3	82,143	60.5	73,840	19,269	26.1
Iowa	252,172	53.3	232,424	77,369	33.3	157,732	50.5	146,468	60,067	41.0	94,440	58.6	85,956	17,302	20.1
Missouri	310,920	40.0	287,784	129,805	45.1	201,064	35.1	190,118	93,130	49.0	109,856	53.7	97,666	36,675	37.6
North Dakota	38,075	47.0	34,568	9,574	27.6	13,549	39.8	12,629	5,630	44.6	24,526	52.2	22,039	3,944	17.9
South Dakota	41,967	45.1	38,008	11,084	29.2	18,259	41.9	16,937	7,018	41.4	23,708	47.8	21,071	4,066	19.3
Nebraska	114,575	48.6	108,879	38,476	35.3	67,969	46.5	65,228	28,862	44.2	46,606	52.1	43,651	9,614	22.0
Kansas	178,427	50.6	166,960	55,847	33.4	105,774	47.6	101,684	38,300	37.7	71,653	56.0	65,275	17,547	26.9
SOUTH ATLANTIC:															
Delaware	26,778	45.5	24,869	12,646	50.9	15,265	41.2	14,194	7,702	54.3	11,513	52.7	10,675	4,944	46.3
Maryland	188,045	45.8	173,580	76,250	43.9	116,595	40.7	109,008	45,955	42.2	71,450	57.6	64,572	30,295	46.9
Dist. of Columbia	51,944	29.9	50,151	32,511	64.8	51,944	29.9	50,151	32,511	64.8	-	-	-	-	-
Virginia	174,356	41.7	160,085	60,863	38.0	88,362	36.2	83,947	36,945	44.0	85,994	49.4	76,138	23,917	31.4
West Virginia	118,508	35.6	104,232	33,609	32.2	56,588	40.3	51,968	20,399	39.3	61,920	32.1	52,264	13,210	25.3
North Carolina	169,545	37.0	147,613	55,589	37.7	76,758	32.0	70,865	30,485	43.0	92,787	42.6	76,748	25,103	32.7
South Carolina	68,927	27.6	62,146	22,323	35.9	33,309	27.0	31,399	12,872	41.0	35,618	28.2	30,747	9,451	30.7
Georgia	138,265	30.1	125,431	46,134	36.8	76,968	26.6	72,095	30,903	42.9	61,297	35.9	53,336	15,232	28.6
Florida	186,182	41.7	173,401	59,592	34.4	115,528	39.2	109,016	43,954	40.3	70,654	45.4	64,385	15,628	24.3
E. S. CENTRAL:															
Kentucky	165,279	39.5	145,692	50,842	34.9	90,425	37.9	83,396	34,249	41.1	74,854	41.6	62,296	16,593	26.6
Tennessee	161,914	37.8	147,458	49,934	33.9	92,385	33.5	87,270	33,768	38.7	69,529	45.7	60,188	16,166	26.9
Alabama	122,167	31.8	108,717	36,892	33.9	70,224	30.9	65,472	26,608	40.6	51,943	33.0	43,245	10,284	23.8
Mississippi	78,292	36.2	68,388	19,886	29.1	41,452	34.4	38,226	14,138	37.0	36,840	38.4	30,162	5,748	19.1
W. S. CENTRAL:															
Arkansas	94,582	40.2	82,113	21,722	26.5	47,397	38.4	44,055	15,062	34.2	47,185	42.3	38,058	6,660	17.5
Louisiana	149,458	37.4	135,915	44,273	32.6	83,491	31.8	78,615	33,145	42.2	65,967	48.3	57,300	11,128	19.4
Oklahoma	175,149	44.4	158,410	58,552	37.0	109,403	42.9	102,403	47,852	46.7	65,746	47.1	56,007	10,700	19.1
Texas	504,121	43.4	463,957	156,992	33.8	326,544	40.7	308,847	119,370	38.7	177,577	49.4	155,110	37,622	24.3
MOUNTAIN:															
Montana	54,279	47.7	49,206	12,969	26.4	27,627	43.1	25,519	8,780	34.4	26,652	53.6	23,687	4,189	17.7
Idaho	49,636	53.9	45,271	15,077	33.3	27,059	53.3	25,057	10,349	41.3	22,577	54.8	20,214	4,728	23.4
Wyoming	22,413	44.7	20,819	8,305	39.9	12,645	45.3	12,244	5,817	47.5	9,768	42.8	8,575	2,489	29.0
Colorado	113,964	45.1	106,216	42,424	39.9	75,062	43.0	71,217	31,903	44.8	38,902	49.9	34,999	10,521	30.1
New Mexico	45,675	50.9	40,471	9,065	22.4	21,851	46.8	20,102	6,546	32.6	23,824	55.3	20,369	2,519	12.4
Arizona	46,058	44.0	42,093	15,020	35.7	19,191	39.2	17,621	7,592	43.7	26,867	48.1	24,472	7,328	29.9
Utah	68,334	57.5	63,347	26,754	42.2	44,568	54.5	41,631	20,686	49.7	23,766	64.0	21,716	6,078	28.0
Nevada	12,485	42.9	11,064	3,023	27.3	5,571	41.9	5,091	2,089	41.0	6,914	43.8	5,973	934	15.6
PACIFIC:															
Washington	238,032	53.6	223,314	98,275	44.0	152,059	50.3	144,228	68,714	47.6	85,973	60.7	79,086	29,561	37.4
Oregon	135,775	51.2	126,312	53,822	42.6	84,211	48.8	79,658	36,857	46.3	51,564	55.5	46,654	16,965	36.4
California	830,025	42.3	790,675	404,907	51.2	629,603	40.1	603,870	315,024	52.2	200,422	50.9	186,805	89,883	48.1

Table 15.—FIRST AND JUNIOR MORTGAGES, AND RELATION OF DEBT TO VALUE, FOR 1-FAMILY NONFARM PROPERTIES, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value]

REGION, DIVISION, AND STATE	Total reporting debt and value	JUNIOR MORTGAGES			VALUE OF PROPERTY		OUTSTANDING INDEBTEDNESS (FIRST AND JUNIOR MORTGAGES)		
		First mortgage only	First and junior mortgage	With first mtg. not reporting on junior mtg.	Total (dollars)	Average (dollars)	Total (dollars)	Percent of value	Average (dollars)
United States	3,745,366	990,626	90,263	2,664,477	16,489,836,400	4,403	8,633,722,300	52.4	2,305
REGIONS:									
The Northeastern States	1,125,274	138,041	38,572	948,661	6,034,882,300	5,363	3,243,627,300	53.7	2,883
The North Central States	1,338,888	475,210	19,362	844,316	5,458,425,900	4,077	2,795,902,600	51.2	2,088
The South	680,248	172,585	17,868	489,795	2,619,416,100	3,851	1,367,818,100	52.2	2,011
The West	600,956	204,790	14,461	381,705	2,377,112,100	3,956	1,225,374,300	51.6	2,041
THE NORTHEASTERN STATES:									
New England	291,167	25,701	10,869	254,597	1,486,008,100	5,104	764,411,900	51.4	2,625
Middle Atlantic	834,107	112,340	27,703	694,064	4,548,874,200	5,454	2,479,215,400	54.5	2,972
THE NORTH CENTRAL STATES:									
East North Central	987,266	350,519	13,387	623,360	4,240,679,000	4,296	2,174,565,700	51.3	2,203
West North Central	351,622	124,691	5,975	220,956	1,217,546,900	3,463	621,336,900	51.0	1,767
THE SOUTH:									
South Atlantic	325,298	69,648	12,427	243,223	1,474,454,400	4,533	756,809,200	51.3	2,327
East South Central	125,463	29,179	2,070	94,214	419,970,100	3,347	217,740,200	51.8	1,735
West South Central	229,487	73,758	3,371	152,358	724,991,600	3,159	393,268,700	54.2	1,714
THE WEST:									
Mountain	108,957	33,063	1,670	74,224	348,944,900	3,203	175,310,400	50.2	1,609
Pacific	491,999	171,727	12,791	307,481	2,028,167,200	4,122	1,051,063,900	51.8	2,136
NEW ENGLAND:									
Maine	18,667	1,618	445	16,604	58,016,900	3,108	25,550,400	44.0	1,369
New Hampshire	14,655	524	351	13,780	48,214,600	3,290	22,418,800	46.5	1,530
Vermont	9,038	368	212	8,458	32,878,800	3,638	14,071,200	42.8	1,557
Massachusetts	156,733	16,131	5,025	135,577	785,003,100	5,009	427,370,200	54.4	2,727
Rhode Island	23,623	3,486	755	19,382	121,611,400	5,148	59,771,200	49.1	2,530
Connecticut	68,451	3,574	4,081	60,796	440,283,300	6,432	215,230,100	48.9	3,144
MIDDLE ATLANTIC:									
New York	373,740	59,774	15,194	298,772	2,267,435,500	6,067	1,261,097,500	55.6	3,374
New Jersey	154,099	16,048	4,473	133,578	920,491,800	5,973	492,485,300	53.5	3,195
Pennsylvania	306,268	36,518	8,035	261,714	1,360,946,900	4,444	725,632,600	53.3	2,369
EAST NORTH CENTRAL:									
Ohio	299,267	95,394	6,289	197,584	1,334,397,100	4,459	687,728,400	51.5	2,298
Indiana	136,945	26,292	1,291	109,362	453,482,300	3,311	219,057,300	48.3	1,600
Illinois	222,239	109,346	2,978	109,915	1,116,933,200	5,026	553,471,100	49.6	2,490
Michigan	233,744	87,262	1,508	144,974	922,426,900	3,946	504,609,500	54.7	2,159
Wisconsin	95,071	32,225	1,321	61,525	413,639,500	4,351	209,699,400	50.7	2,206
WEST NORTH CENTRAL:									
Minnesota	85,436	37,226	984	47,226	341,020,300	3,992	163,563,600	48.0	1,914
Iowa	63,991	13,789	570	49,632	193,763,500	3,028	95,725,500	49.4	1,496
Missouri	107,222	50,568	3,294	53,260	411,049,000	3,834	223,563,400	54.4	2,085
North Dakota	6,634	590	73	5,971	20,098,500	3,030	9,366,500	46.6	1,412
South Dakota	8,583	1,030	96	7,457	22,992,200	2,679	11,298,700	49.1	1,316
Nebraska	33,217	7,391	574	25,252	103,076,700	3,103	51,611,600	50.1	1,554
Kansas	46,539	13,997	384	32,158	125,546,700	2,698	66,207,600	52.7	1,423
SOUTH ATLANTIC:									
Delaware	11,028	1,991	332	8,705	59,838,500	5,425	28,421,100	47.5	2,577
Maryland	58,355	9,054	2,303	46,998	272,849,600	4,676	143,515,700	52.6	2,459
District of Columbia	27,832	14,810	3,246	9,776	247,103,900	8,878	126,695,900	51.3	4,552
Virginia	50,909	12,150	2,681	36,078	238,324,100	4,681	124,863,400	52.4	2,453
West Virginia	26,798	677	613	25,508	105,943,400	3,953	49,672,600	46.9	1,854
North Carolina	46,712	12,082	1,044	33,586	151,500,700	3,243	78,351,200	51.7	1,677
South Carolina	17,500	1,674	359	15,467	54,923,000	3,710	32,613,100	50.2	1,864
Georgia	36,476	3,696	705	32,075	136,125,900	3,732	72,518,600	53.3	1,988
Florida	49,688	13,514	1,144	35,030	197,845,300	3,982	100,157,600	50.6	2,016
EAST SOUTH CENTRAL:									
Kentucky	40,310	5,745	904	33,661	149,061,900	3,698	77,585,200	52.0	1,925
Tennessee	40,826	8,629	617	31,580	137,891,700	3,378	70,242,600	50.9	1,721
Alabama	29,189	12,537	373	16,279	91,307,800	3,128	48,904,600	53.6	1,675
Mississippi	15,138	2,268	176	12,694	41,708,700	2,755	21,007,800	50.4	1,388
WEST SOUTH CENTRAL:									
Arkansas	16,251	2,439	151	13,661	41,908,000	2,579	20,217,400	48.2	1,244
Louisiana	34,531	14,321	434	19,776	120,630,900	3,493	64,177,000	53.2	1,859
Oklahoma	47,200	6,911	901	39,388	142,944,300	3,028	78,729,500	55.1	1,668
Texas	131,505	50,087	1,885	79,533	419,508,400	3,190	230,144,800	54.9	1,750
MOUNTAIN:									
Montana	10,544	1,763	106	8,675	32,183,400	3,052	14,793,500	46.0	1,403
Idaho	11,903	2,628	106	9,169	32,318,700	2,715	15,345,100	47.5	1,289
Wyoming	6,853	1,408	101	5,344	23,039,500	3,362	11,867,300	51.5	1,732
Colorado	34,220	5,382	779	27,059	110,637,300	3,233	56,239,600	50.8	1,643
New Mexico	7,098	1,077	82	5,939	22,091,700	3,112	10,628,700	48.1	1,497
Arizona	13,044	4,879	287	7,878	42,187,200	3,234	22,314,500	52.9	1,711
Utah	23,147	14,677	181	8,289	77,255,800	3,338	39,651,700	51.3	1,713
Nevada	2,148	249	28	1,871	9,231,300	4,298	4,470,000	48.4	2,081
PACIFIC:									
Washington	88,451	22,061	1,179	65,211	280,762,200	3,174	132,727,400	47.3	1,501
Oregon	48,301	9,366	953	37,982	154,079,500	3,190	72,678,700	47.2	1,505
California	355,247	140,300	10,659	204,288	1,593,325,500	4,485	845,657,800	53.1	2,380

Table 16.—NUMBER OF 1-FAMILY NONFARM PROPERTIES, BY TOTAL OUTSTANDING INDEBTEDNESS ON FIRST AND JUNIOR MORTGAGES, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. For average debt, see table 15]

REGION, DIVISION, AND STATE	Total reporting debt and value	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over
United States	3,745,366	959,791	515,762	433,848	419,584	305,225	483,476	283,441	159,390	100,175	49,168	26,416	5,756	3,334
REGIONS:														
N. Eastern States	1,125,274	177,485	134,351	116,179	132,392	99,623	182,597	118,224	71,912	48,022	24,499	14,314	3,465	2,211
N. Central States	1,338,888	373,084	198,754	169,200	156,278	109,204	155,034	84,769	46,172	26,342	12,225	6,131	1,164	531
The South	680,248	237,154	94,912	73,275	64,134	45,501	70,461	40,523	23,977	16,874	8,351	3,971	701	334
The West	600,956	172,068	87,745	75,194	65,780	50,897	75,384	39,925	17,329	8,937	4,063	2,000	426	208
N. EAST. STATES:														
New England	291,167	55,503	37,185	32,330	36,044	25,789	44,041	25,996	14,535	10,607	5,315	2,757	683	382
Mid. Atlantic	834,107	121,982	97,166	83,849	96,348	73,834	138,556	92,228	57,377	37,415	19,184	11,557	2,782	1,829
N. CEN. STATES:														
E. N. Central	987,266	249,625	141,637	124,055	118,959	84,927	122,812	68,663	38,102	21,776	10,208	5,079	984	439
W. N. Central	351,622	123,459	57,117	45,145	37,319	24,277	32,222	16,106	8,070	4,566	2,017	1,052	180	92
THE SOUTH:														
South Atlantic	325,298	98,079	41,759	32,744	31,340	22,141	37,564	24,184	15,677	12,059	6,125	2,895	496	275
E. S. Central	125,463	49,805	17,925	13,637	11,668	8,417	11,759	5,925	3,134	1,829	823	408	87	36
W. S. Central	229,487	89,270	35,218	26,894	21,126	14,943	21,138	10,454	5,166	2,986	1,433	668	118	73
THE WEST:														
Mountain	108,957	42,263	17,500	13,516	11,045	7,308	9,854	4,176	1,715	915	348	161	34	21
Pacific	491,999	129,805	70,145	61,678	55,735	43,589	65,530	35,749	15,613	8,022	3,715	1,839	392	187
NEW ENGLAND:														
Maine	18,667	9,127	2,875	1,978	1,585	867	1,192	533	252	168	60	20	5	5
New Hampshire	14,655	6,189	2,492	1,749	1,443	788	991	475	255	160	73	30	5	5
Vermont	9,038	3,923	1,431	926	884	499	676	330	173	118	49	23	3	3
Massachusetts	156,733	23,774	19,680	17,842	20,635	14,946	25,328	15,194	8,317	6,164	2,995	1,426	318	119
Rhode Island	23,623	3,879	3,026	2,836	3,195	2,374	3,918	2,189	1,156	612	277	125	29	12
Connecticut	68,451	8,611	7,681	6,999	8,302	6,815	11,946	7,275	4,382	3,385	1,861	1,133	323	238
MID. ATLANTIC:														
New York	373,740	42,697	33,058	30,404	37,854	34,299	71,546	50,511	32,221	20,337	11,086	6,803	1,598	1,226
New Jersey	154,099	15,692	16,799	14,978	18,908	13,421	25,402	18,785	12,776	8,998	4,229	2,372	507	232
Pennsylvania	306,268	63,598	47,309	38,467	39,586	26,114	40,608	22,932	12,380	8,080	3,869	2,382	577	371
E. N. CENTRAL:														
Ohio	299,267	66,366	40,830	39,244	39,563	28,500	39,908	20,773	11,175	7,129	3,502	1,658	340	179
Indiana	136,945	50,450	25,941	18,141	14,321	8,874	10,370	4,638	2,184	1,237	518	219	38	14
Illinois	222,239	46,599	27,897	24,772	26,655	20,362	34,000	18,805	10,723	6,540	3,274	1,961	406	145
Michigan	233,744	63,181	33,503	30,415	26,755	18,476	25,307	17,580	10,565	4,749	2,045	868	134	56
Wisconsin	95,071	23,029	13,466	11,483	11,665	8,615	13,227	6,867	3,355	2,021	859	373	66	35
W. N. CENTRAL:														
Minnesota	85,436	23,759	13,500	12,309	10,983	7,370	9,421	4,459	1,999	1,040	385	179	19	13
Iowa	63,991	25,818	11,392	8,408	6,501	3,819	4,555	1,971	860	448	143	62	7	7
Missouri	107,222	33,047	15,396	12,529	11,116	7,814	12,038	6,890	3,870	2,410	1,237	687	130	58
North Dakota	5,634	3,023	986	758	619	405	518	200	81	26	11	2	2	3
South Dakota	8,583	3,950	1,552	1,036	716	487	516	201	84	27	11	2	1	-
Nebraska	33,217	12,575	6,178	4,576	3,504	1,992	2,404	1,095	478	268	100	40	4	2
Kansas	46,539	21,287	8,113	5,529	3,880	2,390	2,770	1,289	698	347	130	80	17	9
SOUTH ATLANTIC:														
Delaware	11,028	2,005	1,493	1,166	1,431	937	1,728	1,181	494	293	149	115	15	21
Maryland	58,355	14,692	7,815	6,591	6,866	4,436	6,795	4,235	2,935	2,459	1,323	582	93	32
Dist. of Columbia	27,832	1,419	1,439	1,406	2,078	1,588	4,405	4,610	3,890	3,649	2,056	980	192	120
Virginia	50,909	14,032	5,990	4,919	4,874	3,605	6,372	4,453	3,154	2,154	905	370	55	26
West Virginia	26,798	9,788	4,191	3,106	2,590	1,619	2,349	1,400	794	546	260	113	26	16
North Carolina	46,712	20,468	7,005	4,541	3,813	2,375	3,816	2,052	1,109	858	442	198	24	11
South Carolina	17,500	6,651	2,232	1,696	1,638	1,190	2,012	1,044	520	315	127	62	5	7
Georgia	36,476	12,269	4,975	4,073	3,773	2,573	4,065	2,093	1,205	842	381	189	30	8
Florida	49,588	16,755	6,629	5,246	4,777	3,818	6,022	3,066	1,575	943	482	285	55	34
E. S. CENTRAL:														
Kentucky	40,310	13,302	5,947	4,908	4,196	3,038	4,100	2,260	1,311	743	309	150	31	15
Tennessee	40,826	16,651	5,927	4,219	3,523	2,788	4,025	1,818	871	540	282	145	27	10
Alabama	29,189	12,272	4,212	3,155	2,688	1,674	2,363	1,287	751	440	206	105	27	9
Mississippi	15,138	7,580	1,839	1,355	1,261	917	1,271	570	201	106	26	8	2	2
W. S. CENTRAL:														
Arkansas	16,251	8,537	2,491	1,607	1,258	687	975	393	161	86	35	14	3	4
Louisiana	34,531	13,494	4,507	3,663	3,081	2,110	3,513	2,038	999	634	265	172	34	21
Oklahoma	47,200	18,343	7,834	5,759	4,282	2,932	4,003	2,070	1,023	552	272	107	18	5
Texas	131,505	48,896	20,386	15,865	12,505	9,214	12,647	5,953	2,983	1,714	861	375	53	43
MOUNTAIN:														
Montana	10,544	4,983	1,635	1,145	791	527	848	381	138	71	15	8	-	2
Idaho	11,903	5,698	1,935	1,421	1,027	672	750	257	84	42	10	7	-	-
Wyoming	6,853	2,388	1,075	868	710	464	749	391	135	59	14	5	-	-
Colorado	34,220	12,945	5,787	4,252	3,449	2,271	3,018	1,320	606	346	145	61	13	7
New Mexico	7,098	3,175	993	766	654	424	648	264	93	53	12	9	3	4
Arizona	13,044	4,789	1,953	1,640	1,404	1,031	1,286	492	217	106	56	43	14	3
Utah	23,147	7,604	3,944	3,199	2,771	1,761	2,313	910	359	189	69	23	2	3
Nevada	2,148	681	278	230	239	158	242	161	84	49	17	5	2	2
PACIFIC:														
Washington	88,451	36,410	15,558	11,572	8,688	5,486	6,030	2,465	1,111	648	293	126	29	15
Oregon	49,301	18,991	8,457	6,935	5,048	3,174	3,378	1,289	520	313	138	41	12	5
California	355,247	74,404	46,130	43,171	41,999	34,929	56,122	31,975	13,982	7,061	3,284	1,672	351	167

Table 17.—PERCENT OF 1-FAMILY NONFARM PROPERTIES HAVING INDICATED TOTAL OUTSTANDING INDEBTEDNESS ON FIRST AND JUNIOR MORTGAGES, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. Percent not shown where less than 0.1]

REGION, DIVISION, AND STATE	Total reporting debt and value	Under $1,000	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 to $2,999	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,499	$7,500 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 and over
United States	100.0	25.6	13.8	11.6	11.2	8.1	12.9	7.5	4.3	2.7	1.3	0.7	0.2	0.1
REGIONS:														
N. Eastern States	100.0	15.8	11.9	10.3	11.8	8.9	16.2	10.5	6.4	4.3	2.2	1.3	0.3	0.2
N. Central States	100.0	27.9	14.8	12.5	11.7	8.2	11.6	6.3	3.4	2.0	0.9	0.5	0.1	-
The South	100.0	34.9	14.0	10.8	9.4	6.7	10.4	6.0	3.5	2.5	1.2	0.6	0.1	0.1
The West	100.0	28.6	14.6	12.5	11.1	8.5	12.5	6.6	2.9	1.5	0.7	0.3	0.1	-
N. EAST. STATES:														
New England	100.0	19.1	12.8	11.1	12.4	8.9	15.1	8.9	5.0	3.6	1.8	0.9	0.2	0.1
Mid. Atlantic	100.0	14.6	11.6	10.1	11.6	8.9	16.6	11.1	6.9	4.5	2.3	1.4	0.3	0.2
N. CEN. STATES:														
E. N. Central	100.0	25.3	14.3	12.6	12.0	8.6	12.4	7.0	3.9	2.2	1.0	0.5	0.1	-
W. N. Central	100.0	35.1	16.2	12.8	10.6	6.9	9.2	4.6	2.3	1.3	0.6	0.3	0.1	-
THE SOUTH:														
South Atlantic	100.0	30.2	12.8	10.1	9.6	6.8	11.5	7.4	4.8	3.7	1.9	0.9	0.2	0.1
E. S. Central	100.0	39.7	14.3	10.9	9.3	6.7	9.4	4.7	2.5	1.5	0.7	0.3	0.1	-
W. S. Central	100.0	38.9	15.3	11.7	9.2	6.5	9.2	4.6	2.3	1.3	0.6	0.3	0.1	-
THE WEST:														
Mountain	100.0	38.8	16.2	12.4	10.1	6.7	9.0	3.8	1.6	0.8	0.3	0.1	-	-
Pacific	100.0	26.4	14.3	12.5	11.3	8.9	13.3	7.3	3.2	1.6	0.8	0.4	0.1	-
NEW ENGLAND:														
Maine	100.0	48.9	15.4	10.6	8.5	4.6	6.4	2.9	1.3	0.9	0.3	0.1	-	-
New Hampshire	100.0	42.2	17.0	11.9	9.8	5.4	6.8	3.2	1.7	1.1	0.5	0.2	-	-
Vermont	100.0	43.4	15.8	10.2	9.8	5.5	7.5	3.7	1.9	1.3	0.5	0.3	-	-
Massachusetts	100.0	15.2	12.6	11.4	13.2	9.5	16.2	9.7	5.3	3.9	1.9	0.9	0.2	0.1
Rhode Island	100.0	16.4	12.8	12.0	13.5	10.0	16.6	9.3	4.9	2.6	1.2	0.5	0.1	0.1
Connecticut	100.0	12.6	11.2	10.2	12.1	9.2	17.5	10.6	6.4	4.9	2.7	1.7	0.5	0.3
MID. ATLANTIC:														
New York	100.0	11.4	8.8	8.1	10.1	9.2	19.1	13.5	8.6	5.4	3.0	1.8	0.5	0.3
New Jersey	100.0	10.2	10.9	9.7	12.3	8.7	17.1	12.2	8.3	5.8	2.7	1.5	0.3	0.2
Pennsylvania	100.0	20.8	15.4	12.6	12.9	8.5	13.3	7.5	4.0	2.6	1.3	0.3	0.2	0.1
E. N. CENTRAL:														
Ohio	100.0	22.2	13.6	13.1	13.2	9.6	13.3	6.9	3.7	2.4	1.2	0.6	0.1	0.1
Indiana	100.0	36.8	18.9	13.2	10.5	6.5	7.6	3.4	1.6	0.9	0.4	0.2	-	-
Illinois	100.0	21.0	12.6	11.1	12.0	9.2	15.3	8.5	4.8	3.0	1.5	0.9	0.2	0.1
Michigan	100.0	27.0	14.3	13.0	11.4	7.9	10.8	7.5	4.6	2.0	0.9	0.4	0.1	-
Wisconsin	100.0	24.2	14.2	12.1	12.3	9.1	13.9	7.2	3.5	2.1	0.9	0.4	0.1	-
W. N. CENTRAL:														
Minnesota	100.0	27.8	15.8	14.4	12.9	8.6	11.0	5.2	2.3	1.2	0.5	0.2	-	-
Iowa	100.0	40.3	17.8	13.1	10.2	6.0	7.1	3.1	1.3	0.7	0.2	0.1	-	-
Missouri	100.0	30.8	14.4	11.7	10.4	7.3	11.2	6.4	3.6	2.2	1.2	0.6	0.1	0.1
North Dakota	100.0	45.6	14.9	11.4	9.3	6.1	7.9	3.0	1.2	0.4	0.2	-	-	-
South Dakota	100.0	46.0	18.1	12.1	8.3	5.7	6.0	2.3	1.0	0.3	0.1	-	-	-
Nebraska	100.0	37.9	18.6	13.8	10.5	6.0	7.2	3.3	1.4	0.8	0.3	0.1	-	-
Kansas	100.0	45.7	17.4	11.9	8.3	5.1	6.0	2.8	1.5	0.7	0.3	0.2	-	-
SOUTH ATLANTIC:														
Delaware	100.0	18.2	13.5	10.6	13.0	8.5	15.7	10.7	4.5	2.7	1.4	1.0	0.1	0.2
Maryland	100.0	25.2	13.4	11.3	10.9	7.6	11.6	7.3	5.0	4.2	2.3	1.0	0.2	0.1
Dist. of Columbia	100.0	5.1	5.2	5.1	7.5	5.7	15.8	16.6	14.0	13.1	7.4	3.5	0.7	0.4
Virginia	100.0	27.6	11.8	9.7	9.6	7.1	12.5	8.7	6.2	4.2	1.8	0.7	0.1	0.1
West Virginia	100.0	36.5	15.6	11.6	9.7	6.0	8.8	5.2	3.0	2.0	1.0	0.4	0.1	0.1
North Carolina	100.0	43.8	15.0	9.7	8.2	5.1	8.2	4.4	2.4	1.8	0.9	0.4	0.1	-
South Carolina	100.0	38.0	12.8	9.7	9.4	6.8	11.5	6.0	3.0	1.8	0.7	0.4	-	-
Georgia	100.0	33.6	13.6	11.2	10.3	7.1	11.1	5.7	3.3	2.3	1.0	0.5	0.1	-
Florida	100.0	33.7	13.3	10.6	9.6	7.7	12.1	6.2	3.2	1.9	1.0	0.6	0.1	0.1
E. S. CENTRAL:														
Kentucky	100.0	33.0	14.9	12.2	10.4	7.5	10.2	5.6	3.3	1.8	0.8	0.4	0.1	-
Tennessee	100.0	40.8	14.5	10.3	8.6	6.8	9.9	4.5	2.1	1.3	0.7	0.4	0.1	-
Alabama	100.0	42.0	14.4	10.8	9.2	5.7	8.1	4.4	2.6	1.5	0.7	0.4	0.1	-
Mississippi	100.0	50.1	12.1	9.0	8.3	6.1	8.4	3.8	1.3	0.7	0.2	0.1	-	-
W. S. CENTRAL:														
Arkansas	100.0	52.5	15.3	9.9	7.7	4.2	6.0	2.4	1.0	0.5	0.2	0.1	-	-
Louisiana	100.0	39.1	13.1	10.6	8.9	6.1	10.2	5.9	2.9	1.8	0.8	0.5	0.1	0.1
Oklahoma	100.0	38.9	15.6	12.2	9.1	6.2	8.5	4.4	2.2	1.2	0.6	0.2	-	-
Texas	100.0	37.2	15.5	12.1	9.5	7.0	9.6	4.5	2.3	1.3	0.7	0.3	-	-
MOUNTAIN:														
Montana	100.0	47.3	15.5	10.9	7.5	5.0	8.0	3.6	1.3	0.7	0.1	0.1	-	-
Idaho	100.0	47.9	16.3	11.9	8.6	5.6	6.3	2.2	0.7	0.4	0.1	0.1	-	-
Wyoming	100.0	34.8	15.7	12.6	10.4	6.8	10.9	5.7	2.0	0.9	0.2	0.1	-	-
Colorado	100.0	37.8	16.9	12.4	10.1	6.6	8.8	3.9	1.8	1.0	0.4	0.2	-	-
New Mexico	100.0	44.7	14.0	10.8	9.2	6.0	9.1	3.7	1.3	0.7	0.2	0.1	-	0.1
Arizona	100.0	36.7	15.0	12.6	10.8	7.9	9.9	3.8	1.7	0.8	0.5	0.3	0.1	-
Utah	100.0	32.9	17.0	13.8	12.0	7.6	10.0	3.9	1.6	0.8	0.3	0.1	-	-
Nevada	100.0	31.7	12.9	10.7	11.1	7.4	11.3	7.5	3.9	2.3	0.8	0.2	0.1	0.1
PACIFIC:														
Washington	100.0	41.2	17.6	13.1	9.8	6.2	6.8	2.8	1.3	0.7	0.3	0.1	-	-
Oregon	100.0	39.3	17.5	14.4	10.5	6.6	7.0	2.7	1.1	0.6	0.3	0.1	-	-
California	100.0	20.9	13.0	12.2	11.8	9.3	15.8	9.0	3.9	2.0	0.9	0.5	0.1	-

Table 18.—INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, FOR DIVISIONS AND STATES: 1940

[For average interest rate, see table 19]

REGION, DIVISION, AND STATE	Total reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.6% to 7.9%	8.0% and over
United States	3,845,513	29,554	68,248	4,826	663,964	1,543	762,254	5,770	286,759	1,188	1,714,160	2,430	29,103	5,031	162,674	6,305	4,555	575	96,574
REGIONS:																			
N. Eastern States	1,150,167	8,343	18,390	4,144	125,355	616	305,715	1,804	158,514	458	520,953	160	1,158	52	1,765	22	164	7	2,547
N. Central States	1,375,084	13,945	31,059	368	302,792	443	253,543	1,269	65,251	315	615,366	937	10,852	1,593	55,472	1,246	996	158	18,459
The South	709,163	3,811	9,892	170	138,943	221	99,642	1,739	31,847	188	323,545	283	5,354	618	33,051	1,794	2,235	250	55,585
The West	611,099	3,455	8,907	144	96,874	263	103,354	938	30,147	232	254,296	1,050	11,739	2,768	72,386	3,243	1,160	160	19,983
N. EAST. STATES:																			
New England	295,458	1,920	3,444	29	23,946	65	90,795	380	91,441	150	81,247	44	450	13	777	1	42	1	713
Mid. Atlantic	854,709	6,423	14,946	4,115	101,409	551	214,920	1,424	67,073	308	439,706	116	708	39	988	21	122	6	1,834
N. CEN. STATES:																			
E. N. Central	1,012,465	10,629	20,596	202	225,025	321	173,654	869	48,606	245	478,277	799	7,860	819	38,719	544	475	89	4,736
W. N. Central	362,619	3,316	10,463	166	77,767	122	79,889	420	17,645	70	137,089	138	2,992	774	16,753	702	521	69	13,723
THE SOUTH:																			
South Atlantic	338,766	1,847	4,859	73	56,453	92	53,002	533	18,268	65	182,030	90	1,184	181	7,806	56	215	5	12,007
E. S. Central	132,100	763	2,079	17	27,728	24	16,655	126	4,786	19	69,487	35	312	76	1,813	96	65	4	8,015
W. S. Central	238,297	1,201	2,954	80	54,762	105	29,985	1,080	8,793	99	72,028	158	3,858	361	23,432	1,642	1,955	241	35,563
THE WEST:																			
Mountain	113,530	673	1,744	20	27,927	21	12,888	173	4,228	25	42,482	63	1,923	184	9,203	557	247	8	11,164
Pacific	497,569	2,782	7,163	124	68,947	242	90,466	765	25,919	207	211,814	987	9,815	2,584	63,183	2,686	913	152	8,819
NEW ENGLAND:																			
Maine	19,201	236	450	-	1,483	1	4,403	10	457	1	11,827	-	19	-	150	-	7	-	157
New Hampshire	15,449	128	218	2	1,048	3	10,398	10	245	4	3,333	3	10	1	23	-	4	-	24
Vermont	9,224	97	279	1	867	3	3,666	9	138	-	4,143	3	2	-	9	-	1	-	6
Massachusetts	158,926	969	1,602	15	12,369	45	30,889	288	78,752	105	32,927	26	295	11	337	1	19	-	276
Rhode Island	23,894	125	199	2	2,554	1	7,610	6	980	4	11,915	2	34	-	180	-	7	1	173
Connecticut	68,764	365	701	9	5,525	12	33,829	57	10,869	36	17,101	10	90	1	78	-	4	-	77
MID. ATLANTIC:																			
New York	380,197	3,001	6,052	3,971	40,784	440	126,164	952	48,266	219	149,467	54	307	15	183	9	23	-	290
New Jersey	158,969	936	2,879	84	20,272	43	41,504	110	8,560	22	83,511	21	143	9	267	3	40	2	563
Pennsylvania	315,543	2,486	6,015	60	40,353	68	47,252	362	10,247	67	206,728	41	258	15	538	9	59	4	981
E. N. CENTRAL:																			
Ohio	306,559	2,149	4,530	39	65,692	58	99,265	212	21,037	117	158,395	448	2,611	111	10,337	207	151	13	1,187
Indiana	142,378	1,242	1,954	30	32,390	17	20,595	144	5,137	36	67,363	128	3,089	194	7,514	119	151	59	2,216
Illinois	228,449	2,239	5,308	63	48,677	72	50,420	129	11,470	33	96,924	77	970	458	10,655	169	110	13	662
Michigan	239,441	3,081	3,142	24	55,574	34	32,116	131	6,444	19	128,834	115	974	30	8,538	35	29	2	319
Wisconsin	95,638	1,918	5,662	46	22,692	140	31,258	253	4,518	40	26,761	31	216	26	1,675	14	34	2	352
W. N. CENTRAL:																			
Minnesota	87,100	1,079	3,489	49	18,695	47	26,207	110	6,158	5	27,549	9	351	7	1,862	1	54	-	1,488
Iowa	66,800	656	2,215	24	13,755	19	16,488	84	3,304	17	26,511	11	419	68	2,673	1	33	1	521
Missouri	109,747	881	2,632	34	19,413	26	22,358	108	4,193	14	47,666	34	638	205	4,794	223	111	8	6,214
North Dakota	7,326	91	222	1	2,333	-	1,077	4	166	2	2,153	4	204	-	861	-	12	-	196
South Dakota	9,301	78	224	7	3,232	-	1,496	5	273	1	2,388	24	56	2	552	2	42	6	913
Nebraska	33,792	266	829	16	8,999	14	6,014	36	1,727	15	12,577	30	311	443	1,411	171	57	5	871
Kansas	48,553	265	712	35	11,340	16	6,249	78	1,824	16	18,245	26	1,013	49	4,600	304	212	49	3,520
SOUTH ATLANTIC:																			
Delaware	11,186	32	66	2	1,167	3	1,572	8	225	2	8,064	1	10	-	12	8	-	-	14
Maryland	61,489	384	1,015	25	8,760	28	10,134	73	3,285	8	37,062	9	60	2	52	6	16	-	570
Dist. of Columbia	27,741	65	294	4	2,576	10	8,281	14	4,202	4	12,009	5	114	1	89	1	35	-	37
Virginia	52,820	239	615	9	7,911	12	9,460	87	3,695	15	30,247	10	113	1	94	2	22	2	286
West Virginia	28,216	248	458	4	5,172	-	2,233	24	731	7	18,178	-	82	5	538	2	24	1	509
North Carolina	49,057	342	614	5	6,438	4	5,283	59	1,216	4	34,932	3	27	-	23	-	1	-	106
South Carolina	19,023	91	372	4	3,454	1	3,201	13	718	3	9,029	7	56	1	2,467	-	15	-	591
Georgia	38,536	183	712	7	9,823	8	6,253	27	1,922	5	11,428	9	289	7	2,815	12	52	1	4,983
Florida	50,698	263	713	13	11,152	26	6,585	228	2,274	17	22,081	46	433	164	1,716	25	50	1	4,911
E. S. CENTRAL:																			
Kentucky	42,702	357	562	3	5,329	3	4,223	39	1,464	6	29,673	16	82	28	261	2	9	-	645
Tennessee	42,204	175	669	11	8,958	11	6,357	46	2,139	9	22,518	5	54	2	238	9	18	-	985
Alabama	31,259	127	503	-	9,411	6	3,642	19	660	2	10,848	11	151	43	1,023	38	22	9	4,750
Mississippi	15,935	104	345	3	4,030	4	2,433	22	523	2	6,448	3	25	3	291	47	16	1	1,635
W. S. CENTRAL:																			
Arkansas	18,570	90	358	1	5,352	2	2,003	20	381	1	5,453	3	102	22	937	80	74	6	3,685
Louisiana	35,350	263	439	22	7,052	53	4,793	580	1,887	51	11,866	20	779	10	1,457	101	62	18	5,897
Oklahoma	49,706	236	717	8	13,771	10	5,999	44	1,819	8	12,295	43	1,274	94	5,833	538	1,187	75	5,755
Texas	134,671	612	1,440	49	28,587	40	17,190	436	4,705	89	42,414	92	1,703	235	15,205	923	632	142	20,226
MOUNTAIN:																			
Montana	10,877	88	258	1	2,289	6	1,063	24	341	3	4,434	4	122	1	676	1	20	-	1,546
Idaho	12,721	97	277	7	2,909	5	1,317	15	399	5	4,650	11	674	8	1,094	2	26	-	1,225
Wyoming	6,841	38	103	2	1,759	2	839	3	376	2	1,867	5	175	2	778	9	31	1	849
Colorado	36,139	182	545	6	7,994	8	4,352	35	1,556	7	16,052	23	320	49	2,698	101	47	4	2,160
New Mexico	7,520	43	106	1	1,361	-	721	15	184	1	2,213	2	49	3	623	434	36	1	1,727
Arizona	13,236	80	136	1	3,728	-	1,330	36	443	3	5,022	10	110	120	755	8	15	1	1,438
Utah	23,676	133	283	2	7,217	-	2,824	27	849	2	7,472	7	465	1	2,372	2	67	1	1,952
Nevada	2,520	12	36	-	670	-	442	13	80	2	772	1	8	-	207	-	5	-	267
PACIFIC:																			
Washington	90,977	511	1,079	7	16,139	5	15,062	74	3,910	19	41,235	24	1,222	16	8,629	3	100	2	2,940
Oregon	49,326	425	2,290	10	7,123	4	7,581	43	1,969	15	25,072	14	405	7	2,759	38	33	1	1,587
California	357,266	1,846	3,794	107	45,685	233	67,873	648	20,040	173	145,507	949	8,189	2,561	51,795	2,645	780	149	4,292

Table 19.—PERCENT OF FIRST MORTGAGES HAVING INDICATED INTEREST RATES, FOR 1-FAMILY NONFARM PROPERTIES, FOR DIVISIONS AND STATES: 1940

[Percent not shown where less than 0.1]

REGION, DIVISION, AND STATE	Average interest rate	Total reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.6% to 7.9%	8.0% and over
United States	5.55	100.0	0.8	1.8	0.1	17.3	-	19.8	0.2	7.5	-	44.6	0.1	0.8	0.1	4.2	0.2	0.1	-	2.5
REGIONS:																				
N. Eastern States	5.45	100.0	0.7	1.6	0.4	10.9	0.1	26.6	0.2	13.8	-	45.3	-	0.1	-	0.2	-	-	-	0.2
N. Central States	5.46	100.0	1.0	2.3	-	22.0	-	18.4	0.1	4.8	-	44.8	0.1	0.8	0.1	4.0	0.1	0.1	-	1.3
The South	5.75	100.0	0.5	1.4	-	19.6	-	14.1	0.2	4.5	-	45.5	-	0.8	0.1	4.7	0.3	0.3	-	7.8
The West	5.74	100.0	0.6	1.5	-	15.9	-	16.9	0.2	4.9	-	41.6	0.2	1.9	0.5	11.8	0.5	0.2	-	3.3
N. EAST. STATES:																				
New England	5.38	100.0	0.6	1.2	-	8.1	-	30.7	0.1	30.9	0.1	27.5	-	0.2	-	0.3	-	-	-	0.2
Mid. Atlantic	5.47	100.0	0.8	1.7	0.5	11.9	0.1	25.1	0.2	7.8	-	51.4	-	0.1	-	0.1	-	-	-	0.2
N. CEN. STATES:																				
E. N. Central	5.45	100.0	1.0	2.0	-	22.2	-	17.2	0.1	4.8	-	47.2	0.1	0.8	0.1	3.8	0.1	-	-	0.5
W. N. Central	5.48	100.0	0.9	2.9	-	21.4	-	22.0	0.1	4.9	-	37.8	-	0.8	0.2	4.6	0.2	0.1	-	3.8
THE SOUTH:																				
South Atlantic	5.68	100.0	0.5	1.4	-	16.7	-	15.6	0.2	5.4	-	53.7	-	0.3	0.1	2.3	-	0.1	-	3.5
E. S. Central	5.64	100.0	0.6	1.6	-	21.0	-	12.6	0.1	3.6	-	52.6	-	0.2	0.1	1.4	0.1	-	-	6.1
W. S. Central	5.97	100.0	0.5	1.2	-	23.0	-	12.6	0.5	3.7	-	30.2	0.1	1.6	0.2	9.8	0.7	0.8	0.1	14.9
THE WEST:																				
Mountain	5.79	100.0	0.6	1.5	-	24.6	-	11.4	0.2	3.7	-	37.4	0.1	1.7	0.2	8.1	0.5	0.2	-	9.8
Pacific	5.73	100.0	0.6	1.4	-	13.9	-	18.2	0.2	5.2	-	42.6	0.2	2.0	0.5	12.7	0.5	0.2	-	1.8
NEW ENGLAND:																				
Maine	5.59	100.0	1.2	2.3	-	7.7	-	22.9	0.1	2.4	-	51.6	-	0.1	-	0.8	-	-	-	0.8
New Hampshire	5.17	100.0	0.8	1.4	-	6.8	-	57.3	0.1	1.6	-	21.6	-	0.1	-	0.1	-	-	-	0.2
Vermont	5.36	100.0	1.1	3.0	-	9.4	-	39.7	0.1	1.5	-	44.9	-	-	-	0.1	-	-	-	0.1
Massachusetts	5.41	100.0	0.6	1.0	-	7.8	-	19.4	0.2	49.6	0.1	20.7	-	0.2	-	0.2	-	-	-	0.2
Rhode Island	5.49	100.0	0.5	0.8	-	11.1	-	31.8	-	4.1	-	49.9	-	0.1	-	0.8	-	-	-	0.7
Connecticut	5.28	100.0	0.5	1.0	-	8.0	-	49.2	0.1	15.8	0.1	24.9	-	0.1	-	0.1	-	-	-	0.1
MID. ATLANTIC:																				
New York	5.37	100.0	0.8	1.6	1.0	10.7	0.1	33.2	0.3	12.7	0.1	39.3	-	0.1	-	-	-	-	-	0.1
New Jersey	5.48	100.0	0.6	1.8	0.1	12.8	-	26.1	0.1	5.4	-	52.5	-	0.1	-	0.2	-	-	-	0.4
Pennsylvania	5.59	100.0	0.8	1.9	-	12.8	-	15.0	0.1	3.2	-	65.5	-	0.1	-	0.2	-	-	-	0.3
E. N. CENTRAL:																				
Ohio	5.51	100.0	0.7	1.5	-	21.4	-	12.8	0.1	6.9	-	51.7	0.1	0.9	-	3.4	0.1	-	-	0.4
Indiana	5.54	100.0	0.9	1.4	-	22.7	-	14.5	0.1	3.6	-	47.3	0.1	2.2	0.1	5.3	0.1	0.1	-	1.6
Illinois	5.42	100.0	1.0	2.3	-	21.3	-	22.1	0.1	5.0	-	42.4	-	0.4	0.2	4.7	0.1	-	-	0.3
Michigan	5.48	100.0	1.3	1.3	-	23.2	-	13.4	0.1	2.7	-	53.8	-	0.4	-	3.6	-	-	-	0.1
Wisconsin	5.14	100.0	2.0	5.9	-	23.7	0.1	32.7	0.3	4.7	-	28.0	-	0.2	-	1.8	-	-	-	0.4
W. N. CENTRAL:																				
Minnesota	5.28	100.0	1.2	3.9	0.1	21.5	0.1	30.1	0.1	7.1	-	31.6	-	0.4	-	2.1	-	0.1	-	1.7
Iowa	5.38	100.0	1.0	3.3	-	20.6	-	24.7	0.1	4.9	-	39.7	-	0.6	0.1	4.0	-	-	-	0.8
Missouri	5.60	100.0	0.8	2.6	-	17.7	-	20.4	0.1	3.8	-	43.4	-	0.6	0.2	4.4	0.2	0.1	-	5.7
North Dakota	5.46	100.0	1.2	3.0	-	31.8	-	14.7	0.1	2.3	-	29.4	0.1	2.8	-	11.8	-	0.2	-	2.7
South Dakota	5.51	100.0	0.8	2.4	0.1	34.7	-	16.1	0.1	2.9	-	25.7	0.3	0.6	-	5.9	-	0.5	0.1	9.8
Nebraska	5.45	100.0	0.8	2.5	-	26.6	-	17.8	0.1	5.1	-	37.2	0.1	0.9	1.3	4.2	0.5	0.2	-	2.6
Kansas	5.74	100.0	0.5	1.5	0.1	23.4	-	12.9	0.2	3.8	-	37.6	0.1	2.1	0.1	9.5	0.6	0.4	0.1	7.2
SOUTH ATLANTIC:																				
Delaware	5.68	100.0	0.3	0.6	-	10.4	-	14.1	0.1	2.0	-	72.1	-	0.1	-	0.1	0.1	-	-	0.1
Maryland	5.59	100.0	0.6	1.7	-	14.2	-	16.5	0.1	5.3	-	60.3	-	0.1	-	0.1	-	-	-	0.9
Dist. of Columbia	5.47	100.0	0.2	1.1	-	9.3	-	29.9	0.1	15.1	-	43.3	-	0.4	-	0.3	-	0.1	-	0.1
Virginia	5.54	100.0	0.5	1.2	-	15.0	-	17.9	0.2	7.0	-	57.3	-	0.2	-	0.2	-	-	-	0.5
West Virginia	5.65	100.0	0.9	1.6	-	16.3	-	7.9	0.1	2.6	-	64.4	-	0.3	-	1.9	-	0.1	-	1.8
North Carolina	5.64	100.0	0.7	1.3	-	13.1	-	10.8	0.1	2.5	-	71.2	-	0.1	-	-	-	-	-	0.2
South Carolina	5.68	100.0	0.5	2.0	-	18.2	-	16.8	0.1	3.8	-	42.2	-	0.3	-	13.0	-	0.1	-	3.1
Georgia	5.72	100.0	0.5	1.8	-	25.5	-	16.2	0.1	5.0	-	29.7	-	0.7	-	7.3	-	0.1	-	12.9
Florida	5.75	100.0	0.5	1.4	-	22.0	0.1	13.0	0.4	4.5	-	43.6	0.1	0.9	0.3	3.4	-	0.1	-	9.7
E. S. CENTRAL:																				
Kentucky	5.69	100.0	0.8	1.3	-	12.5	-	9.9	0.1	3.4	-	69.5	-	0.2	0.1	0.6	-	-	-	1.5
Tennessee	5.52	100.0	0.4	1.6	-	21.2	-	15.1	0.1	5.1	-	53.4	-	0.1	-	0.6	-	-	-	2.3
Alabama	5.73	100.0	0.4	1.6	-	30.1	-	11.7	0.1	2.1	-	34.7	-	0.5	0.1	3.3	0.1	0.1	-	15.2
Mississippi	5.63	100.0	0.7	2.2	-	25.3	-	15.3	0.1	3.3	-	40.5	-	0.2	-	1.8	0.3	0.1	-	10.3
W. S. CENTRAL:																				
Arkansas	6.08	100.0	0.5	1.9	-	28.8	-	10.8	0.1	2.1	-	29.4	-	0.5	0.1	5.0	0.4	0.4	-	19.8
Louisiana	5.88	100.0	0.7	1.2	0.1	19.9	0.1	13.6	1.6	5.3	0.1	33.6	0.1	2.2	-	4.1	0.3	0.2	0.1	15.7
Oklahoma	5.94	100.0	0.5	1.4	-	27.7	-	12.1	0.1	3.7	-	24.7	0.1	2.6	0.2	11.7	1.1	2.4	0.2	11.6
Texas	5.99	100.0	0.5	1.1	-	21.2	-	12.8	0.3	3.5	-	31.5	0.1	1.3	0.2	11.3	0.7	0.5	0.1	15.0
MOUNTAIN:																				
Montana	5.92	100.0	0.8	2.4	-	21.0	0.1	9.8	0.2	3.1	-	40.8	-	1.1	-	6.2	-	0.2	-	14.2
Idaho	5.79	100.0	0.8	2.2	0.1	22.9	-	10.4	0.1	3.1	-	36.6	0.1	5.3	0.1	8.6	-	0.2	-	9.6
Wyoming	5.86	100.0	0.6	1.5	-	25.7	-	12.3	-	5.5	-	27.3	0.1	2.6	-	11.4	0.1	0.5	-	12.4
Colorado	5.71	100.0	0.5	1.5	-	22.1	-	12.0	0.1	4.3	-	44.4	0.1	0.9	0.1	7.5	0.3	0.1	-	6.0
New Mexico	6.42	100.0	0.6	1.4	-	18.1	-	9.6	0.2	2.4	-	29.4	-	0.7	-	8.3	5.8	0.5	-	23.0
Arizona	5.72	100.0	0.6	1.0	-	28.2	-	10.0	0.3	3.3	-	37.9	0.1	0.8	0.9	5.7	0.1	0.1	-	10.9
Utah	5.67	100.0	0.6	1.2	-	30.5	-	11.9	0.1	3.6	-	31.6	-	2.0	-	10.0	-	0.3	-	8.2
Nevada	5.67	100.0	0.5	1.4	-	26.6	-	17.5	0.7	3.2	0.1	30.6	-	0.3	-	8.2	-	0.2	-	10.6
PACIFIC:																				
Washington	5.68	100.0	0.6	1.2	-	17.7	-	16.6	0.1	4.3	-	45.3	-	1.3	-	9.5	-	0.1	-	3.2
Oregon	5.62	100.0	0.9	4.5	-	14.4	-	15.3	0.1	4.0	-	50.8	-	0.8	-	5.6	0.1	0.1	-	3.2
California	5.75	100.0	0.5	1.1	-	12.8	0.1	19.0	0.2	5.6	-	40.7	0.3	2.3	0.7	14.5	0.7	0.2	-	1.2

Table 20.—CUMULATIVE PERCENT DISTRIBUTION OF INTEREST RATES ON FIRST MORTGAGES FOR 1-FAMILY NONFARM PROPERTIES, FOR DIVISIONS AND STATES: 1940

REGION, DIVISION, AND STATE	Less than 4.0%	4.0% and less	4.4% and less	4.5% and less	4.9% and less	5.0% and less	5.4% and less	5.5% and less	5.9% and less	6.0% and less	6.4% and less	6.5% and less	6.9% and less	7.0% and less	7.4% and less	7.5% and less	7.9% and less	Total
United States	0.8	2.5	2.7	19.9	20.0	39.8	39.9	47.4	47.4	92.0	92.1	92.8	93.0	97.2	97.4	97.5	97.5	100.0
REGIONS:																		
N. Eastern States	0.7	2.3	2.7	13.6	13.6	40.2	40.4	54.2	54.2	99.5	99.5	99.6	99.6	99.8	99.8	99.8	99.8	100.0
N. Central States	1.0	3.3	3.3	25.3	25.4	43.8	43.9	48.7	48.7	93.5	93.5	94.3	94.4	98.5	98.6	98.6	98.7	100.0
The South	0.5	1.9	2.0	21.5	21.6	35.6	35.9	40.4	40.4	86.0	86.1	86.8	86.9	91.6	91.8	92.1	92.2	100.0
The West	0.6	2.0	2.0	17.9	17.9	34.9	35.0	39.9	40.0	81.6	81.8	83.7	84.1	96.0	96.5	96.7	95.7	100.0
N. EAST. STATES:																		
New England	0.6	1.8	1.8	9.9	10.0	40.7	40.8	71.8	71.8	99.3	99.3	99.5	99.5	99.7	99.7	99.8	99.8	100.0
Mid. Atlantic	0.8	2.5	3.0	14.8	14.9	40.1	40.2	48.1	48.1	99.6	99.6	99.6	99.7	99.8	99.8	99.8	99.8	100.0
N. CEN. STATES:																		
E. N. Central	1.0	3.1	3.1	25.3	25.4	42.5	42.6	47.4	47.4	94.7	94.7	95.5	95.6	99.4	99.5	99.5	99.5	100.0
W. N. Central	0.9	3.8	3.8	25.3	25.3	47.4	47.5	52.3	52.4	90.2	90.2	91.0	91.2	95.9	96.1	96.2	96.2	100.0
THE SOUTH:																		
South Atlantic	0.5	2.0	2.0	18.7	18.7	34.3	34.5	39.9	39.9	93.6	93.7	94.0	94.1	96.4	96.4	96.5	96.5	100.0
E. S. Central	0.6	2.2	2.2	23.2	23.2	35.8	35.9	39.5	39.5	92.1	92.1	92.4	92.4	93.8	93.9	93.9	93.9	100.0
W. S. Central	0.5	1.7	1.8	24.8	24.8	37.4	37.8	41.5	41.6	71.8	71.9	73.5	73.6	83.5	84.2	85.0	85.1	100.0
THE WEST:																		
Mountain	0.6	2.1	2.1	26.7	26.8	38.1	38.3	42.0	42.0	79.4	79.5	81.2	81.3	89.5	89.9	90.2	90.2	100.0
Pacific	0.6	2.0	2.0	15.9	15.9	34.1	34.3	39.5	39.5	82.1	82.3	84.3	84.8	97.5	98.0	98.2	98.2	100.0
NEW ENGLAND:																		
Maine	1.2	3.6	3.6	11.3	11.3	34.2	34.3	36.7	36.7	98.3	98.3	98.4	98.4	99.1	99.1	99.2	99.2	100.0
New Hampshire	0.8	2.2	2.2	9.0	9.0	76.3	76.4	78.0	78.0	99.6	99.6	99.7	99.7	99.8	99.8	99.8	99.8	100.0
Vermont	1.1	4.1	4.1	13.5	13.5	53.3	53.4	54.9	54.9	99.8	99.8	99.8	99.8	99.9	99.9	99.9	99.9	100.0
Massachusetts	0.6	1.6	1.6	9.4	9.4	28.9	29.1	78.6	78.7	99.4	99.4	99.6	99.6	99.8	99.8	99.8	99.8	100.0
Rhode Island	0.5	1.4	1.4	12.5	12.5	44.3	44.4	48.5	48.5	98.3	98.3	98.5	98.5	99.2	99.2	99.3	99.3	100.0
Connecticut	0.5	1.6	1.6	9.6	9.6	58.8	58.9	74.7	74.8	99.6	99.6	99.8	99.8	99.9	99.9	99.9	99.9	100.0
MID. ATLANTIC:																		
New York	0.8	2.4	3.4	14.2	14.3	47.5	47.7	60.4	60.5	99.8	99.8	99.9	99.9	99.9	99.9	99.9	99.9	100.0
New Jersey	0.6	2.4	2.5	15.2	15.2	41.3	41.4	46.8	46.8	99.3	99.4	99.4	99.4	99.6	99.6	99.6	99.6	100.0
Pennsylvania	0.8	2.7	2.7	15.5	15.5	30.5	30.6	33.9	33.9	99.4	99.4	99.5	99.5	99.7	99.7	99.7	99.7	100.0
E. N. CENTRAL:																		
Ohio	0.7	2.2	2.2	23.6	23.6	36.4	36.5	43.4	43.4	95.1	95.2	96.1	96.1	99.5	99.6	99.6	99.6	100.0
Indiana	0.9	2.2	2.3	25.0	25.0	39.5	39.6	43.2	43.2	90.5	90.6	92.8	92.9	98.2	98.3	98.4	98.4	100.0
Illinois	1.0	3.3	3.3	24.6	24.7	46.7	46.8	51.8	51.8	94.3	94.3	94.7	94.9	99.6	99.7	99.7	99.7	100.0
Michigan	1.3	2.6	2.6	25.8	25.8	39.2	39.3	42.0	42.0	95.8	95.9	96.3	96.3	99.8	99.9	99.9	99.9	100.0
Wisconsin	2.0	7.9	8.0	31.7	31.8	64.5	64.8	69.5	69.6	97.5	97.6	97.8	97.8	99.6	99.6	99.6	99.6	100.0
W. N. CENTRAL:																		
Minnesota	1.2	5.2	5.2	26.7	26.7	56.8	57.0	64.0	64.0	95.7	95.7	96.1	96.1	98.2	98.2	98.3	98.3	100.0
Iowa	1.0	4.3	4.3	24.9	25.0	49.6	49.8	54.7	54.7	94.4	94.4	95.1	95.2	99.2	99.2	99.2	99.2	100.0
Missouri	0.8	3.4	3.4	21.1	21.1	41.5	41.6	45.4	45.4	88.9	88.9	89.5	89.7	94.0	94.2	94.3	94.3	100.0
North Dakota	1.2	4.3	4.3	36.1	36.1	50.8	50.9	53.2	53.2	82.6	82.6	85.4	85.4	97.2	97.2	97.3	97.3	100.0
South Dakota	0.8	3.2	3.3	38.1	38.1	54.2	54.2	57.1	57.2	82.8	83.1	83.7	83.7	89.6	89.7	90.1	90.2	100.0
Nebraska	0.8	3.2	3.3	29.9	30.0	47.6	47.9	53.0	53.0	90.2	90.3	91.2	92.6	96.7	97.2	97.4	97.4	100.0
Kansas	0.5	2.0	2.1	25.4	25.5	38.3	38.5	42.3	42.3	79.9	79.9	82.0	82.1	91.6	92.2	92.5	92.8	100.0
SOUTH ATLANTIC:																		
Delaware	0.3	0.9	0.9	11.3	11.4	25.4	25.5	27.5	27.5	99.6	99.6	99.7	99.7	99.8	99.9	99.9	99.9	100.0
Maryland	0.6	2.3	2.3	16.6	16.6	33.1	33.2	38.5	38.6	98.8	98.9	98.9	99.0	99.0	99.0	99.1	99.1	100.0
Dist. of Columbia	0.2	1.3	1.3	10.6	10.6	40.5	40.5	55.7	55.7	99.0	99.0	99.4	99.4	99.7	99.7	99.9	99.9	100.0
Virginia	0.5	1.6	1.6	16.6	16.6	34.5	34.7	41.7	41.7	99.0	99.0	99.2	99.2	99.4	99.4	99.5	99.5	100.0
West Virginia	0.9	2.5	2.5	20.8	20.8	28.8	28.8	31.4	31.5	95.9	95.9	96.2	96.2	98.1	98.1	98.2	98.2	100.0
North Carolina	0.7	1.9	2.0	15.1	15.1	25.9	26.0	28.5	28.5	99.7	99.7	99.7	99.7	99.8	99.8	99.8	99.8	100.0
South Carolina	0.5	2.4	2.5	20.6	20.6	37.4	37.5	41.3	41.3	83.5	83.5	83.8	83.8	95.8	95.8	95.9	96.9	100.0
Georgia	0.5	2.3	2.3	27.8	27.9	44.1	44.1	49.1	49.1	78.8	78.8	79.6	79.6	85.9	85.9	87.1	87.1	100.0
Florida	0.5	1.9	2.0	23.9	24.0	37.0	37.4	41.9	42.0	85.5	85.6	86.5	86.8	90.2	90.2	90.3	90.3	100.0
E. S. CENTRAL:																		
Kentucky	0.8	2.2	2.2	14.6	14.6	24.5	24.6	28.1	28.1	97.6	97.6	97.8	97.9	98.5	98.5	98.5	98.5	100.0
Tennessee	0.4	2.0	2.0	23.3	23.3	38.3	38.4	43.5	43.5	96.9	96.9	97.0	97.0	97.6	97.6	97.7	97.7	100.0
Alabama	0.4	2.0	2.0	32.1	32.1	43.8	43.9	46.0	46.0	80.7	80.7	81.2	81.3	84.6	84.7	84.8	84.8	100.0
Mississippi	0.7	2.8	2.8	28.1	28.2	43.4	43.6	46.8	46.9	87.3	87.3	87.5	87.5	89.3	89.6	89.7	89.7	100.0
W. S. CENTRAL:																		
Arkansas	0.5	2.4	2.4	31.2	31.2	42.0	42.1	44.2	44.2	73.6	73.6	74.1	74.2	79.3	79.7	80.1	80.2	100.0
Louisiana	0.7	2.0	2.0	22.0	22.1	35.7	37.3	42.7	42.8	76.4	76.5	78.7	78.7	82.8	83.1	83.3	83.3	100.0
Oklahoma	0.5	1.9	1.9	29.6	29.7	41.7	41.8	45.5	45.5	70.2	70.3	72.9	73.1	84.8	85.9	88.3	88.4	100.0
Texas	0.5	1.5	1.6	22.8	22.8	35.6	35.9	39.4	39.4	70.9	71.0	72.3	72.4	83.7	84.4	84.9	85.0	100.0
MOUNTAIN:																		
Montana	0.8	3.2	3.2	24.2	24.3	34.1	34.3	37.4	37.4	78.2	78.2	79.4	79.4	85.6	85.6	85.8	85.8	100.0
Idaho	0.8	2.9	3.0	25.9	25.9	36.3	36.4	39.5	39.5	76.1	76.2	81.5	81.6	90.2	90.2	90.4	90.4	100.0
Wyoming	0.6	2.1	2.1	27.8	27.8	40.1	40.1	45.6	45.7	73.0	73.0	75.6	75.6	87.0	87.1	87.6	87.6	100.0
Colorado	0.5	2.0	2.0	24.1	24.2	36.2	36.3	40.6	40.6	85.1	85.1	86.0	86.1	93.6	93.9	94.0	94.0	100.0
New Mexico	0.6	2.0	2.0	20.1	20.1	29.7	29.9	32.3	32.3	61.8	61.8	62.4	62.5	70.8	76.5	77.0	77.0	100.0
Arizona	0.6	1.6	1.6	29.8	29.8	39.9	40.1	43.5	43.5	81.4	81.5	82.3	83.3	89.0	89.0	89.1	89.1	100.0
Utah	0.6	1.8	1.8	32.2	32.2	44.2	44.3	47.9	47.9	79.4	79.5	81.4	81.4	91.5	91.5	91.8	91.8	100.0
Nevada	0.5	1.9	1.9	28.5	28.5	46.0	46.7	49.9	50.0	80.6	80.7	81.0	81.1	89.2	89.2	89.4	89.4	100.0
PACIFIC:																		
Washington	0.6	1.7	1.8	19.5	19.5	36.1	36.1	40.4	40.5	85.8	85.8	87.2	87.2	96.7	96.7	96.8	96.8	100.0
Oregon	0.9	5.5	5.5	20.0	20.0	35.2	35.3	39.3	39.4	90.2	90.2	91.0	91.0	96.6	96.7	96.8	96.8	100.0
California	0.5	1.6	1.6	14.4	14.5	33.5	33.6	39.2	39.3	80.0	80.3	82.6	83.3	97.8	98.5	98.8	98.8	100.0

Table 21.—NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value]

REGION, DIVISION, AND STATE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
United States	4,474,361	4,399,182	866,258	1,103,574	507,756	595,818	187,429	203,217	602,085	1,109,233	327,386	75,179
REGIONS:												
N. Eastern States	1,492,317	1,463,106	222,658	567,261	178,125	389,136	42,640	45,912	123,464	372,633	88,538	29,211
N. Central States	1,568,249	1,546,821	354,949	260,477	136,154	124,323	66,877	80,799	280,904	389,426	113,389	21,428
The South	760,095	746,287	201,078	97,352	63,263	34,089	52,728	46,251	118,398	162,944	67,535	13,808
The West	653,700	642,968	87,573	178,484	130,214	48,270	25,184	30,255	79,319	184,230	57,923	10,732
N. EAST. STATES:												
New England	413,985	405,850	51,570	238,631	64,061	174,570	5,551	3,904	25,402	55,222	25,570	8,135
Mid. Atlantic	1,078,332	1,057,256	171,088	328,630	114,064	214,566	37,089	42,008	98,062	317,411	62,968	21,076
N. CEN. STATES:												
E. N. Central	1,176,632	1,161,470	272,987	208,932	105,299	103,633	52,292	58,416	218,877	269,956	80,010	15,162
W. N. Central	391,617	385,351	81,962	51,545	30,855	20,690	14,585	22,383	62,027	119,470	33,379	6,265
THE SOUTH:												
South Atlantic	363,239	356,473	104,291	57,571	35,700	21,871	26,846	18,527	46,380	73,676	29,182	5,765
E. S. Central	140,685	138,003	32,233	20,754	14,895	5,859	11,588	8,711	23,656	29,009	12,052	2,682
W. S. Central	256,171	251,811	64,554	19,027	12,668	6,359	14,294	19,013	48,362	60,259	26,302	4,360
THE WEST:												
Mountain	120,202	117,980	18,721	15,830	10,312	5,518	2,892	5,891	24,725	39,403	10,518	2,222
Pacific	533,498	524,988	68,852	162,654	119,902	42,752	22,292	24,364	54,594	144,827	47,405	8,510
NEW ENGLAND:												
Maine	23,023	22,624	5,476	8,369	3,338	5,031	156	127	1,463	6,240	793	399
New Hampshire	18,358	18,028	3,544	10,082	2,333	7,749	29	53	980	2,746	594	330
Vermont	11,145	10,912	1,186	5,419	1,817	3,602	34	36	883	2,776	578	234
Massachusetts	226,099	221,775	30,517	135,958	36,815	99,143	2,180	1,669	12,549	20,257	18,646	4,323
Rhode Island	36,207	35,565	3,624	19,458	7,908	11,550	427	770	3,516	6,111	1,659	542
Connecticut	99,158	96,945	7,223	59,345	11,850	47,495	2,725	1,249	6,011	17,092	3,300	2,207
MID. ATLANTIC:												
New York	531,931	520,865	46,028	199,881	41,445	158,436	17,830	27,507	42,340	159,980	27,399	11,066
New Jersey	193,934	190,279	48,857	36,989	20,063	16,926	7,069	4,202	18,946	63,498	10,718	3,655
Pennsylvania	352,467	346,112	76,203	91,760	52,556	39,204	12,190	10,299	36,876	93,933	24,851	6,355
E. N. CENTRAL:												
Ohio	343,128	338,680	108,651	90,137	40,191	49,946	15,503	6,989	63,063	38,976	15,361	4,448
Indiana	150,482	148,187	43,367	28,741	16,290	12,451	6,111	3,862	29,462	21,822	15, 22	2,295
Illinois	293,894	289,612	72,553	27,030	14,530	12,500	11,703	23,592	50,281	82,731	21,622	4,282
Michigan	270,102	267,406	21,914	49,959	26,497	23,462	16,284	20,199	55,026	82,825	21,199	2,695
Wisconsin	119,026	117,585	25,402	13,065	7,791	5,274	2,691	3,774	21,045	44,102	6,505	1,441
W. N. CENTRAL:												
Minnesota	96,961	95,586	15,535	15,255	8,068	7,187	4,352	6,928	14,875	31,224	7,417	1,375
Iowa	69,850	68,729	12,955	9,587	4,482	5,105	2,079	2,953	11,078	25,413	4,664	1,121
Missouri	121,410	119,446	21,188	17,452	12,148	5,304	4,372	8,169	14,449	39,623	14,193	1,964
North Dakota	7,835	7,664	1,638	862	572	290	130	221	2,124	1,986	703	171
South Dakota	9,477	9,328	1,100	1,221	816	405	276	463	2,729	2,606	933	149
Nebraska	35,776	35,161	13,396	2,249	1,238	1,011	1,360	1,334	7,241	7,407	2,174	615
Kansas	50,308	49,437	16,150	4,919	3,531	1,388	2,016	2,315	9,531	11,211	3,295	871
SOUTH ATLANTIC:												
Delaware	12,040	11,868	2,225	4,037	2,300	1,737	430	324	967	3,279	606	172
Maryland	68,610	67,408	30,162	10,111	5,040	5,071	2,919	1,534	7,753	11,735	3,194	1,202
Dist. of Columbia	31,862	31,493	15,671	4,395	3,782	613	2,746	2,114	1,190	3,337	2,040	369
Virginia	55,620	54,406	10,699	13,736	9,945	3,791	4,332	2,999	6,377	11,072	5,191	1,214
West Virginia	29,350	28,572	5,625	7,998	4,923	3,075	1,871	851	4,463	4,857	2,907	778
North Carolina	49,954	49,120	22,798	3,477	2,139	1,338	4,909	2,026	5,409	6,526	3,975	834
South Carolina	19,374	18,939	5,396	1,578	1,073	505	1,114	298	2,826	5,140	2,587	435
Georgia	41,459	40,734	5,963	6,148	3,113	3,035	4,124	3,001	8,525	8,985	3,988	725
Florida	54,970	53,933	5,752	6,091	3,385	2,706	4,401	5,380	8,870	18,745	4,694	1,037
E. S. CENTRAL:												
Kentucky	45,308	44,526	21,517	7,249	5,404	1,845	2,157	1,229	4,425	5,516	2,433	782
Tennessee	45,597	44,679	5,356	7,584	5,458	2,126	4,991	4,116	7,336	10,250	5,045	918
Alabama	32,225	31,568	2,961	3,521	2,204	1,317	2,810	2,681	8,261	8,421	2,913	657
Mississippi	17,555	17,230	2,399	2,400	1,829	571	1,630	685	3,634	4,822	1,660	325
W. S. CENTRAL:												
Arkansas	17,805	17,413	3,397	1,973	1,451	522	637	598	4,368	4,738	1,582	392
Louisiana	41,592	41,021	17,372	3,265	2,294	971	982	1,025	7,471	7,855	3,051	571
Oklahoma	51,781	50,673	15,705	3,880	2,429	1,451	2,456	3,245	11,984	8,978	4,425	1,108
Texas	144,993	142,704	28,080	9,909	6,494	3,415	10,219	14,145	24,519	38,688	17,144	2,289
MOUNTAIN:												
Montana	11,857	11,664	2,808	1,118	882	236	451	283	2,175	4,062	767	193
Idaho	13,009	12,764	1,797	1,972	1,265	707	218	583	2,382	4,527	1,285	245
Wyoming	7,906	7,751	1,579	709	539	170	34	470	1,640	2,295	924	155
Colorado	37,841	37,027	6,057	3,064	1,745	1,319	986	1,924	6,639	14,950	3,407	814
New Mexico	7,825	7,659	1,333	896	668	228	83	351	1,159	3,154	683	166
Arizona	14,065	13,805	974	2,290	1,702	588	249	1,100	3,355	4,773	1,064	260
Utah	25,340	24,994	3,946	5,067	2,835	2,232	870	1,142	6,896	4,835	2,238	346
Nevada	2,359	2,316	127	714	676	38	1	38	479	807	150	43
PACIFIC:												
Washington	92,084	90,636	9,095	23,792	9,733	14,059	4,475	5,307	13,609	28,304	6,053	1,448
Oregon	50,247	49,262	4,665	5,698	2,874	2,824	2,953	4,472	5,858	18,365	7,251	985
California	391,167	385,090	55,091	133,164	107,295	25,869	14,864	14,585	35,127	98,158	34,101	5,077

Table 22.—PERCENT DISTRIBUTION OF THE NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. Percent not shown where less than 0.1]

REGION, DIVISION, AND STATE	Total reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other
			Total	Commercial bank	Savings bank					
United States	100.0	19.7	25.1	11.5	13.5	4.3	4.6	13.7	25.2	7.4
REGIONS:										
N. Eastern States	100.0	15.2	38.8	12.2	26.6	2.9	3.1	8.4	25.5	6.1
N. Central States	100.0	22.9	16.8	8.8	8.0	4.3	5.2	18.2	26.2	7.3
The South	100.0	26.9	13.0	8.5	4.6	7.1	6.2	15.9	21.8	9.0
The West	100.0	13.6	27.8	20.3	7.5	3.9	4.7	12.3	28.7	9.0
N. EAST. STATES:										
New England	100.0	12.7	58.8	15.8	43.0	1.4	1.0	6.3	13.6	6.3
Mid. Atlantic	100.0	16.2	31.1	10.8	20.3	3.5	4.0	9.3	30.0	6.0
N. CEN. STATES:										
E. N. Central	100.0	23.5	18.0	9.1	8.9	4.5	5.0	18.8	23.2	6.9
W. N. Central	100.0	21.3	13.4	8.0	5.4	3.8	5.8	16.1	31.0	8.7
THE SOUTH:										
South Atlantic	100.0	29.3	16.2	10.0	6.1	7.5	5.2	13.0	20.7	8.2
E. S. Central	100.0	23.4	15.0	10.8	4.2	8.4	6.3	17.1	21.0	8.7
W. S. Central	100.0	25.6	7.6	5.0	2.5	5.7	7.6	19.2	23.9	10.4
THE WEST:										
Mountain	100.0	15.9	13.4	8.7	4.7	2.5	5.0	21.0	33.4	8.9
Pacific	100.0	13.1	31.0	22.8	8.1	4.2	4.6	10.4	27.6	9.0
NEW ENGLAND:										
Maine	100.0	24.2	37.0	14.8	22.2	0.7	0.6	6.5	27.6	3.5
New Hampshire	100.0	19.7	55.9	12.9	43.0	0.2	0.3	5.4	15.2	3.3
Vermont	100.0	10.9	49.7	16.7	33.0	0.3	0.3	8.1	25.4	5.3
Massachusetts	100.0	13.8	61.3	16.6	44.7	1.0	0.8	5.7	9.1	8.4
Rhode Island	100.0	10.2	54.7	22.2	32.5	1.2	2.2	9.9	17.2	4.7
Connecticut	100.0	7.5	61.2	12.2	49.0	2.8	1.3	6.2	17.5	3.4
MID. ATLANTIC:										
New York	100.0	8.8	38.4	8.0	30.4	3.4	5.3	8.1	30.7	5.3
New Jersey	100.0	25.7	19.4	10.5	8.9	3.7	2.2	10.0	33.4	5.6
Pennsylvania	100.0	22.0	26.5	15.2	11.3	3.5	3.0	10.7	27.1	7.2
E. N. CENTRAL:										
Ohio	100.0	32.1	26.6	11.9	14.7	4.6	2.1	18.6	11.5	4.5
Indiana	100.0	29.3	19.4	11.0	8.4	4.1	2.6	19.9	14.4	10.3
Illinois	100.0	25.1	9.3	5.0	4.3	4.0	8.1	17.4	28.6	7.5
Michigan	100.0	8.2	18.7	9.9	8.8	6.1	7.6	20.6	31.0	7.9
Wisconsin	100.0	22.5	11.1	6.6	4.5	2.3	3.2	17.9	37.5	5.5
W. N. CENTRAL:										
Minnesota	100.0	16.3	16.0	8.4	7.5	4.6	7.2	15.6	32.7	7.8
Iowa	100.0	18.8	13.9	6.5	7.4	3.0	4.3	16.1	37.0	6.8
Missouri	100.0	17.7	14.6	10.2	4.4	3.7	6.8	18.1	33.2	11.9
North Dakota	100.0	21.4	11.2	7.5	3.8	1.7	2.9	27.7	25.9	9.2
South Dakota	100.0	11.8	13.1	8.7	4.3	3.0	5.0	29.3	27.9	10.0
Nebraska	100.0	38.1	6.4	3.5	2.9	3.9	3.8	20.6	21.1	5.2
Kansas	100.0	32.7	10.0	7.1	2.8	4.1	4.7	19.3	22.7	6.7
SOUTH ATLANTIC:										
Delaware	100.0	18.7	34.0	19.4	14.6	3.6	2.7	8.1	27.6	5.1
Maryland	100.0	44.7	15.0	7.5	7.5	4.3	2.3	11.5	17.4	4.7
Dist. of Columbia	100.0	49.8	14.0	12.0	1.9	8.7	6.7	3.8	10.6	6.5
Virginia	100.0	19.7	25.2	18.3	7.0	8.0	5.5	11.7	20.4	9.5
West Virginia	100.0	19.7	28.0	17.2	10.8	6.5	3.0	15.6	17.0	10.2
North Carolina	100.0	46.4	7.1	4.4	2.7	10.0	4.1	11.0	13.3	8.1
South Carolina	100.0	28.5	8.3	5.7	2.7	5.9	1.6	14.9	27.1	13.7
Georgia	100.0	14.6	15.1	7.6	7.5	10.1	7.4	20.9	22.1	9.8
Florida	100.0	10.7	11.3	6.3	5.0	8.2	10.0	16.4	34.8	8.7
E. S. CENTRAL:										
Kentucky	100.0	48.3	16.3	12.1	4.1	4.8	2.8	9.9	12.4	5.5
Tennessee	100.0	12.0	17.0	12.2	4.8	11.2	9.2	16.4	22.9	11.3
Alabama	100.0	9.4	11.2	7.0	4.2	8.9	8.5	26.2	26.7	9.2
Mississippi	100.0	13.9	13.9	10.6	3.3	9.5	4.0	21.1	28.0	9.6
W. S. CENTRAL:										
Arkansas	100.0	19.5	11.3	8.3	3.0	3.7	3.4	25.2	27.2	9.7
Louisiana	100.0	42.3	8.0	5.6	2.4	2.4	2.5	18.2	19.1	7.4
Oklahoma	100.0	31.0	7.7	4.8	2.9	4.8	6.4	23.6	17.7	8.7
Texas	100.0	19.7	6.9	4.5	2.4	7.2	9.9	17.2	27.1	12.0
MOUNTAIN:										
Montana	100.0	24.1	9.6	7.6	2.0	3.9	2.4	18.6	34.8	6.6
Idaho	100.0	14.1	15.4	9.9	5.5	1.7	4.6	18.7	35.5	10.1
Wyoming	100.0	21.7	9.1	7.0	2.2	0.4	6.1	21.2	29.6	11.9
Colorado	100.0	16.4	8.3	4.7	3.6	2.7	5.2	17.9	40.4	9.2
New Mexico	100.0	17.4	11.7	8.7	3.0	1.1	4.5	15.1	41.2	8.9
Arizona	100.0	7.1	16.6	12.3	4.3	1.8	8.0	24.3	34.6	7.7
Utah	100.0	15.8	20.3	11.3	8.9	3.5	4.5	27.6	19.3	9.0
Nevada	100.0	5.5	30.8	29.2	1.6	-	1.6	20.7	34.8	6.5
PACIFIC:										
Washington	100.0	10.0	26.3	10.7	15.5	4.9	5.9	15.0	31.2	6.7
Oregon	100.0	9.5	11.6	5.8	5.7	6.0	9.1	11.9	37.3	14.7
California	100.0	14.3	34.6	27.9	6.7	3.9	3.8	9.1	25.5	8.9

Table 23.—TOTAL OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. Figures expressed in thousands of dollars]

REGION, DIVISION, AND STATE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
United States	10,869,727	10,668,188	1,758,232	3,090,281	1,382,698	1,707,583	760,040	602,469	1,454,362	2,173,158	829,647	201,539
REGIONS:												
N. Eastern States	4,550,981	4,451,386	529,711	1,851,780	578,798	1,272,982	211,321	181,718	407,880	982,180	286,796	99,545
N. Central States	3,413,565	3,365,278	575,263	577,409	316,706	260,703	267,501	227,828	669,316	685,529	262,432	48,287
The South	1,536,700	1,507,823	364,059	213,485	145,705	67,780	193,976	123,832	229,461	221,111	141,909	28,877
The West	1,368,581	1,343,701	169,198	447,607	341,488	106,119	87,242	69,102	147,704	284,338	138,511	24,830
N. EAST. STATES:												
New England	1,155,828	1,130,891	124,920	584,613	182,239	502,374	31,194	12,120	79,940	128,002	70,102	24,938
Mid. Atlantic	3,395,102	3,320,495	404,791	1,167,167	396,560	770,608	180,127	169,598	327,940	854,178	216,694	74,607
N. CEN. STATES:												
E. N. Central	2,708,875	2,672,472	539,365	479,564	255,595	223,970	216,166	179,409	556,956	504,949	196,062	36,404
W. N. Central	704,690	692,807	135,898	97,844	61,111	36,733	51,336	48,419	112,360	180,580	66,370	11,884
THE SOUTH:												
South Atlantic	840,893	824,571	213,866	145,130	96,652	48,478	106,222	57,355	101,568	127,592	72,339	16,322
E. S. Central	245,005	240,203	55,598	34,579	25,901	8,778	36,590	19,997	42,566	29,013	21,761	4,802
W. S. Central	450,803	443,049	114,595	33,676	23,153	10,524	51,164	46,470	85,327	64,507	47,310	7,753
THE WEST:												
Mountain	199,456	195,214	33,338	30,836	20,449	10,387	8,221	10,766	41,782	50,409	19,863	4,241
Pacific	1,169,075	1,148,487	135,860	416,771	321,039	95,732	79,021	58,336	105,922	233,929	118,648	20,589
NEW ENGLAND:												
Maine	34,732	33,967	8,908	13,713	5,757	7,956	536	253	2,469	6,818	1,271	765
New Hampshire	30,098	29,435	5,558	17,501	4,141	13,361	54	70	1,856	3,268	1,129	657
Vermont	18,356	17,964	2,596	8,404	3,242	5,163	104	50	1,811	3,745	1,254	394
Massachusetts	663,092	649,505	79,146	409,850	104,285	305,565	12,173	4,850	42,425	51,412	49,649	13,588
Rhode Island	93,327	91,587	9,025	49,254	21,447	27,817	1,934	2,054	10,897	13,506	4,907	1,740
Connecticut	316,226	308,433	19,687	185,881	43,368	142,513	16,394	4,844	20,482	49,253	11,898	7,794
MID. ATLANTIC:												
New York	1,924,403	1,879,773	124,809	788,862	169,665	619,197	92,786	120,133	170,708	475,150	107,324	44,630
New Jersey	683,206	620,172	125,975	144,628	82,470	62,158	37,513	17,294	70,219	184,824	39,718	13,035
Pennsylvania	837,493	820,550	154,007	233,677	144,424	89,253	49,827	32,171	87,014	194,204	69,652	16,943
E. N. CENTRAL:												
Ohio	806,790	795,701	236,707	208,565	99,710	108,955	66,520	20,513	156,664	66,983	39,650	11,089
Indiana	245,773	241,684	58,575	48,663	28,006	20,657	20,528	7,763	52,971	28,356	24,829	4,089
Illinois	776,578	766,730	136,796	78,695	45,614	33,080	52,420	78,155	161,722	193,127	65,817	11,848
Michigan	601,101	595,047	42,986	118,600	53,341	50,258	66,103	62,623	126,773	133,547	49,416	6,053
Wisconsin	276,638	273,309	64,802	29,943	18,924	11,019	10,594	10,356	58,826	82,937	16,351	3,325
W. N. CENTRAL:												
Minnesota	186,177	183,384	31,947	27,348	14,088	13,260	13,864	15,951	28,324	50,395	15,556	2,792
Iowa	106,291	104,393	20,356	15,243	8,042	7,201	5,966	5,053	17,086	33,040	7,647	1,898
Missouri	258,935	254,849	37,925	42,006	30,603	11,403	19,399	19,897	33,257	71,836	30,529	4,086
North Dakota	11,925	11,679	2,914	1,213	670	543	370	397	3,785	2,014	986	246
South Dakota	13,082	12,858	1,455	1,742	1,130	612	707	659	4,064	2,879	1,342	225
Nebraska	56,232	55,130	19,634	3,651	1,863	1,788	4,291	2,394	11,907	9,101	4,153	1,102
Kansas	72,049	70,514	21,657	6,642	4,715	1,927	6,740	4,068	13,937	11,315	6,155	1,535
SOUTH ATLANTIC:												
Delaware	31,207	30,698	5,001	11,006	6,478	4,528	2,013	920	2,576	7,222	1,959	509
Maryland	164,819	161,575	58,687	29,058	16,463	12,595	14,709	6,768	17,876	24,869	9,609	3,244
Dist. of Columbia	138,784	137,214	55,144	23,255	20,430	2,824	15,917	11,213	5,425	16,451	9,809	1,570
Virginia	134,036	130,902	21,826	30,530	23,156	7,374	17,269	9,392	16,101	20,597	15,187	3,135
West Virginia	55,258	53,542	9,100	15,836	10,027	5,810	6,259	1,876	8,860	6,325	5,286	1,716
North Carolina	84,522	82,870	30,256	5,862	4,259	2,603	16,636	4,475	11,526	6,256	6,860	1,652
South Carolina	36,090	35,216	9,711	3,266	2,206	1,061	3,744	664	5,986	6,785	5,059	874
Georgia	81,787	80,460	11,192	10,079	5,314	4,765	15,492	7,790	16,354	10,519	9,033	1,327
Florida	114,391	112,096	12,950	15,237	8,320	6,918	14,184	14,256	16,865	28,567	10,037	2,295
E. S. CENTRAL:												
Kentucky	87,531	85,950	40,482	13,042	10,098	2,943	7,683	3,835	9,842	6,028	5,039	1,581
Tennessee	78,887	77,260	8,472	12,130	9,149	2,982	15,337	9,031	12,938	10,490	8,862	1,627
Alabama	53,889	52,755	3,756	6,338	4,217	2,121	9,198	5,584	14,405	8,439	5,026	1,133
Mississippi	24,699	24,288	2,878	3,169	2,437	732	4,373	1,547	5,382	4,056	2,833	461
W. S. CENTRAL:												
Arkansas	22,421	21,852	4,516	2,670	1,996	674	1,571	892	6,202	3,465	2,536	569
Louisiana	80,937	79,830	37,998	5,687	4,180	1,508	4,463	2,241	15,568	8,076	5,797	1,107
Oklahoma	88,443	86,498	25,357	7,583	5,367	2,216	8,527	7,296	20,407	8,808	8,520	1,945
Texas	259,001	254,869	46,724	17,736	11,611	6,126	36,602	36,042	43,150	44,159	30,456	4,132
MOUNTAIN:												
Montana	17,762	17,463	4,934	1,505	1,232	273	1,312	392	3,567	4,747	1,006	299
Idaho	17,703	17,364	2,808	3,336	2,225	1,111	460	766	3,411	4,384	2,198	340
Wyoming	14,404	14,051	3,251	1,146	857	289	111	1,209	2,983	3,265	2,086	352
Colorado	63,420	61,691	10,599	6,102	3,485	2,616	3,307	3,998	10,795	20,509	6,383	1,729
New Mexico	11,916	11,612	2,250	1,980	1,582	397	257	575	1,787	3,454	1,310	304
Arizona	24,491	24,004	1,865	5,390	4,095	1,295	682	1,695	6,043	6,221	2,108	487
Utah	44,674	44,039	7,344	9,494	5,151	4,343	2,089	2,071	12,275	6,353	4,413	635
Nevada	5,065	4,990	288	1,884	1,821	63	2	60	921	1,476	359	95
PACIFIC:												
Washington	140,558	137,530	14,079	39,157	14,603	24,554	11,966	10,829	20,795	32,706	8,098	2,928
Oregon	76,627	75,013	7,770	9,543	4,707	4,836	7,576	8,845	9,049	20,242	11,888	1,614
California	951,890	935,844	114,011	368,071	301,730	66,341	59,379	38,662	76,078	180,981	98,662	16,047

Table 24.—PERCENT DISTRIBUTION OF TOTAL OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. Percent not shown where less than 0.1]

REGION, DIVISION, AND STATE	Total reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other
			Total	Commercial bank	Savings bank					
United States	100.0	16.5	29.0	13.0	16.0	7.1	5.6	13.6	20.4	7.8
REGIONS:										
N. Eastern States	100.0	11.9	41.6	13.0	28.6	4.7	4.1	9.2	22.1	6.4
N. Central States	100.0	20.1	17.2	9.4	7.7	7.9	6.8	19.9	20.4	7.8
The South	100.0	25.5	14.2	9.7	4.5	12.9	8.2	15.2	14.7	9.4
The West	100.0	12.6	33.3	25.4	7.9	6.5	5.1	11.0	21.2	10.3
N. EAST. STATES:										
New England	100.0	11.0	60.5	16.1	44.4	2.8	1.1	7.1	11.3	6.2
Mid. Atlantic	100.0	12.2	35.1	11.9	23.2	5.4	5.1	9.9	25.7	6.5
N. CEN. STATES:										
E. N. Central	100.0	20.2	17.9	9.6	8.4	8.1	6.7	20.8	18.9	7.3
W. N. Central	100.0	19.6	14.1	8.8	5.3	7.4	7.0	16.2	26.1	9.6
THE SOUTH:										
South Atlantic	100.0	25.9	17.6	11.7	5.9	12.9	7.0	12.3	15.5	8.8
E. S. Central	100.0	23.1	14.4	10.8	3.7	15.2	8.3	17.7	12.1	9.1
W. S. Central	100.0	25.9	7.6	5.2	2.4	11.5	10.5	19.3	14.6	10.7
THE WEST:										
Mountain	100.0	17.1	15.8	10.5	5.3	4.2	5.5	21.4	25.8	10.2
Pacific	100.0	11.8	36.3	28.0	8.3	6.9	5.1	9.2	20.4	10.3
NEW ENGLAND:										
Maine	100.0	26.2	40.4	16.9	23.4	1.6	0.7	7.3	20.1	3.7
New Hampshire	100.0	18.9	59.5	14.1	45.4	0.2	0.2	6.3	11.1	3.8
Vermont	100.0	14.4	46.8	18.0	28.7	0.6	0.3	10.1	20.8	7.0
Massachusetts	100.0	12.2	63.1	16.1	47.0	1.9	0.7	6.5	7.9	7.6
Rhode Island	100.0	9.9	53.8	23.4	30.4	2.1	2.2	11.9	14.7	5.4
Connecticut	100.0	6.4	60.3	14.1	46.2	5.3	1.6	6.6	16.0	3.9
MID. ATLANTIC:										
New York	100.0	6.6	42.0	9.0	32.9	4.9	6.4	9.1	25.3	5.7
New Jersey	100.0	20.3	23.3	13.3	10.0	6.0	2.8	11.3	29.8	5.4
Pennsylvania	100.0	18.8	28.5	17.6	10.9	6.1	3.9	10.6	23.7	8.5
E. N. CENTRAL:										
Ohio	100.0	29.7	26.2	12.5	13.7	8.4	2.6	19.7	8.4	5.0
Indiana	100.0	24.2	20.1	11.6	8.5	8.5	3.2	21.9	11.7	10.3
Illinois	100.0	17.8	10.3	5.9	4.3	6.8	10.3	21.1	25.2	8.6
Michigan	100.0	7.2	19.1	10.6	8.4	11.1	10.5	21.3	22.4	8.3
Wisconsin	100.0	23.5	11.0	6.9	4.0	3.9	3.8	21.5	30.3	6.0
W. N. CENTRAL:										
Minnesota	100.0	17.4	14.9	7.7	7.2	7.6	8.7	15.4	27.5	8.5
Iowa	100.0	19.5	14.6	7.7	6.9	5.7	4.8	16.4	31.6	7.3
Missouri	100.0	14.9	16.5	12.0	4.5	7.6	7.8	13.0	28.2	12.0
North Dakota	100.0	24.9	10.4	5.7	4.6	3.2	3.4	32.4	17.2	8.4
South Dakota	100.0	11.4	13.5	8.8	4.8	5.5	5.1	31.6	22.4	10.4
Nebraska	100.0	35.6	6.6	3.4	3.2	7.8	4.3	21.6	16.5	7.5
Kansas	100.0	30.7	9.4	6.7	2.7	9.6	5.8	19.8	16.0	8.7
SOUTH ATLANTIC:										
Delaware	100.0	16.3	35.9	21.1	14.8	6.6	3.0	8.4	23.5	6.4
Maryland	100.0	36.3	18.0	10.2	7.8	9.1	4.2	11.1	15.4	5.9
Dist. of Columbia	100.0	40.2	16.9	14.9	2.1	11.6	8.2	4.0	12.0	7.1
Virginia	100.0	16.7	23.3	17.7	5.6	13.2	7.2	12.3	15.7	11.6
West Virginia	100.0	17.0	29.6	18.7	10.9	11.7	3.5	16.5	11.8	9.9
North Carolina	100.0	36.5	8.3	5.1	3.1	20.1	5.4	13.9	7.5	8.3
South Carolina	100.0	27.6	9.3	6.3	3.0	10.6	1.9	17.0	19.3	14.4
Georgia	100.0	13.9	12.5	6.6	5.9	19.3	9.7	20.3	13.1	11.2
Florida	100.0	11.6	13.6	7.4	6.2	12.7	12.7	15.0	25.5	9.0
E. S. CENTRAL:										
Kentucky	100.0	47.1	15.2	11.7	3.4	8.9	4.5	11.5	7.0	5.9
Tennessee	100.0	11.0	15.7	11.8	3.9	19.9	11.7	16.7	13.6	11.5
Alabama	100.0	7.1	12.0	8.0	4.0	17.4	10.6	27.3	16.0	9.5
Mississippi	100.0	11.9	13.1	10.1	3.0	18.0	6.4	22.2	15.7	11.7
W. S. CENTRAL:										
Arkansas	100.0	20.7	12.2	9.1	3.1	7.2	4.1	28.4	15.9	11.6
Louisiana	100.0	47.6	7.1	5.2	1.9	5.6	2.8	19.5	10.1	7.3
Oklahoma	100.0	29.3	8.8	6.2	2.6	9.9	8.4	23.6	10.2	9.8
Texas	100.0	18.3	7.0	4.6	2.4	14.4	14.1	16.9	17.3	11.9
MOUNTAIN:										
Montana	100.0	28.3	8.6	7.1	1.6	7.5	2.2	20.4	27.2	5.8
Idaho	100.0	16.2	19.2	12.8	6.4	2.6	4.4	19.6	25.3	12.7
Wyoming	100.0	23.1	8.2	6.1	2.1	0.8	8.6	21.2	23.2	14.8
Colorado	100.0	17.2	9.9	5.6	4.2	5.4	6.5	17.5	33.2	10.3
New Mexico	100.0	19.4	17.0	13.6	3.4	2.2	5.0	15.4	29.7	11.3
Arizona	100.0	7.8	22.5	17.1	5.4	2.8	7.1	26.2	25.9	8.8
Utah	100.0	16.7	21.6	11.7	9.9	4.7	4.7	27.9	14.4	10.0
Nevada	100.0	5.8	37.8	36.5	1.3	-	1.2	18.5	29.6	7.2
PACIFIC:										
Washington	100.0	10.2	28.5	10.6	17.8	8.7	7.9	15.1	23.8	5.9
Oregon	100.0	10.4	12.7	6.3	6.4	10.2	11.8	12.1	27.0	15.8
California	100.0	12.2	39.3	32.2	7.1	6.3	4.1	8.1	19.3	10.5

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Table 25.—AVERAGE OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[All data in this table restricted to properties reporting debt and value. Average not shown where base is less than 100]

REGION, DIVISION, AND STATE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
United States	2,282	2,279	1,959	2,618	2,636	2,599	3,950	2,829	2,228	1,796	2,452	2,480
REGIONS:												
N. Eastern States	2,845	2,840	2,289	3,044	3,139	2,992	4,861	3,753	2,967	2,432	3,132	3,135
N. Central States	2,077	2,076	1,834	2,158	2,271	2,033	3,905	2,737	2,218	1,639	2,237	2,166
The South	1,985	1,983	1,874	2,164	2,275	1,956	3,548	2,671	1,883	1,298	2,085	2,070
The West	2,023	2,021	1,869	2,456	2,578	2,126	3,226	2,172	1,815	1,456	2,371	2,192
N. EAST. STATES:												
New England	2,589	2,584	2,355	2,638	2,716	2,604	5,697	3,041	2,800	2,102	2,651	2,843
Mid. Atlantic	2,934	2,929	2,270	3,311	3,349	3,286	4,740	3,820	3,005	2,487	3,316	3,236
N. CEN. STATES:												
E. N. Central	2,192	2,190	1,900	2,230	2,364	2,095	4,042	2,997	2,362	1,732	2,358	2,304
W. N. Central	1,755	1,753	1,626	1,884	1,978	1,739	3,437	2,109	1,765	1,444	1,958	1,851
THE SOUTH:												
South Atlantic	2,283	2,280	2,010	2,494	2,681	2,182	3,950	3,097	2,146	1,658	2,482	2,397
E. S. Central	1,725	1,724	1,708	1,653	1,722	1,477	3,179	2,321	1,769	966	1,798	1,776
W. S. Central	1,705	1,705	1,736	1,714	1,758	1,626	3,447	2,413	1,689	1,023	1,779	1,748
THE WEST:												
Mountain	1,599	1,596	1,731	1,891	1,931	1,815	2,694	1,781	1,647	1,204	1,849	1,807
Pacific	2,117	2,114	1,905	2,511	2,634	2,166	3,293	2,268	1,890	1,524	2,482	2,291
NEW ENGLAND:												
Maine	1,352	1,348	1,355	1,416	1,487	1,365	3,509	1,674	1,567	957	1,486	1,561
New Hampshire	1,513	1,508	1,472	1,615	1,673	1,597	-	-	1,694	1,049	1,844	1,856
Vermont	1,535	1,534	2,048	1,448	1,704	1,314	-	-	1,887	1,250	2,090	1,576
Massachusetts	2,697	2,695	2,510	2,755	2,679	2,788	5,652	2,788	2,955	2,256	2,545	2,845
Rhode Island	2,500	2,498	2,490	2,507	2,698	2,361	4,418	2,611	2,783	2,007	2,990	2,659
Connecticut	3,077	3,069	2,738	2,957	3,556	2,758	5,075	3,852	3,199	2,770	3,628	3,468
MID. ATLANTIC:												
New York	3,327	3,321	2,619	3,575	3,918	3,599	5,015	4,135	3,550	2,681	3,679	3,635
New Jersey	3,159	3,155	2,434	3,838	4,055	3,546	5,294	4,052	3,454	2,809	3,672	3,897
Pennsylvania	2,342	2,337	1,974	2,506	2,699	2,240	4,065	3,132	2,304	2,024	2,816	2,632
E. N. CENTRAL:												
Ohio	2,282	2,281	2,111	2,244	2,420	2,106	4,239	2,921	2,389	1,654	2,549	2,409
Indiana	1,595	1,592	1,322	1,672	1,701	1,634	3,317	1,959	1,746	1,270	1,584	1,765
Illinois	2,476	2,474	1,773	2,771	2,999	2,496	4,261	3,207	2,933	2,145	2,919	2,634
Michigan	2,155	2,154	1,940	2,274	2,388	2,148	4,000	3,077	2,169	1,544	2,260	2,202
Wisconsin	2,194	2,193	2,342	2,223	2,366	2,005	3,933	2,683	2,541	1,774	2,394	2,211
W. N. CENTRAL:												
Minnesota	1,906	1,904	2,063	1,782	1,736	1,836	3,061	2,308	1,898	1,582	2,090	2,029
Iowa	1,491	1,488	1,542	1,578	1,789	1,393	2,802	1,698	1,506	1,260	1,637	1,646
Missouri	2,061	2,062	1,734	2,390	2,523	2,075	4,344	2,340	2,217	1,700	2,098	1,996
North Dakota	1,406	1,406	1,610	1,355	1,146	1,772	2,775	1,312	1,690	925	1,329	1,383
South Dakota	1,310	1,307	1,260	1,378	1,363	1,411	2,395	1,342	1,413	1,045	1,382	1,485
Nebraska	1,545	1,541	1,443	1,607	1,480	1,760	3,078	1,728	1,615	1,195	1,911	1,768
Kansas	1,418	1,412	1,332	1,330	1,317	1,362	3,378	1,737	1,437	986	1,869	1,754
SOUTH ATLANTIC:												
Delaware	2,545	2,543	2,217	2,663	2,740	2,560	4,665	2,859	2,604	2,133	3,261	2,743
Maryland	2,414	2,408	1,937	2,879	3,282	2,463	5,095	4,467	2,248	2,057	3,068	2,742
Dist. of Columbia	4,356	4,357	3,467	5,305	5,432	4,467	5,761	5,344	4,581	4,917	4,820	4,268
Virginia	2,393	2,389	2,029	2,203	2,312	1,921	4,031	3,184	2,473	1,814	2,903	2,586
West Virginia	1,834	1,825	1,566	1,922	1,977	1,829	3,269	2,186	1,941	1,246	1,817	2,155
North Carolina	1,663	1,658	1,305	1,960	1,977	1,933	3,390	2,172	2,088	923	1,706	1,951
South Carolina	1,849	1,844	1,788	2,077	2,073	2,086	3,883	2,292	2,083	1,275	1,973	2,039
Georgia	1,975	1,978	1,896	1,653	1,714	1,587	3,783	2,642	1,879	1,132	2,304	1,854
Florida	1,998	1,995	2,177	2,429	2,369	2,504	3,073	2,625	1,863	1,390	2,081	2,158
E. S. CENTRAL:												
Kentucky	1,911	1,908	1,861	1,772	1,847	1,551	3,514	3,190	2,182	1,056	2,052	2,046
Tennessee	1,710	1,709	1,572	1,571	1,646	1,384	3,095	2,191	1,733	984	1,751	1,755
Alabama	1,667	1,667	1,262	1,806	1,916	1,621	3,321	2,119	1,722	977	1,726	1,696
Mississippi	1,381	1,382	1,182	1,314	1,335	1,245	2,704	2,291	1,433	799	1,705	1,358
W. S. CENTRAL:												
Arkansas	1,240	1,236	1,330	1,323	1,326	1,318	2,444	1,509	1,403	694	1,492	1,417
Louisiana	1,848	1,847	2,145	1,704	1,780	1,522	4,236	2,088	1,898	943	1,863	1,864
Oklahoma	1,659	1,657	1,589	1,896	2,136	1,475	3,280	2,226	1,652	926	1,904	1,725
Texas	1,742	1,742	1,644	1,722	1,698	1,758	3,475	2,515	1,704	1,102	1,761	1,779
MOUNTAIN:												
Montana	1,398	1,398	1,696	1,220	1,255	1,092	2,711	1,361	1,568	1,056	1,236	1,392
Idaho	1,285	1,285	1,492	1,532	1,705	1,504	1,963	1,212	1,376	891	1,613	1,259
Wyoming	1,721	1,712	1,846	1,450	1,395	1,621	-	2,543	1,757	1,267	2,203	2,177
Colorado	1,629	1,620	1,704	1,938	1,954	1,915	3,272	2,024	1,597	1,312	1,846	2,014
New Mexico	1,491	1,482	1,655	2,175	2,365	1,611	-	1,665	1,548	1,025	1,902	1,872
Arizona	1,696	1,698	1,912	2,327	2,391	2,137	2,480	1,531	1,756	1,253	1,919	1,609
Utah	1,709	1,707	1,833	1,816	1,761	1,886	2,170	1,748	1,736	1,243	1,961	1,837
Nevada	2,073	2,071	1,932	2,585	2,641	-	-	-	1,853	1,722	2,379	-
PACIFIC:												
Washington	1,493	1,489	1,511	1,612	1,477	1,706	2,606	2,024	1,521	1,122	1,308	1,772
Oregon	1,493	1,492	1,636	1,549	1,607	1,592	2,487	1,954	1,529	1,066	1,624	1,552
California	2,357	2,354	1,997	2,721	2,774	2,495	3,693	2,473	2,110	1,738	2,876	2,549

Table 26.—PERCENT OF THE VALUE OF PROPERTY REPRESENTED BY OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGES, FOR 1-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[Percent not shown where base is less than 100]

REGION, DIVISION, AND STATE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
United States	51.8	51.8	50.1	50.6	50.6	50.6	52.4	56.3	55.2	50.0	56.1	53.6
REGIONS:												
N. Eastern States	53.0	53.0	50.4	51.8	51.9	51.8	56.9	60.1	61.5	50.9	56.8	53.9
N. Central States	50.9	50.9	49.6	47.8	47.4	48.3	50.9	54.1	54.9	49.6	54.2	52.7
The South	51.6	51.5	50.2	48.5	48.7	48.1	52.1	59.5	52.3	48.1	57.6	53.3
The West	51.2	51.1	50.6	51.7	52.7	48.6	47.9	50.9	49.4	49.6	57.0	54.6
N. EAST. STATES:												
New England	50.7	50.7	51.6	49.2	49.5	49.1	56.2	54.1	60.4	49.1	53.4	51.3
Mid. Atlantic	53.8	53.8	50.1	53.3	52.9	53.6	57.0	60.6	61.8	51.1	57.9	54.7
N. CEN. STATES:												
E. N. Central	51.0	51.0	49.6	47.8	47.2	48.6	50.8	55.3	55.0	49.5	54.3	52.6
W. N. Central	50.7	50.6	49.6	47.4	47.9	46.6	51.0	50.3	54.7	49.8	54.2	53.1
THE SOUTH:												
South Atlantic	50.4	50.3	48.8	48.0	48.2	47.4	50.7	57.7	51.6	47.9	57.2	52.8
E. S. Central	51.5	51.5	51.1	48.1	48.2	47.8	53.2	57.6	52.9	46.5	55.2	53.1
W. S. Central	54.0	54.0	52.8	51.5	51.5	51.5	54.7	62.9	52.8	49.2	59.4	54.6
THE WEST:												
Mountain	49.9	49.9	50.1	49.2	49.6	48.4	47.9	53.7	49.7	47.8	55.5	53.6
Pacific	51.4	51.3	50.7	51.9	52.9	48.7	47.9	50.4	49.3	50.0	57.2	54.8
NEW ENGLAND:												
Maine	43.5	43.4	43.7	39.7	40.5	39.2	58.4	46.9	48.8	46.0	50.5	48.5
New Hampshire	46.0	45.9	47.2	44.1	45.6	43.6	-	-	54.1	47.0	54.3	50.3
Vermont	42.2	42.1	45.6	38.1	39.5	37.3	-	-	51.0	43.1	51.0	44.7
Massachusetts	53.9	53.9	53.8	52.8	52.7	52.9	59.5	54.9	55.6	53.1	54.0	52.7
Rhode Island	48.6	48.6	50.4	46.2	47.8	45.0	59.4	50.6	58.4	46.6	53.7	49.1
Connecticut	47.8	47.8	50.5	45.5	46.5	45.1	53.8	55.0	56.4	47.6	51.4	50.7
MID. ATLANTIC:												
New York	54.8	54.8	49.9	55.1	55.6	54.9	58.7	60.5	65.0	50.9	57.8	54.9
New Jersey	52.9	52.9	49.8	52.5	53.4	51.3	58.4	59.3	62.2	50.7	58.6	53.8
Pennsylvania	52.7	52.7	50.5	49.7	50.1	49.0	57.5	61.6	57.7	52.0	57.6	54.8
E. N. CENTRAL:												
Ohio	51.2	51.2	51.8	47.7	45.9	49.4	48.7	55.7	55.2	50.5	55.5	52.0
Indiana	48.2	48.1	46.0	46.1	45.9	46.3	47.9	52.0	50.7	49.4	50.2	51.6
Illinois	49.3	49.2	46.3	45.7	45.5	46.0	47.0	49.0	56.5	47.8	53.5	52.7
Michigan	54.6	54.6	51.4	50.9	51.5	50.2	59.5	65.3	53.9	52.6	56.7	55.1
Wisconsin	50.4	50.4	51.1	46.4	46.8	45.7	46.8	49.4	59.0	47.3	53.5	51.3
W. N. CENTRAL:												
Minnesota	47.7	47.7	50.2	42.8	42.8	42.7	47.9	47.5	50.4	46.7	51.0	51.6
Iowa	49.2	49.2	47.7	44.1	44.8	43.4	46.2	51.9	50.9	51.0	54.9	49.8
Missouri	53.8	53.7	52.2	52.9	52.1	55.1	53.4	52.9	60.1	52.2	55.4	54.7
North Dakota	46.4	46.4	47.5	40.1	37.7	43.7	46.9	41.5	51.4	42.5	45.2	47.3
South Dakota	48.9	48.9	45.6	44.8	46.5	41.7	50.9	42.8	52.8	48.6	50.6	51.8
Nebraska	49.8	49.7	45.3	46.7	45.2	48.3	50.2	49.3	57.4	49.9	56.3	54.8
Kansas	52.6	52.5	51.2	47.3	47.2	47.6	56.6	52.0	56.9	49.1	57.3	56.2
SOUTH ATLANTIC:												
Delaware	46.9	46.9	46.6	42.3	42.1	42.8	56.3	58.6	55.3	45.9	58.1	47.1
Maryland	51.6	51.6	50.3	49.3	51.9	46.0	53.2	60.0	54.3	50.7	56.7	55.5
Dist. of Columbia	49.1	49.1	44.7	50.2	50.5	47.3	51.4	54.2	55.9	52.7	55.3	45.9
Virginia	51.1	51.1	52.6	47.4	47.3	47.8	49.9	56.5	54.2	47.8	57.6	53.7
West Virginia	46.4	46.3	48.9	44.7	44.4	45.4	43.3	50.4	45.5	45.9	50.9	50.9
North Carolina	51.3	51.2	48.1	50.8	50.3	51.6	51.9	59.1	52.5	49.4	50.8	56.8
South Carolina	49.8	49.7	50.8	48.6	48.5	48.8	46.8	55.0	50.3	42.8	61.9	53.7
Georgia	52.9	52.9	54.8	50.4	49.0	52.2	50.3	56.9	54.1	47.2	59.3	53.9
Florida	50.2	50.2	50.9	48.8	47.7	50.2	51.9	60.6	46.8	45.4	56.2	51.9
E. S. CENTRAL:												
Kentucky	51.7	51.6	51.2	47.5	47.7	46.8	52.6	61.2	55.4	49.1	54.4	56.1
Tennessee	50.6	50.7	51.8	47.0	46.9	47.2	51.5	56.1	51.4	45.6	54.1	48.6
Alabama	53.3	53.2	51.2	51.6	52.4	50.0	55.2	56.3	55.1	46.7	57.8	56.3
Mississippi	50.1	50.1	47.1	48.2	48.4	47.7	56.5	62.2	46.9	44.7	55.9	53.3
W. S. CENTRAL:												
Arkansas	48.1	48.0	46.8	46.2	45.7	47.6	55.8	53.4	47.8	44.4	51.9	50.5
Louisiana	52.9	52.9	53.0	53.0	53.5	51.8	52.6	52.5	53.1	48.8	59.1	50.3
Oklahoma	54.8	54.7	53.0	56.5	57.4	54.3	52.7	60.7	55.5	48.7	61.4	56.0
Texas	54.6	54.6	53.2	50.0	49.5	51.0	55.4	64.3	52.4	49.7	59.7	55.8
MOUNTAIN:												
Montana	45.8	45.8	45.6	42.2	42.6	40.4	54.4	48.3	46.6	44.4	46.0	48.2
Idaho	47.3	47.3	46.3	50.2	51.2	48.2	44.1	46.1	46.0	44.2	55.6	46.7
Wyoming	51.2	51.1	48.7	44.3	44.6	43.6	-	63.9	48.2	49.5	58.9	56.2
Colorado	50.4	50.2	52.2	46.9	44.8	50.2	46.8	53.3	52.0	48.0	55.0	57.2
New Mexico	47.9	47.8	46.7	52.0	55.4	41.1	-	54.0	42.5	45.8	53.9	52.9
Arizona	52.5	52.5	55.9	56.3	56.8	54.6	48.7	58.8	50.0	48.9	55.0	51.0
Utah	51.2	51.2	52.6	47.7	47.7	47.7	46.2	50.2	52.1	50.9	57.9	54.0
Nevada	48.2	48.4	42.5	50.2	50.9	-	-	-	41.9	50.3	56.3	-
PACIFIC:												
Washington	47.0	47.0	47.2	44.3	44.1	44.5	48.3	52.4	46.2	48.0	49.8	51.1
Oregon	46.8	46.8	47.4	44.2	43.0	45.3	49.1	49.2	45.9	45.4	48.5	49.1
California	52.6	52.5	51.5	53.2	53.7	50.9	47.7	50.2	50.9	51.1	59.2	56.2

Table 27.—AVERAGE INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR DIVISIONS AND STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

REGION, DIVISION, AND STATE	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
United States	5.55	5.55	5.92	5.61	5.66	5.56	5.41	5.61	4.50	5.82	5.48	5.52
REGIONS:												
N. Eastern States	5.45	5.45	5.74	5.45	5.54	5.40	5.38	5.51	4.50	5.59	5.39	5.44
N. Central States	5.46	5.46	5.89	5.68	5.64	5.71	5.30	5.49	4.50	5.62	5.42	5.44
The South	5.75	5.75	6.08	5.92	5.91	5.94	5.50	5.67	4.50	6.35	5.70	5.70
The West	5.74	5.74	6.23	5.73	5.70	5.80	5.53	5.92	4.50	6.15	5.47	5.62
N. EAST. STATES:												
New England	5.38	5.38	5.50	5.42	5.47	5.40	5.17	5.48	4.50	5.50	5.41	5.38
Mid. Atlantic	5.47	5.47	5.81	5.47	5.58	5.41	5.41	5.51	4.50	5.60	5.39	5.46
N. CEN. STATES:												
E. N. Central	5.45	5.45	5.89	5.67	5.61	5.73	5.34	5.47	4.50	5.60	5.39	5.43
W. N. Central	5.48	5.48	5.91	5.69	5.73	5.64	5.16	5.53	4.50	5.66	5.49	5.45
THE SOUTH:												
South Atlantic	5.63	5.63	5.89	5.74	5.71	5.79	5.49	5.55	4.50	6.03	5.54	5.60
E. S. Central	5.64	5.64	5.92	5.95	5.94	5.98	5.50	5.66	4.50	6.15	5.56	5.61
W. S. Central	5.97	5.97	6.31	6.41	6.42	6.41	5.52	5.79	4.50	6.83	5.96	5.91
THE WEST:												
Mountain	5.79	5.79	6.21	6.12	6.13	6.10	5.58	5.93	4.50	6.32	5.73	5.67
Pacific	5.73	5.73	6.24	5.69	5.67	5.76	5.53	5.91	4.50	6.10	5.41	5.61
NEW ENGLAND:												
Maine	5.59	5.59	5.60	5.68	5.72	5.66	5.12	5.35	4.50	5.75	5.50	5.47
New Hampshire	5.17	5.17	5.33	5.16	5.28	5.13	-	-	4.50	5.23	5.19	5.09
Vermont	5.36	5.36	5.47	5.64	5.57	5.68	-	-	4.50	5.09	5.28	5.54
Massachusetts	5.41	5.41	5.51	5.45	5.50	5.43	5.14	5.49	4.50	5.50	5.44	5.43
Rhode Island	5.49	5.49	5.63	5.54	5.53	5.55	5.34	5.63	4.50	5.78	5.39	5.50
Connecticut	5.28	5.28	5.46	5.28	5.30	5.27	5.17	5.43	4.50	5.44	5.25	5.30
MID. ATLANTIC:												
New York	5.37	5.37	5.61	5.32	5.42	5.28	5.35	5.47	4.50	5.58	5.28	5.38
New Jersey	5.48	5.48	5.82	5.39	5.39	5.40	5.37	5.51	4.50	5.60	5.31	5.43
Pennsylvania	5.59	5.59	5.91	5.76	5.76	5.77	5.50	5.59	4.50	5.64	5.52	5.57
E. N. CENTRAL:												
Ohio	5.51	5.51	5.92	5.70	5.62	5.77	5.32	5.58	4.50	5.60	5.46	5.54
Indiana	5.54	5.54	6.02	5.81	5.80	5.83	5.39	5.72	4.50	5.75	5.40	5.51
Illinois	5.42	5.42	5.90	5.48	5.48	5.53	5.25	5.39	4.50	5.53	5.33	5.27
Michigan	5.48	5.48	5.83	5.70	5.65	5.75	5.48	5.50	4.50	5.83	5.47	5.50
Wisconsin	5.14	5.14	5.47	5.39	5.36	5.45	4.93	5.29	4.50	5.15	5.13	5.20
W. N. CENTRAL:												
Minnesota	5.28	5.28	5.57	5.55	5.65	5.43	5.09	5.32	4.50	5.39	5.31	5.34
Iowa	5.38	5.38	5.70	5.55	5.47	5.62	5.14	5.60	4.50	5.55	5.46	5.33
Missouri	5.60	5.60	5.97	5.68	5.68	5.71	5.17	5.58	4.50	5.85	5.55	5.61
North Dakota	5.46	5.46	6.15	6.00	5.98	6.03	5.43	5.91	4.50	5.73	5.66	5.35
South Dakota	5.51	5.51	6.41	6.28	6.31	6.22	5.23	5.81	4.50	5.86	5.60	-
Nebraska	5.45	5.45	5.92	5.67	5.74	5.58	5.05	5.58	4.50	5.59	5.40	5.32
Kansas	5.74	5.74	6.24	6.22	6.23	6.18	5.35	5.79	4.50	6.03	5.65	5.56
SOUTH ATLANTIC:												
Delaware	5.68	5.68	5.89	5.81	5.79	5.84	5.24	5.59	4.50	5.85	5.39	5.67
Maryland	5.59	5.59	5.94	5.54	5.49	5.60	5.26	5.33	4.50	5.62	5.45	5.49
Dist. of Columbia	5.47	5.47	5.72	5.24	5.22	5.36	5.21	5.28	4.50	5.44	5.27	5.39
Virginia	5.54	5.54	5.86	5.71	5.69	5.76	5.36	5.48	4.50	5.77	5.42	5.53
West Virginia	5.65	5.65	6.11	5.87	5.84	5.91	5.67	5.83	4.50	5.80	5.72	5.55
North Carolina	5.64	5.64	5.88	5.70	5.68	5.74	5.61	5.64	4.50	5.85	5.53	5.60
South Carolina	5.68	5.69	5.92	5.75	5.73	5.80	5.47	5.76	4.50	6.22	5.53	5.62
Georgia	5.72	5.72	5.97	6.14	6.23	6.04	5.42	5.77	4.50	6.60	5.61	5.90
Florida	5.75	5.75	5.83	5.89	5.93	5.84	5.83	5.53	4.50	6.37	5.69	5.68
E. S. CENTRAL:												
Kentucky	5.69	5.69	5.90	5.87	5.87	5.87	5.46	5.47	4.50	5.87	5.44	5.58
Tennessee	5.52	5.52	5.71	5.85	5.84	5.89	5.48	5.55	4.50	5.93	5.56	5.60
Alabama	5.73	5.73	6.19	6.20	6.19	6.20	5.61	5.96	4.50	6.62	5.65	5.68
Mississippi	5.63	5.63	6.26	6.14	6.12	6.21	5.39	5.52	4.50	6.07	5.55	5.55
W. S. CENTRAL:												
Arkansas	6.08	6.08	6.36	6.73	6.70	6.81	5.65	6.04	4.50	7.24	6.01	6.04
Louisiana	5.88	5.88	5.91	6.39	6.37	6.45	5.34	5.93	4.50	6.82	5.92	5.90
Oklahoma	5.94	5.94	6.47	6.57	6.55	6.62	5.53	5.95	4.50	6.85	5.86	5.85
Texas	5.99	5.99	6.43	6.29	6.31	6.23	5.52	5.73	4.50	6.77	5.98	5.92
MOUNTAIN:												
Montana	5.92	5.92	6.16	6.61	6.59	6.68	5.70	6.17	4.50	6.37	5.84	5.91
Idaho	5.79	5.79	6.13	6.09	6.09	6.11	5.71	5.81	4.50	6.26	5.75	5.97
Wyoming	5.86	5.87	6.27	6.47	6.40	6.67	-	5.59	4.50	6.57	5.58	5.66
Colorado	5.71	5.71	6.16	5.93	5.97	5.88	5.29	5.81	4.50	6.09	5.70	5.55
New Mexico	6.42	6.43	6.74	6.31	6.25	6.50	-	6.16	4.50	7.17	6.22	5.96
Arizona	5.72	5.72	6.01	5.83	5.79	5.93	5.74	5.98	4.50	6.48	5.62	5.52
Utah	5.67	5.67	6.17	6.23	6.30	6.13	5.80	6.14	4.50	6.22	5.69	5.54
Nevada	5.67	5.67	6.52	5.86	5.82	-	-	-	4.50	6.18	5.55	-
PACIFIC:												
Washington	5.68	5.68	6.08	5.82	5.93	5.75	5.47	5.74	4.50	6.00	5.81	5.64
Oregon	5.62	5.62	6.01	5.81	5.75	5.86	5.57	5.78	4.50	5.96	5.26	5.55
California	5.75	5.75	6.29	5.66	5.64	5.76	5.54	6.03	4.50	6.16	5.37	5.61

Table 28.—FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE AND FREQUENCY OF REQUIRED PAYMENT, FOR DIVISIONS AND STATES: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported]

REGION, DIVISION, AND STATE	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED									NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT		No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement							
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	
United States	4,025,815	3,188,538	888,334	780,128	53,206	2,300,386	1,865,347	435,039	39,467	15,351	549,605	96,789	452,816	35,172	88,579	163,921
REGIONS:																
N. Eastern States	1,206,055	745,533	204,956	185,229	19,727	524,241	329,378	194,863	9,107	7,229	362,562	43,361	319,201	8,232	36,235	53,493
N. Central States	1,435,006	1,212,213	287,036	274,903	12,133	908,008	771,489	136,519	13,439	3,730	113,504	26,061	87,543	12,809	27,753	68,627
The South	751,092	653,280	192,838	176,218	16,620	446,565	376,884	69,781	10,474	3,303	45,224	16,140	29,084	9,865	16,755	25,937
The West	633,662	577,512	148,504	143,778	4,726	421,472	387,596	33,876	6,447	1,069	28,215	11,227	16,988	4,246	7,825	15,864
N. EAST. STATES:																
New England	308,102	202,627	42,782	38,277	4,505	155,021	92,055	62,966	2,410	2,414	83,748	9,750	73,998	1,736	8,081	11,910
Mid. Atlantic	897,953	542,906	162,174	146,952	15,222	369,220	237,323	131,897	6,697	4,815	278,814	33,611	245,203	6,496	28,154	41,583
N. CEN. STATES:																
E. N. Central	1,053,082	908,150	205,655	197,553	8,102	690,280	592,830	97,450	9,697	2,518	74,274	19,080	55,194	9,334	18,145	43,179
W. N. Central	381,924	304,063	81,381	77,350	4,031	217,728	178,659	39,069	3,742	1,212	39,330	6,981	32,349	3,475	9,608	25,448
THE SOUTH:																
South Atlantic	357,922	300,192	85,685	74,593	11,092	208,082	171,797	36,285	4,647	1,778	29,280	8,131	21,149	4,308	8,723	15,419
E. S. Central	140,494	121,244	30,985	28,858	2,127	87,781	70,696	17,085	1,838	645	7,892	3,368	4,524	1,893	3,467	5,998
W. S. Central	252,676	231,844	76,168	72,767	3,401	150,802	134,391	16,411	3,994	880	8,052	4,641	3,411	3,684	4,576	4,520
THE WEST:																
Mountain	120,288	103,337	31,509	30,167	1,342	69,689	60,920	8,969	1,589	350	7,725	2,519	5,206	1,256	2,630	5,340
Pacific	513,374	474,175	116,995	113,611	3,384	351,583	326,676	24,907	4,858	739	20,490	8,708	11,782	2,990	5,195	10,524
NEW ENGLAND:																
Maine	20,320	15,318	1,726	1,469	257	13,270	9,060	4,210	168	154	1,994	383	1,611	165	629	2,214
New Hampshire	16,403	11,621	1,431	1,232	199	9,877	6,879	2,998	191	122	2,309	375	1,934	188	626	1,659
Vermont	9,679	5,741	1,219	1,078	141	4,373	2,588	1,785	101	48	1,714	202	1,512	49	278	1,903
Massachusetts	165,513	111,775	28,944	26,375	2,569	80,518	52,157	28,361	1,378	935	45,567	6,902	38,765	990	3,599	3,482
Rhode Island	24,525	19,053	3,388	3,002	386	15,310	8,985	6,325	161	194	4,668	546	4,122	89	447	368
Connecticut	71,562	39,119	6,074	5,121	953	31,673	12,386	19,287	411	961	27,396	1,342	26,054	255	2,508	2,254
MID. ATLANTIC:																
New York	395,763	210,936	57,444	59,181	8,263	138,632	69,071	69,561	2,160	2,700	151,000	10,057	140,943	2,032	14,068	17,727
New Jersey	169,000	111,646	41,353	38,870	2,483	68,318	48,772	19,546	1,283	692	45,000	7,136	37,864	1,288	4,900	6,166
Pennsylvania	333,190	220,324	53,377	48,901	4,476	162,270	119,480	42,790	3,254	1,423	82,814	16,418	66,396	3,176	9,186	17,690
E. N. CENTRAL:																
Ohio	317,781	289,960	62,563	60,152	2,411	223,773	192,667	31,106	2,941	683	11,276	5,105	6,171	2,837	4,854	8,854
Indiana	149,484	130,181	26,746	25,764	982	101,477	89,262	12,215	1,548	410	7,402	2,325	5,077	1,487	3,077	7,337
Illinois	239,483	191,841	40,032	38,038	1,994	148,738	123,768	24,970	2,437	634	29,603	4,936	24,667	2,445	4,707	10,887
Michigan	246,656	229,370	61,302	59,209	2,093	165,548	146,649	18,899	2,042	478	7,171	3,394	3,777	2,009	2,801	5,305
Wisconsin	99,678	66,798	15,012	14,390	622	50,744	40,484	10,260	729	313	18,822	2,320	16,502	556	2,706	10,796
W. N. CENTRAL:																
Minnesota	90,542	75,769	13,553	12,905	648	61,149	49,051	12,098	820	247	6,657	1,433	5,224	662	1,845	5,609
Iowa	70,972	57,394	7,971	7,462	509	48,199	41,073	7,126	921	303	5,174	1,250	3,924	748	2,309	5,347
Missouri	114,706	81,406	26,995	25,525	1,470	53,318	40,719	12,599	749	344	21,320	2,471	18,849	603	2,430	8,947
North Dakota	8,183	6,474	2,678	2,531	147	3,644	3,008	636	117	35	479	180	299	238	373	619
South Dakota	10,063	8,007	1,851	1,739	112	5,942	5,028	914	164	50	797	210	587	106	382	771
Nebraska	35,705	30,967	12,281	11,862	419	18,337	16,089	2,248	278	71	2,072	565	1,507	337	568	1,662
Kansas	51,752	44,046	16,052	15,326	726	27,139	23,691	3,448	693	162	2,831	872	1,959	781	1,601	2,493
SOUTH ATLANTIC:																
Delaware	11,628	6,317	1,207	1,127	80	4,944	3,256	1,688	128	38	4,356	460	3,906	59	298	583
Maryland	64,763	52,087	28,775	22,660	6,115	22,704	17,166	5,538	381	227	6,631	1,268	5,363	528	2,491	3,026
Dist. of Columbia	28,404	24,405	2,463	2,387	76	21,705	20,253	1,452	215	22	3,135	592	2,443	139	236	489
Virginia	55,766	44,944	14,389	13,501	888	29,754	22,894	6,860	540	261	5,081	1,287	3,794	701	1,132	3,908
West Virginia	30,729	25,671	4,600	4,282	318	20,491	17,127	3,364	438	142	1,727	1,013	714	698	911	1,722
North Carolina	51,999	46,052	8,389	6,809	1,580	36,125	29,859	6,266	966	572	2,157	1,207	950	634	1,242	1,714
South Carolina	20,186	17,093	4,274	3,459	815	12,501	10,058	2,443	242	76	1,412	485	927	206	533	922
Georgia	40,677	35,861	9,381	8,810	571	25,568	21,233	4,335	699	213	2,264	944	1,320	622	855	1,075
Florida	53,795	47,762	12,207	11,558	649	34,290	29,951	4,339	1,038	227	2,507	775	1,732	521	1,025	1,980
E. S. CENTRAL:																
Kentucky	45,191	38,251	7,223	6,573	650	30,151	23,626	6,525	622	255	2,710	1,079	1,631	530	1,343	2,357
Tennessee	44,601	38,822	12,333	11,554	779	25,752	20,559	5,193	541	196	2,711	1,149	1,562	481	907	1,880
Alabama	33,403	29,269	7,365	6,885	480	21,302	17,576	3,726	470	132	1,771	805	966	568	840	955
Mississippi	17,099	14,902	4,064	3,846	218	10,576	8,935	1,641	200	62	700	335	365	314	377	806
W. S. CENTRAL:																
Arkansas	19,903	17,498	4,548	4,232	316	12,380	10,592	1,788	462	108	928	451	477	362	536	579
Louisiana	37,003	33,704	9,629	9,158	471	23,242	20,839	2,403	583	250	1,302	753	549	404	601	992
Oklahoma	53,453	48,106	14,446	13,723	723	32,266	28,956	3,312	1,185	207	1,836	845	991	848	1,350	1,313
Texas	142,317	132,536	47,545	45,654	1,891	82,912	74,004	8,908	1,764	315	3,986	2,592	1,394	2,070	2,089	1,636
MOUNTAIN:																
Montana	11,517	9,961	3,017	2,902	115	6,821	5,990	831	97	26	545	207	338	157	240	614
Idaho	13,812	12,152	3,974	3,822	152	7,828	6,802	1,026	292	58	622	193	429	146	339	553
Wyoming	7,195	6,416	2,046	1,976	70	4,257	3,889	368	98	15	269	118	151	57	95	358
Colorado	38,400	30,456	10,407	9,901	506	19,529	16,166	3,363	408	112	3,975	956	3,019	371	1,053	2,545
New Mexico	8,225	7,022	1,880	1,786	94	4,852	4,365	487	242	48	477	196	281	162	253	311
Arizona	13,901	12,459	3,277	3,149	128	8,889	8,283	606	252	41	788	461	327	143	215	295
Utah	24,490	22,472	6,362	6,119	243	15,922	13,803	2,119	144	44	947	350	597	176	335	560
Nevada	2,748	2,399	546	512	34	1,791	1,622	169	56	6	102	38	64	44	100	103
PACIFIC:																
Washington	94,316	87,579	20,776	19,952	824	65,618	60,561	5,057	1,007	178	2,656	1,328	1,328	764	1,087	2,230
Oregon	51,723	45,964	11,179	10,678	501	34,140	28,507	5,633	476	169	2,584	802	1,782	426	838	1,911
California	367,335	340,632	85,040	82,981	2,059	251,825	237,608	14,217	3,375	392	15,250	6,578	8,672	1,800	3,270	6,383

Table 29.—PERCENT DISTRIBUTION OF FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE AND FREQUENCY OF REQUIRED PAYMENT, FOR DIVISIONS AND STATES: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported]

REGION, DIVISION, AND STATE	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED										NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT			No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement									
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	
United States	100.0	79.2	20.7	19.4	1.3	57.1	46.3	10.8	1.4	1.0	0.4	13.7	2.4	11.2	3.1	0.9	2.2	4.1
REGIONS:																		
N. Eastern States	100.0	61.8	17.0	15.4	1.6	43.5	27.3	16.2	1.4	0.8	0.6	30.1	3.6	26.5	3.7	0.7	3.0	4.4
N. Central States	100.0	84.5	20.0	19.2	0.8	63.3	53.8	9.5	1.2	0.9	0.3	7.9	1.8	6.1	2.8	0.9	1.9	4.8
The South	100.0	87.0	25.7	23.5	2.2	59.5	50.2	9.3	1.8	1.4	0.4	6.0	2.1	3.9	3.5	1.3	2.2	3.5
The West	100.0	91.1	23.4	22.7	0.7	66.5	61.2	5.3	1.2	1.0	0.2	4.5	1.8	2.7	1.9	0.7	1.2	2.5
N. EAST. STATES:																		
New England	100.0	65.8	13.9	12.4	1.5	50.3	29.9	20.4	1.6	0.8	0.8	27.2	3.2	24.0	3.2	0.6	2.6	3.9
Mid. Atlantic	100.0	60.5	18.1	16.4	1.7	41.1	26.4	14.7	1.3	0.7	0.5	31.0	3.7	27.3	3.9	0.7	3.1	4.6
N. CEN. STATES:																		
E. N. Central	100.0	86.2	19.5	18.8	0.8	65.5	56.3	9.3	1.2	0.9	0.2	7.1	1.8	5.2	2.6	0.9	1.7	4.1
W. N. Central	100.0	79.6	21.3	20.3	1.1	57.0	46.8	10.2	1.3	1.0	0.3	10.3	1.8	8.5	3.4	0.9	2.5	6.7
THE SOUTH:																		
South Atlantic	100.0	83.9	23.9	20.8	3.1	58.1	48.0	10.1	1.8	1.3	0.5	8.2	2.3	5.9	3.6	1.2	2.4	4.3
E. S. Central	100.0	86.3	22.1	20.5	1.5	62.5	50.3	12.2	1.8	1.3	0.5	5.6	2.4	3.2	3.8	1.3	2.5	4.3
W. S. Central	100.0	91.8	30.1	28.8	1.3	59.7	53.2	6.5	1.9	1.6	0.3	3.2	1.8	1.3	3.3	1.5	1.8	1.8
THE WEST:																		
Mountain	100.0	85.9	26.2	25.1	1.1	58.1	50.6	7.5	1.6	1.3	0.3	6.4	2.1	4.3	3.2	1.0	2.2	4.4
Pacific	100.0	92.4	22.8	22.1	0.7	68.5	63.6	4.9	1.1	0.9	0.1	4.0	1.7	2.3	1.6	0.6	1.0	2.0
NEW ENGLAND:																		
Maine	100.0	75.4	8.5	7.2	1.3	65.3	44.6	20.7	1.6	0.8	0.8	9.8	1.9	7.9	3.9	0.8	3.1	10.9
New Hampshire	100.0	70.8	8.7	7.5	1.2	60.2	41.9	18.3	1.9	1.2	0.7	14.1	2.3	11.8	5.0	1.1	3.8	10.1
Vermont	100.0	59.3	12.6	11.1	1.5	45.2	26.7	18.4	1.5	1.0	0.5	17.7	2.1	15.6	3.3	0.5	2.8	19.7
Massachusetts	100.0	67.5	17.5	15.9	1.6	48.6	31.5	17.1	1.4	0.8	0.6	27.6	4.2	23.4	2.8	0.6	2.2	2.1
Rhode Island	100.0	77.4	13.8	12.2	1.6	62.2	36.5	25.7	1.4	0.7	0.8	19.0	2.2	16.7	2.2	0.4	1.8	1.5
Connecticut	100.0	54.7	8.5	7.2	1.3	44.3	17.3	27.0	1.9	0.6	1.3	38.3	1.9	36.4	3.9	0.4	3.5	3.2
MID. ATLANTIC:																		
New York	100.0	53.3	17.0	15.0	2.1	35.0	17.5	17.5	1.2	0.5	0.7	38.2	2.5	35.6	4.1	0.5	3.6	4.5
New Jersey	100.0	66.1	24.5	23.0	1.5	40.4	28.9	11.5	1.2	0.8	0.4	26.6	4.2	22.4	3.7	0.8	2.9	3.6
Pennsylvania	100.0	66.1	16.0	14.7	1.3	48.7	35.9	12.8	1.4	1.0	0.4	24.9	4.9	19.9	3.7	1.0	2.8	5.3
E. N. CENTRAL:																		
Ohio	100.0	91.2	19.7	18.9	0.8	70.4	60.6	9.8	1.1	0.9	0.2	3.5	1.9	1.6	2.4	0.9	1.5	2.8
Indiana	100.0	87.1	17.9	17.2	0.7	67.9	59.7	8.2	1.3	1.0	0.3	5.0	1.6	3.4	3.1	1.0	2.1	4.9
Illinois	100.0	80.1	16.7	15.9	0.8	62.1	51.7	10.4	1.3	1.0	0.3	12.4	2.1	10.3	3.0	1.0	2.0	4.5
Michigan	100.0	93.0	24.9	24.0	0.8	67.1	59.5	7.7	1.0	0.8	0.2	2.9	1.4	1.5	2.0	0.8	1.1	2.2
Wisconsin	100.0	67.0	15.1	14.4	0.6	50.9	40.6	10.3	1.0	0.7	0.3	18.9	2.3	16.6	3.3	0.6	2.7	10.8
W. N. CENTRAL:																		
Minnesota	100.0	83.7	15.0	14.3	0.7	67.5	54.2	13.4	1.2	0.9	0.3	7.4	1.6	5.8	2.8	0.7	2.0	6.2
Iowa	100.0	80.9	11.2	10.5	0.7	67.9	57.9	10.0	1.7	1.3	0.4	7.3	1.8	5.5	4.3	1.1	3.3	7.5
Missouri	100.0	71.0	23.5	22.3	1.3	46.5	35.5	11.0	1.0	0.7	0.3	18.6	2.2	16.4	2.6	0.5	2.1	7.8
North Dakota	100.0	79.1	32.7	30.9	1.8	44.5	36.8	7.8	1.9	1.4	0.4	5.9	2.2	3.7	7.5	2.9	4.6	7.6
South Dakota	100.0	79.6	18.4	17.3	1.1	59.0	50.0	9.1	2.1	1.6	0.5	7.9	2.1	5.8	4.8	1.1	3.8	7.7
Nebraska	100.0	86.7	34.4	33.2	1.2	51.4	45.1	6.3	1.0	0.8	0.2	5.8	1.6	4.2	2.8	0.9	1.9	4.7
Kansas	100.0	65.1	31.0	29.6	1.4	52.4	45.8	6.7	1.7	1.3	0.3	5.5	1.7	3.8	4.6	1.5	3.1	4.8
SOUTH ATLANTIC:																		
Delaware	100.0	54.3	10.4	9.7	0.7	42.5	28.0	14.5	1.4	1.1	0.3	37.6	4.0	33.6	3.1	0.5	2.6	5.0
Maryland	100.0	80.4	44.4	35.0	9.4	35.1	26.5	8.6	0.9	0.6	0.4	10.2	2.0	8.3	4.7	0.8	3.8	4.7
Dist. of Columbia	100.0	85.9	8.7	8.4	0.3	76.4	71.3	5.1	0.8	0.8	0.1	11.0	2.4	8.6	1.3	0.5	0.8	1.7
Virginia	100.0	80.6	25.8	24.2	1.6	53.4	41.1	12.3	1.4	1.0	0.5	9.1	2.3	6.8	3.3	1.3	2.0	7.0
West Virginia	100.0	69.5	15.0	13.9	1.0	66.7	55.7	10.9	1.9	1.4	0.5	5.6	3.3	2.3	3.2	2.3	3.0	5.6
North Carolina	100.0	66.6	16.1	13.1	3.0	69.5	57.4	12.1	3.0	1.9	1.1	4.1	2.3	1.8	4.0	1.6	2.4	3.3
South Carolina	100.0	84.8	21.2	17.2	4.0	62.0	49.9	12.1	1.6	1.2	0.4	7.0	2.4	4.6	3.7	1.0	2.6	4.6
Georgia	100.0	88.2	23.1	21.7	1.4	62.9	52.2	10.7	2.2	1.7	0.5	5.6	2.3	3.2	3.6	1.5	2.1	2.6
Florida	100.0	88.8	22.7	21.5	1.2	63.7	55.7	8.1	2.4	1.9	0.4	4.7	1.4	3.2	2.9	1.0	1.9	3.7
E. S. CENTRAL:																		
Kentucky	100.0	84.6	16.0	14.5	1.4	66.7	52.3	14.4	1.9	1.4	0.6	6.0	2.4	3.6	4.1	1.2	3.0	5.2
Tennessee	100.0	86.7	27.5	25.8	1.7	57.5	45.9	11.6	1.6	1.2	0.4	6.1	2.6	3.5	3.1	1.1	2.0	4.2
Alabama	100.0	87.6	22.0	20.6	1.4	63.8	52.6	11.2	1.8	1.4	0.4	5.3	2.4	2.9	4.2	1.7	2.5	2.9
Mississippi	100.0	87.2	23.8	22.5	1.3	61.9	52.3	9.6	1.5	1.2	0.4	4.1	2.0	2.1	4.0	1.8	2.2	4.7
W. S. CENTRAL:																		
Arkansas	100.0	87.9	22.9	21.3	1.6	62.2	53.2	9.0	2.9	2.3	0.5	4.7	2.3	2.4	4.5	1.8	2.7	2.9
Louisiana	100.0	91.1	26.0	24.7	1.3	62.8	56.3	6.5	2.3	1.6	0.7	3.5	2.0	1.5	2.7	1.1	1.6	2.7
Oklahoma	100.0	90.0	27.0	25.7	1.4	60.4	54.2	6.2	2.6	2.2	0.4	3.4	1.6	1.9	4.1	1.6	2.5	2.5
Texas	100.0	93.1	33.4	32.1	1.3	58.3	52.0	6.3	1.5	1.2	0.2	2.8	1.8	1.0	2.9	1.5	1.5	1.1
MOUNTAIN:																		
Montana	100.0	86.5	26.2	25.2	1.0	59.2	52.0	7.2	1.1	0.8	0.2	4.7	1.8	2.9	3.4	1.4	2.1	5.3
Idaho	100.0	88.0	28.8	27.7	1.1	56.7	49.2	7.4	2.5	2.1	0.4	4.5	1.4	3.1	3.5	1.1	2.5	4.0
Wyoming	100.0	89.2	28.4	27.5	1.0	59.2	54.1	5.1	1.6	1.4	0.2	3.7	1.6	2.1	2.1	0.8	1.3	5.0
Colorado	100.0	79.3	27.1	25.8	1.3	50.9	42.1	8.8	1.4	1.1	0.3	10.4	2.5	7.9	3.7	1.0	2.7	5.6
New Mexico	100.0	85.4	22.9	21.7	1.1	59.0	53.1	5.9	3.5	2.9	0.6	5.6	2.4	3.4	5.0	2.0	3.1	3.8
Arizona	100.0	89.6	23.6	22.7	0.9	63.9	59.6	4.4	2.1	1.8	0.3	5.7	3.3	2.4	2.6	1.0	1.5	2.1
Utah	100.0	91.8	26.0	25.0	1.0	65.0	56.4	8.7	0.8	0.6	0.2	3.9	1.4	2.4	2.1	0.7	1.4	2.3
Nevada	100.0	87.3	19.9	18.6	1.2	65.2	59.0	6.1	2.3	2.0	0.2	3.7	1.4	2.3	5.2	1.6	3.6	3.7
PACIFIC:																		
Washington	100.0	92.9	22.0	21.2	0.9	69.6	64.2	5.4	1.3	1.1	0.2	2.8	1.4	1.4	2.0	0.8	1.2	2.4
Oregon	100.0	88.9	21.6	20.6	1.0	66.0	55.1	10.9	1.2	0.9	0.3	5.0	1.6	3.4	2.4	0.8	1.6	3.7
California	100.0	92.7	23.2	22.6	0.6	68.6	64.7	3.9	1.0	0.9	0.1	4.2	1.8	2.4	1.4	0.5	0.9	1.7

Table 30.—AVERAGE ANNUAL AMOUNT OF REGULAR PAYMENTS REQUIRED ON FIRST MORTGAGES AND RELATION TO DEBT AND ESTIMATED RENTAL, BY TYPE OF PAYMENT, FOR 1-FAMILY NONFARM PROPERTIES, FOR DIVISIONS AND STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semi-annual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated rental value, and type and amount of regular required payment. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

REGION, DIVISION, AND STATE	1-FAMILY MORTGAGED PROPERTIES				PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE							NO PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE		
	Total reporting	Amount (dollars)	Percent of--		Real estate tax included			Real estate tax not included			Not reporting tax payment requirement (amount in dollars)	Amount (dollars)	Percent of--	
			Debt	Annual rental	Amount (dollars)	Percent of-- Debt	Percent of-- Annual rental	Amount (dollars)	Percent of-- Debt	Percent of-- Annual rental			Debt	Annual rental
United States	3,086,826	307	13.2	67.0	414	13.9	83.6	306	15.2	72.1	289	158	6.0	29.3
REGIONS:														
N. Eastern States	892,115	297	10.3	53.8	462	13.8	84.4	324	12.7	62.8	323	173	5.8	29.5
N. Central States	1,107,875	307	14.2	73.0	410	14.1	86.5	297	15.3	74.0	275	121	6.1	27.9
The South	557,382	307	14.8	74.8	355	13.6	81.8	303	16.5	76.9	267	144	6.7	30.1
The West	529,454	325	15.8	75.3	410	13.7	79.2	309	17.6	76.7	290	129	7.3	30.1
N. EAST. STATES:														
New England	234,724	274	10.6	52.8	463	14.3	86.3	300	12.2	59.7	303	146	5.8	27.2
Mid. Atlantic	657,391	305	10.3	54.1	487	13.7	83.9	335	12.9	64.1	331	182	5.8	30.1
N. CEN. STATES:														
E. N. Central	828,489	319	14.1	73.5	433	13.9	86.6	305	15.1	74.2	285	128	6.2	28.1
W. N. Central	279,386	269	14.7	71.3	347	15.1	86.3	270	16.1	73.7	248	108	2.3	27.6
THE SOUTH:														
South Atlantic	257,307	329	13.6	69.0	358	12.5	77.4	344	15.4	72.7	285	163	6.4	29.1
E. S. Central	99,863	284	15.7	79.5	360	14.1	84.9	271	17.2	80.8	260	197	7.8	33.9
W. S. Central	200,212	289	16.5	82.7	350	14.7	85.5	267	18.3	83.0	248	102	8.2	34.3
THE WEST:														
Mountain	89,612	284	17.4	79.3	375	16.2	86.9	263	19.6	81.3	261	106	7.2	27.7
Pacific	439,842	334	15.6	74.7	418	13.2	77.7	317	17.4	75.0	299	137	7.3	30.9
NEW ENGLAND:														
Maine	13,940	216	15.4	67.6	296	14.8	84.3	228	16.8	72.2	200	80	6.4	25.0
New Hampshire	10,095	204	13.3	61.3	335	14.6	87.5	219	15.3	67.8	220	81	5.5	23.6
Vermont	5,560	203	12.7	57.6	311	14.4	81.1	227	14.7	65.7	219	83	6.2	23.7
Massachusetts	130,470	290	10.9	55.6	488	14.9	89.4	307	12.2	60.1	322	151	5.9	28.8
Rhode Island	19,778	290	11.6	57.9	425	12.6	81.7	316	12.8	62.6	322	132	6.0	25.8
Connecticut	54,881	264	8.7	42.7	465	12.5	76.2	338	10.6	53.2	319	154	5.6	25.5
MID. ATLANTIC:														
New York	295,593	309	9.2	49.2	526	13.4	83.8	347	11.8	59.9	353	198	5.7	29.9
New Jersey	121,828	350	11.0	56.8	514	13.9	83.7	378	12.9	61.9	329	183	5.9	29.2
Pennsylvania	239,970	278	11.6	60.5	418	13.9	84.4	306	14.3	70.0	309	149	6.0	31.4
E. N. CENTRAL:														
Ohio	249,780	329	14.1	74.2	407	13.8	85.3	315	14.5	72.4	297	147	7.3	35.5
Indiana	111,321	252	15.1	70.5	324	13.7	80.3	245	16.2	73.0	223	87	7.3	17.5
Illinois	188,407	330	13.0	70.3	495	13.7	91.2	325	14.4	73.4	300	142	5.7	28.1
Michigan	206,874	341	15.4	78.8	468	14.0	85.3	305	16.6	77.0	299	128	8.3	35.9
Wisconsin	72,107	301	13.0	69.3	456	14.3	93.8	328	15.0	77.1	270	109	5.6	25.2
W. N. CENTRAL:														
Minnesota	69,797	296	15.0	67.1	403	14.9	81.2	293	15.8	68.0	273	99	6.2	23.6
Iowa	48,706	250	16.0	75.0	315	14.9	82.2	258	17.1	78.4	218	89	6.8	28.1
Missouri	85,053	272	12.5	67.2	380	14.2	87.7	282	14.5	74.1	269	119	5.7	28.1
North Dakota	4,737	270	18.1	78.4	336	17.9	85.9	237	19.3	76.2	-	101	9.5	33.1
South Dakota	6,459	233	17.3	80.2	292	16.8	90.2	234	18.8	83.4	210	89	7.2	29.6
Nebraska	27,719	265	16.7	76.3	304	17.2	88.0	257	17.3	72.6	272	92	6.8	31.6
Kansas	36,915	247	16.7	83.1	297	15.7	90.6	233	18.2	82.6	225	83	7.4	31.0
SOUTH ATLANTIC:														
Delaware	8,705	246	9.6	43.9	433	11.3	69.6	321	12.4	57.6	-	136	6.1	24.7
Maryland	42,274	323	12.2	64.6	283	11.4	75.0	422	14.6	67.5	322	153	6.2	27.7
Dist. of Columbia	25,780	522	12.0	60.0	615	12.9	78.1	542	13.1	63.9	585	304	5.6	28.4
Virginia	38,845	341	13.5	70.3	403	13.1	81.3	344	15.0	72.0	274	157	6.5	31.0
West Virginia	20,364	303	15.8	78.8	366	13.4	79.7	302	17.1	81.6	304	129	8.2	37.6
North Carolina	35,463	298	16.5	84.3	387	14.2	87.0	290	17.6	86.0	265	123	8.8	39.5
South Carolina	13,259	275	14.4	71.6	350	13.0	79.5	272	15.9	74.6	226	121	5.7	28.7
Georgia	30,785	298	14.6	73.1	372	12.7	76.4	265	16.4	74.7	292	132	7.4	33.2
Florida	41,832	303	15.0	72.6	356	12.2	71.8	297	17.2	76.9	257	150	7.3	29.5
E. S. CENTRAL:														
Kentucky	29,630	311	15.2	78.3	403	13.9	87.1	304	16.3	79.0	314	117	7.5	35.0
Tennessee	33,866	279	15.7	76.6	352	14.4	84.0	264	17.4	77.0	235	93	7.2	28.8
Alabama	23,746	273	15.6	85.1	344	13.4	85.7	261	17.4	88.2	227	122	9.1	41.3
Mississippi	12,621	261	17.4	81.0	341	14.7	82.3	225	20.0	83.3	256	94	8.8	34.2
W. S. CENTRAL:														
Arkansas	13,134	228	17.9	84.0	282	15.3	85.2	220	19.9	86.1	183	75	9.2	35.0
Louisiana	30,395	294	15.5	80.0	374	14.8	83.3	271	16.2	79.9	253	104	7.8	36.3
Oklahoma	38,804	276	15.9	81.2	339	14.0	84.0	258	17.6	81.8	240	92	8.0	32.2
Texas	117,879	298	16.9	83.8	354	14.8	86.4	275	19.1	83.9	267	110	8.3	34.4
MOUNTAIN:														
Montana	8,536	301	21.2	86.4	392	18.2	88.6	276	24.6	89.2	-	103	8.5	31.3
Idaho	9,622	256	19.2	84.4	327	16.3	86.0	233	22.5	87.1	271	87	8.8	30.3
Wyoming	5,799	295	16.6	80.2	350	14.6	82.6	280	18.5	81.5	-	115	8.8	34.4
Colorado	27,017	273	16.6	75.2	370	17.1	89.8	256	18.5	78.0	257	106	6.5	26.1
New Mexico	5,793	286	19.1	83.3	344	15.6	81.2	284	22.2	90.1	235	96	8.0	28.0
Arizona	11,064	300	17.6	78.5	450	16.5	87.1	253	19.7	80.9	251	124	7.1	24.8
Utah	20,141	284	16.2	79.0	371	14.9	86.1	257	17.5	77.5	272	103	8.9	33.9
Nevada	1,640	398	19.0	79.1	528	15.2	77.7	375	21.7	82.9	-	-	-	-
PACIFIC:														
Washington	77,961	272	17.9	79.3	334	15.2	81.3	259	19.7	80.3	250	105	9.2	33.1
Oregon	40,895	265	17.3	79.4	335	16.2	88.8	256	18.5	79.2	243	87	7.2	29.0
California	320,986	357	15.0	73.5	448	12.7	76.3	339	16.9	75.0	321	150	7.2	30.8

Table 31.—TENURE AND MORTGAGE STATUS OF DWELLING UNITS, AND DEBT AND VALUE OF OWNER-OCCUPIED MORTGAGED 1-FAMILY PROPERTIES, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

CITY	OCCUPIED DWELLING UNITS						OWNER-OCCUPIED MORTGAGED 1-FAMILY PROPERTIES						
	Total	Owner occupied		Mortgage status (owner-occupied units)			Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mortgages)		
		Number	Percent of all occupied units	Reporting	Mortgaged				Total (dollars)	Average (dollars)	Total (dollars)	Percent of value	Average (dollars)
					Number	Percent							
Total	10,590,130	3,231,827	30.5	3,071,218	1,755,962	57.2	1,317,705	1,253,156	6,121,946,700	4,885	3,336,564,000	54.5	2,663
Akron, Ohio	66,501	32,489	48.9	31,628	20,086	63.5	18,326	17,774	72,606,600	4,085	40,105,400	55.2	2,256
Albany, N. Y.	37,976	11,787	31.0	10,923	5,893	54.0	3,610	3,389	25,402,000	7,495	13,228,800	52.1	3,903
Atlanta, Ga.	82,000	20,769	25.3	19,861	11,348	57.1	9,211	8,740	36,063,500	4,126	19,805,200	54.9	2,266
Baltimore, Md.	227,582	92,960	40.8	87,023	35,376	40.7	27,122	24,355	96,488,700	3,962	48,273,300	50.0	1,982
Birmingham, Ala.	71,798	21,324	29.7	20,542	10,319	50.2	9,056	8,697	30,039,500	3,454	16,667,900	55.5	1,917
Boston, Mass.	197,393	41,236	20.9	38,794	26,300	67.8	11,582	10,672	59,224,700	5,447	33,687,900	56.9	3,099
Bridgeport, Conn.	39,336	10,711	27.2	10,031	7,467	74.4	3,461	3,323	19,900,500	5,989	9,427,200	47.4	2,837
Buffalo, N. Y.	151,937	48,671	32.2	45,884	27,867	60.8	15,004	14,312	82,771,500	5,783	43,806,900	52.9	3,061
Cambridge, Mass.	28,717	5,485	19.1	5,058	3,374	66.7	1,275	1,184	7,893,500	6,667	4,039,200	51.2	3,411
Camden, N. J.	30,478	11,354	37.3	10,254	3,600	35.1	3,354	2,922	8,622,700	2,951	4,612,800	53.5	1,579
Canton, Ohio	29,456	14,141	48.0	13,635	7,793	57.2	6,924	6,238	26,371,000	4,227	13,703,400	52.0	2,197
Charlotte, N. C.	24,966	6,854	27.5	6,530	3,713	56.9	3,415	3,265	17,886,400	5,478	9,483,700	53.0	2,905
Chattanooga, Tenn.	33,471	9,204	27.5	8,738	4,057	46.4	3,623	3,450	12,562,000	3,641	6,460,900	51.4	1,873
Chicago, Ill.	949,744	230,975	24.3	217,316	124,428	57.3	68,857	67,344	369,495,100	5,487	193,131,800	52.3	2,868
Cincinnati, Ohio	135,809	45,127	33.2	43,621	21,679	49.7	15,889	15,438	102,455,700	6,637	53,156,800	51.9	3,443
Cleveland, Ohio	242,267	80,540	33.2	77,785	48,020	61.7	30,903	30,266	136,509,500	4,510	70,325,700	51.5	2,324
Columbus, Ohio	83,597	30,950	37.0	29,370	16,848	57.4	15,415	13,825	64,580,000	4,671	33,301,600	51.6	2,409
Dallas, Tex.	84,091	29,354	34.9	28,485	15,504	54.4	13,216	12,992	47,057,300	3,622	26,346,200	56.0	2,028
Dayton, Ohio	59,740	24,058	40.3	23,845	15,206	65.1	13,817	13,264	57,046,600	4,301	31,563,200	55.3	2,380
Denver, Colo.	96,777	37,186	38.4	35,239	16,868	47.9	15,206	13,448	58,016,800	4,314	29,590,100	51.0	2,200
Des Moines, Iowa	46,629	23,011	49.3	20,988	11,358	54.1	10,508	9,316	32,896,000	3,531	17,995,900	54.7	1,932
Detroit, Mich.	425,547	166,933	39.2	162,401	104,436	64.3	83,011	80,842	387,186,200	4,789	233,647,300	60.3	2,890
Duluth, Minn.	27,819	13,422	48.2	12,935	6,531	50.5	5,555	5,476	22,120,100	4,039	10,227,400	46.2	1,868
Elizabeth, N. J.	27,980	8,993	32.1	8,395	4,658	55.5	2,755	2,562	17,166,500	6,700	8,469,000	49.3	3,306
Erie, Pa.	30,721	11,897	38.7	11,041	5,121	46.4	4,105	3,523	14,666,700	4,163	7,840,400	53.5	2,225
Fall River, Mass.	29,799	6,234	20.9	5,810	3,501	60.3	1,564	1,479	5,931,300	4,010	3,197,600	53.9	2,162
Flint, Mich.	40,567	21,348	52.6	20,826	12,253	58.8	10,769	10,463	36,459,300	3,485	19,369,200	53.1	1,851
Fort Wayne, Ind.	32,998	17,484	53.0	16,953	10,190	60.1	9,216	8,833	37,937,800	4,295	18,836,400	49.7	2,133
Fort Worth, Tex.	51,620	21,954	42.5	21,259	9,836	46.3	8,641	8,182	24,310,600	2,971	13,980,200	57.5	1,709
Gary, Ind.	30,005	10,615	35.4	10,382	6,728	64.8	5,261	5,169	23,511,500	4,549	12,051,900	51.3	2,332
Grand Rapids, Mich.	47,523	23,100	48.6	22,158	10,550	47.6	8,945	8,009	30,971,300	3,867	16,206,500	52.3	2,024
Hartford, Conn.	44,253	7,696	17.4	6,938	5,759	83.0	2,486	2,291	17,232,700	7,522	9,669,300	56.1	4,221
Houston, Tex.	107,530	36,354	33.8	33,901	16,561	48.9	14,372	12,873	59,178,700	4,597	31,856,900	53.8	2,475
Indianapolis, Ind.	112,231	40,796	36.4	39,007	23,529	60.3	21,311	19,895	85,721,800	4,309	41,873,100	48.8	2,105
Jacksonville, Fla.	45,377	14,012	30.9	13,344	6,912	51.8	6,254	5,891	26,307,500	4,466	14,960,800	56.9	2,540
Jersey City, N. J.	79,584	14,593	18.3	13,453	6,473	48.1	2,238	2,032	11,804,300	5,809	6,256,600	53.0	3,079
Kansas City, Kans.	34,068	16,920	49.7	16,249	6,075	37.4	5,629	5,280	12,649,500	2,419	6,461,800	51.1	1,235
Kansas City, Mo.	122,103	37,761	30.9	36,255	20,081	55.4	18,334	17,549	70,406,800	4,012	40,328,000	57.3	2,298
Knoxville, Tenn.	28,601	9,977	34.9	9,705	3,630	37.4	3,324	3,173	10,986,700	3,463	5,554,300	50.6	1,750
Long Beach, Calif.	56,385	18,520	31.7	17,567	9,748	55.5	8,438	8,068	33,187,800	4,114	19,580,500	59.0	2,427
Los Angeles, Calif.	493,087	166,094	33.7	159,847	87,675	54.8	75,350	74,038	367,320,500	4,961	192,477,800	52.4	2,600
Louisville, Ky.	89,955	32,226	35.8	30,475	14,599	47.9	12,654	11,946	45,116,700	3,777	23,860,800	52.9	1,997
Lowell, Mass.	24,932	7,387	29.6	6,992	3,770	53.9	2,803	2,521	8,694,200	3,449	4,352,000	50.1	1,726
Memphis, Tenn.	81,081	24,793	30.6	23,426	11,235	48.0	9,845	9,055	35,358,900	3,905	18,701,200	52.9	2,065
Miami, Fla.	48,483	18,321	37.8	17,353	9,248	53.3	8,203	7,398	34,049,500	4,603	19,545,500	57.4	2,642
Milwaukee, Wis.	164,335	52,917	32.2	50,671	27,565	54.4	16,025	15,695	83,732,600	5,335	43,404,700	51.8	2,765
Minneapolis, Minn.	142,834	58,764	41.1	57,234	32,398	56.6	27,758	27,141	123,024,500	4,533	60,049,700	48.8	2,213
Nashville, Tenn.	45,804	14,185	31.0	13,638	4,895	35.9	3,899	3,668	12,537,200	3,418	6,096,100	48.6	1,662
Newark, N. J.	112,194	20,209	18.0	17,558	10,031	57.1	4,054	3,277	22,834,500	6,968	13,032,200	57.1	3,977
New Bedford, Mass.	30,640	7,899	25.8	7,403	4,274	57.7	2,261	1,983	6,969,900	3,515	3,899,000	55.9	1,966
New Haven, Conn.	42,480	11,126	26.2	10,546	7,761	73.6	3,286	3,237	23,171,200	7,158	11,744,900	50.7	3,628
New Orleans, La.	133,040	31,552	23.7	30,162	14,086	46.7	9,163	8,933	43,389,800	4,857	22,669,200	52.2	2,538
New York, N. Y.	2,047,919	323,143	15.8	299,307	241,502	80.7	133,504	126,393	840,722,800	6,652	506,654,000	60.3	4,009
Bronx Borough	377,843	30,490	8.1	28,181	20,310	72.1	8,354	7,751	60,805,100	7,845	34,064,700	56.0	4,395
Brooklyn Borough	716,933	134,718	18.8	122,050	101,723	83.3	38,676	36,140	263,099,600	7,280	154,823,400	58.8	4,284
Manhattan Borough	548,378	6,844	1.2	4,908	3,086	62.9	1,649	1,390	29,237,100	21,034	17,256,200	59.1	12,422
Queens Borough	361,689	132,889	36.7	125,584	105,358	83.2	76,124	72,879	439,495,400	6,030	274,499,200	62.5	3,767
Richmond Borough	43,076	18,702	43.4	17,584	11,025	62.7	8,701	8,233	48,085,600	5,841	25,994,500	54.1	3,157
Norfolk, Va.	37,403	10,625	28.4	9,954	4,519	45.4	3,899	3,352	14,508,500	4,328	7,978,200	55.0	2,380
Oakland, Calif.	99,325	42,593	42.9	41,230	20,145	48.9	18,498	17,910	88,018,000	4,914	45,571,800	51.8	2,544
Oklahoma City, Okla.	59,494	22,027	37.0	20,872	12,804	61.3	11,076	10,307	41,586,500	4,035	23,291,600	56.0	2,260
Omaha, Nebr.	62,135	28,672	46.1	27,599	13,683	49.6	12,694	12,130	45,578,600	3,758	22,536,200	49.4	1,858
Paterson, N. J.	38,685	10,059	26.0	9,393	4,631	49.3	1,865	1,714	8,989,300	5,245	4,945,100	55.0	2,885
Peoria, Ill.	30,459	13,851	45.5	13,136	7,172	54.6	6,274	5,478	27,599,300	5,038	12,468,400	45.2	2,276
Philadelphia, Pa.	506,980	197,017	38.9	183,716	94,027	51.2	85,878	79,564	313,656,600	3,942	194,460,200	62.0	2,444
Pittsburgh, Pa.	175,163	56,381	32.2	54,159	23,617	43.6	16,950	16,007	96,520,400	6,036	46,867,900	48.5	2,928
Portland, Oreg.	102,063	49,303	48.3	47,146	23,519	49.9	22,754	21,553	80,581,400	3,739	39,470,500	49.0	1,831
Providence, R. I.	67,501	18,748	27.8	18,057	10,941	60.6	5,120	4,977	30,289,400	6,086	14,937,000	49.3	3,001
Reading, Pa.	29,798	13,107	44.0	12,423	5,459	43.9	4,957	4,737	17,988,000	3,797	9,737,500	54.1	2,056
Richmond, Va.	50,917	14,814	29.1	14,177	6,380	45.0	5,264	5,011	27,689,100	5,526	14,142,100	51.1	2,822
Rochester, N. Y.	90,039	35,782	39.7	33,680	23,827	70.7	19,134	18,055	87,337,400	4,837	49,023,300	56.1	2,715
Sacramento, Calif.	32,178	14,340	44.6	13,936	7,932	56.9	7,298	7,164	34,526,700	4,819	19,317,300	55.9	2,696
St. Louis, Mo.	234,872	62,829	26.8	60,306	30,645	50.8	22,486	21,579	99,794,800	4,625	54,386,400	54.5	2,520
St. Paul, Minn.	80,557	37,940	47.1	36,750	17,540	47.7	14,923	14,352	64,338,500	4,483	30,806,000	47.9	2,146
Salt Lake City, Utah	41,368	20,594	49.8	20,071	11,604	57.8	10,582	10,385	41,015,000	3,949	21,652,300	52.8	2,085
San Antonio, Tex.	65,745	24,348	37.8	24,333	10,306	42.4	9,167	8,914	26,330,000	2,954	14,571,800	55.3	1,635
San Diego, Calif.	63,962	25,031	40.7	25,362	13,294	52.4	11,781	11,523	47,210,300	4,097	25,470,300	54.0	2,210
San Francisco, Calif.	206,011	64,398	31.3	61,139	31,909	52.2	25,482	25,171	148,463,400	5,898	79,816,900	53.8	3,171
Scranton, Pa.	35,631	13,667	38.4	12,351	4,718	38.2	2,713	2,148	8,474,300	3,945	4,079,800	48.1	1,899
Seattle, Wash.	126,354	56,080	44.4	53,081	28,096	52.9	26,994	25,507	105,441,200	4,118	50,753,300	48.1	1,982
Somerville, Mass.	26,264	6,894	26.2	6,726	4,489	66.7	1,232	1,180	5,309,400	4,499	2,761,700	52.0	2,340
South Bend, Ind.	27,894	14,811	53.1	14,351	8,262	57.6	7,772	7,072	27,481,100	3,886	14,252,900	51.9	2,015
Spokane, Wash.	38,918	21,339	54.8	20,828	9,490	45.6	9,057	8,881	27,336,300	3,078	13,384,200	49.0	1,507
Springfield, Mass.	40,303	11,719	29.1	11,248	8,941	79.5	5,806	5,553	27,983,100	5,030	16,824,800	60.2	3,030
Syracuse, N. Y.	57,009	19,314	33.9	18,328	12,876	70.3	9,231	8,869	56,776,300	6,402	29,003,000	51.1	3,270
Tacoma, Wash.	36,085	20,865	57.8	19,890	8,736	43.9	8,439	8,251	24,120,100	2,920	11,365,800	47.1	1,376
Tampa, Fla.	29,914	10,969	36.7	10,268	4,397	42.8	3,877	3,818	11,255,000	2,950	5,806,300	51.5	1,521
Toledo, Ohio	79,341	36,651	46.2	35,849	17,645	49.2	16,043	15,567	65,717,200	4,222	36,592,600	55.7	2,351
Trenton, N. J.	29,594	11,863	40.1	10,936	6,270	57.3	5,193	4,614	18,440,600	3,997	10,098,900	54.8	2,189
Tulsa, Okla.	41,344	16,853	40.8	16,288	10,177	62.5	9,280	8,672	34,781,200	4,011	20,675,100	59.4	2,384
Utica, N. Y.	26,915	8,931	33.2	8,405	4,507	53.6	2,433	2,340	11,869,400	5,072	6,352,700	53.5	2,715
Washington, D. C.	173,445	51,944	29.9	50,151	32,511	64.8	28,404	27,832	247,108,900	8,878	126,695,900	51.3	4,552
Wichita, Kans.	34,775	14,550	41.8	14,058	7,431	52.9	6,880	6,497	20,905,000	3,218	11,471,000	54.9	1,766
Wilmington, Del.	29,293	11,531	39.4	10,906	6,258	57.4	5,564	5,335	30,024,600	5,628	13,668,700	45.5	2,562
Worcester, Mass.	48,812	14,728	30.2	13,651	11,187	82.0	6,802	6,321	35,764,300	5,658	20,695,700	57.9	3,274
Yonkers, N. Y.	38,516	9,474	24.6	8,761	6,401	73.1	4,435	4,190	39,849,800	9,511	22,654,900	56.9	5,407
Youngstown, Ohio	41,197	20,069	48.7	19,466	10,886	55.9	9,479	9,275	42,683,400	4,602	22,406,200	52.5	2,416

Table 32.—INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[For average interest rate, see table 33]

CITY	Total reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.6% to 7.9%	8.0% and over
Total	1,278,162	7,555	18,633	3,083	262,937	640	283,683	2,019	113,841	416	518,123	584	11,081	1,070	35,785	634	1,235	98	11,795
Akron, Ohio	17,905	77	121	-	3,885	-	1,495	1	689	1	10,772	-	59	-	777	-	7	-	21
Albany, N. Y.	3,526	25	81	1	286	-	1,740	1	190	-	1,195	2	1	-	1	-	-	-	3
Atlanta, Ga.	8,912	20	97	2	2,765	1	1,487	5	649	2	2,646	5	134	-	745	1	19	-	334
Baltimore, Md.	25,708	131	362	14	4,753	2	2,463	25	892	3	16,528	7	22	1	17	2	6	-	460
Birmingham, Ala.	8,695	26	85	-	2,921	1	920	5	255	-	3,575	2	79	3	337	9	9	3	465
Boston, Mass.	11,168	82	128	1	980	5	1,915	7	6,009	3	1,975	1	33	2	13	-	1	-	13
Bridgeport, Conn.	3,333	17	19	1	355	-	2,384	-	89	-	452	-	5	-	1	-	-	-	10
Buffalo, N. Y.	14,542	78	191	-	1,091	1	7,821	3	400	-	4,922	-	9	-	12	-	-	-	13
Cambridge, Mass.	1,201	9	7	-	126	1	201	1	642	2	207	-	3	-	2	-	-	-	-
Camden, N. J.	3,042	40	62	-	389	-	282	-	26	-	2,211	-	3	-	12	-	-	-	17
Canton, Ohio	6,678	25	66	-	1,378	2	627	-	100	-	4,313	-	15	-	145	-	-	-	7
Charlotte, N. C.	3,147	11	24	-	647	2	782	2	224	-	1,447	-	5	-	-	-	-	-	3
Chattanooga, Tenn.	3,454	7	33	-	1,191	-	461	2	173	1	1,521	1	6	-	30	-	2	-	26
Chicago, Ill.	67,129	564	1,476	9	19,734	32	17,765	22	4,243	14	22,902	6	110	-	207	1	6	-	38
Cincinnati, Ohio	15,377	77	211	3	1,146	9	2,235	36	1,777	41	8,963	37	478	36	225	5	17	-	31
Cleveland, Ohio	30,183	258	467	-	10,543	1	5,969	24	3,381	10	9,052	4	66	15	241	-	4	-	48
Columbus, Ohio	14,685	82	186	4	3,174	2	2,098	18	1,535	6	6,980	2	381	-	187	2	8	-	20
Dallas, Tex.	12,906	23	102	5	2,735	4	2,167	67	699	4	4,035	3	246	7	1,617	12	26	1	1,153
Dayton, Ohio	13,493	48	78	-	3,906	1	1,026	2	958	-	7,297	2	29	1	132	-	1	1	11
Denver, Colo.	14,485	74	224	3	3,232	8	2,621	15	1,155	4	6,512	4	77	1	382	-	5	-	116
Des Moines, Iowa	9,950	47	198	2	2,842	5	1,910	18	439	5	4,149	-	47	-	234	-	2	-	52
Detroit, Mich.	81,505	385	876	7	28,170	25	13,671	56	3,542	6	34,228	4	203	3	248	1	3	-	77
Duluth, Minn.	5,521	48	80	2	1,365	1	1,414	2	347	-	2,212	1	14	-	30	-	-	-	5
Elizabeth, N. J.	2,602	7	35	-	236	-	631	-	539	1	1,131	-	3	-	6	-	-	-	13
Erie, Pa.	3,814	35	75	1	765	-	429	-	107	2	2,389	-	5	-	2	-	-	-	3
Fall River, Mass.	1,606	10	15	-	111	-	139	6	1,012	4	297	-	4	-	2	-	-	-	5
Flint, Mich.	10,588	1,135	127	2	1,788	-	1,077	4	418	2	5,385	-	14	1	578	-	3	-	10
Fort Wayne, Ind.	8,996	33	140	2	3,042	-	1,822	7	408	3	3,165	1	11	-	329	-	3	-	30
Fort Worth, Tex.	8,310	15	69	3	1,743	1	852	44	388	3	2,828	7	168	3	1,025	8	28	-	1,125
Gary, Ind.	5,129	54	74	-	2,027	-	1,098	-	172	1	1,568	1	49	11	56	-	1	-	17
Grand Rapids, Mich.	8,573	56	108	1	1,697	-	1,206	3	215	2	4,956	10	216	-	96	-	2	-	5
Hartford, Conn.	2,315	5	5	-	199	-	1,569	3	397	1	134	-	1	-	-	-	-	-	1
Houston, Tex.	13,429	34	129	2	3,434	7	2,097	40	702	5	5,168	11	175	33	780	11	36	6	759
Indianapolis, Ind.	20,464	101	203	16	5,047	4	2,746	24	1,695	7	8,053	9	1,748	1	698	1	37	2	72
Jacksonville, Fla.	5,990	16	59	1	1,549	4	1,132	5	354	1	1,986	4	49	5	288	-	9	-	428
Jersey City, N. J.	2,099	22	76	-	363	-	532	-	46	1	1,039	-	4	1	1	-	-	-	12
Kansas City, Kans.	5,434	42	37	-	1,519	-	338	6	75	-	2,485	-	53	-	567	2	7	-	303
Kansas City, Mo.	17,708	198	280	3	3,770	6	3,879	21	1,697	2	7,344	4	84	12	233	1	4	-	171
Knoxville, Tenn.	3,150	18	46	-	1,010	2	503	5	192	1	1,330	-	4	-	14	1	1	-	23
Long Beach, Calif.	8,169	18	68	-	1,441	40	1,826	8	329	2	3,344	6	382	14	592	11	10	1	77
Los Angeles, Calif.	73,821	248	613	11	11,762	5	13,528	75	4,243	32	28,348	111	1,825	459	11,223	282	154	37	865
Louisville, Ky.	11,996	72	109	-	1,851	-	1,313	7	475	1	7,835	3	34	20	142	-	6	-	126
Lowell, Mass.	2,708	22	36	1	242	-	927	58	825	-	576	-	6	-	9	-	-	-	6
Memphis, Tenn.	9,298	40	162	1	1,872	6	1,650	18	517	2	4,902	2	9	-	25	-	2	-	89
Miami, Fla.	7,774	22	80	3	2,188	11	1,485	159	585	7	2,561	8	42	3	253	1	5	-	261
Milwaukee, Wis.	15,618	194	621	9	5,290	37	5,119	65	1,190	17	2,967	10	42	4	31	1	2	-	19
Minneapolis, Minn.	27,161	190	672	13	6,980	16	10,764	26	2,995	1	5,336	2	44	1	86	1	3	-	31
Nashville, Tenn.	3,738	15	38	-	890	-	585	1	306	2	1,860	1	3	1	11	-	2	-	23
Newark, N. J.	3,637	18	52	-	492	2	1,508	3	187	-	1,350	-	1	-	4	-	1	-	14
New Bedford, Mass.	2,152	12	21	-	128	-	178	1	892	3	873	-	9	-	24	-	2	-	9
New Haven, Conn.	3,217	5	27	-	200	-	1,171	3	568	1	1,220	-	7	-	9	-	2	-	4
New Orleans, La.	8,957	58	95	3	1,844	1	891	21	327	2	4,887	4	115	7	359	4	19	4	316
New York, N. Y.	128,979	457	1,844	2,841	17,650	323	42,768	536	28,005	66	34,196	23	129	5	66	2	8	-	65
Bronx Borough	8,020	61	235	82	1,411	2	2,612	9	1,006	1	2,578	1	9	-	8	-	1	-	4
Brooklyn Borough	37,074	123	443	615	4,426	22	13,641	70	8,598	23	9,036	8	40	1	12	-	3	-	13
Manhattan Borough	1,549	39	176	2	249	1	576	4	240	-	259	-	1	-	1	-	-	-	1
Queens Borough	74,076	187	879	2,137	9,943	298	24,419	431	16,996	38	18,586	13	67	4	35	2	4	-	37
Richmond Borough	8,260	47	111	5	1,621	-	1,515	22	1,165	4	3,737	1	12	-	10	-	-	-	10
Norfolk, Va.	3,522	11	27	-	770	2	466	1	137	1	2,067	-	2	-	7	-	1	1	29
Oakland, Calif.	17,997	48	223	3	2,143	10	4,096	29	1,105	6	8,158	6	639	7	1,441	14	16	-	53
Oklahoma City, Okla.	10,671	21	102	1	2,631	4	1,627	4	667	1	2,544	12	599	6	1,376	13	451	18	594
Omaha, Nebr.	12,283	98	257	1	3,653	3	2,420	9	911	9	4,537	16	134	76	111	4	5	2	37
Paterson, N. J.	1,751	12	28	-	209	-	501	-	38	-	960	-	-	-	1	-	1	-	1
Peoria, Ill.	6,039	38	325	2	740	2	1,269	1	268	5	3,159	20	52	16	134	-	3	-	4
Philadelphia, Pa.	81,168	310	1,086	9	11,567	4	12,720	127	2,664	18	52,390	7	44	5	73	1	16	3	174
Pittsburgh, Pa.	16,396	77	261	3	2,202	1	1,407	7	314	3	11,979	6	21	2	39	1	4	-	69
Portland, Oreg.	21,942	152	1,050	4	3,789	1	3,971	17	1,453	9	10,093	6	244	1	938	9	11	-	194
Providence, R. I.	5,004	10	23	-	697	-	1,779	-	271	-	2,169	1	1	-	22	-	2	-	29
Reading, Pa.	4,804	45	98	1	520	1	1,121	5	380	6	2,512	-	6	-	4	1	-	-	4
Richmond, Va.	5,089	28	52	-	945	2	1,634	4	264	2	2,149	1	2	-	4	-	1	-	1
Rochester, N. Y.	18,416	60	131	2	1,836	1	9,914	12	3,129	9	3,286	3	14	1	8	-	-	-	10
Sacramento, Calif.	7,125	16	90	-	860	1	2,183	21	412	1	2,913	12	85	15	467	6	9	-	34
St. Louis, Mo.	21,696	180	942	8	3,971	7	7,044	15	801	3	8,431	3	29	5	63	4	3	-	186
St. Paul, Minn.	14,481	151	520	8	3,615	6	4,425	17	1,079	-	4,576	1	18	-	43	-	-	-	22
Salt Lake City, Utah	10,348	36	57	2	3,465	-	1,493	14	462	1	3,439	2	235	-	881	-	27	-	234
San Antonio, Tex.	8,978	14	52	2	3,386	6	972	4	234	3	2,529	7	92	26	799	19	25	11	797
San Diego, Calif.	11,465	39	116	4	2,069	1	1,900	70	505	25	4,895	42	234	186	1,208	27	10	1	133
San Francisco, Calif.	25,828	110	293	34	2,917	-	5,737	75	3,827	8	11,260	11	85	18	325	26	25	1	75
Scranton, Pa.	2,487	30	33	-	284	1	133	-	9	-	1,983	-	-	-	4	-	-	-	10
Seattle, Wash.	26,221	111	268	3	5,439	1	7,676	12	1,773	4	8,604	2	254	-	942	2	13	-	107
Somerville, Mass.	1,185	5	7	-	114	-	154	-	595	-	303	-	5	-	2	-	-	-	-
South Bend, Ind.	7,559	53	87	-	2,823	-	1,082	1	309	3	2,846	1	29	-	278	-	8	-	39
Spokane, Wash.	8,805	37	67	1	1,730	-	838	8	436	-	4,449	4	127	-	792	-	21	-	296
Springfield, Mass.	5,643	9	39	1	287	3	2,384	7	2,358	-	540	-	8	-	3	-	-	-	4
Syracuse, N. Y.	8,912	37	61	-	412	-	5,732	3	387	4	2,250	4	12	-	1	-	1	-	8
Tacoma, Wash.	8,234	52	75	2	1,410	-	889	10	418	2	4,539	1	130	1	595	-	6	-	104
Tampa, Fla.	3,783	20	38	2	923	-	290	1	52	-	1,975	-	37	-	187	4	5	-	249
Toledo, Ohio	15,536	86	233	3	4,745	1	1,930	23	469	3	7,890	39	26	1	52	-	3	1	31
Trenton, N. J.	4,964	35	64	-	352	-	1,399	-	153	1	2,928	-	1	-	20	-	2	-	9
Tulsa, Okla.	8,794	19	130	2	2,814	1	1,395	10	631	3	2,386	15	150	49	730	142	51	5	261
Utica, N. Y.	2,344	15	41	-	211	-	875	1	19	-	1,170	-	-	-	1	-	-	-	11
Washington, D. C.	27,741	65	294	4	2,576	10	8,281	14	4,202	4	12,009	5	114	1	89	1	35	-	37
Wichita, Kans.	6,646	20	71	2	1,750	1	883	15	472	2	2,416	7	314	-	597	1	8	-	87
Wilmington, Del.	5,405	16	24	1	512	-	724	-	88	1	4,023	1	5	-	5	-	-	-	5
Worcester, Mass.	6,524	24	48	-	485	-	1,218	12	3,567	3	1,127	1	11	-	13	-	-	-	15
Yonkers, N. Y.	4,228	17	74	11	683	1	2,172	8	398	1	857	-	4	-	1	-	-	-	1
Youngstown, Ohio	9,270	142	173	-	3,458	1	748	1	215	1	4,074	-	46	3	375	-	9	-	30

Table 33.—PERCENT OF FIRST MORTGAGES HAVING INDICATED INTEREST RATES, FOR 1-FAMILY PROPERTIES, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[Percent not shown where less than 0.1]

CITY	Average interest rate	Total reporting interest rate	Under 4.0%	4.1% to 4.4%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.7% to 7.9%	8.0% and over
Total	5.43	100.0	0.6	1.5	0.2	20.7	0.1	22.3	0.2	8.9	-	40.7	-	0.9	0.1	2.8	-	0.1	-	0.9
Akron, Ohio	5.59	100.0	0.4	0.7	-	21.7	-	8.3	-	3.8	-	60.2	-	0.3	-	4.3	-	-	-	0.1
Albany, N. Y	5.29	100.0	0.7	2.3	-	8.1	-	49.3	-	5.4	-	33.9	0.1	-	-	-	-	-	-	0.1
Atlanta, Ga	5.47	100.0	0.2	1.1	-	31.0	-	16.7	0.1	7.3	-	29.7	0.1	1.5	-	8.4	-	0.2	-	3.7
Baltimore, Md	5.65	100.0	0.5	1.5	0.1	18.5	-	9.6	0.1	3.5	-	64.3	-	0.1	-	0.1	-	-	-	1.8
Birmingham, Ala	5.50	100.0	0.3	1.0	-	33.6	-	10.6	0.1	2.9	-	41.1	-	0.9	-	3.9	0.1	0.1	-	5.3
Boston, Mass	5.39	100.0	0.7	1.1	-	8.8	-	17.1	0.1	53.8	-	17.7	-	0.3	-	0.1	-	-	-	0.1
Bridgeport, Conn	5.10	100.0	0.5	0.6	-	10.7	-	71.5	-	2.7	-	13.6	-	0.2	-	-	-	-	-	0.3
Buffalo, N. Y	5.30	100.0	0.5	1.3	-	7.5	-	53.8	-	2.8	-	33.9	-	0.1	-	0.1	-	-	-	0.1
Cambridge, Mass	5.38	100.0	0.7	0.6	-	10.5	0.1	16.7	0.1	53.5	0.2	17.2	-	0.2	-	0.2	-	-	-	-
Camden, N. J	5.66	100.0	1.3	2.0	-	12.8	-	9.3	-	0.9	-	72.7	-	0.1	-	0.4	-	-	-	0.6
Canton, Ohio	5.58	100.0	0.4	1.0	-	20.6	-	9.4	-	1.5	-	64.6	-	0.2	-	2.2	-	-	-	0.1
Charlotte, N. C	5.38	100.0	0.3	0.8	-	20.6	0.1	24.8	0.1	7.1	-	46.0	-	0.2	-	-	-	-	-	0.1
Chattanooga, Tenn	5.33	100.0	0.2	1.0	-	34.5	-	13.3	0.1	5.0	-	44.0	-	0.2	-	0.9	-	0.1	-	0.8
Chicago, Ill	5.20	100.0	0.8	2.2	-	29.4	-	26.5	-	6.3	-	34.1	-	0.2	-	0.3	-	-	-	0.1
Cincinnati, Ohio	5.68	100.0	0.5	1.4	-	7.5	0.1	14.5	0.2	11.6	0.3	58.3	0.6	3.1	0.2	1.5	-	0.1	-	0.2
Cleveland, Ohio	5.17	100.0	0.9	1.5	-	35.3	-	19.8	0.1	11.2	-	30.0	-	0.2	-	0.8	-	-	-	0.2
Columbus, Ohio	5.47	100.0	0.6	1.3	-	21.6	-	14.3	0.1	10.5	-	47.5	-	2.6	-	1.3	-	0.1	-	0.1
Dallas, Tex	5.79	100.0	0.2	0.8	-	21.2	-	16.8	0.5	5.4	-	31.3	-	1.9	0.1	12.5	0.1	0.2	-	8.9
Dayton, Ohio	5.44	100.0	0.4	0.6	-	28.9	-	7.6	-	7.1	-	54.1	-	0.2	-	1.0	-	-	-	0.1
Denver, Colo	5.45	100.0	0.5	1.6	-	22.4	0.1	18.2	0.1	8.0	-	45.1	-	0.5	-	2.6	-	-	-	0.8
Des Moines, Iowa	5.34	100.0	0.5	2.0	-	28.6	0.1	19.2	0.2	4.4	0.1	41.7	-	0.5	-	2.4	-	-	-	0.5
Detroit, Mich	5.26	100.0	0.5	1.1	-	34.6	-	16.8	0.1	4.3	-	42.0	-	0.2	-	0.3	-	-	-	0.1
Duluth, Minn	5.29	100.0	0.9	1.4	-	24.7	-	25.6	-	6.3	-	40.1	-	0.3	-	0.5	-	-	-	0.1
Elizabeth, N. J	5.50	100.0	0.3	1.3	-	9.1	-	24.3	-	20.7	-	43.5	-	0.1	-	0.2	-	-	-	0.5
Erie, Pa	5.51	100.0	0.9	2.0	-	20.1	-	11.2	-	2.8	0.1	62.6	-	0.2	-	0.1	-	-	-	0.1
Fall River, Mass	5.47	100.0	0.6	0.9	-	6.9	-	8.7	0.4	63.0	0.2	18.5	-	0.2	-	0.1	-	-	-	0.4
Flint, Mich	5.33	100.0	10.8	1.2	-	17.0	-	10.2	-	3.9	-	51.1	-	0.1	-	5.5	-	-	-	0.1
Fort Wayne, Ind	5.27	100.0	0.4	1.6	-	33.8	-	20.3	0.1	4.5	-	35.2	-	0.1	-	3.7	-	-	-	0.3
Fort Worth, Tex	5.97	100.0	0.2	0.8	-	21.0	-	10.3	0.5	4.7	-	34.0	0.1	2.0	-	12.3	0.1	0.3	-	13.5
Gary, Ind	5.14	100.0	1.1	1.4	-	39.5	-	21.4	-	3.4	-	30.6	-	1.0	0.2	1.1	-	-	-	0.3
Grand Rapids, Mich	5.53	100.0	0.7	1.3	-	19.8	-	14.1	-	2.5	-	57.8	0.1	2.5	-	1.1	-	-	-	0.1
Hartford, Conn	5.10	100.0	0.2	0.2	-	8.6	-	67.8	0.1	17.1	-	5.8	-	-	-	-	-	-	-	-
Houston, Tex	5.60	100.0	0.3	1.0	-	25.6	0.1	15.6	0.3	5.2	-	38.5	0.1	1.3	0.2	5.8	0.1	0.3	-	5.7
Indianapolis, Ind	5.50	100.0	0.5	1.0	0.1	24.7	-	13.4	0.1	8.3	-	39.4	-	8.5	-	3.4	-	0.2	-	0.4
Jacksonville, Fla	5.55	100.0	0.3	1.0	-	27.5	0.1	18.9	0.1	5.9	-	33.2	0.1	0.8	0.1	4.8	-	0.2	-	7.1
Jersey City, N. J	5.36	100.0	1.0	3.7	-	17.3	-	25.3	-	2.2	-	49.5	-	0.2	-	-	-	-	-	0.6
Kansas City, Kans	5.71	100.0	0.8	0.7	-	28.0	-	6.2	0.1	1.4	-	45.7	-	1.0	-	10.4	-	0.1	-	5.6
Kansas City, Mo	5.38	100.0	1.1	1.6	-	21.3	-	21.9	0.1	9.6	-	41.5	-	0.5	0.1	1.3	-	-	-	1.0
Knoxville, Tenn	5.30	100.0	0.6	1.5	-	32.1	0.1	16.0	0.2	6.1	-	42.2	-	0.1	-	0.4	-	-	-	0.7
Long Beach, Calif	5.58	100.0	0.2	0.8	-	17.6	0.5	22.4	0.1	4.0	-	40.9	0.1	4.7	0.2	7.2	0.1	0.1	-	0.9
Los Angeles, Calif	5.73	100.0	0.3	0.8	-	15.9	-	18.3	0.1	5.7	-	38.4	0.2	2.5	0.6	15.2	0.4	0.2	0.1	1.2
Louisville, Ky	5.64	100.0	0.6	0.9	-	15.4	-	10.9	0.1	4.0	-	65.3	-	0.3	0.2	1.2	-	0.1	-	1.1
Lowell, Mass	5.32	100.0	0.8	1.3	-	8.9	-	34.2	2.1	30.5	-	21.3	-	0.2	-	0.3	-	-	-	0.2
Memphis, Tenn	5.47	100.0	0.4	1.7	-	20.1	0.1	17.7	0.2	5.6	-	52.7	-	0.1	-	0.3	-	-	-	1.0
Miami, Fla	5.40	100.0	0.3	1.0	-	28.1	0.1	19.1	2.0	8.8	0.1	32.9	0.1	0.5	0.3	3.3	-	0.1	-	3.4
Milwaukee, Wis	5.01	100.0	1.2	4.0	0.1	33.9	0.2	32.8	0.4	7.6	0.1	19.0	0.1	0.3	-	0.2	-	-	-	0.1
Minneapolis, Minn	5.10	100.0	0.7	2.5	-	25.7	0.1	39.6	0.1	11.0	-	19.6	-	0.2	-	0.3	-	-	-	0.1
Nashville, Tenn	5.48	100.0	0.4	1.0	-	23.8	-	15.7	-	8.2	0.1	49.8	-	0.1	-	0.3	-	0.1	-	0.6
Newark, N. J	5.32	100.0	0.5	1.7	-	13.5	0.1	41.3	0.1	5.1	-	37.1	-	-	-	0.1	-	-	-	0.4
New Bedford, Mass	5.61	100.0	0.6	1.0	-	5.9	-	8.3	-	41.4	0.1	40.6	-	0.4	-	1.1	-	0.1	-	0.4
New Haven, Conn	5.44	100.0	0.2	0.8	-	6.2	-	36.4	0.1	17.7	-	37.9	-	0.2	-	0.3	-	0.1	-	0.1
New Orleans, La	5.66	100.0	0.6	1.1	-	20.6	-	9.9	0.2	3.7	-	54.6	-	1.3	0.1	4.0	-	0.2	-	3.5
New York, N. Y	5.27	100.0	0.4	1.4	2.2	13.7	0.3	33.2	0.4	21.7	0.1	26.5	-	0.1	-	0.1	-	-	-	0.1
Bronx Borough	5.25	100.0	0.8	2.9	1.0	17.6	-	32.6	0.1	12.5	-	32.1	-	0.1	-	0.1	-	-	-	-
Brooklyn Borough	5.27	100.0	0.3	1.2	1.7	11.9	0.1	36.8	0.2	23.2	0.1	24.4	-	0.1	-	-	-	-	-	-
Manhattan Borough	5.01	100.0	2.5	11.4	0.1	16.1	0.1	37.2	0.3	15.5	-	16.7	-	0.1	-	0.1	-	-	-	0.1
Queens Borough	5.26	100.0	0.3	1.2	2.9	13.4	0.4	33.0	0.6	22.9	0.1	25.1	-	0.1	-	-	-	-	-	-
Richmond Borough	5.41	100.0	0.6	1.3	0.1	19.6	-	18.3	0.3	14.1	-	45.2	-	0.1	-	0.1	-	-	-	0.1
Norfolk, Va	5.52	100.0	0.3	0.8	-	21.9	0.1	13.2	-	3.9	-	58.7	-	0.1	-	0.2	-	-	-	0.8
Oakland, Calif	5.68	100.0	0.3	1.2	-	11.9	0.1	22.8	0.2	6.1	-	45.3	-	3.6	-	8.0	0.1	0.1	-	0.3
Oklahoma City, Okla	5.79	100.0	0.2	1.0	-	24.7	-	15.2	-	6.3	-	23.8	0.1	5.6	0.1	12.9	0.1	4.2	0.2	5.6
Omaha, Nebr	5.28	100.0	0.8	2.1	-	29.7	-	19.7	0.1	7.4	0.1	35.9	0.1	1.1	0.6	0.9	-	-	-	0.3
Paterson, N. J	5.47	100.0	0.7	1.6	-	11.9	-	28.6	-	2.2	-	54.8	-	-	-	0.1	-	0.1	-	0.1
Peoria, Ill	5.49	100.0	0.6	5.4	-	12.3	-	21.0	-	4.4	0.1	52.3	0.3	0.9	0.3	2.2	-	-	-	0.1
Philadelphia, Pa	5.58	100.0	0.4	1.3	-	14.3	-	15.7	0.2	3.3	-	64.5	-	0.1	-	0.1	-	-	-	0.2
Pittsburgh, Pa	5.68	100.0	0.5	1.6	-	13.4	-	8.6	-	1.9	-	73.1	-	0.1	-	0.2	-	-	-	0.4
Portland, Oreg	5.48	100.0	0.7	4.8	-	17.3	-	18.1	0.1	6.6	-	46.0	-	1.1	-	4.3	-	0.1	-	0.9
Providence, R. I	5.41	100.0	0.2	0.5	-	13.9	-	36.6	-	5.4	-	43.3	-	-	-	0.4	-	-	-	0.6
Reading, Pa	5.50	100.0	0.9	2.0	-	10.8	-	23.3	0.1	7.9	0.1	54.4	-	0.1	-	0.1	-	-	-	0.1
Richmond, Va	5.34	100.0	0.6	1.0	-	18.6	-	32.1	0.1	5.2	-	42.2	-	-	-	0.1	-	-	-	-
Rochester, N. Y	5.20	100.0	0.3	0.7	-	10.0	-	53.8	0.1	17.0	-	17.8	-	0.1	-	-	-	-	-	0.1
Sacramento, Calif	5.54	100.0	0.2	1.3	-	12.1	-	30.6	0.3	5.8	-	40.9	0.2	1.2	0.2	6.6	0.1	0.1	-	0.5
St. Louis, Mo	5.29	100.0	0.8	4.3	-	18.3	-	32.5	0.1	3.7	-	38.9	-	0.1	-	0.3	-	-	-	0.9
St. Paul, Minn	5.18	100.0	1.0	3.6	0.1	25.0	-	30.6	0.1	7.5	-	31.6	-	0.1	-	0.3	-	-	-	0.2
Salt Lake City, Utah	5.45	100.0	0.3	0.6	-	33.5	-	14.4	0.1	4.5	-	33.2	-	2.3	-	8.5	-	0.3	-	2.3
San Antonio, Tex	5.59	100.0	0.2	0.6	-	37.7	0.1	10.8	-	2.6	-	28.2	0.1	1.0	0.3	8.9	0.2	0.3	0.1	8.9
San Diego, Calif	5.67	100.0	0.3	1.0	-	18.0	-	16.6	0.6	4.4	0.2	42.7	0.4	2.0	1.6	10.5	0.2	0.1	-	1.2
San Francisco, Calif	5.48	100.0	0.4	1.1	0.1	11.3	-	26.1	0.3	14.8	-	43.6	-	0.3	0.1	1.3	0.1	0.1	-	0.3
Scranton, Pa	5.73	100.0	1.2	1.3	-	11.4	-	5.3	-	0.4	-	79.7	-	-	-	0.2	-	-	-	0.4
Seattle, Wash	5.32	100.0	0.4	1.0	-	24.6	-	29.3	-	6.8	-	32.8	-	1.0	-	3.6	-	-	-	0.4
Somerville, Mass	5.45	100.0	0.4	0.6	-	9.6	-	13.0	-	50.2	-	25.6	-	0.4	-	0.2	-	-	-	-
South Bend, Ind	5.28	100.0	0.7	1.2	-	37.3	-	14.3	-	4.1	-	37.7	-	0.4	-	3.7	-	0.1	-	0.5
Spokane, Wash	5.73	100.0	0.4	0.8	-	19.6	-	9.5	0.1	5.0	-	50.5	-	1.4	-	9.0	-	0.2	-	3.4
Springfield, Mass	5.28	100.0	0.2	0.7	-	5.1	0.1	42.2	0.1	41.8	-	9.6	-	0.1	-	0.1	-	-	-	0.1
Syracuse, N. Y	5.24	100.0	0.4	0.7	-	4.6	-	64.3	-	4.3	-	25.2	-	0.1	-	-	-	-	-	0.1
Tacoma, Wash	5.66	100.0	0.6	0.9	-	17.1	-	10.8	0.1	5.1	-	55.1	-	1.6	-	7.2	-	0.1	-	1.3
Tampa, Fla	5.70	100.0	0.5	1.0	0.1	24.4	-	7.7	-	1.4	-	52.2	-	1.0	-	4.9	0.1	0.1	-	6.6
Toledo, Ohio	5.36	100.0	0.6	1.5	-	30.5	-	12.4	0.1	3.0	-	50.8	0.3	0.2	-	0.3	-	-	-	0.2
Trenton, N. J	5.56	100.0	0.7	1.3	-	7.1	-	28.2	-	3.1	-	59.0	-	-	-	0.4	-	-	-	0.2
Tulsa, Okla	5.48	100.0	0.2	1.5	-	32.0	-	15.9	0.1	7.2	-	27.1	0.2	1.7	0.6	8.3	1.6	0.6	0.1	3.0
Utica, N. Y	5.45	100.0	0.6	1.7	-	9.0	-	37.3	-	0.8	-	49.9	-	-	-	-	-	-	-	0.5
Washington, D. C	5.47	100.0	0.2	1.1	-	9.3	-	29.9	0.1	15.1	-	43.3	-	0.4	-	0.3	-	0.1	-	0.1
Wichita, Kans	5.55	100.0	0.3	1.1	-	26.3	-	13.3	0.2	7.1	-	36.4	0.1	4.7	-	9.0	-	0.1	-	1.3
Wilmington, Del	5.70	100.0	0.3	0.4	-	9.5	-	13.4	-	1.6	-	74.4	-	0.1	-	0.1	-	-	-	0.1
Worcester, Mass	5.41	100.0	0.4	0.7	-	7.4	-	18.7	0.2	54.7	-	17.3	-	0.2	-	0.2	-	-	-	0.2
Yonkers, N. Y	5.14	100.0	0.4	1.8	0.3	16.2	-	51.4	0.2	9.4	-	20.3	-	0.1	-	-	-	-	-	-
Youngstown, Ohio	5.32	100.0	1.5	1.9	-	37.3	-	8.0	-	2.3	-	43.9	-	0.5	-	4.0	-	0.1	-	0.3

Table 34.—NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY PROPERTIES, BY TYPE OF HOLDER, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[All data in this table restricted to properties reporting debt and value]

CITY	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
Total	1,666,864	1,639,131	275,838	435,966	168,530	267,436	94,474	110,753	265,328	341,525	115,747	27,733
Akron, Ohio	19,474	19,248	3,485	5,386	1,416	3,970	1,719	1,274	3,845	2,259	1,280	226
Albany, N. Y.	5,505	5,453	279	3,555	367	3,188	55	46	293	1,036	189	52
Atlanta, Ga.	10,760	10,612	1,356	1,368	441	927	1,692	1,278	2,809	1,145	964	148
Baltimore, Md.	31,694	31,257	19,314	2,609	1,008	1,601	629	306	4,889	2,347	1,163	437
Birmingham, Ala.	9,924	9,750	1,189	611	222	389	1,435	1,654	3,044	1,136	681	174
Boston, Mass.	24,818	24,354	2,560	14,471	3,477	10,994	229	392	1,560	2,731	2,391	464
Bridgeport, Conn.	7,148	7,000	300	4,727	875	3,852	17	111	633	974	238	148
Buffalo, N. Y.	26,548	26,052	1,057	13,335	1,052	12,283	779	455	1,736	7,724	966	496
Cambridge, Mass.	3,175	3,094	193	2,147	594	1,553	34	18	275	161	266	81
Camden, N. J.	3,130	3,049	1,350	219	130	89	118	100	308	769	185	81
Canton, Ohio	7,014	6,904	2,028	1,979	381	1,598	544	106	1,310	704	233	110
Charlotte, N. C.	3,556	3,520	1,130	443	292	151	897	191	509	177	173	36
Chattanooga, Tenn.	3,855	3,794	196	961	595	366	525	164	1,136	539	273	61
Chicago, Ill.	121,246	119,611	17,256	9,141	4,558	4,583	4,995	13,188	27,583	38,876	8,572	1,635
Cincinnati, Ohio	21,032	20,614	15,358	2,176	1,361	815	780	52	1,035	774	439	418
Cleveland, Ohio	46,909	46,345	2,519	21,845	11,372	10,473	1,546	704	14,005	3,747	1,979	564
Columbus, Ohio	15,077	14,782	7,477	1,815	693	1,122	1,006	415	2,449	843	777	295
Dallas, Tex.	15,252	15,033	2,918	976	758	218	1,946	1,857	2,720	2,764	1,852	219
Dayton, Ohio	14,614	14,475	8,093	713	253	460	657	68	3,843	670	436	139
Denver, Colo.	14,905	14,520	1,756	1,325	705	620	884	1,157	2,409	5,494	1,495	385
Des Moines, Iowa	10,066	9,911	1,297	1,292	592	600	752	688	2,098	2,875	909	155
Detroit, Mich.	101,611	100,760	3,363	18,845	10,873	7,972	11,834	12,236	28,999	18,410	7,073	851
Duluth, Minn.	6,326	6,232	511	600	334	266	254	737	1,255	2,056	819	94
Elizabeth, N. J.	4,279	4,204	1,395	1,507	305	1,202	155	29	323	667	128	75
Erie, Pa.	4,429	4,311	764	651	280	371	56	37	775	1,630	378	118
Fall River, Mass.	3,133	3,038	393	1,969	414	1,555	32	22	133	200	289	95
Flint, Mich.	11,918	11,804	733	2,373	1,477	896	191	706	1,959	3,420	2,412	114
Fort Wayne, Ind.	9,755	9,632	401	3,089	1,980	1,109	970	349	2,804	1,148	871	123
Fort Worth, Tex.	9,290	9,193	2,566	567	451	116	1,072	799	1,677	1,656	815	97
Gary, Ind.	6,633	6,545	547	755	233	522	596	513	2,257	903	974	88
Grand Rapids, Mich.	9,406	9,307	2,005	1,228	512	716	401	283	1,670	3,228	492	99
Hartford, Conn.	5,300	5,175	97	4,119	907	3,212	251	26	307	284	91	125
Houston, Tex.	14,830	14,644	2,153	882	599	283	1,590	2,386	3,207	3,357	1,059	186
Indianapolis, Ind.	21,905	21,649	8,595	3,195	1,402	1,793	1,791	711	4,279	1,658	1,420	256
Jacksonville, Fla.	6,516	6,378	814	428	261	167	1,420	843	1,061	1,254	538	138
Jersey City, N. J.	5,971	5,811	1,124	1,327	772	555	41	56	863	2,133	267	160
Kansas City, Kans.	5,649	5,578	1,900	878	645	233	59	144	1,476	869	252	71
Kansas City, Mo.	19,151	18,783	2,832	2,850	1,859	991	2,155	2,548	3,019	3,943	1,436	368
Knoxville, Tenn.	3,475	3,430	278	329	233	96	405	212	911	793	502	45
Long Beach, Calif.	9,290	9,092	848	3,177	2,713	464	242	142	1,039	2,656	988	198
Los Angeles, Calif.	86,030	84,942	10,608	27,481	22,635	4,846	3,846	4,945	10,649	21,476	5,937	1,088
Louisville, Ky.	13,816	13,592	7,879	1,491	1,002	489	774	422	1,696	639	691	224
Lowell, Mass.	3,360	3,313	157	2,471	439	2,032	1	8	262	269	145	67
Memphis, Tenn.	10,376	10,179	1,339	803	465	338	1,940	1,725	1,383	1,899	1,100	197
Miami, Fla.	8,351	8,167	692	1,431	704	727	326	1,901	1,194	1,860	763	184
Milwaukee, Wis.	27,056	26,776	8,274	1,373	755	618	732	1,209	6,363	7,056	1,769	280
Minneapolis, Minn.	31,532	31,261	4,454	5,979	2,173	3,806	2,483	3,495	5,396	6,952	2,502	271
Nashville, Tenn.	4,600	4,537	264	1,011	855	156	527	513	920	704	598	63
Newark, N. J.	8,084	7,872	1,913	2,105	701	1,404	230	102	927	2,335	260	212
New Bedford, Mass.	3,897	3,799	107	2,600	434	2,166	7	22	201	563	199	98
New Haven, Conn.	7,538	7,489	210	5,123	664	4,459	148	105	420	1,246	237	149
New Orleans, La.	13,756	13,595	7,910	227	170	57	297	406	2,941	1,086	728	161
New York, N. Y.	226,776	221,326	12,117	91,954	14,598	77,356	8,343	20,410	21,249	55,323	11,930	5,450
Bronx Borough	18,725	18,199	1,605	4,769	952	3,817	239	1,053	2,430	5,748	1,355	526
Brooklyn Borough	94,410	91,864	1,892	41,559	5,874	35,685	2,486	10,436	7,899	22,972	4,620	2,546
Manhattan Borough	2,620	2,477	68	1,129	326	803	63	97	140	726	234	143
Queens Borough	100,584	98,498	5,058	42,316	7,057	35,259	5,486	8,500	8,974	22,875	5,289	2,086
Richmond Borough	10,437	10,288	3,494	2,161	389	1,792	49	324	1,806	2,002	432	149
Norfolk, Va.	3,856	3,795	1,902	387	268	119	225	61	678	343	199	61
Oakland, Calif.	19,490	19,150	1,406	7,537	5,894	1,643	1,127	574	1,546	4,962	1,998	340
Oklahoma City, Okla.	11,900	11,636	3,945	749	396	353	1,171	1,234	2,348	1,306	883	264
Omaha, Nebr.	13,037	12,835	4,956	1,071	528	543	778	646	2,827	1,770	767	202
Paterson, N. J.	4,376	4,285	541	939	400	539	33	68	348	2,250	106	91
Peoria, Ill.	6,295	6,240	3,158	537	384	153	198	267	498	966	616	55
Philadelphia, Pa.	86,760	84,937	21,141	17,909	11,436	6,473	4,913	4,057	9,856	20,870	5,191	1,823
Pittsburgh, Pa.	22,323	22,008	9,391	4,106	2,155	1,951	604	556	2,746	3,284	1,219	315
Portland, Oreg.	22,286	21,878	1,510	2,468	1,023	1,445	2,475	2,976	3,189	6,219	3,041	408
Providence, R. I.	10,647	10,468	678	5,865	1,733	3,932	216	367	1,357	1,770	415	179
Reading, Pa.	5,217	5,069	172	1,088	811	277	70	23	492	2,861	363	148
Richmond, Va.	6,065	5,978	384	1,297	888	409	539	841	914	1,045	958	107
Rochester, N. Y.	22,410	21,833	801	14,528	1,839	12,689	620	173	2,058	2,658	1,001	577
Sacramento, Calif.	7,775	7,621	561	2,091	1,689	202	457	504	479	2,040	1,489	154
St. Louis, Mo.	29,371	28,817	3,615	2,741	1,580	1,161	518	2,196	3,525	11,446	4,775	554
St. Paul, Minn.	16,807	16,621	2,901	1,563	741	822	986	1,474	2,941	5,795	961	186
Salt Lake City, Utah	11,383	11,266	1,804	2,379	1,130	1,249	492	667	3,360	1,535	1,029	117
San Antonio, Tex.	10,035	9,954	1,189	436	253	183	340	983	3,275	2,568	1,168	81
San Diego, Calif.	12,978	12,805	1,565	3,647	2,831	1,016	608	649	1,861	3,300	975	173
San Francisco, Calif.	30,100	29,208	1,525	18,510	11,650	6,860	1,218	384	1,513	2,423	3,635	892
Scranton, Pa.	3,659	3,593	1,247	1,084	265	819	38	50	378	578	218	66
Seattle, Wash.	26,601	26,244	962	8,683	2,180	6,503	2,538	2,411	5,191	5,212	1,247	357
Somerville, Mass.	4,318	4,230	303	2,881	656	2,225	22	9	340	402	273	88
South Bend, Ind.	7,533	7,480	1,201	1,360	678	682	855	160	2,551	899	454	53
Spokane, Wash.	9,299	9,194	406	2,770	1,470	1,300	580	477	1,675	2,819	467	105
Springfield, Mass.	8,572	8,390	211	6,324	1,188	5,136	314	37	277	766	451	182
Syracuse, N. Y.	12,354	11,984	157	8,902	1,171	7,731	531	81	478	1,539	296	370
Tacoma, Wash.	8,531	8,429	1,001	1,710	523	1,187	478	391	1,251	3,100	498	102
Tampa, Fla.	4,313	4,287	116	582	215	367	449	289	998	1,549	304	26
Toledo, Ohio	17,131	16,985	1,729	4,224	760	3,464	1,552	1,126	4,599	2,463	1,292	145
Trenton, N. J.	5,495	5,395	756	685	404	281	121	66	361	3,115	291	100
Tulsa, Okla.	9,499	9,345	2,596	869	529	340	780	1,025	2,510	892	573	154
Utica, N. Y.	4,336	4,265	881	1,657	405	1,252	35	158	378	938	258	71
Washington, D. C.	31,862	31,493	15,671	4,395	3,782	613	2,746	2,114	1,190	3,337	2,040	369
Wichita, Kans.	7,027	6,942	2,007	389	136	253	766	683	1,525	955	617	85
Wilmington, Del.	6,018	5,922	864	2,264	1,077	1,187	135	107	498	1,750	304	96
Worcester, Mass.	10,421	10,164	1,041	7,652	1,065	6,587	58	64	630	400	319	257
Yonkers, N. Y.	6,128	6,015	712	2,668	561	2,107	185	226	799	1,052	363	113
Youngstown, Ohio	10,675	10,578	1,998	3,097	549	2,548	295	218	3,771	786	413	97

Table 35.—PERCENT DISTRIBUTION OF THE NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY PROPERTIES, BY TYPE OF HOLDER, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[All data in this table restricted to properties reporting debt and value. Percent not shown where less than 0.1]

CITY	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other
			Total	Commercial bank	Savings bank					
Total	100.0	16.8	26.6	10.3	16.3	5.8	6.8	16.2	20.8	7.1
Akron, Ohio	100.0	18.1	28.0	7.4	20.6	8.9	6.6	20.0	11.7	6.7
Albany, New York	100.0	5.1	65.2	6.7	58.5	1.0	0.8	5.4	19.0	3.5
Atlanta, Georgia	100.0	12.8	12.9	4.2	8.7	15.9	12.0	26.5	10.8	9.1
Baltimore, Maryland	100.0	61.8	8.3	3.2	5.1	2.0	1.0	15.6	7.5	3.7
Birmingham, Alabama	100.0	12.2	6.3	2.3	4.0	14.7	17.0	31.2	11.7	7.0
Boston, Massachusetts	100.0	10.6	59.4	14.3	45.1	0.9	1.6	6.4	11.2	9.8
Bridgeport, Connecticut	100.0	4.3	67.5	12.5	55.0	0.2	1.6	9.0	13.9	3.4
Buffalo, New York	100.0	4.1	51.2	4.0	47.1	3.0	1.7	6.7	29.6	3.7
Cambridge, Massachusetts	100.0	6.2	69.4	19.2	50.2	1.1	0.6	8.9	5.2	8.6
Camden, New Jersey	100.0	44.3	7.2	4.3	2.9	3.9	3.3	10.1	25.2	6.1
Canton, Ohio	100.0	29.4	28.7	5.5	23.1	7.9	1.5	19.0	10.2	3.4
Charlotte, North Carolina	100.0	32.1	12.6	8.3	4.3	25.5	5.4	14.5	5.0	4.9
Chattanooga, Tennessee	100.0	5.2	25.3	15.7	9.6	13.8	4.3	29.9	14.2	7.2
Chicago, Illinois	100.0	14.4	7.6	3.8	3.8	4.2	11.0	23.1	32.5	7.2
Cincinnati, Ohio	100.0	74.5	10.6	6.6	4.0	3.8	0.3	5.0	3.8	2.1
Cleveland, Ohio	100.0	5.4	47.1	24.5	22.6	3.3	1.5	30.2	8.1	4.3
Columbus, Ohio	100.0	50.6	12.3	4.7	7.6	6.8	2.8	16.6	5.7	5.8
Dallas, Texas	100.0	19.4	6.5	5.0	1.5	12.9	12.4	18.1	18.4	12.3
Dayton, Ohio	100.0	55.9	4.9	1.7	3.2	4.5	0.4	26.5	4.6	3.0
Denver, Colorado	100.0	12.1	9.1	4.9	4.3	6.1	8.0	16.6	37.8	10.3
Des Moines, Iowa	100.0	13.1	13.0	7.0	6.1	7.6	6.9	21.2	29.0	9.2
Detroit, Michigan	100.0	3.3	18.7	10.8	7.9	11.7	12.1	28.8	18.3	7.0
Duluth, Minnesota	100.0	8.2	9.6	5.4	4.3	4.1	11.8	20.1	33.0	13.1
Elizabeth, New Jersey	100.0	33.2	35.8	7.3	28.6	3.7	0.7	7.7	15.9	3.0
Erie, Pennsylvania	100.0	18.2	15.1	6.5	8.6	1.3	0.9	18.0	37.8	8.8
Fall River, Massachusetts	100.0	12.9	64.8	13.6	51.2	1.1	0.7	4.4	6.6	9.5
Flint, Michigan	100.0	6.2	20.1	12.5	7.6	1.6	6.0	16.7	29.0	20.4
Fort Wayne, Indiana	100.0	4.2	32.1	20.6	11.5	10.1	3.6	29.1	11.9	9.0
Fort Worth, Texas	100.0	27.9	6.2	4.9	1.3	11.7	8.7	18.2	18.4	8.9
Gary, Indiana	100.0	8.4	11.5	3.6	8.0	9.1	7.8	34.5	13.8	14.9
Grand Rapids, Michigan	100.0	21.5	13.2	5.5	7.7	4.3	3.0	17.9	34.7	5.3
Hartford, Connecticut	100.0	1.9	79.6	17.5	62.1	4.9	0.5	5.9	5.5	1.8
Houston, Texas	100.0	14.7	6.0	4.1	1.9	10.9	16.3	21.9	22.9	7.3
Indianapolis, Indiana	100.0	39.7	14.8	6.5	8.3	8.3	3.3	19.8	7.7	6.6
Jacksonville, Florida	100.0	12.8	6.7	4.1	2.6	22.3	13.2	16.6	19.7	8.7
Jersey City, New Jersey	100.0	19.3	22.8	13.3	9.6	0.7	1.0	14.9	36.7	4.5
Kansas City, Kansas	100.0	34.1	15.7	11.6	4.2	1.1	2.6	26.5	15.6	4.5
Kansas City, Missouri	100.0	15.1	15.2	9.9	5.3	11.5	13.6	16.1	21.0	7.6
Knoxville, Tennessee	100.0	8.1	9.6	6.8	2.8	11.8	6.2	26.6	23.1	14.6
Long Beach, California	100.0	9.3	34.9	29.8	5.1	2.7	1.6	11.4	29.2	10.9
Los Angeles, California	100.0	12.5	32.4	26.6	5.7	4.5	5.8	12.5	25.3	7.0
Louisville, Kentucky	100.0	58.0	11.0	7.4	3.6	5.7	3.1	12.5	4.7	5.1
Lowell, Massachusetts	100.0	4.7	74.6	13.3	61.3	-	0.2	7.9	8.1	4.4
Memphis, Tennessee	100.0	13.1	7.9	4.6	3.3	19.1	16.9	13.6	18.7	10.8
Miami, Florida	100.0	8.5	17.5	8.6	8.9	4.0	23.3	14.6	22.8	9.3
Milwaukee, Wisconsin	100.0	30.9	5.1	2.8	2.3	2.7	4.5	23.8	26.4	6.5
Minneapolis, Minnesota	100.0	14.2	19.1	7.0	12.2	7.9	11.2	17.3	22.2	8.0
Nashville, Tennessee	100.0	5.8	22.3	18.8	3.4	11.6	11.3	20.3	15.5	13.2
Newark, New Jersey	100.0	24.3	26.7	8.9	17.8	2.9	1.3	11.8	29.7	3.3
New Bedford, Massachusetts	100.0	2.8	68.4	11.4	57.0	0.2	0.6	5.3	17.5	5.2
New Haven, Connecticut	100.0	2.8	68.4	8.9	59.5	2.0	1.4	5.6	16.6	3.2
New Orleans, Louisiana	100.0	58.2	1.7	1.3	0.4	2.2	3.0	21.6	8.0	5.4
New York, N. Y.	100.0	5.5	41.5	6.6	35.0	3.8	9.2	9.6	25.0	5.4
Bronx Borough	100.0	8.8	26.2	5.2	21.0	1.3	5.8	13.4	37.1	7.4
Brooklyn Borough	100.0	2.1	45.2	6.4	38.8	2.7	11.4	8.6	25.0	5.0
Manhattan Borough	100.0	2.7	45.6	13.2	32.4	3.4	3.9	5.7	29.3	9.4
Queens Borough	100.0	5.1	43.0	7.2	35.8	5.6	8.6	9.1	23.2	5.4
Richmond Borough	100.0	34.0	21.2	3.8	17.4	0.5	3.1	17.6	19.5	4.2
Norfolk, Virginia	100.0	50.1	10.2	7.1	3.1	5.9	1.6	17.9	9.0	5.2
Oakland, California	100.0	7.3	39.4	30.8	8.6	5.9	3.0	8.1	25.9	10.4
Oklahoma City, Oklahoma	100.0	33.9	6.4	3.4	3.0	10.1	10.6	20.2	11.2	7.6
Omaha, Nebraska	100.0	38.6	8.3	4.1	4.2	6.1	5.0	22.0	13.8	6.1
Paterson, New Jersey	100.0	12.6	21.9	9.3	12.6	0.8	1.6	8.1	52.5	2.5
Peoria, Illinois	100.0	50.6	8.6	6.2	2.5	3.2	4.3	8.0	15.5	9.9
Philadelphia, Pennsylvania	100.0	24.9	21.1	13.5	7.6	5.8	4.8	11.6	24.6	7.3
Pittsburgh, Pennsylvania	100.0	42.7	18.7	9.8	8.9	2.7	3.0	12.5	14.9	5.5
Portland, Oregon	100.0	6.9	11.3	4.7	6.6	11.3	13.6	14.6	28.4	13.9
Providence, Rhode Island	100.0	6.5	54.1	16.6	37.6	2.1	3.5	13.0	16.9	4.0
Reading, Pennsylvania	100.0	3.4	21.5	16.0	5.5	1.4	0.5	9.7	56.4	7.2
Richmond, Virginia	100.0	6.4	21.7	14.9	6.8	9.0	14.1	15.3	17.5	16.0
Rochester, New York	100.0	3.7	66.5	8.4	58.1	2.8	0.8	9.4	12.1	4.6
Sacramento, California	100.0	7.4	27.4	24.8	2.7	6.0	6.6	6.3	26.8	19.5
St. Louis, Missouri	100.0	12.5	9.5	5.5	4.0	1.8	7.6	12.2	39.7	16.6
St. Paul, Minnesota	100.0	17.5	9.4	4.5	4.9	5.9	8.9	17.7	34.9	5.8
Salt Lake City, Utah	100.0	16.0	21.1	10.0	11.1	4.4	5.9	29.8	13.6	9.1
San Antonio, Texas	100.0	11.9	4.4	2.5	1.8	3.4	9.9	32.9	25.8	11.7
San Diego, California	100.0	12.2	30.0	22.1	7.9	4.7	5.1	14.5	25.8	7.6
San Francisco, California	100.0	5.2	63.4	39.9	23.5	4.2	1.3	5.2	8.3	12.4
Scranton, Pennsylvania	100.0	34.7	30.2	7.4	22.8	1.1	1.4	10.5	16.1	6.1
Seattle, Washington	100.0	3.7	33.1	8.3	24.8	9.7	9.2	19.8	19.9	4.8
Somerville, Massachusetts	100.0	7.2	68.1	15.5	52.6	0.5	0.2	8.0	9.5	6.5
South Bend, Indiana	100.0	16.1	18.2	9.1	9.1	11.4	2.1	34.1	12.0	6.1
Spokane, Washington	100.0	4.4	30.1	16.0	14.1	6.3	5.2	18.2	30.7	5.1
Springfield, Massachusetts	100.0	2.5	75.4	14.2	61.2	3.7	0.4	3.3	9.1	5.5
Syracuse, New York	100.0	1.3	74.2	9.8	64.5	4.4	0.7	4.0	12.8	2.5
Tacoma, Washington	100.0	11.9	20.3	6.2	14.1	5.7	4.6	14.8	36.8	5.9
Tampa, Florida	100.0	2.7	13.6	5.0	8.5	10.5	6.7	23.3	36.1	7.1
Toledo, Ohio	100.0	10.2	24.9	4.5	20.4	9.1	6.6	27.1	14.5	7.6
Trenton, New Jersey	100.0	14.0	12.7	7.5	5.2	2.2	1.2	6.7	57.7	5.4
Tulsa, Oklahoma	100.0	27.8	9.3	5.7	3.6	8.3	11.0	26.9	9.5	7.2
Utica, New York	100.0	19.5	39.1	9.5	29.6	0.8	3.7	8.9	22.0	6.0
Washington, D. C.	100.0	49.8	14.0	12.0	1.9	8.7	6.7	3.8	10.6	6.5
Wichita, Kansas	100.0	28.9	5.6	2.0	3.6	11.0	9.8	22.0	13.8	8.9
Wilmington, Delaware	100.0	14.6	38.2	18.2	20.0	2.3	1.8	8.4	29.6	5.1
Worcester, Massachusetts	100.0	10.2	75.3	10.5	64.8	0.6	0.6	6.2	3.9	3.1
Yonkers, New York	100.0	11.8	44.4	9.3	35.0	3.1	3.8	13.3	17.7	6.0
Youngstown, Ohio	100.0	18.9	29.3	5.2	24.1	2.8	2.1	35.6	7.4	3.9

Table 36.—AVERAGE INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF HOLDER, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

CITY	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
Total	5.43	5.43	5.85	5.48	5.53	5.45	5.44	5.56	4.50	5.71	5.39	5.44
Akron, Ohio	5.59	5.59	5.98	5.91	5.79	5.95	5.66	5.94	4.50	5.77	5.75	5.63
Albany, N. Y.	5.29	5.29	5.53	5.32	5.11	5.35	-	-	4.50	5.41	5.14	-
Atlanta, Ga.	5.47	5.47	5.86	6.02	5.75	6.15	5.50	5.79	4.50	6.25	5.61	-
Baltimore, Md.	5.65	5.65	6.01	5.40	5.32	5.46	5.16	5.53	4.50	5.61	5.44	5.62
Birmingham, Ala.	5.50	5.50	6.24	6.03	5.92	6.10	5.72	6.03	4.50	6.05	5.70	-
Boston, Mass.	5.39	5.39	5.45	5.44	5.47	5.43	5.19	5.45	4.50	5.46	5.45	5.52
Bridgeport, Conn.	5.10	5.10	5.24	5.10	5.13	5.09	-	-	4.50	5.33	5.19	-
Buffalo, N. Y.	5.30	5.29	5.57	5.20	5.42	5.18	5.43	5.49	4.50	5.51	5.49	5.44
Cambridge, Mass.	5.38	5.37	-	5.45	5.44	5.45	-	-	4.50	-	5.44	-
Camden, N. J.	5.66	5.65	5.93	5.57	5.45	-	5.79	5.78	4.50	5.66	5.63	-
Canton, Ohio	5.58	5.58	5.94	5.88	5.80	5.90	5.63	5.68	4.50	5.64	5.67	-
Charlotte, N. C.	5.38	5.35	5.75	5.14	5.07	5.26	5.46	5.49	4.50	5.56	5.47	-
Chattanooga, Tenn.	5.33	5.33	5.58	5.86	5.86	5.85	5.43	5.58	4.50	5.80	5.66	-
Chicago, Ill.	5.20	5.20	5.63	5.34	5.29	5.40	5.35	5.35	4.50	5.41	5.25	5.25
Cincinnati, Ohio	5.68	5.68	5.85	5.52	5.51	5.56	5.13	-	4.50	5.11	5.25	5.78
Cleveland, Ohio	5.17	5.17	5.65	5.53	5.49	5.58	5.36	5.35	4.50	5.21	5.13	5.32
Columbus, Ohio	5.47	5.47	5.81	5.59	5.52	5.63	5.39	5.34	4.50	5.58	5.31	5.30
Dallas, Tex.	5.79	5.79	6.43	5.81	5.72	6.13	5.61	5.86	4.50	6.54	5.68	5.62
Dayton, Ohio	5.44	5.44	5.87	5.70	5.63	5.73	5.37	-	4.50	5.54	5.43	-
Denver, Colo.	5.45	5.45	5.69	5.57	5.54	5.62	5.25	5.59	4.50	5.80	5.47	5.30
Des Moines, Iowa	5.34	5.34	5.78	5.30	5.21	5.42	5.19	5.51	4.50	5.77	5.45	5.36
Detroit, Mich.	5.26	5.26	5.54	5.48	5.50	5.47	5.45	5.40	4.50	5.79	5.45	5.31
Duluth, Minn.	5.29	5.29	5.67	5.47	5.30	5.59	5.28	5.48	4.50	5.51	5.44	-
Elizabeth, N. J.	5.50	5.49	5.76	5.52	5.53	5.52	5.34	-	4.50	5.50	5.34	-
Erie, Pa.	5.51	5.50	5.78	5.72	5.70	5.73	-	-	4.50	5.75	5.61	-
Fall River, Mass.	5.47	5.47	5.48	5.52	5.53	5.51	-	-	-	-	5.57	-
Flint, Mich.	5.33	5.33	5.78	5.75	5.70	5.84	5.79	5.75	4.50	5.92	4.48	-
Fort Wayne, Ind.	5.27	5.27	5.73	5.76	5.74	5.79	5.27	5.63	4.50	5.64	5.27	-
Fort Worth, Tex.	5.97	5.97	6.54	6.14	6.18	5.96	5.64	5.93	4.50	6.66	6.01	-
Gary, Ind.	5.14	5.14	5.64	5.50	5.48	5.51	5.48	5.55	4.50	5.48	5.19	-
Grand Rapids, Mich.	5.53	5.53	5.83	5.82	5.78	5.86	5.61	5.74	4.50	5.72	5.54	-
Hartford, Conn.	5.10	5.10	-	5.13	5.19	5.11	5.16	-	4.50	5.22	-	-
Houston, Tex.	5.60	5.60	6.09	5.85	5.83	5.90	5.37	5.72	4.50	6.22	5.80	5.72
Indianapolis, Ind.	5.50	5.50	5.94	5.65	5.45	5.81	5.17	5.75	4.50	5.77	5.64	5.44
Jacksonville, Fla.	5.55	5.55	5.37	5.60	5.66	5.51	5.76	5.53	4.50	6.31	5.60	-
Jersey City, N. J.	5.36	5.35	5.68	5.41	5.42	5.38	-	-	4.50	5.48	-	-
Kansas City, Kans.	5.71	5.71	6.35	6.12	6.04	6.34	-	5.90	4.50	5.90	5.66	-
Kansas City, Mo.	5.38	5.38	5.72	5.52	5.47	5.63	5.27	5.50	4.50	5.70	5.44	5.33
Knoxville, Tenn.	5.30	5.30	5.50	5.49	5.50	-	5.36	5.62	4.50	5.85	5.53	-
Long Beach, Calif.	5.58	5.58	6.07	5.53	5.51	5.60	5.73	5.75	4.50	6.06	5.16	5.74
Los Angeles, Calif.	5.73	5.73	6.28	5.66	5.63	5.61	5.60	5.99	4.50	6.21	5.38	5.73
Louisville, Ky.	5.64	5.64	5.90	5.72	5.70	5.75	5.49	5.64	4.50	5.64	5.49	5.71
Lowell, Mass.	5.32	5.31	5.41	5.38	5.38	5.38	-	-	4.50	5.40	5.43	-
Memphis, Tenn.	5.47	5.47	5.72	5.58	5.54	5.63	5.58	5.56	4.50	5.87	5.34	5.37
Miami, Fla.	5.40	5.40	5.43	5.46	5.42	5.51	5.52	5.35	4.50	6.15	5.30	5.47
Milwaukee, Wis.	5.01	5.01	5.34	4.89	4.84	4.96	4.85	5.08	4.50	5.06	5.07	-
Minneapolis, Minn.	5.10	5.09	5.27	5.18	5.15	5.20	5.10	5.28	4.50	5.26	5.22	5.20
Nashville, Tenn.	5.43	5.42	5.68	5.65	5.63	5.74	5.56	5.65	4.50	5.80	5.62	-
Newark, N. J.	5.32	5.33	5.69	5.24	5.33	5.19	5.20	-	4.50	5.46	5.31	-
New Bedford, Mass.	5.61	5.60	-	5.65	5.70	5.63	-	-	4.50	5.74	5.66	-
New Haven, Conn.	5.44	5.44	5.56	5.48	5.41	5.49	5.37	-	4.50	5.54	5.37	-
New Orleans, La.	5.66	5.66	5.95	5.63	5.63	-	5.20	5.86	4.50	6.14	5.89	-
New York, N. Y.	5.27	5.27	5.53	5.24	5.27	5.23	5.43	5.48	4.50	5.47	5.28	5.31
Bronx Borough	5.25	5.25	5.62	5.21	5.34	5.17	5.42	5.43	4.50	5.38	5.23	5.30
Brooklyn Borough	5.27	5.27	5.48	5.29	5.42	5.26	5.51	5.40	4.50	5.43	5.28	5.32
Manhattan Borough	5.01	4.99	-	4.94	4.92	4.95	-	-	-	5.11	5.01	-
Queens Borough	5.26	5.26	5.41	5.21	5.20	5.22	5.41	5.53	4.50	5.51	5.29	5.28
Richmond Borough	5.41	5.41	5.72	5.47	5.48	5.46	-	5.59	4.50	5.60	5.41	-
Norfolk, Va.	5.52	5.52	5.90	5.58	5.52	5.72	5.31	-	4.50	5.68	5.57	-
Oakland, Calif.	5.63	5.64	6.12	5.65	5.61	5.82	5.64	5.71	4.50	5.98	5.30	5.33
Oklahoma City, Okla.	5.79	5.79	6.48	5.78	5.38	6.38	5.41	5.90	4.50	6.32	5.67	5.65
Omaha, Nebr.	5.28	5.28	5.68	5.55	5.62	5.46	4.99	5.39	4.50	5.38	5.25	5.10
Paterson, N. J.	5.47	5.47	5.77	5.51	5.46	5.54	-	-	4.50	5.58	-	-
Peoria, Ill.	5.49	5.49	5.74	4.88	4.74	5.20	5.10	5.62	4.50	5.53	5.45	-
Philadelphia, Pa.	5.58	5.58	5.87	5.65	5.71	5.53	5.57	5.61	4.50	5.78	5.60	5.54
Pittsburgh, Pa.	5.68	5.67	5.95	5.81	5.81	5.81	5.58	5.63	4.50	5.73	5.59	5.73
Portland, Oreg.	5.48	5.48	5.77	5.70	5.58	5.77	5.57	5.73	4.50	5.87	5.12	5.38
Providence, R. I.	5.41	5.41	5.64	5.50	5.50	5.50	5.36	5.49	4.50	5.72	5.30	-
Reading, Pa.	5.50	5.49	5.67	5.64	5.62	5.68	-	-	4.50	5.62	5.40	5.62
Richmond, Va.	5.34	5.34	5.63	5.40	5.37	5.45	5.39	5.50	4.50	5.62	5.46	-
Rochester, N. Y.	5.20	5.20	5.42	5.23	5.32	5.22	5.34	5.38	4.50	5.42	5.35	5.26
Sacramento, Calif.	5.54	5.54	6.18	5.36	5.31	5.78	5.47	6.07	4.50	5.99	5.20	5.20
St. Louis, Mo.	5.29	5.29	5.60	5.19	5.11	5.30	5.05	5.48	4.50	5.39	5.41	5.33
St. Paul, Minn.	5.18	5.18	5.44	5.25	5.18	5.32	5.05	5.28	4.50	5.37	5.29	5.22
Salt Lake City, Utah	5.45	5.45	6.09	5.79	5.79	5.79	5.71	6.01	4.50	5.90	5.57	-
San Antonio, Tex.	5.59	5.59	6.26	5.85	5.90	5.79	5.43	5.88	4.50	6.45	5.78	-
San Diego, Calif.	5.67	5.67	6.10	5.66	5.59	5.89	5.57	6.14	4.50	6.13	5.47	5.69
San Francisco, Calif.	5.48	5.48	5.96	5.57	5.55	5.62	5.40	5.66	4.50	5.67	5.20	5.36
Scranton, Pa.	5.73	5.73	5.94	5.92	5.93	5.92	-	-	4.50	5.71	5.68	-
Seattle, Wash.	5.32	5.32	5.59	5.44	5.45	5.43	5.37	5.53	4.50	5.74	5.53	5.41
Somerville, Mass.	5.45	5.45	5.59	5.52	5.54	5.51	-	-	-	5.54	-	-
South Bend, Ind.	5.28	5.28	5.87	5.66	5.56	5.77	5.64	5.76	4.50	5.64	5.43	-
Spokane, Wash.	5.73	5.73	5.94	6.03	6.03	6.04	5.61	6.07	4.50	6.09	5.80	-
Springfield, Mass.	5.28	5.27	5.22	5.29	5.31	5.29	5.32	-	4.50	5.39	5.30	-
Syracuse, N. Y.	5.24	5.24	5.38	5.21	5.42	5.18	5.45	-	4.50	5.46	5.40	5.28
Tacoma, Wash.	5.68	5.68	5.93	5.83	5.70	5.88	5.71	5.97	4.50	5.94	5.79	-
Tampa, Fla.	5.70	5.70	5.90	6.02	6.02	6.02	5.95	6.07	4.50	6.19	5.77	-
Toledo, Ohio	5.36	5.36	5.78	5.78	5.69	5.80	5.57	5.71	4.50	5.65	5.48	-
Trenton, N. J.	5.56	5.56	5.81	5.55	5.56	5.53	5.57	-	4.50	5.63	5.50	-
Tulsa, Okla.	5.48	5.48	6.01	5.60	5.32	6.07	5.52	5.70	4.50	6.27	5.64	5.49
Utica, N. Y.	5.45	5.45	5.67	5.48	5.67	5.40	-	-	4.50	5.50	5.55	-
Washington, D. C.	5.47	5.47	5.72	5.24	5.22	5.36	5.21	5.28	4.50	5.44	5.27	5.39
Wichita, Kans.	5.55	5.55	6.07	5.79	5.63	5.87	5.47	5.79	4.50	5.94	5.59	-
Wilmington, Del.	5.70	5.70	5.88	5.81	5.76	5.85	5.52	5.85	4.50	5.86	5.48	-
Worcester, Mass.	5.41	5.41	5.52	5.47	5.48	5.47	-	-	4.50	5.38	5.33	-
Yonkers, N. Y.	5.14	5.14	5.45	5.13	5.22	5.10	5.04	5.30	4.50	5.34	5.26	-
Youngstown, Ohio	5.32	5.32	5.96	5.89	5.76	5.91	5.55	4.74	4.50	5.42	5.42	-

Table 37.—FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE AND FREQUENCY OF PAYMENT, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported]

CITY	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED									NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT		No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement							
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	
Total	1,317,705	1,057,879	331,486	309,724	21,762	712,951	576,418	136,533	9,618	3,824	201,603	32,050	169,553	9,229	22,576	26,418
Akron, Ohio	18,326	17,474	6,158	5,943	215	11,185	10,401	784	111	20	476	320	156	107	131	138
Albany, N. Y.	3,610	2,190	468	397	71	1,706	543	1,163	2	14	1,152	124	1,028	6	65	197
Atlanta, Ga.	9,211	8,649	2,497	2,402	95	6,003	5,093	910	114	35	338	176	162	86	90	48
Baltimore, Md.	27,122	23,904	19,181	14,320	4,861	4,501	2,842	1,659	143	79	1,383	466	917	239	905	691
Birmingham, Ala.	9,056	8,540	2,258	2,158	100	6,182	5,583	599	90	10	264	190	74	99	104	49
Boston, Mass.	11,582	8,312	2,091	1,822	269	6,051	4,107	1,944	105	65	2,825	735	2,090	62	224	159
Bridgeport, Conn.	3,461	2,233	241	189	52	1,958	497	1,461	9	25	1,010	37	973	4	108	106
Buffalo, N. Y.	15,004	5,553	959	766	193	4,440	1,642	2,798	64	90	7,838	608	7,230	68	535	1,010
Cambridge, Mass.	1,275	920	200	178	22	677	359	318	18	25	291	55	236	8	49	7
Camden, N. J.	3,354	2,459	766	718	48	1,651	1,283	368	34	8	659	241	418	33	115	88
Canton, Ohio	6,924	6,593	976	942	34	5,505	5,213	292	84	28	140	111	29	73	78	40
Charlotte, N. C.	3,415	3,169	1,148	1,076	72	1,992	1,514	478	20	9	125	56	69	28	34	59
Chattanooga, Tenn.	3,623	3,203	942	865	76	2,240	1,932	308	20	1	219	133	86	33	53	115
Chicago, Ill.	58,857	50,943	13,965	13,302	663	36,463	27,552	8,911	383	132	13,979	1,718	12,261	324	946	2,565
Cincinnati, Ohio	15,889	14,573	1,083	973	110	13,321	9,885	3,436	118	51	598	323	270	158	244	321
Cleveland, Ohio	30,903	29,027	8,760	8,392	368	20,088	14,812	5,276	135	44	976	455	521	125	312	463
Columbus, Ohio	15,415	14,436	2,555	2,467	88	11,564	10,971	593	193	24	444	348	96	198	275	61
Dallas, Tex.	13,216	12,536	3,995	3,813	182	8,348	7,252	1,096	144	49	379	180	199	102	112	87
Dayton, Ohio	13,817	13,330	3,649	3,544	105	9,590	9,103	487	86	5	245	179	66	96	81	65
Denver, Colo.	15,206	11,442	4,154	3,908	246	7,052	5,318	1,734	170	66	2,175	414	1,761	128	494	967
Des Moines, Iowa	10,508	9,591	1,938	1,849	89	7,534	6,477	1,057	90	29	399	196	203	114	201	203
Detroit, Mich.	83,011	80,134	30,134	29,211	923	49,435	43,388	6,047	478	87	1,520	1,055	465	581	469	307
Duluth, Minn.	5,655	4,541	676	659	17	3,797	3,146	651	54	14	750	141	609	23	67	274
Elizabeth, N. J.	2,755	2,071	404	347	57	1,533	1,163	470	24	10	458	127	331	36	64	126
Erie, Pa.	4,105	2,986	1,158	1,044	114	1,775	1,298	477	38	15	657	132	525	77	135	250
Fall River, Mass.	1,664	1,025	99	92	7	897	659	238	22	7	511	130	381	51	45	32
Flint, Mich.	10,769	10,379	3,681	3,456	175	6,654	6,420	234	82	12	149	123	26	78	77	86
Fort Wayne, Ind.	9,215	8,723	2,047	1,982	65	6,608	5,981	627	59	9	256	111	145	56	78	103
Fort Worth, Tex.	8,641	8,127	4,349	4,233	116	3,693	3,203	490	76	9	229	154	75	105	94	86
Gary, Ind.	5,261	4,919	1,460	1,420	40	3,416	3,120	296	36	7	176	128	48	37	39	90
Grand Rapids, Mich.	8,945	8,032	1,500	1,419	81	6,408	5,489	919	96	28	400	129	271	90	146	277
Hartford, Conn.	2,486	1,907	118	93	25	1,706	330	1,376	13	70	398	35	363	8	144	29
Houston, Tex.	14,372	13,300	4,770	4,587	183	8,360	7,671	689	150	20	433	330	103	355	174	110
Indianapolis, Ind.	21,311	20,090	6,296	6,135	161	13,619	12,451	1,168	139	36	561	339	222	201	235	224
Jacksonville, Fla.	6,254	5,608	2,166	2,059	107	3,400	3,056	344	207	35	226	68	158	74	94	52
Jersey City, N. J.	2,238	1,271	291	262	29	949	601	348	19	12	768	173	595	20	87	92
Kansas City, Kans.	5,629	5,188	1,839	1,776	63	3,229	3,084	145	103	12	180	103	77	57	119	90
Kansas City, Mo.	18,334	15,945	6,456	6,164	292	9,316	6,308	3,008	98	75	1,511	267	1,244	73	283	522
Knoxville, Tenn.	3,324	2,941	1,152	1,095	57	1,757	1,398	359	19	13	200	81	119	15	46	122
Long Beach, Calif.	8,488	7,706	2,837	2,293	44	5,270	4,956	314	89	10	489	128	361	45	71	127
Los Angeles, Calif.	75,350	70,734	16,596	16,224	372	53,373	50,052	3,321	691	74	2,978	974	2,004	313	472	853
Louisville, Ky.	12,654	11,780	3,208	2,887	316	8,460	6,581	1,879	90	27	429	286	143	123	183	139
Lowell, Mass.	2,803	2,069	499	403	96	1,507	657	850	39	24	641	101	540	9	43	41
Memphis, Tenn.	9,845	9,117	3,972	3,771	201	5,016	4,197	819	116	13	399	284	115	132	130	67
Miami, Fla.	8,203	7,587	3,293	3,123	170	4,147	3,606	541	121	26	261	79	182	67	121	167
Milwaukee, Wis.	16,025	11,239	3,575	3,479	96	7,559	6,225	1,334	66	39	3,567	556	3,011	49	201	969
Minneapolis, Minn.	27,758	25,022	5,468	5,269	199	19,374	15,306	4,068	135	45	1,507	345	1,162	149	293	787
Nashville, Tenn.	3,899	3,353	842	799	43	2,464	1,811	653	30	17	318	88	230	32	68	128
Newark, N. J.	4,054	2,482	759	640	119	1,686	827	809	35	52	1,090	211	879	73	292	117
New Bedford, Mass.	2,261	1,452	279	247	32	1,149	390	759	6	18	667	58	609	17	76	49
New Haven, Conn.	3,286	1,679	253	207	46	1,391	609	782	9	26	1,495	100	1,395	10	49	53
New Orleans, La.	9,163	8,702	4,029	3,930	99	4,595	4,310	285	71	7	231	140	91	37	78	115
New York, N. Y.	133,504	65,468	31,415	28,120	3,295	32,712	15,096	17,616	568	773	60,259	4,066	56,193	753	4,788	2,236
Bronx Borough	8,354	4,215	1,588	1,319	269	2,563	1,500	1,063	22	42	3,545	341	3,204	60	307	227
Brooklyn Borough	38,676	14,654	6,583	5,511	1,072	7,569	2,530	5,039	161	341	20,788	1,265	19,523	295	2,277	552
Manhattan Borough	1,649	659	244	155	89	391	76	315	3	21	827	31	796	16	102	45
Queens Borough	76,124	40,082	19,771	18,090	1,681	19,623	9,028	10,595	342	346	32,765	2,025	30,740	325	1,918	1,034
Richmond Borough	8,701	5,858	3,229	3,045	184	2,566	1,962	604	40	23	2,334	404	1,930	57	184	258
Norfolk, Va.	3,899	3,509	2,234	2,102	132	1,236	902	334	31	8	144	57	87	95	76	75
Oakland, Calif.	18,498	17,435	5,014	4,889	125	12,229	11,744	485	172	20	614	506	108	104	152	193
Oklahoma City, Okla.	11,078	10,375	2,756	2,633	123	7,452	6,566	886	138	29	292	123	169	113	149	149
Omaha, Nebr.	12,694	12,089	3,960	3,858	102	8,080	7,401	629	86	13	253	120	133	76	111	165
Paterson, N. J.	1,865	769	270	238	32	485	274	211	5	9	922	105	817	24	88	62
Peoria, Ill.	6,274	5,861	481	467	14	5,301	4,819	482	70	9	158	71	87	116	61	78
Philadelphia, Pa.	85,878	55,664	17,949	16,399	1,550	36,741	25,087	11,654	639	335	26,507	4,817	21,690	834	1,931	942
Pittsburgh, Pa.	15,950	13,867	2,623	2,424	199	11,040	8,745	2,295	164	40	1,967	861	1,106	143	299	674
Portland, Oreg.	22,754	20,660	5,265	5,056	209	15,155	12,430	2,725	175	65	1,053	304	749	166	324	551
Providence, R. I.	5,120	4,072	534	466	68	3,394	1,666	1,728	53	91	864	80	784	24	89	71
Reading, Pa.	4,957	1,563	443	368	75	1,118	637	481	11	11	2,991	225	2,766	13	157	213
Richmond, Va.	5,264	3,971	1,251	1,158	93	2,657	1,622	1,035	42	21	912	118	794	14	81	286
Rochester, N. Y.	19,134	8,360	2,651	1,889	762	5,338	1,651	3,687	93	278	9,044	490	8,554	112	903	715
Sacramento, Calif.	7,298	6,715	2,202	2,141	61	4,450	4,217	233	51	2	383	320	63	34	42	124
St. Louis, Mo.	22,486	12,093	4,260	3,941	319	7,737	5,208	2,529	56	40	8,579	666	7,913	82	444	1,288
St. Paul, Minn.	14,923	12,750	2,406	2,298	108	10,259	7,807	2,452	64	21	1,234	238	996	63	220	656
Salt Lake City, Utah	10,582	10,020	3,478	3,384	94	6,489	5,848	641	44	9	300	166	134	58	87	117
San Antonio, Tex.	9,167	8,814	3,244	3,152	92	5,516	5,098	423	46	8	206	136	70	32	57	58
San Diego, Calif.	11,781	10,960	2,711	2,654	57	8,160	7,683	477	85	4	452	152	300	50	103	215
San Francisco, Calif.	26,482	24,931	8,922	8,651	271	15,668	15,106	562	327	14	941	830	111	116	210	284
Scranton, Pa.	2,718	2,035	296	262	34	1,677	1,403	274	50	12	422	228	194	72	87	97
Seattle, Wash.	26,994	25,456	6,817	6,534	283	18,341	16,698	1,648	248	50	658	313	345	256	270	354
Somerville, Mass.	1,232	852	214	191	23	616	415	201	11	11	341	79	262	8	20	11
South Bend, Ind.	7,772	7,303	2,177	2,132	45	5,051	4,728	323	69	6	164	91	73	70	86	149
Spokane, Wash.	9,057	8,526	2,232	2,233	49	6,286	5,994	292	53	5	174	73	101	48	77	132
Springfield, Mass.	5,806	3,518	707	576	131	2,737	765	1,972	25	49	1,988	115	1,873	20	148	132
Syracuse, N. Y.	9,231	2,856	378	320	58	2,400	929	1,471	26	62	5,421	198	5,223	41	457	446
Tacoma, Wash.	8,439	8,018	1,893	1,839	54	6,062	5,689	373	57	6	182	84	98	25	67	147
Tampa, Fla.	3,877	3,683	364	345	19	3,300	3,056	244	18	1	102	52	50	16	26	50
Toledo, Ohio	16,043	15,081	4,339	4,191	148	10,616	9,381	1,235	112	14	458	330	128	95	132	277
Trenton, N. J.	5,193	1,549	452	394	58	1,059	706	353	15	23	3,228	222	3,006	17	200	199
Tulsa, Okla.	9,280	8,881	4,162	3,954	208	4,488	4,059	429	214	17	96	66	30	95	152	56
Utica, N. Y.	2,433	1,733	481	435	46	1,229	517	712	10	13	542	89	453	4	53	101
Washington, D. C.	28,404	24,405	2,463	2,387	76	21,705	20,253	1,452	215	22	3,135	692	2,443	139	236	489
Wichita, Kans.	6,880	6,480	2,289	2,193	96	4,190	3,643	487	49	12	165	62	103	65	79	91
Wilmington, Del.	5,564	2,390	441	388	53	1,909	1,027	882	26	14	2,868	280	2,588	16	118	172
Worcester, Mass.	6,802	4,023	1,348	1,193	150	2,634	1,076	1,558	20	26	2,520	247	2,273	37	159	63
Yonkers, N. Y.	4,435	2,637	852	796	56	1,745	966	779	27	13	1,422	105	1,317	22	151	203
Youngstown, Ohio	9,479	8,996	3,832	3,742	90	5,055	4,844	211	99	10	277	232	45	77	56	73

Table 38.—PERCENT DISTRIBUTION OF FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE AND FREQUENCY OF PAYMENT, FOR CITIES OF 100,000 INHABITANTS OR MORE: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported. Percent not shown where less than 0.1]

CITY	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED										NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT			No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement									
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	
Total	100.0	80.3	25.2	23.5	1.7	54.1	43.7	10.4	1.0	0.7	0.3	15.3	2.4	12.9	2.4	0.7	1.7	2.0
Akron, Ohio	100.0	95.4	33.6	32.4	1.2	61.0	56.8	4.3	0.7	0.6	0.1	2.6	1.7	0.9	1.3	0.6	0.7	0.8
Albany, N. Y.	100.0	60.7	13.0	11.0	2.0	47.3	15.0	32.2	0.4	0.1	0.4	31.9	3.4	28.5	2.0	0.2	1.8	5.5
Atlanta, Ga.	100.0	93.9	27.1	26.1	1.0	65.2	55.3	9.9	1.6	1.2	0.4	3.7	1.9	1.8	1.9	0.9	1.0	0.5
Baltimore, Md.	100.0	88.1	70.7	52.8	17.9	16.6	10.5	6.1	0.8	0.5	0.3	5.1	1.7	3.4	4.2	0.9	3.3	2.5
Birmingham, Ala.	100.0	94.3	24.9	23.8	1.1	68.3	61.6	6.6	1.1	1.0	0.1	2.9	2.1	0.8	2.2	1.1	1.1	0.5
Boston, Mass.	100.0	71.8	18.1	15.7	2.3	52.2	35.5	16.8	1.5	0.9	0.6	24.4	6.3	18.0	2.5	0.5	1.9	1.4
Bridgeport, Conn.	100.0	64.5	7.0	5.5	1.5	56.6	14.4	42.2	1.0	0.3	0.7	29.2	1.1	28.1	3.2	0.1	3.1	3.1
Buffalo, N. Y.	100.0	37.0	6.4	5.1	1.3	29.6	10.9	18.6	1.0	0.4	0.6	52.2	4.1	48.2	4.0	0.5	3.6	6.7
Cambridge, Mass.	100.0	72.2	15.7	14.0	1.7	53.1	28.2	24.9	3.4	1.4	2.0	22.8	4.3	18.5	4.5	0.6	3.8	0.5
Camden, N. J.	100.0	73.3	22.8	21.4	1.4	49.2	38.3	11.0	1.3	1.0	0.2	19.6	7.2	12.5	4.4	1.0	3.4	2.6
Canton, Ohio	100.0	95.2	14.1	13.6	0.5	79.5	75.3	4.2	1.6	1.2	0.4	2.0	1.6	0.4	2.2	1.1	1.1	0.6
Charlotte, N. C.	100.0	92.8	33.6	31.5	2.1	58.3	44.3	14.0	0.8	0.5	0.3	3.7	1.6	2.0	1.8	0.8	1.0	1.7
Chattanooga, Tenn.	100.0	88.4	26.0	23.9	2.1	61.8	53.3	8.5	0.6	0.6	-	6.0	3.7	2.4	2.4	0.9	1.5	3.2
Chicago, Ill.	100.0	74.0	20.3	19.3	1.0	53.0	40.0	12.9	0.7	0.6	0.2	20.3	2.5	17.8	1.8	0.5	1.4	3.9
Cincinnati, Ohio	100.0	91.7	6.8	6.1	0.7	83.8	62.2	21.6	1.1	0.7	0.3	3.7	2.0	1.7	2.5	1.0	1.5	2.0
Cleveland, Ohio	100.0	93.9	28.3	27.2	1.2	65.0	47.9	17.1	0.6	0.4	0.1	3.2	1.5	1.7	1.4	0.4	1.0	1.5
Columbus, Ohio	100.0	93.6	16.6	16.0	0.6	75.7	71.2	4.5	1.4	1.3	0.2	2.9	2.3	0.6	3.1	1.3	1.8	0.4
Dallas, Tex.	100.0	94.9	30.2	28.9	1.4	63.2	54.9	8.3	1.5	1.1	0.4	2.9	1.4	1.5	1.6	0.8	0.8	0.7
Dayton, Ohio	100.0	96.5	26.4	25.6	0.8	69.4	65.9	3.5	0.7	0.6	-	1.8	1.3	0.5	1.3	0.7	0.6	0.5
Denver, Colo.	100.0	75.2	27.3	25.7	1.6	46.4	35.0	11.4	1.6	1.1	0.4	14.3	2.7	11.6	4.1	0.8	3.3	6.4
Des Moines, Iowa	100.0	91.3	18.4	17.6	0.8	71.7	61.6	10.1	1.1	0.9	0.3	3.8	1.9	1.9	3.0	1.1	1.9	1.9
Detroit, Mich.	100.0	96.5	36.3	35.2	1.1	59.6	52.3	7.3	0.7	0.6	0.1	1.8	1.3	0.6	1.3	0.7	0.6	0.4
Duluth, Minn.	100.0	80.3	12.0	11.7	0.3	67.1	55.6	11.5	1.2	1.0	0.2	13.3	2.5	10.8	1.6	0.4	1.2	4.8
Elizabeth, N. J.	100.0	75.2	14.7	12.6	2.1	59.3	42.2	17.1	1.2	0.9	0.4	16.6	4.6	12.0	3.6	1.3	2.3	4.6
Erie, Pa.	100.0	72.7	28.2	25.4	2.8	43.2	31.6	11.6	1.3	0.9	0.4	16.0	3.2	12.8	5.2	1.9	3.8	6.1
Fall River, Mass.	100.0	61.6	5.9	5.5	0.4	53.9	39.6	14.3	1.7	1.3	0.4	30.7	7.8	22.9	5.8	3.1	2.7	1.9
Flint, Mich.	100.0	96.4	33.7	32.1	1.6	61.8	59.6	2.2	0.9	0.8	0.1	1.4	1.1	0.2	1.4	0.7	0.7	0.8
Fort Wayne, Ind.	100.0	94.7	22.2	21.5	0.7	71.7	64.9	6.8	0.7	0.6	0.1	2.8	1.2	1.6	1.5	0.6	0.8	1.1
Fort Worth, Tex.	100.0	94.1	50.3	49.0	1.3	42.7	37.1	5.7	1.0	0.9	0.1	2.7	1.8	0.9	2.3	1.2	1.1	1.0
Gary, Ind.	100.0	93.5	27.8	27.0	0.8	64.9	59.3	5.6	0.8	0.7	0.1	3.3	2.4	0.9	1.4	0.7	0.7	1.7
Grand Rapids, Mich.	100.0	89.8	16.6	15.9	0.9	71.6	61.4	10.3	1.4	1.1	0.3	4.5	1.4	3.0	2.6	1.0	1.6	3.1
Hartford, Conn.	100.0	76.7	4.7	3.7	1.0	68.6	13.3	55.3	3.3	0.5	2.8	16.0	1.4	14.6	6.1	0.3	5.8	1.2
Houston, Tex.	100.0	92.5	33.2	31.9	1.3	58.2	53.4	4.8	1.2	1.0	0.1	3.0	2.3	0.7	3.7	2.5	1.2	0.8
Indianapolis, Ind.	100.0	94.3	29.5	28.8	0.8	63.9	58.4	5.5	0.8	0.7	0.2	2.6	1.6	1.0	2.0	0.9	1.1	1.1
Jacksonville, Fla.	100.0	92.9	34.6	32.9	1.7	54.4	48.9	5.5	3.9	3.3	0.6	3.6	1.1	2.5	2.7	1.2	1.5	0.8
Jersey City, N. J.	100.0	56.8	13.0	11.7	1.3	42.4	26.9	15.5	1.4	0.8	0.5	34.3	7.7	26.6	4.8	0.9	3.9	4.1
Kansas City, Kans.	100.0	92.1	32.7	31.6	1.1	57.4	54.8	2.6	2.0	1.8	0.2	3.2	1.8	1.4	3.1	1.0	2.1	1.6
Kansas City, Mo.	100.0	87.0	35.2	33.6	1.6	50.8	34.4	16.4	0.9	0.5	0.4	8.2	1.5	6.8	1.9	0.4	1.5	2.8
Knoxville, Tenn.	100.0	88.5	34.7	32.9	1.7	52.9	42.1	10.8	1.0	0.6	0.4	6.0	2.4	3.6	1.8	0.5	1.4	3.7
Long Beach, Calif.	100.0	91.3	27.7	27.2	0.5	62.5	58.7	3.7	1.2	1.1	0.1	5.8	1.5	4.3	1.4	0.5	0.8	1.5
Los Angeles, Calif.	100.0	93.9	22.0	21.5	0.5	70.8	66.4	4.4	1.0	0.9	0.1	4.0	1.3	2.7	1.0	0.4	0.6	1.1
Louisville, Ky.	100.0	93.1	25.3	22.8	2.5	66.9	52.0	14.8	0.9	0.7	0.2	3.4	2.3	1.1	2.4	1.0	1.4	1.1
Lowell, Mass.	100.0	73.8	17.8	14.4	3.4	53.8	23.4	30.3	2.2	1.4	0.9	22.9	3.6	19.3	1.9	0.3	1.5	1.5
Memphis, Tenn.	100.0	92.6	40.3	38.3	2.0	50.9	42.6	8.3	1.3	1.2	0.1	4.1	2.9	1.2	2.7	1.3	1.3	0.7
Miami, Fla.	100.0	92.5	40.1	38.1	2.1	50.6	44.0	6.6	1.8	1.5	0.3	3.2	1.0	2.2	2.3	0.8	1.5	2.0
Milwaukee, Wis.	100.0	70.1	22.3	21.7	0.6	47.2	38.8	8.3	0.7	0.4	0.2	22.3	3.5	18.8	1.6	0.3	1.3	6.0
Minneapolis, Minn.	100.0	90.1	19.7	19.0	0.7	69.8	55.1	14.7	0.6	0.5	0.2	5.4	1.2	4.2	1.6	0.5	1.1	2.8
Nashville, Tenn.	100.0	86.0	21.6	20.5	1.1	63.2	46.4	16.7	1.2	0.8	0.4	8.2	2.3	5.9	2.6	0.8	1.7	3.3
Newark, N. J.	100.0	61.2	18.7	15.8	2.9	40.4	20.4	20.0	2.1	0.9	1.3	26.9	5.2	21.7	9.0	1.8	7.2	2.9
New Bedford, Mass.	100.0	64.2	12.3	10.9	1.4	50.8	17.2	33.6	1.1	0.3	0.8	29.5	2.6	26.9	4.1	0.8	3.4	2.2
New Haven, Conn.	100.0	51.1	7.7	6.3	1.4	42.3	18.5	23.8	1.1	0.3	0.8	45.5	3.0	42.5	1.8	0.3	1.5	1.6
New Orleans, La.	100.0	95.0	44.0	42.9	1.1	50.1	47.0	3.1	0.9	0.8	0.1	2.5	1.5	1.0	1.3	0.4	0.9	1.3
New York, N. Y.	100.0	49.0	23.5	21.1	2.5	24.5	11.3	13.2	1.0	0.4	0.6	45.1	3.0	42.1	4.2	0.6	3.6	1.7
Bronx Borough	100.0	50.5	19.0	15.8	3.2	30.7	18.0	12.7	0.8	0.3	0.5	42.4	4.1	38.4	4.4	0.7	3.7	2.7
Brooklyn Borough	100.0	37.9	17.0	14.2	2.8	19.6	6.5	13.0	1.3	0.4	0.9	53.7	3.3	50.5	5.7	0.8	5.9	1.7
Manhattan Borough	100.0	40.0	14.8	9.4	5.4	23.7	4.6	19.1	1.5	0.2	1.3	50.2	1.9	48.3	7.2	1.0	6.2	2.7
Queens Borough	100.0	52.7	26.0	23.8	2.2	25.8	11.9	13.9	0.9	0.4	0.5	43.0	2.7	40.4	2.9	0.4	2.5	1.4
Richmond Borough	100.0	67.3	37.1	35.0	2.1	29.5	22.5	6.9	0.7	0.5	0.3	26.8	4.6	22.2	2.8	0.7	2.1	3.1
Norfolk, Va.	100.0	90.0	57.3	53.9	3.4	31.7	23.1	8.6	1.0	0.8	0.2	3.7	1.5	2.2	4.4	2.4	1.9	1.9
Oakland, Calif.	100.0	94.3	27.1	26.4	0.7	66.1	63.5	2.6	1.0	0.9	0.1	3.3	2.7	0.6	1.4	0.6	0.8	1.0
Oklahoma City, Okla.	100.0	93.7	24.9	23.8	1.1	67.3	59.3	8.0	1.5	1.2	0.3	2.6	1.1	1.5	2.4	1.0	1.3	1.3
Omaha, Nebr.	100.0	95.2	31.2	30.4	0.8	63.3	58.3	5.0	0.8	0.7	0.1	2.0	0.9	1.0	1.5	0.6	0.9	1.3
Paterson, N. J.	100.0	41.2	14.5	12.8	1.7	26.0	14.7	11.3	0.8	0.3	0.5	49.4	5.6	43.8	6.0	1.3	4.7	3.3
Peoria, Ill.	100.0	93.4	7.7	7.4	0.2	84.5	76.8	7.7	1.3	1.1	0.1	2.5	1.1	1.4	2.8	1.8	1.0	1.2
Philadelphia, Pa.	100.0	64.8	20.9	19.1	1.8	42.8	29.2	13.6	1.1	0.7	0.4	30.9	5.6	25.3	3.2	1.0	2.2	1.1
Pittsburgh, Pa.	100.0	81.8	15.5	14.3	1.2	65.1	51.6	13.5	1.2	1.0	0.2	11.6	5.1	6.5	2.5	0.8	1.8	4.0
Portland, Oreg.	100.0	90.8	23.1	22.2	0.9	66.6	54.6	12.0	1.1	0.8	0.3	4.6	1.3	3.3	2.2	0.7	1.4	2.4
Providence, R. I.	100.0	79.5	10.4	9.1	1.3	66.3	32.5	33.8	2.8	1.0	1.8	16.9	1.6	15.3	2.2	0.5	1.7	1.4
Reading, Pa.	100.0	31.9	8.9	7.4	1.5	22.5	12.9	9.7	0.4	0.2	0.2	60.3	4.5	55.8	3.4	0.3	3.2	4.3
Richmond, Va.	100.0	75.4	23.8	22.0	1.8	50.5	30.8	19.7	1.2	0.8	0.4	17.3	2.2	15.1	1.8	0.3	1.5	5.4
Rochester, N. Y.	100.0	43.7	13.9	9.9	4.0	27.9	8.6	19.3	1.9	0.5	1.5	47.3	2.6	44.7	5.3	0.6	4.7	3.7
Sacramento, Calif.	100.0	92.0	30.2	29.3	0.8	51.0	57.8	3.2	0.9	0.8	-	5.2	4.4	0.9	1.0	0.5	0.6	1.7
St. Louis, Mo.	100.0	53.8	18.9	17.5	1.4	34.4	23.2	11.2	0.4	0.2	0.2	38.2	3.0	35.2	2.3	0.4	2.0	5.7
St. Paul, Minn.	100.0	85.4	16.1	15.4	0.7	68.7	52.3	16.4	0.6	0.4	0.1	8.3	1.6	6.7	1.9	0.4	1.5	4.4
Salt Lake City, Utah	100.0	94.7	32.9	32.0	0.9	61.3	55.3	6.1	0.5	0.4	0.1	2.8	1.5	1.3	1.4	0.5	0.8	1.1
San Antonio, Tex.	100.0	96.1	35.4	34.4	1.0	60.2	55.6	4.6	0.6	0.5	0.1	2.2	1.5	0.8	1.0	0.3	0.6	0.6
San Diego, Calif.	100.0	93.0	23.0	22.5	0.5	69.3	65.2	4.0	0.8	0.7	-	3.8	1.3	2.5	1.3	0.4	0.9	1.8
San Francisco, Calif.	100.0	94.1	33.7	32.7	1.0	59.2	57.0	2.1	1.3	1.2	0.1	3.6	3.1	0.4	1.2	0.4	0.8	1.1
Scranton, Pa.	100.0	75.0	10.9	9.7	1.3	61.8	51.7	10.1	2.3	1.8	0.4	15.6	8.4	7.2	5.9	2.7	3.2	3.5
Seattle, Wash.	100.0	94.3	25.3	24.2	1.0	67.9	61.8	6.1	1.1	0.9	0.2	2.4	1.2	1.3	1.9	0.9	1.0	1.3
Somerville, Mass.	100.0	69.2	17.4	15.5	1.9	50.0	33.7	16.3	1.8	0.9	0.9	27.7	6.4	21.3	2.3	0.5	1.6	0.9
South Bend, Ind.	100.0	94.0	28.0	27.4	0.6	65.0	60.8	4.2	1.0	0.9	0.1	2.1	1.2	0.9	2.0	0.9	1.1	1.9
Spokane, Wash.	100.0	95.2	25.2	24.7	0.5	69.4	66.2	3.2	0.6	0.5	0.1	1.9	0.8	1.1	1.4	0.5	0.9	1.5
Springfield, Mass.	100.0	60.6	12.2	9.9	2.3	47.1	13.2	34.0	1.3	0.4	0.8	34.2	2.0	32.3	2.9	0.3	2.5	2.3
Syracuse, N. Y.	100.0	31.0	4.1	3.5	0.6	26.0	10.1	15.9	1.0	0.3	0.7	58.7	2.1	56.6	5.4	0.4	5.0	4.8
Tacoma, Wash.	100.0	95.0	22.4	21.8	0.6	71.8	67.4	4.4	0.7	0.7	0.1	2.2	1.0	1.2	1.1	0.3	0.8	1.7
Tampa, Fla.	100.0	95.0	9.4	8.9	0.5	85.1	78.8	6.3	0.5	0.5	-	2.6	1.3	1.3	1.1	0.4	0.7	1.3
Toledo, Ohio	100.0	94.0	27.0	26.1	0.9	66.2	58.5	7.7	0.8	0.7	0.1	2.9	2.1	0.8	1.4	0.6	0.8	1.7
Trenton, N. J.	100.0	29.8	8.7	7.6	1.1	20.4	13.6	6.8	0.7	0.3	0.4	62.2	4.3	57.9	4.2	0.3	3.9	3.8
Tulsa, Okla.	100.0	95.7	44.8	42.6	2.2	48.4	43.7	4.6	2.5	2.3	0.2	1.0	0.7	0.3	2.7	1.0	1.6	0.6
Utica, N. Y.	100.0	71.2	19.8	17.9	1.9	50.5	21.2	29.3	0.9	0.4	0.5	22.3	3.7	18.6	2.3	0.2	2.2	4.2
Washington, D. C.	100.0	85.9	8.7	8.4	0.3	76.4	71.3	5.1	0.8	0.8	0.1	11.0	2.4	8.6	1.3	0.5	0.8	1.7
Wichita, Kans.	100.0	94.2	33.3	31.9	1.4	60.0	53.0	7.1	0.9	0.7	0.2	2.4	0.9	1.5	2.1	0.9	1.1	1.3
Wilmington, Del.	100.0	43.0	7.9	7.0	1.0	34.3	18.5	15.9	0.7	0.5	0.3	51.5	5.0	46.5	2.4	0.3	2.1	3.1
Worcester, Mass.	100.0	59.1	19.7	17.5	2.2	38.7	15.8	22.9	0.7	0.3	0.4	37.0	3.6	33.4	2.9	0.5	2.3	0.9
Yonkers, N. Y.	100.0	59.5	19.2	17.9	1.3	39.3	21.8	17.6	0.9	0.6	0.3	32.1	2.4	29.7	3.9	0.5	3.4	4.6
Youngstown, Ohio	100.0	94.9	40.4	39.5	0.9	53.3	51.1	2.2	1.1	1.0	0.1	2.9	2.4	0.5	1.4	0.8	0.6	0.8

Table 39.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR CITIES OF 50,000 TO 100,000 INHABITANTS: 1940

CITY	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Average interest rate, first mortgage (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
Total	374,511	303,598	286,588	1,434,145,200	5,004	753,678,500	2,630	52.6	296,706	62,846	35,415	32,472	19,518	14,352	43,726	64,572	23,805	5.48
Allentown, Pa.	4,638	4,126	3,850	18,596,500	4,830	10,914,900	2,835	58.7	4,022	190	536	324	30	57	353	2,241	291	5.52
Altoona, Pa.	3,499	3,277	3,064	10,832,900	3,536	5,721,000	1,867	52.8	3,149	1,563	182	149	33	38	438	612	134	5.71
Amarillo, Tex.	3,048	2,710	2,534	9,453,700	3,731	5,082,300	2,006	53.8	2,540	560	42	89	181	341	587	493	347	5.72
Arlington County, Va[1]	6,473	6,203	5,835	41,297,200	7,077	23,947,500	4,104	58.0	5,974	1,088	797	194	1,703	351	317	875	649	5.42
Asheville, N. C.	1,861	1,577	1,376	5,804,000	4,218	2,936,000	2,134	50.6	1,626	34	37	50	470	225	409	215	186	5.42
Atlantic City, N. J.	1,463	944	779	5,041,200	6,471	2,704,000	3,471	53.6	906	215	49	29	35	6	224	297	51	5.32
Augusta, Ga.	1,101	1,005	791	2,616,700	3,308	1,384,700	1,751	52.9	960	100	41	95	62	35	164	383	80	5.74
Austin, Tex.	4,482	4,107	3,909	15,014,700	3,841	8,117,900	2,077	54.1	4,034	449	110	188	240	477	451	1,228	891	6.15
Bayonne, N. J.	2,784	1,039	994	5,715,500	5,750	3,225,800	3,245	56.4	1,010	217	101	103	7	5	194	344	39	5.43
Beaumont, Tex.	2,110	1,890	1,701	5,649,600	3,321	3,366,100	1,979	59.6	1,841	404	95	84	80	265	351	343	219	5.73
Berkeley, Calif.	5,883	5,378	5,186	31,925,900	6,156	15,017,700	2,896	47.0	5,260	620	1,392	338	492	218	414	1,239	552	5.61
Bethlehem, Pa.	3,173	2,814	2,563	12,977,500	4,873	6,766,600	2,541	52.1	2,743	629	381	201	35	103	302	805	287	5.53
Binghamton, N. Y.	3,909	2,688	2,617	14,268,400	5,452	6,746,400	2,578	47.3	2,634	22	337	530	48	10	130	1,400	157	5.60
Brockton, Mass.	4,467	2,792	2,758	10,781,800	3,909	6,441,200	2,335	59.7	2,760	754	294	1,083	3	18	207	258	143	5.45
Cedar Rapids, Iowa	4,749	4,312	4,259	17,086,500	4,012	8,594,100	2,018	50.3	4,242	1,802	169	232	158	167	348	979	387	5.48
Charleston, S. C.	1,154	815	761	4,470,300	5,874	2,174,300	2,857	48.6	795	112	46	36	59	10	133	292	107	5.54
Charleston, W. Va.	2,457	2,220	1,895	13,937,700	7,355	6,474,100	3,416	46.5	2,155	250	278	126	474	83	419	187	328	5.40
Chester, Pa.	2,396	2,083	1,945	7,774,400	3,997	4,088,100	2,102	52.6	2,032	739	494	61	137	4	86	402	109	5.85
Cicero, Ill.	4,074	2,309	2,297	11,703,900	5,095	5,775,200	2,514	49.3	2,289	867	53	86	20	79	343	724	117	5.23
Cleveland Heights, Ohio	5,636	5,164	5,084	45,092,600	8,870	23,818,100	4,685	52.8	5,102	209	1,380	650	1,134	256	1,048	207	218	4.98
Columbia, S. C.	2,089	1,824	1,715	9,894,700	5,770	5,431,800	3,167	54.9	1,774	681	60	40	176	19	292	247	259	5.40
Columbus, Ga.	1,070	921	798	3,492,000	4,376	1,739,000	2,179	49.8	888	156	68	62	126	89	159	138	90	5.61
Corpus Christi, Tex.	2,494	2,221	2,085	7,436,700	3,567	4,623,000	2,217	62.2	2,177	371	22	105	183	442	203	377	474	5.67
Covington, Ky.	3,214	2,560	2,201	8,706,100	3,956	4,350,100	1,976	50.0	2,507	2,139	22	40	7	-	227	52	20	5.77
Davenport, Iowa	3,678	3,035	2,946	13,256,000	4,500	6,227,500	2,114	47.0	2,960	219	495	352	196	50	674	825	169	5.21
Dearborn, Mich.	6,543	5,345	5,209	26,707,300	5,127	16,397,400	3,148	61.4	5,290	166	827	504	531	779	1,152	811	520	5.21
Decatur, Ill.	3,399	3,157	2,682	10,814,600	4,032	5,504,100	2,052	50.9	3,066	879	413	100	260	188	467	574	185	5.72
Durham, N. C.	1,489	1,312	1,223	5,427,800	4,438	2,939,300	2,403	54.2	1,290	615	99	81	183	49	110	83	70	5.61
East Chicago, Ind.	2,524	1,419	1,401	6,150,600	4,390	2,883,900	2,058	46.9	1,376	277	38	92	33	38	588	172	140	5.04
East Orange, N. J.	2,910	2,012	1,785	13,561,800	7,598	7,614,800	4,266	56.1	1,971	372	229	356	77	25	166	663	83	5.33
East St. Louis, Ill.	2,630	2,386	2,289	8,321,100	3,635	3,938,200	1,720	47.3	2,306	520	76	155	43	129	416	726	241	5.62
El Paso, Tex.	2,982	2,731	2,672	10,613,100	3,972	5,635,800	2,109	53.1	2,686	718	59	84	67	299	816	531	112	5.45
Evanston, Ill.	2,978	2,436	2,405	26,899,100	11,185	12,369,600	5,143	46.0	2,389	52	293	167	267	432	459	544	175	4.98
Evansville, Ind.	4,325	3,690	3,524	11,528,300	3,271	5,603,700	1,590	48.6	3,628	742	418	1,056	29	47	587	335	414	5.56
Fresno, Calif.	4,034	3,891	3,622	15,280,200	4,219	7,881,000	2,176	51.6	3,814	381	1,024	54	278	84	304	1,265	424	6.03
Galveston, Tex.	1,399	1,198	1,116	4,531,800	4,061	2,293,500	2,055	50.6	1,164	333	46	16	48	44	140	417	120	6.37
Glendale, Calif.	8,002	7,488	7,390	39,911,500	5,401	21,787,000	2,948	54.6	7,427	901	2,023	606	552	600	720	1,366	659	5.60
Greensboro, N. C.	1,934	1,652	1,500	7,072,900	4,715	3,901,100	2,601	55.2	1,600	681	22	6	320	153	237	105	76	5.21
Hamilton, Ohio	3,540	3,294	3,056	12,544,200	4,105	6,377,900	2,087	50.8	3,179	2,375	39	122	17	27	351	184	64	5.47
Hammond, Ind.	5,273	4,500	4,447	19,905,900	4,476	9,549,200	2,147	48.0	4,415	662	346	585	209	226	1,327	661	399	5.24
Harrisburg, Pa.	3,444	2,762	2,499	14,535,100	5,816	6,778,100	2,712	46.6	2,693	255	1,174	328	30	14	197	566	129	5.78
Highland Park, Mich.	2,172	1,566	1,512	7,875,500	5,209	4,037,600	2,670	51.3	1,545	47	221	99	90	83	601	268	136	5.26
Hoboken, N. J.	610	223	213	1,217,200	5,715	759,500	3,566	62.4	215	23	6	32	1	4	40	91	18	5.17
Holyoke, Mass.	2,104	1,323	1,291	8,167,800	6,327	4,478,500	3,469	54.8	1,228	21	178	892	2	11	28	45	51	5.14
Huntington, W. Va.	3,661	3,325	2,883	13,215,800	4,584	6,349,700	2,202	48.0	3,173	610	281	213	555	205	553	327	429	5.50
Irvington, N. J.	3,159	1,837	1,745	10,189,300	5,839	5,952,600	3,411	58.4	1,804	515	103	219	42	19	254	558	94	5.35
Jackson, Miss.	2,941	2,357	2,240	10,235,100	4,569	5,697,700	2,544	55.7	2,308	309	200	119	673	215	418	207	167	5.26
Johnstown, Pa.	1,870	1,344	1,300	4,845,200	3,727	2,597,100	1,998	53.6	1,326	245	113	172	7	43	354	256	136	5.41
Kalamazoo, Mich.	2,893	2,501	2,240	9,193,000	4,104	4,538,200	2,026	49.4	2,433	511	110	184	51	34	217	1,165	161	5.80
Lakewood, Ohio	5,302	4,137	4,082	30,542,900	7,482	14,681,300	3,597	48.1	4,054	127	1,237	547	524	159	1,041	230	199	5.06
Lancaster, Pa.	3,228	2,846	2,762	12,301,600	4,454	6,355,400	2,301	51.7	2,793	486	321	157	7	9	200	1,373	240	5.27
Lansing, Mich.	6,449	5,608	5,520	21,898,800	3,967	11,193,900	2,028	51.1	5,547	1,199	184	341	319	177	722	2,109	496	5.71
Lawrence, Mass.	2,725	1,020	972	4,796,800	4,935	2,495,800	2,568	52.0	976	33	124	610	3	16	42	76	72	5.43
Lincoln, Nebr.	4,755	4,389	4,223	15,279,500	3,618	7,763,500	1,838	50.8	4,312	1,319	126	206	411	246	934	783	287	5.25
Little Rock, Ark.	3,843	3,457	2,915	10,871,900	3,730	5,427,700	1,862	49.9	3,372	550	390	76	332	212	1,130	458	224	5.27
Lynn, Mass.	4,846	3,263	3,135	14,499,100	4,625	7,601,100	2,425	52.4	3,189	485	793	990	13	21	136	384	367	5.52
McKeesport, Pa.	2,656	2,081	1,971	8,668,000	4,398	4,357,900	2,211	50.3	2,050	111	112	242	26	127	454	667	311	5.54
Macon, Ga.	1,142	918	836	2,985,100	3,571	1,413,100	1,690	47.3	900	93	24	20	74	76	264	284	65	5.76
Madison, Wis.	4,330	3,295	3,171	20,865,100	6,580	10,431,700	3,290	50.0	3,238	478	412	175	397	68	686	885	137	5.02
Malden, Mass.	3,697	2,099	2,042	9,285,800	4,547	5,336,100	2,613	57.5	2,065	232	656	682	3	17	148	202	125	5.43
Manchester, N. H.	3,038	1,851	1,749	6,653,700	3,804	3,518,000	2,011	52.9	1,797	508	164	559	4	10	251	251	50	5.10
Medford, Mass.	4,904	3,089	2,975	16,479,700	5,539	9,533,300	3,204	57.8	3,030	658	587	1,221	54	29	216	125	140	5.37
Mobile, Ala.	2,152	1,924	1,668	6,469,600	3,879	3,547,100	2,127	54.8	1,885	122	264	110	152	72	657	367	141	5.41
Montgomery, Ala.	2,450	2,172	1,891	7,543,900	3,989	4,258,100	2,257	56.6	2,082	48	281	35	177	63	741	570	167	5.41
Mount Vernon, N. Y.	3,265	2,136	2,082	21,859,200	10,499	13,147,200	6,315	60.1	2,072	128	212	472	115	106	160	597	182	5.26
New Britain, Conn.	3,858	1,710	1,559	9,755,200	6,257	5,400,700	3,464	55.4	1,618	67	87	1,099	76	8	132	70	79	5.22
New Rochelle, N. Y.	2,971	2,232	2,151	28,190,400	13,105	15,342,400	7,133	54.4	2,149	130	407	350	115	79	208	710	150	5.24
Newton, Mass.	6,282	5,437	5,024	45,250,800	9,007	26,280,700	5,231	58.1	5,279	644	1,007	2,314	195	45	213	307	554	5.22
Niagara Falls, N. Y.	4,711	3,502	3,435	19,575,000	5,699	9,489,000	2,762	48.5	3,455	1,415	262	700	78	25	186	606	183	5.72
Oak Park, Ill.	4,678	4,280	4,246	35,434,300	8,345	16,676,600	3,928	47.1	4,240	370	537	297	293	530	707	1,126	380	5.16
Pasadena, Calif.	5,079	4,502	4,452	23,662,800	5,315	11,764,000	2,642	49.7	4,445	407	826	216	230	224	592	1,585	365	5.65
Passaic, N. J.	1,665	906	901	6,170,600	6,849	3,295,300	3,657	53.4	896	139	133	54	22	19	76	415	38	5.45
Pawtucket, R. I.	4,058	2,294	2,109	11,451,300	5,430	5,389,700	2,556	47.1	2,230	191	722	644	37	31	188	345	72	5.41
Phoenix, Ariz.	3,700	3,293	3,078	12,651,600	4,110	7,234,200	2,350	57.2	3,196	243	592	207	124	328	953	582	167	5.41
Pontiac, Mich.	4,410	3,876	3,624	12,519,300	3,455	6,770,300	1,868	54.1	3,805	344	548	82	109	540	584	1,202	396	5.48
Portland, Maine	2,637	1,765	1,660	7,821,500	4,712	3,581,900	2,158	45.8	1,716	797	150	393	55	7	89	196	29	5.24
Portsmouth, Va.	1,461	1,263	940	2,506,000	2,668	1,314,500	1,398	52.4	1,207	477	156	98	3	6	215	163	89	5.67
Pueblo, Colo.	3,266	2,989	2,634	6,501,100	2,468	3,603,800	1,368	55.4	2,914	584	20	164	15	40	971	858	262	5.51
Quincy, Mass.	6,039	4,822	4,660	24,842,500	5,331	13,808,200	2,963	55.6	4,714	1,395	848	1,148	24	55	434	323	487	5.39
Racine, Wis.	4,732	3,568	3,515	16,541,300	4,706	9,629,700	2,740	58.2	3,524	691	83	51	29	139	1,248	1,115	168	4.96
Roanoke, Va.	3,329	2,729	2,647	11,836,100	4,472	5,970,900	2,256	50.4	2,686	377	319	152	360	136	530	497	315	5.41
Rockford, Ill.	4,870	4,061	3,776	20,209,100	5,352	10,126,100	2,682	50.1	3,931	558	66	88	531	490	637	1,161	400	5.29
Saginaw, Mich.	4,862	4,403	4,189	13,729,600	3,278	6,572,900	1,569	47.9	4,324	1,640	322	155	93	45	648	1,170	250	5.62
St. Joseph, Mo.	2,965	2,672	2,616	7,335,500	2,804	3,639,900	1,391	49.6	2,616	476	419	122	69	238	182	836	274	5.70
St. Petersburg, Fla.	3,421	2,920	2,799	12,956,000	4,629	6,243,400	2,231	48.2	2,799	305	130	123	137	83	315	1,605	101	5.74
San Jose, Calif.	4,675	4,432	4,362	18,386,400	4,215	10,165,900	2,331	55.3	4,411	1,526	460	109	124	75	272	1,301	544	5.85
Santa Monica, Calif.	3,313	2,736	2,701	14,444,400	5,348	8,049,300	2,980	55.7	2,716	306	947	77	119	161	241	630	235	5.59
Savannah, Ga.	1,996	1,700	1,597	6,967,300	4,363	3,724,700	2,332	53.5	1,647	98	162	244	160	44	276	542	121	5.43
Schenectady, N. Y.	5,629	3,496	3,289	17,877,700	5,436	8,760,900	2,664	49.0	3,404	586	278	1,055	3	14	309	1,020	139	5.46
Shreveport, La.	5,112	4,488	4,403	19,145,800	4,348	10,773,300	2,447	56.3	4,405	1,599	228	80	247	132	1,015	778	326	5.36

[1] Classified as urban under special rule.

Table 39.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR CITIES OF 50,000 TO 100,000 INHABITANTS: 1940—Con.

CITY	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES							Holder of first mortgage									Average interest rate-first mortgage (%)
		Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)												
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Reporting holder	Building and loan assn.	Commercial bank	Savings bank	Life insurance co.	Mortgage co.	HOLC	Individual	Other	
Sioux City, Iowa	4,276	3,977	3,833	14,481,800	3,778	7,372,700	1,923	50.9	3,909	328	426	309	351	351	857	1,088	199	5.18
Springfield, Ill	3,152	2,776	2,194	9,065,700	4,132	4,311,600	1,965	47.6	2,627	1,184	144	153	58	129	259	557	198	5.55
Springfield, Mo	3,693	3,433	3,012	7,438,600	2,470	3,962,800	1,316	53.3	3,353	735	95	113	134	295	587	1,071	323	5.97
Springfield, Ohio	4,440	3,903	3,792	16,132,700	4,254	7,947,800	2,096	49.3	3,836	1,954	217	498	149	46	424	321	233	5.45
Stockton, Calif	2,665	2,491	2,449	10,417,100	4,254	5,511,700	2,251	52.9	2,437	790	337	163	211	48	146	310	432	5.81
Terre Haute, Ind	4,077	3,731	3,535	9,635,000	2,762	4,909,200	1,389	49.9	3,676	2,063	80	252	38	75	657	299	218	5.56
Topeka, Kans	3,955	3,577	3,420	11,342,200	3,316	6,307,500	1,844	55.6	3,516	1,508	120	151	235	213	650	427	212	5.70
Troy, N. Y	2,447	1,253	1,179	6,269,700	5,318	3,050,100	2,587	48.6	1,232	839	43	104	1	3	48	171	23	5.40
Union City, N. J	1,286	340	317	2,151,800	6,786	1,082,100	3,414	50.3	327	33	46	13	4	1	54	166	[1] 10	5.38
Upper Darby township, Pa[1]	5,675	4,962	4,761	33,042,800	6,940	19,602,200	4,117	59.3	4,763	395	623	151	1,221	764	281	730	598	5.49
Waco, Tex	1,938	1,721	1,287	3,600,400	2,798	1,817,100	1,412	50.5	1,668	520	38	48	96	29	352	504	81	5.91
Waterbury, Conn	5,643	3,419	3,336	18,809,800	5,638	9,998,300	2,997	53.2	3,326	247	397	1,332	58	71	289	726	206	5.28
Waterloo, Iowa	4,460	3,847	3,462	12,342,500	3,565	5,917,800	1,709	47.9	3,733	2,176	31	45	62	64	313	913	129	5.48
Wheeling, W. Va	1,932	1,557	1,244	6,796,600	5,464	3,135,500	2,520	46.1	1,509	75	320	449	63	10	302	233	57	5.51
Wilkes-Barre, Pa	2,239	1,704	1,609	6,317,200	3,926	3,130,300	1,945	49.6	1,665	168	227	247	19	42	225	623	124	5.65
Winston-Salem, N. C	2,970	2,777	2,718	10,878,600	4,002	6,025,200	2,217	55.4	2,737	1,331	98	125	512	201	280	105	83	5.66
York, Pa	2,344	1,908	1,792	6,888,200	3,844	3,384,200	1,889	49.1	1,863	8	758	359	9	10	24	640	45	5.57

[1] Classified as urban under special rule.

Table 40.—TENURE AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, AND DEBT AND VALUE OF OWNER-OCCUPIED MORTGAGED 1-FAMILY NONFARM PROPERTIES, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

PRINCIPAL METROPOLITAN DISTRICT	Total	URBAN AND RURAL-NONFARM OCCUPIED DWELLING UNITS					Total	OWNER-OCCUPIED MORTGAGED 1-FAMILY NONFARM PROPERTIES					
		Owner occupied		Mortgage status (owner-occupied units)				Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mortgages)		
		Number	Percent of all occupied units	Reporting	Mortgaged				Total (dollars)	Average (dollars)	Total (dollars)	Percent of value	Average (dollars)
					Number	Percent							
Total	15,565,041	5,690,571	36.6	5,411,794	3,060,121	56.9	2,473,556	2,351,788	12,049,600,900	5,124	6,488,742,600	53.8	2,757
Akron, Ohio	93,114	48,455	52.0	46,710	28,593	61.2	26,493	25,401	101,260,600	3,986	54,496,800	53.8	2,145
Albany-Schenectady-Troy, N. Y	119,493	48,363	40.5	45,638	23,911	52.4	16,957	16,149	90,453,200	5,601	45,939,400	50.8	2,845
Allentown-Bethlehem-Easton, Pa	81,322	35,101	43.2	33,426	15,018	44.9	13,266	12,334	55,627,400	4,510	30,027,500	54.0	2,435
Atlanta, Ga	115,696	37,264	32.2	35,622	20,485	57.5	17,623	16,769	76,477,700	4,561	42,291,000	55.3	2,522
Baltimore, Md	267,928	115,587	43.1	108,310	47,654	44.0	38,109	34,381	142,434,800	4,143	71,983,400	50.5	2,094
Birmingham, Ala	104,792	34,051	32.5	32,785	16,222	49.5	14,715	13,632	48,016,600	3,471	26,950,100	56.1	1,948
Boston, Mass	603,546	217,012	36.0	205,304	135,626	66.1	91,544	87,102	491,405,300	5,642	273,471,700	55.7	3,140
Bridgeport, Conn	56,547	20,833	36.8	19,405	14,341	73.9	9,444	9,021	57,473,100	6,371	27,954,500	48.6	3,099
Buffalo-Niagara, N. Y	221,469	82,099	37.1	77,723	47,011	60.5	30,706	29,659	167,686,400	5,654	88,612,400	52.8	2,988
Canton, Ohio	50,990	26,423	51.8	25,303	13,623	53.8	12,493	11,199	46,766,200	4,176	24,211,400	51.8	2,162
Charlotte, N. C	27,618	8,230	29.8	7,868	4,558	57.9	4,237	4,079	21,389,000	5,244	11,529,900	53.9	2,827
Chattanooga, Tenn	45,553	15,971	35.1	14,961	6,337	42.4	5,864	5,553	20,465,400	3,685	10,256,300	50.1	1,847
Chicago, Ill	1,233,179	371,908	30.2	353,982	203,910	57.6	137,074	134,620	818,924,000	6,083	414,869,500	50.7	3,082
Cincinnati, Ohio	224,001	88,618	39.6	84,858	45,241	53.3	36,391	34,561	200,329,600	5,796	106,803,000	53.3	3,090
Cleveland, Ohio	334,699	130,189	38.9	125,870	80,674	64.1	60,011	59,050	351,834,600	5,958	180,115,900	51.2	3,050
Columbus, Ohio	97,796	39,950	40.9	37,910	21,761	57.4	20,284	18,347	96,469,100	5,258	48,636,200	50.4	2,651
Dallas, Tex	103,534	40,220	38.8	39,157	21,800	55.7	19,218	18,925	78,931,800	4,171	44,489,400	56.4	2,351
Davenport, Iowa-Rock Island-Moline, Ill	48,677	23,391	48.1	22,551	9,789	43.4	8,294	8,025	35,258,100	4,394	16,280,200	46.2	2,029
Dayton, Ohio	73,711	33,091	44.9	32,179	20,567	63.9	19,061	18,380	83,817,900	4,560	44,631,900	53.2	2,428
Denver, Colo	111,193	45,761	41.2	43,402	21,576	49.7	19,672	17,695	69,772,100	3,943	35,509,200	50.9	2,007
Des Moines, Iowa	51,989	26,439	50.9	24,346	13,144	54.0	12,274	11,001	36,944,800	3,358	20,161,500	54.6	1,833
Detroit, Mich	590,210	263,681	44.7	255,527	161,080	63.0	133,598	128,891	596,468,000	4,628	345,255,600	57.9	2,679
Duluth, Minn.-Superior, Wis	41,207	20,394	49.5	19,643	8,882	45.2	7,814	7,560	27,714,100	3,666	12,765,300	46.1	1,689
Erie, Pa	34,902	14,534	41.6	13,627	6,647	48.8	5,591	4,968	19,767,000	3,979	10,706,900	54.2	2,155
Fall River-New Bedford, Mass	71,238	20,356	28.6	18,766	10,608	56.5	6,508	5,862	20,851,800	3,557	11,254,400	54.0	1,920
Flint, Mich	48,336	27,297	56.5	25,494	15,648	59.1	14,134	13,769	43,330,500	3,147	22,643,500	52.3	1,645
Fort Wayne, Ind	36,040	19,681	54.6	19,108	11,391	59.6	10,393	9,977	41,694,000	4,179	20,645,200	49.5	2,069
Fort Worth, Tex	58,040	26,020	44.8	25,167	11,661	46.3	10,458	9,944	27,976,100	2,813	15,908,600	55.8	1,599
Grand Rapids, Mich	57,869	30,205	52.2	29,075	14,840	51.0	13,146	11,960	45,918,900	3,839	23,876,800	52.0	1,996
Harrisburg, Pa	45,624	19,723	43.2	18,951	7,874	41.5	6,685	5,271	31,902,700	5,087	14,975,900	46.9	2,388
Hartford-New Britain, Conn	126,694	44,361	35.0	40,848	30,027	73.5	19,941	18,870	124,292,700	6,587	65,947,400	53.1	3,495
Houston, Tex	136,116	54,741	40.2	51,324	25,946	50.6	23,526	21,646	85,955,900	3,971	48,269,800	56.2	2,230
Huntington, W. Va.-Ashland, Ky	41,182	17,308	42.0	16,172	7,347	45.4	6,850	6,111	22,769,500	3,726	11,135,100	48.9	1,822
Indianapolis, Ind	127,596	51,298	40.2	49,167	30,144	61.3	27,846	26,131	107,822,900	4,126	53,239,200	49.4	2,037
Jacksonville, Fla	50,218	17,053	34.0	16,263	8,089	49.7	7,413	6,989	30,155,500	4,315	16,975,000	56.3	2,429
Johnstown, Pa	34,381	14,012	40.8	13,156	4,554	34.6	3,717	3,507	14,169,800	4,040	7,616,400	53.8	2,172
Kansas City, Mo.-Kansas City, Kans	184,211	72,426	39.3	69,842	36,742	52.6	34,302	32,642	117,574,200	3,602	66,461,300	56.5	2,036
Knoxville, Tenn	35,214	13,817	39.2	13,398	5,091	38.0	4,739	4,550	16,111,800	3,541	8,332,800	51.7	1,831
Los Angeles, Calif	918,977	369,463	40.2	356,684	202,089	56.7	181,014	177,839	803,801,100	4,520	428,534,500	53.3	2,410
Louisville, Ky	115,495	46,241	40.0	43,916	21,399	48.7	19,120	18,157	71,149,100	3,919	38,235,800	53.7	2,106
Lowell-Lawrence-Haverhill, Mass	85,751	31,020	36.2	28,536	15,753	55.2	11,129	10,489	39,372,300	3,754	19,921,000	50.6	1,899
Memphis, Tenn	87,063	27,550	31.6	26,069	12,455	47.8	11,030	10,128	38,483,900	3,800	20,305,000	52.8	2,005
Miami, Fla	70,574	28,944	41.0	27,411	13,534	49.4	12,120	11,146	55,992,500	5,024	31,077,300	55.5	2,788
Milwaukee, Wis	213,624	79,777	37.3	76,692	44,590	58.1	30,812	30,156	173,264,900	5,746	90,928,100	52.5	3,015
Minneapolis-St. Paul, Minn	253,125	117,715	46.5	114,048	60,708	53.2	53,040	51,413	232,946,000	4,531	114,112,200	49.0	2,220
Nashville, Tenn	61,238	22,299	36.4	21,552	8,757	40.6	7,466	7,146	29,727,300	4,160	15,461,100	52.1	2,165
New Haven, Conn	80,339	29,404	36.6	27,998	20,002	71.4	13,014	12,701	78,106,100	6,150	38,760,300	49.6	3,052
New Orleans, La	144,248	36,895	25.6	35,205	16,183	46.0	11,030	10,749	50,812,900	4,727	25,795,900	52.7	2,493
New York-Northeastern New Jersey	3,152,455	741,809	23.5	693,448	492,926	71.1	334,576	313,547	2,224,347,200	7,094	1,268,900,500	57.0	4,047
Norfolk-Portsmouth-Newport News, Va	80,217	28,532	35.6	26,656	12,370	46.4	11,188	9,215	34,831,500	3,780	18,783,500	53.9	2,038
Oklahoma City, Okla	62,900	23,961	38.1	22,725	13,877	61.1	12,086	11,245	45,166,300	4,017	25,388,200	56.2	2,257
Omaha, Nebr.-Council Bluffs, Iowa	78,303	37,710	48.2	36,073	17,668	49.0	16,520	15,705	54,866,100	3,494	27,040,300	49.3	1,722
Peoria, Ill	45,221	23,617	52.2	22,115	12,387	56.0	11,271	10,059	44,625,900	4,436	20,737,100	46.5	2,062
Philadelphia, Pa	748,807	318,366	42.5	298,663	155,642	52.1	142,460	131,816	616,829,500	4,679	357,818,500	58.0	2,715
Pittsburgh, Pa	491,575	189,275	38.5	179,267	77,532	43.2	61,154	56,929	301,929,400	5,304	152,078,600	50.4	2,671
Portland, Oreg	129,884	68,030	52.4	65,216	32,881	50.4	31,939	30,224	106,938,600	3,538	51,287,200	48.0	1,697

Table 40.—TENURE AND MORTGAGE STATUS OF URBAN AND RURAL-NONFARM DWELLING UNITS, AND DEBT AND VALUE OF OWNER-OCCUPIED MORTGAGED 1-FAMILY NONFARM PROPERTIES, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940—Con.

PRINCIPAL METROPOLITAN DISTRICT	URBAN AND RURAL-NONFARM OCCUPIED DWELLING UNITS						OWNER-OCCUPIED MORTGAGED 1-FAMILY NONFARM PROPERTIES						
	Total	Owner occupied		Mortgage status (owner-occupied units)			Total	Reporting debt and value	Value of property		Outstanding indebtedness (first and junior mortgages)		
		Number	Percent of all occupied units	Reporting	Mortgaged Number	Mortgaged Percent			Total (dollars)	Average (dollars)	Total (dollars)	Percent of value	Average (dollars)
Providence, R. I.	185,250	67,953	36.7	63,552	38,392	60.3	25,019	24,036	122,295,700	5,088	60,471,900	49.4	2,516
Reading, Pa.	45,542	21,646	47.5	20,688	9,443	45.7	8,706	8,289	35,347,800	4,264	19,095,100	54.0	2,304
Richmond, Va.	62,530	22,853	36.5	22,047	10,882	49.4	9,649	9,349	54,842,900	5,866	29,361,500	53.5	3,141
Rochester, N. Y.	111,331	49,912	44.8	47,239	33,544	71.0	28,609	27,007	140,613,900	5,207	80,425,400	57.2	2,978
Sacramento, Calif.	43,514	21,679	49.8	20,646	11,565	56.0	10,820	10,584	44,077,800	4,165	24,679,100	56.0	2,332
Saginaw-Bay City, Mich.	39,257	24,204	61.7	22,335	8,686	38.9	7,950	7,347	22,204,800	3,022	10,695,800	48.2	1,456
St. Louis, Mo.	379,446	138,961	36.6	133,574	70,293	52.6	59,956	57,635	279,335,000	4,847	151,731,400	54.3	2,633
Salt Lake City, Utah	52,871	28,363	53.6	27,405	15,126	55.2	13,989	13,697	51,728,900	3,777	27,013,600	52.2	1,972
San Antonio, Tex.	79,200	32,953	41.6	32,294	14,936	46.3	13,564	13,259	42,657,100	3,218	23,913,400	56.0	1,804
San Diego, Calif.	77,717	33,557	43.2	32,515	16,864	51.9	15,259	14,942	59,410,600	3,976	31,990,900	53.8	2,141
San Francisco-Oakland, Calif.	450,424	185,400	41.2	178,499	91,825	51.4	82,585	79,581	437,431,300	5,497	231,421,400	52.9	2,908
Scranton--Wilkes-Barre, Pa.	147,645	63,331	42.9	58,504	18,522	31.7	13,049	11,462	41,731,400	3,641	19,248,300	46.1	1,679
Seattle, Wash.	151,288	74,640	49.3	70,922	37,593	53.0	36,370	34,559	135,254,500	3,914	65,170,800	48.2	1,886
South Bend, Ind.	38,960	21,265	54.6	20,568	11,658	56.7	11,003	9,844	35,625,900	3,619	18,462,500	51.8	1,876
Spokane, Wash.	42,195	23,607	55.9	22,859	10,362	45.3	9,907	9,712	29,380,500	3,025	14,355,800	48.9	1,478
Springfield-Holyoke, Mass.	100,974	35,527	35.2	32,500	23,242	71.5	16,549	15,938	77,988,800	4,893	42,939,400	55.1	2,694
Syracuse, N. Y.	68,448	25,638	37.5	24,368	16,393	67.3	12,396	11,929	72,576,600	6,084	36,729,600	50.6	3,079
Tacoma, Wash.	46,819	27,607	59.0	26,108	11,222	43.0	10,846	10,498	30,407,200	2,896	14,071,300	46.3	1,340
Tampa-St. Petersburg, Fla.	61,017	27,204	44.6	25,933	10,470	40.4	9,318	9,086	32,319,800	3,557	16,007,900	49.5	1,762
Toledo, Ohio	93,698	46,411	49.5	45,391	23,255	51.2	21,571	20,831	88,636,000	4,255	49,216,200	55.5	2,363
Trenton, N. J.	47,933	21,048	43.9	19,718	11,340	57.5	9,685	8,580	38,025,800	4,432	20,057,400	52.7	2,338
Tulsa, Okla.	51,905	22,144	42.7	21,285	12,156	57.1	11,204	10,423	39,498,900	3,790	23,175,600	58.7	2,224
Utica-Rome, N. Y.	49,009	19,465	39.7	18,056	8,937	49.5	5,919	5,657	25,103,100	4,438	12,766,300	50.9	2,257
Washington, D. C.	234,920	87,797	37.4	84,621	56,183	66.4	51,022	49,232	401,497,600	8,155	214,882,700	53.5	4,365
Wheeling, W. Va.	47,454	19,999	42.1	18,524	6,257	33.6	5,306	4,477	16,827,000	3,759	7,881,600	46.8	1,760
Wichita, Kans.	37,233	16,215	43.5	15,535	8,448	54.0	7,888	7,359	23,745,500	3,227	13,086,200	55.1	1,778
Wilmington, Del.	46,731	20,164	43.1	19,181	11,180	58.3	10,194	9,812	56,556,900	5,764	26,819,300	47.4	2,733
Worcester, Mass.	76,028	27,753	36.5	25,451	17,992	70.7	12,212	11,348	55,325,100	4,875	30,524,200	55.2	2,690
Youngstown, Ohio	89,981	46,802	52.0	44,968	24,190	53.8	21,665	20,915	89,721,300	4,290	46,132,500	51.4	2,206

Table 41.—INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[For average interest rate, see table 42]

PRINCIPAL METROPOLITAN DISTRICT	Total reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.6% to 7.9%	8.0% and over
Total	2,386,599	15,083	35,551	4,528	440,532	1,206	529,364	3,637	227,510	836	1,013,073	1,222	18,279	2,567	69,112	1,833	1,868	187	20,211
Akron, Ohio	25,814	108	186	1	5,398	-	2,118	3	849	1	15,921	2	98	-	1,094	-	7	-	28
Albany-Schenectady-Troy, N. Y.	16,348	99	270	2	1,521	8	6,071	104	782	82	7,370	2	12	-	2	1	1	-	21
Allentown-Bethlehem-Easton, Pa.	12,729	146	266	2	1,341	2	2,420	23	639	4	7,838	1	6	1	13	1	3	-	23
Atlanta, Ga.	17,065	39	159	3	4,545	7	3,375	17	1,236	3	4,914	7	216	-	1,584	2	29	1	777
Baltimore, Md.	36,302	207	505	16	6,476	5	4,250	52	1,317	5	22,885	7	28	2	22	2	6	-	517
Birmingham, Ala.	13,994	35	142	-	4,796	2	1,846	5	380	-	5,502	5	95	7	459	37	14	3	666
Boston, Mass.	88,055	519	907	10	7,977	34	14,947	104	48,902	60	14,181	11	162	10	99	1	10	-	121
Bridgeport, Conn.	9,028	39	64	2	933	1	6,237	4	220	-	1,484	-	17	1	5	-	-	-	16
Buffalo-Niagara, N. Y.	29,887	185	454	1	2,624	4	12,583	33	1,330	5	12,603	2	15	-	21	-	1	-	26
Canton, Ohio	12,082	70	142	1	2,308	3	1,090	-	175	-	7,966	2	68	-	250	2	-	-	10
Charlotte, N. C.	3,955	12	31	-	800	2	996	2	346	-	1,757	-	5	-	1	-	-	-	3
Chattanooga, Tenn.	5,622	17	67	2	1,861	1	854	2	277	2	2,434	1	8	-	42	-	3	-	51
Chicago, Ill.	133,764	1,218	3,150	34	38,627	50	36,388	62	8,686	22	44,417	25	311	65	565	3	16	2	118
Cincinnati, Ohio	35,155	162	434	9	2,541	17	3,946	66	3,007	69	23,279	179	875	43	411	7	31	-	79
Cleveland, Ohio	58,721	456	925	12	20,783	17	13,885	40	6,789	12	15,296	5	95	18	345	-	9	-	82
Columbus, Ohio	19,357	110	315	6	4,077	5	3,291	27	1,966	8	8,803	2	456	-	253	2	9	-	27
Dallas, Tex.	18,750	39	158	14	3,754	16	3,695	117	1,218	5	5,352	5	298	7	2,158	18	34	1	1,866
Davenport, Iowa-Rock Island-Moline, Ill.	8,021	85	187	2	2,196	2	1,641	8	694	1	2,988	1	165	12	31	-	-	-	8
Dayton, Ohio	18,607	81	148	-	4,832	4	1,703	6	1,358	-	10,186	2	36	1	215	-	2	1	32
Denver, Colo.	18,722	93	260	3	3,994	8	2,981	18	1,301	4	8,979	4	113	1	660	-	11	-	292
Des Moines, Iowa	11,669	53	215	2	3,199	5	2,081	19	522	6	5,174	-	55	1	281	-	2	-	54
Detroit, Mich.	130,844	1,004	1,877	14	40,090	31	19,639	92	4,836	8	62,744	8	266	4	576	3	7	-	145
Duluth, Minn.-Superior, Wis.	7,561	80	139	2	1,823	1	1,752	3	372	1	3,165	1	23	1	159	-	8	1	30
Erie, Pa.	5,254	39	91	2	946	-	701	1	175	3	3,281	-	7	-	3	-	-	-	5
Fall River-New Bedford, Mass.	6,241	49	75	-	455	-	516	7	2,830	7	2,145	1	31	-	82	-	4	-	39
Flint, Mich.	13,625	1,149	145	2	2,025	-	1,225	5	431	2	7,973	-	15	1	826	-	6	-	20
Fort Wayne, Ind.	10,120	41	163	2	3,302	-	1,962	10	438	3	3,738	1	13	-	409	-	3	-	40
Fort Worth, Tex.	10,072	19	79	3	1,959	1	938	51	430	3	3,259	7	191	3	1,283	9	32	-	1,805
Grand Rapids, Mich.	12,654	125	132	1	2,262	-	1,601	3	317	2	7,687	13	333	-	155	-	2	-	21
Harrisburg, Pa.	6,452	24	64	-	491	-	766	1	113	-	4,972	1	7	1	1	-	3	-	8
Hartford-New Britain, Conn.	19,001	104	159	3	1,622	5	10,985	22	3,548	24	2,500	1	8	-	5	-	-	-	14
Houston, Tex.	22,289	124	173	6	4,512	8	3,805	53	1,030	5	8,963	20	286	87	1,676	31	54	7	1,438
Huntington, W. Va.-Ashland, Ky.	6,386	76	58	2	1,202	-	708	6	216	1	3,925	-	10	1	108	1	5	1	56
Indianapolis, Ind.	26,722	133	258	18	6,459	5	3,414	29	2,027	8	10,784	14	2,362	2	1,057	3	51	2	96
Jacksonville, Fla.	7,091	23	72	2	1,880	4	1,277	5	385	2	2,435	4	53	5	382	-	11	-	551
Johnstown, Pa.	3,552	50	80	1	893	-	372	-	53	-	2,086	-	8	-	2	-	-	-	7
Kansas City, Mo.-Kansas City, Kans.	33,070	305	423	5	6,757	6	5,604	54	2,082	3	15,564	9	194	14	1,328	7	23	1	581
Knoxville, Tenn.	4,506	22	62	-	1,232	2	819	8	309	1	1,917	-	6	-	16	1	2	-	59
Los Angeles, Calif.	177,289	732	1,411	33	26,160	171	32,066	249	9,574	73	57,940	378	4,937	1,508	28,500	1,069	377	94	2,017
Louisville, Ky.	18,268	200	206	1	2,952	-	2,390	20	820	2	11,154	3	52	21	269	-	6	-	172
Lowell-Lawrence-Haverhill, Mass.	10,710	71	94	1	831	-	2,613	63	4,582	1	2,369	4	22	-	41	-	-	-	18
Memphis, Tenn.	10,384	45	173	1	2,004	6	1,858	19	573	2	5,560	2	10	-	29	1	3	-	98
Miami, Fla.	11,494	43	118	5	2,814	15	2,321	193	1,071	9	3,983	9	56	4	336	1	8	-	508

Table 41.—INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940—Con.

[For average interest rate, see table 42]

PRINCIPAL METROPOLITAN DISTRICT	Total reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.6% to 7.9%	8.0% and over
Milwaukee, Wis.	30,070	424	1,288	30	10,230	87	9,501	123	2,160	26	5,974	13	77	8	65	1	4	-	59
Minneapolis-St. Paul, Minn.	51,711	481	1,506	34	12,743	37	18,368	64	4,943	3	13,053	5	103	1	273	1	4	-	92
Nashville, Tenn.	7,182	19	77	3	1,472	-	1,554	6	580	4	3,408	1	6	1	19	-	3	-	29
New Haven, Conn.	12,651	46	137	2	955	1	4,664	12	2,276	3	4,457	1	42	-	38	-	3	-	14
New Orleans, La.	10,756	74	116	3	2,144	3	1,078	40	365	3	5,889	5	142	7	415	5	21	4	447
New York-Northeastern New Jersey	319,299	1,439	5,089	4,033	43,874	463	101,253	795	43,709	116	117,419	45	283	15	246	6	32	2	470
Norfolk-Portsmouth-Newport News, Va.	10,116	30	101	1	1,716	2	1,078	5	270	7	6,641	1	51	-	52	1	12	2	146
Oklahoma City, Okla.	11,631	24	108	1	2,815	4	1,795	6	699	1	2,769	13	660	6	1,545	13	475	18	679
Omaha, Nebr.-Council Bluffs, Iowa	15,944	128	320	3	4,455	5	3,222	13	1,084	9	6,179	20	169	87	188	8	7	2	45
Peoria, Ill.	10,815	70	447	3	1,026	2	2,128	6	399	5	6,309	28	89	27	263	-	3	-	10
Philadelphia, Pa.	134,957	525	1,651	17	17,383	25	21,751	202	4,565	31	88,235	16	80	7	140	1	26	3	299
Pittsburgh, Pa.	58,376	430	1,121	15	9,941	12	6,064	26	1,278	3	39,025	11	65	3	165	3	14	1	199
Portland, Oreg.	30,839	214	1,309	6	4,980	2	5,004	33	1,696	12	15,377	10	289	9	1,492	14	20	1	371
Providence, R. I.	24,289	109	208	2	2,679	1	7,514	6	1,328	5	12,089	1	27	-	151	-	6	1	162
Reading, Pa.	8,409	72	161	2	868	1	2,146	11	527	9	4,493	1	6	-	5	1	-	-	6
Richmond, Va.	9,383	42	100	3	1,553	5	3,042	13	634	4	3,975	1	2	-	5	-	1	-	3
Rochester, N. Y.	27,506	98	258	4	2,705	1	14,050	50	4,868	17	5,409	3	19	1	11	-	-	-	12
Sacramento, Calif.	10,543	36	115	2	1,208	1	2,701	27	469	3	4,695	22	139	61	953	13	13	2	83
Saginaw-Bay City, Mich.	7,679	111	174	-	1,177	-	809	-	90	-	4,717	31	73	15	474	-	2	1	5
St. Louis, Mo.	58,140	469	2,029	23	11,521	15	14,989	55	1,879	7	25,666	8	133	13	808	14	24	2	485
Salt Lake City, Utah	13,661	48	103	2	4,481	-	1,860	22	561	1	4,538	3	316	-	1,294	1	40	-	391
San Antonio, Tex.	13,239	20	75	6	4,521	10	1,652	28	456	5	4,004	13	111	43	1,185	57	37	16	1,000
San Diego, Calif.	14,842	48	154	4	2,575	1	2,318	76	601	27	6,424	57	287	249	1,777	39	13	2	190
San Francisco-Oakland, Calif.	80,486	398	1,062	51	9,172	32	19,775	151	7,287	28	35,592	63	1,478	120	4,654	260	102	5	256
Scranton--Wilkes-Barre, Pa.	12,800	157	190	2	1,581	1	717	2	48	-	9,553	2	4	-	10	-	1	-	32
Seattle, Wash.	35,369	149	375	4	8,168	2	9,389	19	2,188	13	13,002	4	341	1	1,469	2	20	-	223
South Bend, Ind.	10,688	74	127	-	3,688	1	1,368	1	366	3	4,397	4	64	-	523	-	9	-	63
Spokane, Wash.	9,617	42	76	1	1,839	-	934	8	463	-	4,905	4	140	-	853	-	22	-	330
Springfield-Holyoke, Mass.	15,972	81	149	1	863	9	7,186	20	5,391	3	2,216	-	24	1	18	-	-	-	10
Syracuse, N. Y.	11,947	56	90	-	680	-	6,790	5	478	5	3,814	5	12	-	1	-	1	-	10
Tacoma, Wash.	10,550	71	104	2	1,790	1	1,163	11	491	2	5,785	1	149	1	807	-	11	-	151
Tampa-St. Petersburg, Fla.	8,966	45	80	3	1,623	1	750	20	205	3	5,399	1	58	1	305	4	6	-	441
Toledo, Ohio	20,923	135	311	3	6,039	3	2,583	30	576	3	10,995	49	37	1	73	-	4	1	80
Trenton, N. J.	9,284	54	117	2	763	-	2,383	-	338	1	5,571	2	2	-	28	-	2	-	21
Tulsa, Okla.	10,584	25	156	2	3,297	1	1,502	10	659	3	3,058	18	182	63	955	170	63	9	411
Utica-Rome, N. Y.	5,700	35	94	-	483	-	1,734	8	45	-	3,275	1	5	-	3	-	-	-	17
Washington, D. C.	49,652	145	472	10	4,904	12	13,762	67	7,990	7	21,867	6	148	1	120	5	47	-	89
Wheeling, W. Va.	4,927	38	109	1	634	-	374	-	43	1	2,961	2	6	-	526	2	3	-	27
Wichita, Kans.	7,593	20	79	19	1,910	2	1,110	15	527	2	2,829	7	330	-	641	1	8	-	93
Wilmington, Del.	9,865	25	48	2	1,060	3	1,410	8	206	2	7,066	1	7	-	9	8	-	-	10
Worcester, Mass.	11,684	74	86	-	921	-	1,904	26	5,978	7	2,613	2	19	-	24	-	4	-	31
Youngstown, Ohio	21,027	274	642	-	6,536	1	2,243	1	453	2	9,957	2	70	4	774	1	12	1	54

Table 42.—PERCENT OF FIRST MORTGAGES HAVING INDICATED INTEREST RATES, FOR 1-FAMILY NONFARM PROPERTIES, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1]

PRINCIPAL METROPOLITAN DISTRICT	Average interest rate	Number reporting interest rate	Under 4.0%	4.0%	4.1% to 4.4%	4.5%	4.6% to 4.9%	5.0%	5.1% to 5.4%	5.5%	5.6% to 5.9%	6.0%	6.1% to 6.4%	6.5%	6.6% to 6.9%	7.0%	7.1% to 7.4%	7.5%	7.5% to 7.9%	8.0% and over
Total	5.45	100.0	0.6	1.5	0.2	18.5	0.1	22.2	0.2	9.5	-	42.4	0.1	0.8	0.1	2.9	0.1	0.1	-	0.8
Akron, Ohio	5.61	100.0	0.4	0.7	-	20.9	-	8.2	-	3.3	-	61.7	-	0.4	-	4.2	-	-	-	0.1
Albany-Schenectady-Troy, N.Y.	5.41	100.0	0.6	1.7	-	9.3	-	37.1	0.6	4.8	0.5	45.1	-	0.1	-	-	-	-	-	0.1
Allentown-Bethlehem-Easton, Pa.	5.56	100.0	1.1	2.1	-	10.5	-	19.0	0.2	5.0	-	61.6	-	-	-	0.1	-	-	-	0.2
Atlanta, Ga.	5.52	100.0	0.2	0.9	-	27.2	-	19.8	0.1	7.5	-	28.8	-	1.3	-	9.3	-	0.2	-	4.6
Baltimore, Md.	5.62	100.0	0.6	1.4	-	17.8	-	11.7	0.1	3.6	-	63.0	-	0.1	-	0.1	-	-	-	1.4
Birmingham, Ala.	5.45	100.0	0.3	1.0	-	34.3	-	13.2	-	2.7	-	39.3	-	0.7	0.1	3.3	0.3	0.1	-	4.8
Boston, Mass.	5.38	100.0	0.6	1.0	-	9.1	-	17.0	0.1	55.5	0.1	16.1	-	0.2	-	0.1	-	-	-	0.1
Bridgeport, Conn.	5.12	100.0	0.4	0.7	-	10.3	-	69.1	-	2.4	-	16.4	-	0.2	-	0.1	-	-	-	0.2
Buffalo-Niagara, N.Y.	5.38	100.0	0.6	1.5	-	8.8	-	42.1	0.1	4.5	-	42.2	-	0.1	-	0.1	-	-	-	0.1
Canton, Ohio	5.60	100.0	0.6	1.2	-	19.1	-	9.0	-	1.4	-	65.9	-	0.6	-	2.1	-	-	-	0.1
Charlotte, N.C.	5.38	100.0	0.3	0.8	-	20.2	0.1	25.2	0.1	8.7	-	44.4	-	0.1	-	-	-	-	-	0.1
Chattanooga, Tenn.	5.32	100.0	0.3	1.2	-	33.1	-	15.2	-	4.9	-	43.3	-	0.1	-	0.7	-	0.1	-	0.9
Chicago, Ill.	5.19	100.0	0.9	2.4	-	28.9	-	27.2	-	6.5	-	33.2	-	0.2	-	0.4	-	-	-	0.1
Cincinnati, Ohio	5.73	100.0	0.5	1.2	-	7.2	-	11.2	0.2	8.6	0.2	66.2	0.5	2.5	0.1	1.2	-	0.1	-	0.2
Cleveland, Ohio	5.13	100.0	0.8	1.6	-	35.3	-	23.6	0.1	11.6	-	26.0	-	0.2	-	0.6	-	-	-	0.1
Columbus, Ohio	5.44	100.0	0.6	1.6	-	21.1	-	17.0	0.1	10.2	-	45.5	-	2.4	-	1.3	-	-	-	0.1
Dallas, Tex.	5.78	100.0	0.2	0.8	0.1	20.0	0.1	19.7	0.6	6.5	-	28.5	-	1.6	-	11.5	0.1	0.2	-	10.0
Davenport, Iowa-Rock Island-Moline, Ill.	5.28	100.0	1.1	2.3	-	27.4	-	20.5	0.1	8.7	-	37.3	-	2.1	0.1	0.4	-	-	-	0.1
Dayton, Ohio	5.47	100.0	0.4	0.8	-	26.0	-	9.2	-	7.3	-	54.7	-	0.2	-	1.2	-	-	-	0.2
Denver, Colo.	5.52	100.0	0.5	1.4	-	21.3	-	15.9	0.1	6.9	-	48.0	-	0.6	-	3.5	-	0.1	-	1.6
Des Moines, Iowa	5.37	100.0	0.5	1.8	-	27.4	-	17.8	0.2	4.5	0.1	44.3	-	0.5	-	2.4	-	-	-	0.5
Detroit, Mich.	5.33	100.0	0.8	1.1	-	30.6	-	15.0	0.1	3.7	-	48.0	-	0.2	-	0.4	-	-	-	0.1
Duluth, Minn.-Superior, Wis.	5.35	100.0	1.1	1.8	-	24.1	-	23.2	-	4.9	-	41.9	-	0.3	-	2.1	-	0.1	-	0.4
Erie, Pa.	5.52	100.0	0.7	1.7	-	18.0	-	18.3	-	3.3	0.1	62.4	-	0.1	-	0.1	-	-	-	0.1
Fall River-New Bedford, Mass.	5.57	100.0	0.8	1.2	-	7.3	-	8.3	0.1	45.3	0.1	34.4	-	0.5	-	1.3	-	0.1	-	0.5
Flint, Mich.	5.47	100.0	8.3	1.0	-	14.6	-	8.9	-	3.1	-	57.7	-	0.1	-	6.0	-	-	-	0.1
Fort Wayne, Ind.	5.30	100.0	0.4	1.6	-	32.6	-	19.4	0.1	4.3	-	36.9	-	0.1	-	4.0	-	-	-	0.4
Fort Worth, Tex.	6.09	100.0	0.2	0.8	-	19.4	-	9.3	0.5	4.3	-	32.4	0.1	1.9	-	12.7	0.1	0.3	-	17.9
Grand Rapids, Mich.	5.57	100.0	1.0	1.0	-	17.9	-	12.7	-	2.5	-	60.7	0.1	2.6	-	1.2	-	-	-	0.2
Harrisburg, Pa.	5.73	100.0	0.4	1.0	-	7.6	-	11.9	-	1.8	-	77.1	-	0.1	-	-	-	-	-	0.1
Hartford-New Britain, Conn.	5.17	100.0	0.5	0.8	-	8.5	-	57.8	0.1	18.7	0.1	13.2	-	-	-	-	-	-	-	0.1
Houston, Tex.	5.70	100.0	0.6	0.8	-	20.2	-	17.1	0.3	4.6	-	40.2	0.1	1.3	0.4	7.5	0.1	0.2	-	6.5
Huntington, W. Va.-Ashland, Ky.	5.58	100.0	1.2	0.9	-	18.8	-	11.1	0.1	3.4	-	61.5	-	0.2	-	1.7	-	0.1	-	1.0
Indianapolis, Ind.	5.53	100.0	0.5	1.0	0.1	24.2	-	12.8	0.1	7.6	-	40.4	0.1	8.8	-	4.0	-	0.2	-	0.4
Jacksonville, Fla.	5.59	100.0	0.3	1.0	-	26.5	0.1	18.0	0.1	5.4	-	34.3	0.1	0.7	0.1	5.4	-	0.2	-	7.8
Johnstown, Pa.	5.43	100.0	1.4	2.3	-	25.1	-	10.5	-	1.5	-	58.7	-	0.2	-	0.1	-	-	-	0.2
Kansas City, Mo.-Kansas City, Kans.	5.52	100.0	0.9	1.3	-	20.5	-	16.9	0.2	6.3	-	47.1	-	0.6	-	4.0	-	0.1	-	2.1
Knoxville, Tenn.	5.35	100.0	0.5	1.4	-	28.5	-	18.2	0.2	6.9	-	42.5	-	0.1	-	0.4	-	-	-	1.3
Los Angeles, Calif.	5.76	100.0	0.4	0.8	-	14.8	0.1	18.1	0.1	5.4	-	38.3	0.2	2.8	0.9	16.1	0.6	0.2	0.1	1.1
Louisville, Ky.	5.59	100.0	1.1	1.1	-	16.2	-	13.1	0.1	4.5	-	61.1	-	0.3	0.1	1.5	-	-	-	0.9
Lowell-Lawrence-Haverhill, Mass.	5.39	100.0	0.7	0.9	-	7.8	-	24.4	0.6	42.8	-	22.1	-	0.2	-	0.4	-	-	-	0.2
Memphis, Tenn.	5.49	100.0	0.4	1.7	-	19.3	0.1	17.9	0.2	5.5	-	53.5	-	0.1	-	0.3	-	-	-	0.9
Miami, Fla.	5.46	100.0	0.4	1.0	-	24.5	0.1	20.2	1.7	9.3	0.1	34.7	0.1	0.5	-	2.9	-	0.1	-	4.4
Milwaukee, Wis.	5.01	100.0	1.4	4.3	0.1	34.0	0.3	31.6	0.4	7.2	0.1	19.9	-	0.3	-	0.2	-	-	-	0.2
Minneapolis-St. Paul, Minn.	5.15	100.0	0.9	2.9	0.1	24.6	0.1	35.5	0.1	9.6	-	25.2	-	0.2	-	0.5	-	-	-	0.2
Nashville, Tenn.	5.42	100.0	0.3	1.1	-	20.5	-	21.6	0.1	8.1	0.1	47.5	-	0.1	-	0.3	-	-	-	0.4
New Haven, Conn.	5.40	100.0	0.4	1.1	-	7.5	-	36.9	0.1	18.0	-	35.2	-	0.3	-	0.3	-	-	-	0.1
New Orleans, La.	5.68	100.0	0.7	1.1	-	19.9	-	10.0	0.4	3.4	-	54.8	-	1.3	0.1	3.9	-	0.2	-	4.2
New York-Northeastern New Jersey	5.34	100.0	0.5	1.6	1.3	13.7	0.1	31.7	0.2	13.7	-	36.8	-	0.1	-	0.1	-	-	-	0.1
Norfolk-Portsmouth-Newport News, Va.	5.65	100.0	0.3	1.0	-	17.0	-	10.7	-	2.7	0.1	65.6	-	0.5	-	0.5	-	0.1	-	1.4
Oklahoma City, Okla.	5.81	100.0	0.2	0.9	-	24.2	-	15.4	0.1	5.0	-	23.8	0.1	5.7	0.1	13.3	0.1	4.1	0.2	5.8
Omaha, Nebr.-Council Bluffs, Iowa	5.31	100.0	0.8	2.0	-	27.9	-	20.2	0.1	6.8	0.1	38.8	0.1	1.1	0.5	1.2	0.1	-	-	0.3
Peoria, Ill.	5.57	100.0	0.6	4.1	-	9.5	-	19.7	0.1	3.7	-	58.3	0.3	0.8	0.2	2.4	-	-	-	0.1
Philadelphia, Pa.	5.60	100.0	0.4	1.2	-	12.9	-	16.1	0.1	3.4	-	65.4	-	0.1	-	0.1	-	-	-	0.2
Pittsburgh, Pa.	5.58	100.0	0.7	1.9	-	17.0	-	10.4	-	2.2	-	66.9	-	0.1	-	0.3	-	-	-	0.3
Portland, Oreg.	5.54	100.0	0.7	4.2	-	16.1	-	16.2	0.1	5.5	-	49.9	-	0.9	-	4.8	-	0.1	-	1.2
Providence, R. I.	5.49	100.0	0.4	0.9	-	11.0	-	30.9	-	5.5	-	49.8	-	0.1	-	0.6	-	-	-	0.7
Reading, Pa.	5.49	100.0	0.9	1.9	-	10.3	-	25.5	0.1	7.5	0.1	53.4	-	0.1	-	0.1	-	-	-	0.1
Richmond, Va.	5.36	100.0	0.4	1.1	-	16.6	0.1	32.4	0.1	6.8	-	42.4	-	-	-	0.1	-	-	-	-
Rochester, N. Y.	5.22	100.0	0.4	0.9	-	9.8	-	51.1	0.2	17.7	0.1	19.7	-	0.1	-	-	-	-	-	-
Sacramento, Calif.	5.64	100.0	0.3	1.1	-	11.5	-	25.6	0.3	4.4	-	44.5	0.2	1.3	0.6	9.0	0.1	0.1	-	0.8
Saginaw-Bay City, Mich.	5.64	100.0	1.4	2.3	-	15.3	-	10.5	-	1.2	-	61.4	0.4	1.0	0.2	6.2	-	-	-	0.1
St. Louis, Mo.	5.37	100.0	0.8	3.5	-	19.8	-	25.8	0.1	3.2	-	44.1	-	0.2	-	1.4	-	-	-	0.8
Salt Lake City, Utah	5.50	100.0	0.4	0.8	-	32.8	-	13.6	0.2	4.1	-	33.2	-	2.3	-	9.5	-	0.3	-	2.9
San Antonio, Tex.	5.59	100.0	0.2	0.6	-	34.1	0.1	12.5	0.2	3.4	-	30.2	0.1	0.8	0.3	9.0	0.4	0.3	0.1	7.6
San Diego, Calif.	5.71	100.0	0.3	1.0	-	17.3	-	15.6	0.5	4.0	0.2	43.3	0.4	1.9	1.7	12.0	0.3	0.1	-	1.3
San Francisco-Oakland, Calif.	5.57	100.0	0.5	1.3	0.1	11.4	-	24.6	0.2	9.1	-	44.2	0.1	1.8	0.1	5.8	0.3	0.1	-	0.3
Scranton--Wilkes-Barre, Pa.	5.69	100.0	1.3	1.5	-	12.9	-	5.8	-	0.4	-	77.7	-	-	-	0.1	-	-	-	0.3
Seattle, Wash.	5.38	100.0	0.4	1.1	-	23.1	-	26.5	0.1	6.2	-	36.8	-	1.0	-	4.2	-	0.1	-	0.6
South Bend, Ind.	5.36	100.0	0.7	1.2	-	34.5	-	12.8	-	3.4	-	41.1	-	0.6	-	4.9	-	0.1	-	0.6
Spokane, Wash.	5.73	100.0	0.4	0.8	-	19.1	-	9.7	0.1	4.8	-	51.0	-	1.5	-	8.9	-	0.2	-	3.4
Springfield-Holyoke, Mass.	5.27	100.0	0.5	0.9	-	5.4	0.1	45.0	0.1	33.8	-	13.9	-	0.2	-	0.1	-	-	-	0.1
Syracuse, N. Y.	5.30	100.0	0.5	0.8	-	5.7	-	56.8	-	4.0	-	31.9	-	0.1	-	-	-	-	-	0.1
Tacoma, Wash.	5.69	100.0	0.7	1.0	-	17.0	-	11.0	0.1	4.7	-	54.8	-	1.4	-	7.6	-	0.1	-	1.5
Tampa-St. Petersburg, Fla.	5.74	100.0	0.5	0.9	-	18.1	-	8.5	0.2	2.3	-	60.2	-	0.8	-	3.4	-	0.1	-	4.9
Toledo, Ohio	5.39	100.0	0.6	1.5	-	28.9	-	12.3	0.1	2.8	-	52.5	0.2	0.2	-	0.3	-	-	-	0.4
Trenton, N. J.	5.57	100.0	0.6	1.3	-	8.2	-	25.7	-	3.6	-	60.0	-	-	-	0.3	-	-	-	0.2
Tulsa, Okla.	5.55	100.0	0.2	1.5	-	31.2	-	14.2	0.1	6.2	-	28.9	0.2	1.7	0.6	9.0	1.6	0.6	0.1	3.9
Utica-Rome, N.Y.	5.52	100.0	0.6	1.6	-	8.5	-	30.4	0.1	0.8	-	57.5	-	0.1	-	0.1	-	-	-	0.3
Washington, D. C.	5.48	100.0	0.3	1.0	-	9.9	-	27.7	0.1	16.1	-	44.0	-	0.3	-	0.2	-	0.1	-	0.2
Wheeling, W. Va.	5.72	100.0	0.8	2.2	-	16.9	-	7.6	-	0.9	-	60.1	-	0.1	-	10.7	-	0.1	-	0.5
Wichita, Kans.	5.54	100.0	0.3	1.0	0.3	25.2	-	14.6	0.2	6.9	-	37.3	0.1	4.3	-	8.4	-	0.1	-	1.2
Wilmington, Del.	5.67	100.0	0.3	0.5	-	10.7	-	14.3	0.1	2.1	-	71.6	-	0.1	-	0.1	0.1	-	-	0.1
Worcester, Mass.	5.44	100.0	0.6	0.7	-	7.9	-	16.3	0.2	51.1	0.1	22.4	-	0.2	-	0.2	-	-	-	0.3
Youngstown, Ohio	5.36	100.0	1.3	3.1	-	31.1	-	10.7	-	2.2	-	47.4	-	0.3	-	3.7	-	0.1	-	0.3

Table 43.—NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[All data in this table restricted to properties reporting debt and value]

PRINCIPAL METROPOLITAN DISTRICT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
Total	2,924,650	2,877,016	505,564	794,103	343,454	450,649	155,206	167,038	408,466	633,466	212,173	47,634
Akron, Ohio	27,429	27,113	5,277	7,403	2,072	5,331	2,033	1,589	5,241	3,855	1,715	316
Albany-Schenectady-Troy, N. Y.	22,637	22,344	5,514	8,479	1,580	6,899	103	128	1,583	5,618	919	293
Allentown-Bethlehem-Easton, Pa.	13,899	13,691	2,178	2,864	1,744	1,120	82	197	1,210	6,185	975	208
Atlanta, Ga.	19,489	19,192	2,741	2,780	1,016	1,764	3,186	2,318	4,075	2,409	1,683	297
Baltimore, Md.	42,951	42,401	24,653	4,041	1,740	2,301	938	490	6,414	4,022	1,843	550
Birmingham, Ala.	15,294	15,032	1,767	939	361	578	2,005	2,313	4,460	2,047	1,501	262
Boston, Mass.	129,049	126,747	20,027	73,506	22,780	50,726	1,537	1,039	7,990	10,466	12,162	2,302
Bridgeport, Conn.	13,684	13,367	787	8,383	1,696	6,687	88	215	1,143	2,234	517	317
Buffalo-Niagara, N. Y.	45,239	44,532	4,696	18,090	2,614	15,476	2,088	1,078	3,258	13,426	1,896	707
Canton, Ohio	12,212	12,035	3,927	3,305	655	2,650	671	145	2,108	1,506	373	177
Charlotte, N. C.	4,393	4,350	1,430	603	364	239	1,029	257	607	237	187	43
Chattanooga, Tenn.	5,997	5,894	349	1,379	798	581	781	424	1,559	1,008	394	103
Chicago, Ill.	199,775	197,124	28,654	20,036	10,040	9,996	9,821	20,836	43,602	58,199	15,976	2,651
Cincinnati, Ohio	42,906	42,240	32,603	3,539	2,202	1,337	1,156	134	2,215	1,718	875	666
Cleveland, Ohio	79,195	78,333	4,537	34,929	19,333	15,596	5,741	1,806	21,479	6,357	3,484	862
Columbus, Ohio	19,643	19,293	9,180	2,449	946	1,503	1,664	596	2,977	1,358	1,069	350
Dallas, Tex.	21,479	21,093	3,671	1,604	1,198	406	3,450	2,599	3,192	4,138	2,439	386
Davenport, Iowa-Rock Island-Moline, Ill.	9,496	9,348	705	1,618	882	736	601	278	2,228	3,094	824	148
Dayton, Ohio	19,844	19,630	10,709	1,155	475	680	960	116	4,662	1,261	767	214
Denver, Colo.	19,394	18,944	2,352	1,739	965	774	919	1,544	3,075	7,403	1,912	450
Des Moines, Iowa	11,768	11,588	1,567	1,423	747	676	774	943	2,406	3,485	990	180
Detroit, Mich.	155,518	154,143	5,944	30,264	17,325	12,939	14,644	17,549	39,819	33,533	12,390	1,375
Duluth, Minn.-Superior, Wis.	8,600	8,465	813	788	404	384	288	931	1,727	2,874	1,044	135
Erie, Pa.	5,912	5,773	950	867	384	483	86	328	924	2,097	521	139
Fall River-New Bedford, Mass.	9,570	9,415	746	5,745	1,205	4,540	48	127	523	1,547	679	255
Flint, Mich.	15,254	15,112	856	2,959	1,826	1,133	198	963	2,194	5,078	2,864	142
Fort Wayne, Ind.	10,923	10,791	443	3,445	2,197	1,248	985	400	3,034	1,479	1,005	132
Fort Worth, Tex.	11,066	10,951	2,817	646	501	145	1,151	848	1,872	2,563	1,054	115
Grand Rapids, Mich.	13,445	13,311	2,562	1,733	749	984	512	358	2,187	5,211	753	134
Harrisburg, Pa.	7,353	7,235	677	4,187	2,971	1,216	82	39	464	1,486	300	118
Hartford-New Britain, Conn.	28,273	27,515	2,576	17,942	3,651	14,291	1,575	146	1,806	2,580	790	758
Houston, Tex.	23,829	23,558	3,436	1,335	937	398	2,256	3,985	3,735	5,484	3,327	271
Huntington, W.Va.-Ashland, Ky.	6,563	6,424	2,270	741	430	311	698	266	1,013	742	694	139
Indianapolis, Ind.	28,219	27,879	10,895	4,155	1,940	2,215	1,998	1,093	5,374	2,462	1,908	340
Jacksonville, Fla.	7,631	7,428	858	490	316	174	1,632	995	1,188	1,590	675	203
Johnstown, Pa.	4,293	4,234	768	1,054	471	593	26	165	940	798	473	59
Kansas City, Mo.-Kansas City, Kans.	34,902	34,257	7,352	4,891	3,258	1,633	2,714	3,287	5,489	7,758	2,766	645
Knoxville, Tenn.	4,896	4,798	361	514	369	145	539	342	1,103	1,166	773	98
Los Angeles, Calif.	198,419	195,956	28,513	60,213	50,913	9,300	7,721	10,074	21,815	52,828	14,792	2,463
Louisville, Ky.	20,347	20,039	9,926	2,794	1,964	830	1,196	907	2,566	1,328	1,828	308
Lowell-Lawrence-Haverhill, Mass.	14,817	14,564	1,450	9,493	2,123	7,370	21	64	927	1,492	1,117	253
Memphis, Tenn.	11,482	11,242	1,475	874	499	375	1,974	1,939	1,473	2,299	1,208	240
Miami, Fla.	12,498	12,200	1,065	1,975	988	987	532	2,612	1,559	3,131	1,326	298
Milwaukee, Wis.	43,721	43,263	13,255	2,974	1,815	1,159	1,644	1,948	9,589	10,912	2,931	458
Minneapolis-St. Paul, Minn.	58,759	58,076	9,472	9,297	3,967	5,330	3,955	5,648	9,610	15,678	4,416	683
Nashville, Tenn.	8,365	8,267	687	1,961	1,639	322	1,105	1,060	1,274	1,278	908	98
New Haven, Conn.	19,551	19,217	1,180	11,403	1,854	9,539	538	401	1,138	3,815	742	334
New Orleans, La.	15,766	15,587	8,941	367	212	155	340	440	3,226	1,464	809	179
New York-Northeastern New Jersey	460,248	450,371	52,929	153,035	41,005	112,030	18,743	28,544	44,023	128,156	24,941	9,877
Norfolk-Portsmouth-Newport News, Va.	10,190	10,000	4,338	2,190	1,645	545	280	131	1,364	1,144	553	190
Oklahoma City, Okla.	12,901	12,614	4,256	825	456	369	1,233	1,355	2,467	1,440	1,038	287
Omaha, Nebr.-Council Bluffs, Iowa	16,753	16,500	5,776	1,341	641	700	829	1,019	3,536	2,853	1,136	253
Peoria, Ill.	11,081	10,982	5,775	1,074	642	432	243	426	675	1,797	992	99
Philadelphia, Pa.	143,453	140,546	37,116	28,568	19,483	9,085	10,328	6,717	13,845	33,095	10,876	2,907
Pittsburgh, Pa.	72,123	70,953	19,043	16,195	7,782	8,413	1,789	2,293	10,681	14,680	6,322	1,170
Portland, Oreg.	31,127	30,636	2,407	3,660	1,494	2,166	2,656	3,847	4,181	10,053	3,832	491
Providence, R. I.	36,825	36,157	3,798	19,905	7,735	12,170	423	753	3,538	6,018	1,712	668
Reading, Pa.	8,987	8,777	364	2,084	1,378	706	182	40	783	4,805	519	210
Richmond, Va.	10,540	10,370	970	2,275	1,521	754	899	1,674	1,313	1,663	1,578	170
Rochester, N. Y.	31,604	30,917	2,242	17,639	2,632	15,007	1,463	360	2,508	4,647	1,958	687
Sacramento, Calif.	11,292	11,090	1,104	2,945	2,612	333	475	687	695	3,340	1,843	202
Saginaw-Bay City, Mich.	8,017	7,919	2,484	798	529	269	122	147	1,147	2,824	397	98
St. Louis, Mo.	67,468	66,485	12,689	9,047	5,923	3,124	1,864	4,417	8,027	21,917	8,524	983
Salt Lake City, Utah	14,810	14,611	2,265	3,031	1,394	1,637	555	897	4,291	2,227	1,345	199
San Antonio, Tex.	14,613	14,463	1,885	633	356	277	633	1,647	4,195	3,818	1,652	150
San Diego, Calif.	16,488	16,246	2,066	4,887	3,482	1,405	654	784	2,273	4,382	1,200	242
San Francisco-Oakland, Calif.	88,178	86,267	7,556	43,317	32,140	11,177	4,450	1,816	5,266	14,453	9,409	1,911
Scranton--Wilkes-Barre, Pa.	16,146	15,901	2,256	6,350	2,149	4,201	155	237	1,872	4,086	945	245
Seattle, Wash.	35,674	35,094	1,534	11,457	3,508	7,949	2,695	3,072	6,538	7,959	1,839	580
South Bend, Ind.	10,450	10,373	1,705	1,870	1,050	820	916	204	3,276	1,592	710	77
Spokane, Wash.	10,151	10,040	459	3,030	1,684	1,346	587	497	1,776	3,122	569	111
Springfield-Holyoke, Mass.	22,390	21,867	1,285	15,527	3,171	12,356	482	103	796	1,973	1,701	523
Syracuse, N. Y.	15,742	15,291	245	10,031	1,516	8,515	1,005	136	722	2,598	554	451
Tacoma, Wash.	10,846	10,717	1,285	2,192	716	1,476	499	432	1,567	4,140	602	129
Tampa-St. Petersburg, Fla.	10,179	10,028	616	1,129	513	616	965	534	1,691	4,399	694	151
Toledo, Ohio	22,477	22,299	2,079	5,812	1,223	4,589	1,941	1,531	5,615	3,682	1,639	178
Trenton, N. J.	10,013	9,808	1,838	1,260	781	479	265	192	679	5,054	520	205
Tulsa, Okla.	11,294	11,105	3,119	999	610	389	807	1,118	2,883	1,363	815	189
Utica-Rome, N. Y.	8,539	8,393	1,593	3,201	692	2,509	61	233	680	2,221	404	146
Washington, D. C.	54,224	53,192	21,205	8,688	6,773	1,915	6,983	3,579	2,236	6,809	3,692	1,032
Wheeling, W. Va.	5,288	5,191	972	2,201	764	1,437	83	46	766	772	351	97
Wichita, Kans.	7,898	7,794	2,113	454	174	280	797	804	1,640	1,229	757	104
Wilmington, Del.	10,784	10,626	2,040	3,461	1,758	1,703	421	318	883	2,884	619	158
Worcester, Mass.	16,717	16,305	1,626	11,698	2,351	9,347	64	79	1,061	999	778	412
Youngstown, Ohio	23,355	23,097	3,909	7,913	2,045	5,868	578	404	6,823	2,405	1,070	258

Table 44.—PERCENT DISTRIBUTION OF THE NUMBER OF FIRST MORTGAGES ON 1- TO 4-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[All data in this table restricted to properties reporting debt and value]

PRINCIPAL METROPOLITAN DISTRICT	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other
			Total	Commercial bank	Savings bank					
Total	100.0	17.6	27.6	11.9	15.7	5.4	5.8	14.2	22.0	7.4
Akron, Ohio	100.0	19.5	27.3	7.6	19.7	7.5	5.9	19.3	14.2	6.3
Albany-Schenectady-Troy, N. Y.	100.0	24.7	37.9	7.1	30.9	0.5	0.6	7.1	25.1	4.1
Allentown-Bethlehem-Easton, Pa.	100.0	15.9	20.9	12.7	8.2	0.6	1.4	8.8	45.2	7.1
Atlanta, Ga.	100.0	14.3	14.5	5.3	9.2	16.6	12.1	21.2	12.6	8.8
Baltimore, Md.	100.0	58.1	9.5	4.1	5.4	2.2	1.2	15.1	9.5	4.3
Birmingham, Ala.	100.0	11.8	6.2	2.4	3.8	13.3	15.4	29.7	13.6	10.0
Boston, Mass.	100.0	15.8	58.0	18.0	40.0	1.2	0.8	6.3	8.3	9.6
Bridgeport, Conn.	100.0	5.9	62.7	12.7	50.0	0.7	1.6	8.6	16.7	3.9
Buffalo-Niagara, N. Y.	100.0	10.5	40.6	5.9	34.8	4.7	2.4	7.3	30.1	4.3
Canton, Ohio	100.0	32.6	27.5	5.4	22.0	5.6	1.2	17.5	12.5	3.1
Charlotte, N. C.	100.0	32.9	19.9	8.4	5.5	23.7	5.9	14.0	5.4	4.3
Chattanooga, Tenn.	100.0	5.9	23.4	13.5	9.9	13.3	7.2	26.5	17.1	6.7
Chicago, Ill.	100.0	14.5	10.2	5.1	5.1	5.0	10.6	22.1	29.5	8.1
Cincinnati, Ohio	100.0	77.2	8.4	5.2	3.2	2.7	0.3	5.2	4.1	2.1
Cleveland, Ohio	100.0	5.8	44.6	24.7	19.9	7.3	2.3	27.4	8.1	4.4
Columbus, Ohio	100.0	47.6	12.7	4.9	7.8	8.6	3.1	15.4	7.0	5.5
Dallas, Tex.	100.0	17.4	7.6	5.7	1.9	16.4	12.3	15.1	19.6	11.6
Davenport, Iowa-Rock Island-Moline, Ill.	100.0	7.5	17.3	9.4	7.9	6.4	3.0	23.8	33.1	8.8
Dayton, Ohio	100.0	54.6	5.9	2.4	3.5	4.9	0.6	23.7	6.4	3.9
Denver, Colo.	100.0	12.4	9.2	5.1	4.1	4.9	8.2	16.2	39.1	10.1
Des Moines, Iowa	100.0	13.5	12.3	6.4	5.8	6.7	8.1	20.8	30.1	8.5
Detroit, Mich.	100.0	3.9	19.6	11.2	8.4	9.5	11.4	25.8	21.8	8.0
Duluth, Minn.-Superior, Wis.	100.0	9.6	9.3	4.8	4.5	3.4	11.0	20.4	34.0	12.3
Erie, Pa.	100.0	16.5	15.0	6.7	8.4	1.5	5.7	16.0	36.3	9.0
Fall River-New Bedford, Mass.	100.0	7.9	61.0	12.8	48.2	0.5	1.3	5.6	16.4	7.2
Flint, Mich.	100.0	5.7	19.6	12.1	7.5	1.3	6.4	14.5	33.6	19.0
Fort Wayne, Ind.	100.0	4.1	31.9	20.4	11.6	9.1	3.7	23.1	13.7	9.3
Fort Worth, Tex.	100.0	25.7	5.9	4.6	1.3	10.5	7.7	17.1	23.4	9.6
Grand Rapids, Mich.	100.0	19.2	13.0	5.6	7.4	3.8	2.7	16.4	39.1	5.7
Harrisburg, Pa.	100.0	9.4	57.9	41.1	16.8	1.1	0.5	6.4	20.5	4.1
Hartford-New Britain, Conn.	100.0	9.4	65.2	13.3	51.9	5.7	0.5	6.6	9.7	2.9
Houston, Tex.	100.0	14.6	5.7	4.0	1.7	9.8	16.9	15.9	23.3	14.1
Huntington, W. Va.-Ashland, Ky.	100.0	35.3	11.5	6.7	4.8	10.9	4.1	15.8	11.6	10.8
Indianapolis, Ind.	100.0	39.1	14.9	7.0	7.9	7.2	3.9	19.3	8.8	6.8
Jacksonville, Fla.	100.0	11.6	6.6	4.3	2.3	22.0	13.4	16.0	21.4	9.1
Johnstown, Pa.	100.0	18.1	25.1	11.1	14.0	0.6	3.9	22.2	18.8	11.2
Kansas City, Mo.-Kansas City, Kans.	100.0	21.5	14.3	9.5	4.8	7.9	9.6	16.0	22.6	8.1
Knoxville, Tenn.	100.0	7.5	10.7	7.7	3.0	11.2	7.1	23.0	24.3	16.1
Los Angeles, Calif.	100.0	14.6	30.7	26.0	4.7	3.9	5.1	11.1	27.0	7.5
Louisville, Ky.	100.0	49.5	13.9	9.8	4.1	6.0	4.5	12.8	6.6	6.6
Lowell-Lawrence-Haverhill, Mass.	100.0	10.0	65.2	14.6	50.6	0.1	0.4	6.4	10.2	7.7
Memphis, Tenn.	100.0	13.1	7.8	4.4	3.3	17.6	17.2	13.1	20.5	10.7
Miami, Fla.	100.0	8.7	16.2	8.1	8.1	4.4	21.4	12.8	25.7	10.9
Milwaukee, Wis.	100.0	30.7	6.9	4.2	2.7	3.8	4.5	22.2	25.2	6.8
Minneapolis-St. Paul, Minn.	100.0	16.3	16.0	6.8	9.2	6.8	9.7	16.5	27.0	7.6
Nashville, Tenn.	100.0	8.3	28.7	19.8	3.9	13.4	12.8	15.4	15.4	11.0
New Haven, Conn.	100.0	6.1	59.3	9.7	49.6	2.8	2.1	5.9	19.9	3.9
New Orleans, La.	100.0	57.4	2.4	1.4	1.0	2.2	2.8	20.7	9.4	5.2
New York-Northeastern New Jersey	100.0	11.8	34.0	9.1	24.9	4.2	6.3	9.8	28.5	5.5
Norfolk-Portsmouth-Newport News, Va.	100.0	43.4	21.9	16.5	5.5	2.8	1.3	13.6	11.4	5.5
Oklahoma City, Okla.	100.0	33.7	6.5	3.6	2.9	9.8	10.7	19.6	11.4	8.2
Omaha, Nebr.-Council Bluffs, Iowa	100.0	35.0	8.1	3.9	4.2	5.0	6.2	21.4	17.4	6.9
Peoria, Ill.	100.0	52.6	9.8	5.8	3.9	2.2	3.9	6.1	16.4	9.0
Philadelphia, Pa.	100.0	26.4	20.3	13.9	6.5	7.3	4.8	9.9	23.5	7.7
Pittsburgh, Pa.	100.0	26.8	22.8	11.0	11.9	2.5	3.2	15.1	20.6	8.9
Portland, Oreg.	100.0	7.9	11.9	4.9	7.1	8.7	12.6	13.5	32.8	12.5
Providence, R. I.	100.0	10.5	55.1	21.4	33.7	1.2	2.1	9.8	16.6	4.7
Reading, Pa.	100.0	4.1	23.7	15.7	8.0	2.1	0.5	8.9	54.7	5.9
Richmond, Va.	100.0	9.4	21.9	14.7	7.3	8.7	16.1	12.7	16.0	15.2
Rochester, N. Y.	100.0	7.3	57.1	8.5	48.5	4.7	1.2	8.4	15.0	6.3
Sacramento, Calif.	100.0	10.0	26.6	23.6	3.0	4.3	6.2	6.3	30.1	16.6
Saginaw-Bay City, Mich.	100.0	31.4	10.1	6.7	3.4	1.5	1.9	14.5	35.7	5.0
St. Louis, Mo.	100.0	19.1	13.6	8.9	4.7	2.8	6.6	12.1	33.0	12.8
Salt Lake City, Utah	100.0	15.5	20.7	9.5	11.2	3.8	6.1	29.4	15.2	9.2
San Antonio, Tex.	100.0	13.0	4.4	2.5	1.9	4.4	11.4	29.0	26.4	11.4
San Diego, Calif.	100.0	12.7	30.1	21.4	8.6	4.0	4.8	14.0	27.0	7.4
San Francisco-Oakland, Calif.	100.0	8.8	50.2	37.3	13.0	5.2	2.1	6.1	16.8	10.9
Scranton--Wilkes-Barre, Pa.	100.0	14.2	39.9	13.5	26.4	1.0	1.5	11.8	25.7	5.9
Seattle, Wash.	100.0	4.4	32.6	10.0	22.7	7.7	8.8	18.6	22.7	5.2
South Bend, Ind.	100.0	16.4	18.0	10.1	7.9	8.8	2.0	31.6	16.3	6.8
Spokane, Wash.	100.0	4.6	30.2	16.8	13.4	5.8	5.0	17.7	31.1	5.7
Springfield-Holyoke, Mass.	100.0	5.9	71.0	14.5	56.5	2.2	0.5	3.6	9.0	7.8
Syracuse, N. Y.	100.0	1.6	65.6	9.9	55.7	6.6	0.9	4.7	17.0	3.5
Tacoma, Wash.	100.0	12.0	20.5	6.7	13.8	4.7	4.0	14.6	38.6	5.6
Tampa-St. Petersburg, Fla.	100.0	6.1	11.3	5.1	6.1	9.6	5.3	16.9	43.9	6.9
Toledo, Ohio	100.0	9.3	26.1	5.5	20.6	8.7	6.9	25.2	16.5	7.4
Trenton, N. J.	100.0	18.7	12.8	8.0	4.9	2.7	2.0	6.9	51.5	5.3
Tulsa, Okla.	100.0	28.1	9.0	5.5	3.5	7.3	10.1	26.0	12.3	7.3
Utica-Rome, N. Y.	100.0	19.0	38.1	8.2	29.9	0.7	2.8	8.1	26.5	4.8
Washington, D. C.	100.0	39.9	16.3	12.7	3.6	13.1	6.7	4.2	12.8	6.9
Wheeling, W. Va.	100.0	18.7	42.4	14.7	27.7	1.6	0.9	14.8	14.9	6.8
Wichita, Kans.	100.0	27.1	5.8	2.2	3.6	10.2	10.3	21.0	15.8	9.7
Wilmington, Del.	100.0	19.2	32.6	16.5	16.0	4.0	3.0	8.3	27.1	5.8
Worcester, Mass.	100.0	10.0	71.7	14.4	57.3	0.4	0.5	6.5	6.1	4.8
Youngstown, Ohio	100.0	16.9	34.3	8.9	25.4	2.5	1.7	29.5	10.4	4.6

Table 45.—AVERAGE INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF HOLDER, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average not shown where base is less than 100]

PRINCIPAL METROPOLITAN DISTRICT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL AND SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
Total	5.45	5.46	5.83	5.49	5.52	5.47	5.38	5.55	4.50	5.73	5.41	5.43
Akron, Ohio	5.61	5.61	5.98	5.92	5.82	5.96	5.65	5.94	4.50	5.79	5.73	5.60
Albany-Schenectady-Troy, N. Y.	5.41	5.41	5.52	5.39	5.29	5.42	-	5.52	4.50	5.58	5.49	5.45
Allentown-Bethlehem-Easton, Pa.	5.56	5.56	5.84	5.74	5.71	5.76	-	5.76	4.50	5.59	5.50	5.49
Atlanta, Ga.	5.52	5.52	5.90	5.98	5.81	6.07	5.36	5.73	4.50	6.31	5.48	5.60
Baltimore, Md.	5.62	5.62	5.97	5.43	5.37	5.47	5.19	5.47	4.50	5.63	5.49	5.61
Birmingham, Ala.	5.45	5.45	6.17	5.96	5.90	6.00	5.59	5.90	4.50	6.04	5.60	5.62
Boston, Mass.	5.38	5.38	5.47	5.44	5.47	5.42	5.06	5.40	4.50	5.46	5.43	5.40
Bridgeport, Conn.	5.12	5.12	5.32	5.12	5.15	5.11	-	5.51	4.50	5.32	5.12	5.11
Buffalo-Niagara, N. Y.	5.38	5.38	5.78	5.29	5.49	5.24	5.36	5.39	4.50	5.52	5.38	5.46
Canton, Ohio	5.60	5.60	5.95	5.89	5.88	5.90	5.60	5.85	4.50	5.58	5.65	5.48
Charlotte, N. C.	5.38	5.38	5.75	5.17	5.12	5.25	5.41	5.43	4.50	5.64	5.46	-
Chattanooga, Tenn.	5.32	5.32	5.56	5.81	5.84	5.78	5.35	5.27	4.50	5.82	5.52	-
Chicago, Ill.	5.19	5.19	5.62	5.32	5.25	5.40	5.27	5.31	4.50	5.41	5.22	5.16
Cincinnati, Ohio	5.73	5.73	5.89	5.59	5.57	5.61	5.14	5.33	4.50	5.22	5.24	5.71
Cleveland, Ohio	5.13	5.13	5.56	5.43	5.36	5.51	5.12	5.22	4.50	5.25	5.18	5.22
Columbus, Ohio	5.44	5.44	5.78	5.54	5.45	5.59	5.24	5.25	4.50	5.60	5.36	5.30
Dallas, Tex.	5.78	5.78	6.39	5.74	5.69	5.87	5.41	5.75	4.50	6.63	5.65	5.54
Davenport, Iowa-Rock Island-Moline, Ill.	5.28	5.28	5.50	5.51	5.52	5.50	5.28	5.61	4.50	5.57	5.49	-
Dayton, Ohio	5.47	5.47	5.86	5.71	5.68	5.73	5.31	5.61	4.50	5.64	5.45	5.32
Denver, Colo.	5.52	5.52	5.80	5.61	5.60	5.62	5.24	5.68	4.50	5.87	5.56	5.32
Des Moines, Iowa	5.37	5.37	5.77	5.34	5.24	5.45	5.18	5.63	4.50	5.79	5.47	5.33
Detroit, Mich.	5.33	5.33	5.54	5.52	5.52	5.53	5.45	5.44	4.50	5.82	5.54	5.35
Duluth, Minn.-Superior, Wis.	5.35	5.34	5.79	5.52	5.35	5.70	5.32	5.63	4.50	5.53	5.51	-
Erie, Pa.	5.52	5.52	5.75	5.67	5.60	5.73	-	5.76	4.50	5.76	5.57	-
Fall River-New Bedford, Mass.	5.57	5.56	5.56	5.60	5.61	5.59	-	-	4.50	5.79	5.60	5.64
Flint, Mich.	5.47	5.47	5.81	5.79	5.74	5.87	5.81	5.84	4.50	5.95	4.74	5.53
Fort Wayne, Ind.	5.30	5.30	5.74	5.78	5.76	5.82	5.27	5.66	4.50	5.68	5.30	-
Fort Worth, Tex.	6.09	6.09	6.53	6.17	6.21	6.05	5.65	5.96	4.50	7.12	6.21	-
Grand Rapids, Mich.	5.57	5.57	5.85	5.76	5.65	5.84	5.58	5.80	4.50	5.78	5.69	-
Harrisburg, Pa.	5.73	5.73	5.88	5.87	5.92	5.76	-	-	4.50	5.71	5.58	-
Hartford-New Britain, Conn.	5.17	5.17	5.41	5.17	5.21	5.16	5.13	5.24	4.50	5.31	5.19	5.20
Houston, Tex.	5.70	5.70	6.10	5.97	5.97	5.97	5.34	5.62	4.50	6.32	5.81	5.69
Huntington, W. Va.-Ashland, Ky.	5.58	5.58	5.92	5.56	5.55	5.83	5.67	5.96	4.50	5.85	5.56	5.33
Indianapolis, Ind.	5.53	5.53	5.96	5.64	5.44	5.82	5.17	5.75	4.50	5.83	5.68	5.50
Jacksonville, Fla.	5.59	5.59	5.40	5.62	5.68	5.52	5.87	5.50	4.50	6.29	5.65	5.30
Johnstown, Pa.	5.43	5.43	5.81	5.78	5.69	5.85	-	5.65	4.50	5.55	5.58	-
Kansas City, Mo.-Kansas City, Kans.	5.52	5.52	5.97	5.70	5.65	5.79	5.24	5.55	4.50	5.83	5.47	5.35
Knoxville, Tenn.	5.35	5.35	5.58	5.48	5.45	5.57	5.32	5.68	4.50	5.87	5.48	-
Los Angeles, Calif.	5.76	5.76	6.27	5.62	5.59	5.79	5.58	6.04	4.50	6.23	5.40	5.78
Louisville, Ky.	5.59	5.59	5.89	5.77	5.76	5.79	5.42	5.43	4.50	5.64	5.28	5.64
Lowell-Lawrence-Haverhill, Mass.	5.39	5.39	5.50	5.44	5.50	5.42	-	-	4.50	5.50	5.45	5.40
Memphis, Tenn.	5.49	5.49	5.71	5.59	5.55	5.64	5.58	5.55	4.50	5.87	5.35	5.47
Miami, Fla.	5.46	5.46	5.48	5.48	5.43	5.52	5.54	5.32	4.50	6.16	5.38	5.54
Milwaukee, Wis.	5.01	5.01	5.35	4.88	4.85	4.93	4.77	5.03	4.50	5.07	5.08	5.07
Minneapolis-St. Paul, Minn.	5.15	5.15	5.35	5.25	5.25	5.24	5.06	5.23	4.50	5.33	5.23	5.20
Nashville, Tenn.	5.42	5.41	5.52	5.56	5.53	5.72	5.36	5.54	4.50	5.83	5.52	-
New Haven, Conn.	5.40	5.40	5.52	5.44	5.40	5.44	5.31	5.47	4.50	5.55	5.31	5.44
New Orleans, La.	5.68	5.68	5.94	5.88	5.72	6.08	5.21	5.84	4.50	6.20	5.90	-
New York-Northeastern New Jersey	5.34	5.34	5.68	5.27	5.31	5.26	5.31	5.48	4.50	5.55	5.29	5.33
Norfolk-Portsmouth-Newport News, Va.	5.65	5.65	6.01	5.75	5.70	5.90	5.34	5.60	4.50	5.77	5.38	5.71
Oklahoma City, Okla.	5.81	5.81	6.47	5.80	5.44	6.33	5.40	5.98	4.50	6.35	5.70	5.76
Omaha, Nebr.-Council Bluffs, Iowa	5.31	5.31	5.67	5.53	5.59	5.47	5.00	5.54	4.50	5.47	5.38	5.13
Peoria, Ill.	5.57	5.57	5.77	5.24	5.03	5.54	5.13	5.54	4.50	5.58	5.54	-
Philadelphia, Pa.	5.60	5.60	5.90	5.66	5.70	5.57	5.52	5.56	4.50	5.77	5.52	5.57
Pittsburgh, Pa.	5.58	5.58	5.94	5.81	5.79	5.83	5.50	5.54	4.50	5.73	5.49	5.53
Portland, Oreg.	5.54	5.54	5.84	5.75	5.64	5.82	5.57	5.75	4.50	5.90	5.17	5.46
Providence, R. I.	5.49	5.49	5.64	5.55	5.52	5.56	5.33	5.60	4.50	5.76	5.43	5.50
Reading, Pa.	5.49	5.49	5.65	5.63	5.52	5.66	5.30	-	4.50	5.60	5.37	5.57
Richmond, Va.	5.36	5.36	5.62	5.43	5.37	5.54	5.31	5.44	4.50	5.63	5.45	5.31
Rochester, N. Y.	5.22	5.22	5.37	5.22	5.30	5.21	5.34	5.43	4.50	5.44	5.29	5.27
Sacramento, Calif.	5.64	5.64	6.20	5.37	5.33	5.68	5.49	6.13	4.50	6.07	5.31	5.38
Saginaw-Bay City, Mich.	5.64	5.64	6.00	5.82	5.80	5.86	5.46	5.96	4.50	5.71	5.76	-
St. Louis, Mo.	5.37	5.37	5.82	5.20	5.13	5.34	4.92	5.48	4.50	5.50	5.42	5.28
Salt Lake City, Utah	5.50	5.50	6.08	5.87	5.87	5.86	5.73	6.09	4.50	5.94	5.69	5.44
San Antonio, Tex.	5.59	5.59	6.18	5.82	5.87	5.76	5.38	5.68	4.50	6.38	5.79	-
San Diego, Calif.	5.71	5.71	6.13	5.70	5.63	5.89	5.57	6.18	4.50	6.14	5.54	5.61
San Francisco-Oakland, Calif.	5.57	5.58	6.13	5.60	5.58	5.67	5.42	5.70	4.50	5.90	5.24	5.38
Scranton--Wilkes-Barre, Pa.	5.69	5.69	5.90	5.94	5.95	5.93	5.69	5.99	4.50	5.74	5.65	5.69
Seattle, Wash.	5.38	5.38	5.65	5.49	5.53	5.48	5.37	5.53	4.50	5.81	5.62	5.36
South Bend, Ind.	5.36	5.36	5.91	5.74	5.70	5.80	5.65	5.80	4.50	5.74	5.53	-
Spokane, Wash.	5.73	5.73	5.92	6.04	6.04	6.04	5.61	6.06	4.50	6.08	5.81	-
Springfield-Holyoke, Mass.	5.27	5.27	5.50	5.27	5.35	5.25	5.29	-	4.50	5.34	5.32	5.24
Syracuse, N. Y.	5.30	5.30	5.37	5.24	5.47	5.20	5.51	5.58	4.50	5.52	5.54	5.33
Tacoma, Wash.	5.69	5.69	5.94	5.84	5.73	5.89	5.70	5.96	4.50	5.95	5.78	-
Tampa-St. Petersburg, Fla.	5.74	5.74	5.77	5.92	5.87	5.95	5.87	5.97	4.50	6.11	5.81	5.49
Toledo, Ohio	5.39	5.39	5.79	5.78	5.65	5.82	5.52	5.74	4.50	5.69	5.48	5.49
Trenton, N. J.	5.57	5.57	5.83	5.53	5.53	5.52	5.58	5.72	4.50	5.65	5.41	5.45
Tulsa, Okla.	5.55	5.55	6.05	5.67	5.39	6.13	5.52	5.74	4.50	6.36	5.72	5.53
Utica-Rome, N. Y.	5.52	5.52	5.62	5.62	5.72	5.59	-	5.77	4.50	5.60	5.51	-
Washington, D. C.	5.48	5.48	5.74	5.37	5.33	5.53	5.27	5.27	4.50	5.59	5.28	5.43
Wheeling, W. Va.	5.72	5.72	6.28	5.97	5.92	5.99	-	-	4.50	5.61	5.68	-
Wichita, Kans.	5.54	5.54	6.05	5.69	5.45	5.85	5.46	5.77	4.50	5.96	5.52	-
Wilmington, Del.	5.67	5.67	5.92	5.78	5.75	5.81	5.28	5.59	4.50	5.87	5.41	-
Worcester, Mass.	5.44	5.44	5.53	5.51	5.58	5.50	-	-	4.50	5.46	5.37	5.49
Youngstown, Ohio	5.36	5.36	5.86	5.77	5.65	5.81	5.60	5.32	4.50	5.55	5.42	5.48

Table 46.—FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE AND FREQUENCY OF PAYMENT, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported]

PRINCIPAL METROPOLITAN DISTRICT	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED									NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT		No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement							
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Monthly payment	Other than monthly payment	
Total	2,473,556	1,970,485	593,898	558,225	35,673	1,351,081	1,087,885	263,196	18,114	7,392	382,573	62,083	320,490	16,829	43,107	60,562
Akron, Ohio	26,493	25,015	8,160	7,894	266	16,669	15,585	1,084	156	30	789	581	208	186	241	262
Albany-Schenectady-Troy, N. Y.	16,957	11,748	1,770	1,577	193	9,765	4,425	5,340	79	134	4,028	417	3,611	55	394	732
Allentown-Bethlehem-Easton, Pa.	13,266	6,191	1,285	1,164	121	4,782	3,513	1,269	91	33	5,917	877	5,040	88	355	715
Atlanta, Ga.	17,623	16,433	5,016	4,805	213	11,129	9,452	1,677	235	51	720	419	301	164	177	129
Baltimore, Md.	38,109	33,612	25,084	19,268	5,816	8,239	5,562	2,677	190	99	1,994	608	1,386	292	1,082	1,129
Birmingham, Ala.	14,715	13,750	3,798	3,607	191	9,703	8,925	778	224	25	472	374	98	230	184	79
Boston, Mass.	91,544	66,354	19,381	17,851	1,530	45,599	31,735	13,864	882	492	21,600	4,210	17,390	571	1,725	1,294
Bridgeport, Conn.	9,444	5,628	997	780	217	4,397	1,347	3,050	60	174	3,144	106	3,038	26	370	276
Buffalo-Niagara, N. Y.	30,706	16,935	4,463	4,032	431	12,238	6,386	5,852	113	122	11,026	933	10,093	106	712	1,926
Canton, Ohio	12,493	11,770	1,658	1,612	46	9,965	9,461	504	117	30	246	200	46	196	143	138
Charlotte, N. C.	4,237	3,950	1,477	1,391	86	2,434	1,892	542	26	13	138	68	70	32	45	72
Chattanooga, Tenn.	5,864	5,261	1,501	1,407	94	3,726	3,293	433	33	1	309	184	125	47	84	163
Chicago, Ill.	137,074	105,396	31,229	29,876	1,353	74,295	57,814	16,481	549	223	22,802	2,887	19,915	564	1,664	5,648
Cincinnati, Ohio	36,391	33,082	2,805	2,544	261	29,663	22,535	7,128	478	136	1,568	944	624	364	691	686
Cleveland, Ohio	60,011	56,708	18,371	17,651	720	38,035	27,955	10,080	226	76	1,656	691	965	198	537	912
Columbus, Ohio	20,284	19,004	3,283	3,174	109	15,454	14,207	1,247	232	35	562	415	147	237	355	126
Dallas, Tex.	19,218	18,298	6,376	6,098	278	11,688	9,953	1,735	178	56	489	224	265	141	154	136
Davenport, Iowa-Rock Island-Moline, Ill.	8,294	7,607	995	967	28	6,519	5,960	559	81	12	299	110	189	45	92	251
Dayton, Ohio	19,061	18,334	5,199	5,055	144	12,997	12,304	693	130	8	321	225	96	121	133	152
Denver, Colo.	19,672	15,184	5,555	5,270	285	9,314	7,382	1,932	242	73	2,585	628	1,957	156	575	1,172
Des Moines, Iowa	12,274	11,247	2,077	1,984	93	9,038	7,915	1,123	101	31	452	217	235	131	211	233
Detroit, Mich.	133,598	128,874	43,396	42,121	1,275	84,624	76,114	8,510	735	119	2,270	1,551	719	934	793	727
Duluth, Minn.-Superior, Wis.	7,814	6,251	899	877	22	5,264	4,381	883	70	18	950	173	777	29	112	472
Erie, Pa.	5,591	4,150	1,508	1,374	134	2,583	1,969	614	43	16	803	179	624	124	155	359
Fall River-New Bedford, Mass.	6,503	4,258	655	590	65	3,488	1,907	1,581	61	54	1,860	261	1,599	76	177	132
Flint, Mich.	14,134	13,627	3,842	3,663	179	9,682	9,400	282	90	13	196	164	32	94	108	109
Fort Wayne, Ind.	10,393	9,808	2,186	2,120	66	7,547	6,860	687	65	10	296	117	179	57	83	149
Fort Worth, Tex.	10,452	9,880	4,969	4,828	141	4,760	4,214	546	134	17	250	167	83	118	115	89
Grand Rapids, Mich.	13,146	11,957	2,003	1,911	92	9,781	8,595	1,186	136	37	517	169	348	106	184	382
Harrisburg, Pa.	6,685	3,721	561	468	93	3,069	1,572	1,497	44	47	1,909	225	1,684	33	236	786
Hartford-New Britain, Conn.	19,941	14,251	1,749	1,443	306	11,950	4,286	7,664	176	376	4,373	267	4,106	86	848	383
Houston, Tex.	23,526	21,955	8,641	8,340	301	13,066	12,208	868	222	26	734	608	126	452	244	141
Huntington W. Va.-Ashland, Ky.	6,850	6,156	1,074	1,030	44	5,007	4,601	406	65	10	334	279	55	165	101	94
Indianapolis, Ind.	27,848	26,340	8,236	8,028	208	17,893	16,501	1,392	169	42	642	383	259	258	332	276
Jacksonville, Fla.	7,413	6,905	2,348	2,226	122	4,262	3,868	394	255	40	246	78	168	80	110	72
Johnstown, Pa.	3,717	3,113	745	641	104	2,316	2,071	245	41	11	262	173	89	65	53	224
Kansas City, Mo.-Kansas City, Kans.	34,302	30,470	12,142	11,674	468	17,976	14,265	3,711	251	101	2,153	470	1,683	194	522	963
Knoxville, Tenn.	4,739	4,187	1,682	1,606	76	2,454	1,933	521	33	18	390	125	165	22	70	170
Los Angeles, Calif.	181,014	169,202	40,554	39,726	828	127,139	119,923	7,216	1,347	152	7,501	2,253	5,248	691	1,176	2,444
Louisville, Ky.	19,120	17,502	4,958	4,575	383	12,334	9,833	2,501	163	47	685	359	326	187	286	460
Lowell-Lawrence-Haverhill, Mass.	11,129	7,895	1,403	1,202	201	6,350	3,721	2,629	87	55	2,766	364	2,402	41	173	254
Memphis, Tenn.	11,030	10,211	4,513	4,251	262	5,555	4,691	864	126	17	444	318	126	149	150	76
Miami, Fla.	12,120	11,204	4,595	4,371	224	6,176	5,432	744	374	59	378	126	252	123	184	231
Milwaukee, Wis.	30,812	22,752	7,590	7,392	198	14,994	12,377	2,617	113	55	5,638	845	4,793	122	424	1,876
Minneapolis-St. Paul, Minn.	53,040	47,056	9,907	9,540	367	36,738	29,150	7,588	335	80	3,201	672	2,529	306	611	1,866
Nashville, Tenn.	7,466	6,541	1,889	1,785	104	4,585	3,410	1,175	44	23	531	140	391	52	120	222
New Haven, Conn.	13,014	6,695	1,182	1,044	138	5,343	2,673	2,670	57	113	5,647	314	5,333	33	241	398
New Orleans, La.	11,030	10,329	4,529	4,413	116	5,702	5,348	354	90	8	427	293	134	51	88	135
New York-Northeastern New Jersey	334,576	189,036	80,033	73,689	6,344	105,530	62,068	43,462	1,817	1,656	123,481	10,927	112,554	2,079	11,278	8,702
Norfolk-Portsmouth-Newport News, Va.	11,183	9,656	4,939	4,629	310	4,571	3,838	733	107	39	519	306	213	353	237	416
Oklahoma City, Okla.	12,086	11,322	2,989	2,864	125	8,154	7,199	955	145	34	305	129	176	121	177	161
Omaha, Nebr.-Council Bluffs, Iowa	16,520	15,577	4,491	4,368	123	10,947	10,007	940	119	20	400	159	241	105	169	269
Peoria, Ill.	11,271	10,528	820	789	31	9,587	8,775	812	103	18	287	160	127	194	125	137
Philadelphia, Pa.	142,460	93,981	30,213	27,802	2,411	62,186	43,602	18,584	1,050	532	41,870	7,440	34,430	1,289	3,382	1,938
Pittsburgh, Pa.	61,154	48,609	12,376	11,703	673	35,486	29,239	6,247	587	160	7,110	2,965	4,145	541	1,217	3,677
Portland, Oreg.	31,939	28,888	7,022	6,750	272	21,552	18,235	3,317	237	77	1,511	456	1,055	207	424	909
Providence, R. I.	25,019	19,379	3,535	3,136	399	15,495	9,177	6,318	163	186	4,740	573	4,167	91	432	377
Reading, Pa.	8,706	3,275	826	681	145	2,388	1,290	1,098	33	28	4,690	381	4,309	29	286	426
Richmond, Va.	9,649	7,783	3,148	2,983	165	4,551	2,903	1,648	53	31	1,294	181	1,113	23	110	439
Rochester, N. Y.	28,609	15,095	5,621	4,347	1,274	9,042	3,359	5,683	124	308	11,231	615	10,616	139	1,080	1,064
Sacramento, Calif.	10,820	10,042	2,902	2,825	77	7,050	6,710	340	86	4	480	393	87	47	70	181
Saginaw-Bay City, Mich.	7,950	7,223	706	672	34	6,425	5,879	546	87	5	254	167	87	85	117	271
St. Louis, Mo.	59,956	40,679	12,780	12,086	694	27,515	21,671	5,844	272	112	14,828	1,503	13,325	255	897	3,297
Salt Lake City, Utah	13,989	13,183	4,288	4,161	122	8,825	7,931	894	62	13	414	225	189	88	116	188
San Antonio, Tex.	13,564	13,058	5,330	5,166	164	7,657	7,068	589	62	9	271	185	86	45	75	114
San Diego, Calif.	15,259	14,223	3,325	3,249	76	10,778	10,172	606	112	8	545	187	359	84	127	279
San Francisco-Oakland, Calif.	82,585	77,858	25,347	24,706	641	51,688	49,538	2,100	811	62	2,644	2,112	532	396	660	1,027
Scranton--Wilkes-Barre, Pa.	13,049	8,583	1,259	1,104	155	7,074	5,018	2,056	192	58	2,926	1,050	1,876	153	422	965
Seattle, Wash.	35,370	34,187	9,046	8,655	391	24,755	22,736	2,019	322	64	932	486	446	338	350	563
South Bend, Ind.	11,003	10,318	2,841	2,781	60	7,367	6,937	430	100	10	248	144	104	85	127	225
Spokane, Wash.	9,907	9,420	2,438	2,381	57	6,917	6,570	347	58	7	186	78	108	51	84	156
Springfield-Holyoke, Mass.	15,549	9,159	1,887	1,648	239	7,016	3,026	3,990	106	150	6,338	514	5,824	93	542	417
Syracuse, N. Y.	12,396	4,718	633	566	67	3,954	1,657	2,297	48	83	6,405	261	6,144	54	571	648
Tacoma, Wash.	10,846	10,224	2,287	2,217	70	7,840	7,312	528	87	10	258	114	144	43	83	238
Tampa-St. Petersburg, Fla.	9,318	8,161	1,080	973	47	7,083	6,342	741	49	9	590	104	486	45	108	414
Toledo, Ohio	21,571	20,346	5,711	5,549	162	14,481	12,866	1,615	137	17	542	375	167	122	177	384
Trenton, N. J.	9,685	3,987	1,185	1,076	109	2,717	1,919	798	56	29	5,107	475	4,632	35	265	291
Tulsa, Okla.	11,204	10,646	4,722	4,496	226	5,658	5,172	486	248	18	163	119	44	113	193	89
Utica-Rome, N. Y.	5,919	3,880	962	856	106	2,858	1,228	1,630	30	30	1,499	159	1,340	15	146	379
Washington, D. C.	51,022	44,353	7,123	6,889	234	36,863	34,165	2,698	326	41	4,939	1,079	3,860	267	486	977
Wheeling, W. Va.	5,306	4,408	551	515	36	3,756	3,276	480	71	30	309	176	133	128	177	284
Wichita, Kans.	7,888	7,315	2,735	2,574	161	4,481	3,956	525	78	21	172	66	106	174	114	113
Wilmington, Del.	10,194	5,692	1,216	1,128	88	4,407	2,959	1,448	54	15	3,958	405	3,553	37	195	312
Worcester, Mass.	12,212	7,561	2,359	2,140	219	5,077	2,688	2,389	72	53	4,112	539	3,573	82	285	172
Youngstown, Ohio	21,665	20,334	5,999	5,825	174	13,118	12,498	620	200	17	594	484	110	224	183	330

Table 47.—PERCENT DISTRIBUTION OF FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE AND FREQUENCY OF PAYMENT, FOR PRINCIPAL METROPOLITAN DISTRICTS: 1940

[The group "Other than monthly payment" includes mortgages for which frequency of payment was not reported. Percent not shown where less than 0.1]

PRINCIPAL METROPOLITAN DISTRICT	Total 1-family mortgaged properties	PRINCIPAL PAYMENTS REQUIRED										NO PRINCIPAL PAYMENTS REQUIRED			NOT REPORTING PRINCIPAL PAYMENT REQUIREMENT			No regular payments required
		Total requiring principal payments	Real estate taxes included in payment			Real estate taxes not included in payment			Not reporting tax payment requirement									
			Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	Total	Monthly payment	Other than monthly payment	
Total	100.0	79.7	24.0	22.6	1.4	54.6	44.0	10.6	1.0	0.7	0.3	15.5	2.5	13.0	2.4	0.7	1.7	2.4
Akron, Ohio	100.0	94.4	30.8	29.8	1.0	62.9	58.8	4.1	0.7	0.6	0.1	3.0	2.2	0.8	1.5	0.7	0.9	1.0
Albany-Schenectady-Troy, N. Y.	100.0	69.3	10.4	9.3	1.1	57.6	26.1	31.5	1.3	0.5	0.8	23.8	2.5	21.3	2.6	0.3	2.3	4.3
Allentown-Bethlehem-Easton, Pa.	100.0	45.7	9.7	8.8	0.9	36.0	26.5	9.6	0.9	0.7	0.2	44.6	6.6	38.0	3.3	0.7	2.7	5.4
Atlanta, Ga.	100.0	93.2	28.5	27.3	1.2	63.2	53.6	9.5	1.6	1.3	0.3	4.1	2.4	1.7	1.9	0.9	1.0	0.7
Baltimore, Md.	100.0	88.2	65.8	50.6	15.3	21.6	14.6	7.0	0.8	0.5	0.3	5.2	1.6	3.6	3.6	0.8	2.8	3.0
Birmingham, Ala.	100.0	93.4	25.8	24.5	1.3	65.9	60.7	5.3	1.7	1.5	0.2	3.2	2.5	0.7	2.8	1.6	1.3	0.5
Boston, Mass.	100.0	72.5	21.2	19.5	1.7	49.8	34.7	15.1	1.5	1.0	0.5	23.6	4.6	19.0	2.5	0.6	1.9	1.4
Bridgeport, Conn.	100.0	59.6	10.6	8.3	2.3	46.6	14.3	32.3	2.5	0.6	1.8	33.3	1.1	32.2	4.2	0.3	3.9	2.9
Buffalo-Niagara, N. Y.	100.0	55.2	14.5	13.1	1.4	39.9	20.8	19.1	0.8	0.4	0.4	35.9	3.0	32.9	2.7	0.3	2.3	6.3
Canton, Ohio	100.0	94.2	13.3	12.9	0.4	79.8	75.7	4.0	1.2	0.9	0.2	2.0	1.6	0.4	2.7	1.6	1.1	1.1
Charlotte, N. C.	100.0	93.2	34.9	32.8	2.0	57.4	44.7	12.8	0.9	0.6	0.3	3.3	1.6	1.7	1.8	0.8	1.1	1.7
Chattanooga, Tenn.	100.0	89.7	25.6	24.0	1.6	63.5	56.2	7.4	0.6	0.6	-	5.3	3.1	2.1	2.2	0.8	1.4	2.8
Chicago, Ill.	100.0	77.6	22.8	21.8	1.0	54.2	42.2	12.0	0.6	0.5	0.2	15.6	2.1	14.5	1.6	0.4	1.2	4.1
Cincinnati, Ohio	100.0	90.9	7.7	7.0	0.7	81.5	61.9	19.6	1.7	1.3	0.4	4.3	2.6	1.7	2.9	1.0	1.9	1.9
Cleveland, Ohio	100.0	94.5	30.6	29.4	1.2	63.4	46.6	16.8	0.5	0.4	0.1	2.8	1.2	1.6	1.2	0.3	0.9	1.5
Columbus, Ohio	100.0	93.7	16.2	15.6	0.5	76.2	70.0	6.1	1.3	1.1	0.2	2.8	2.0	0.7	2.9	1.2	1.8	0.6
Dallas, Tex.	100.0	95.2	33.2	31.7	1.4	60.8	51.8	9.0	1.2	0.9	0.3	2.5	1.2	1.4	1.5	0.7	0.8	0.7
Davenport, Iowa-Rock Island-Moline, Ill.	100.0	91.7	12.0	11.7	0.3	78.6	71.9	6.7	1.1	1.0	0.1	3.6	1.3	2.3	1.7	0.5	1.1	3.0
Dayton, Ohio	100.0	96.2	27.3	26.5	0.8	68.2	64.6	3.6	0.7	0.7	-	1.7	1.2	0.5	1.3	0.6	0.7	0.8
Denver, Colo.	100.0	77.2	28.2	26.8	1.4	47.3	37.5	9.8	1.6	1.2	0.4	13.1	3.2	9.9	3.7	0.8	2.9	6.0
Des Moines, Iowa	100.0	91.6	16.9	16.2	0.8	73.6	64.5	9.1	1.1	0.8	0.3	3.7	1.8	1.9	2.8	1.1	1.7	1.9
Detroit, Mich.	100.0	96.5	32.5	31.5	1.0	63.3	57.0	6.4	0.6	0.6	0.1	1.7	1.2	0.5	1.3	0.7	0.6	0.5
Duluth, Minn.-Superior, Wis.	100.0	80.0	11.5	11.2	0.3	67.4	56.1	11.3	1.1	0.9	0.2	12.2	2.2	9.9	1.8	0.4	1.4	6.0
Erie, Pa.	100.0	74.2	27.0	24.6	2.4	46.2	35.2	11.0	1.1	0.8	0.3	14.4	3.2	11.2	5.0	2.2	2.8	6.4
Fall River-New Bedford, Mass.	100.0	65.5	10.1	9.1	1.0	53.6	29.3	24.3	1.8	0.9	0.8	28.6	4.0	24.6	3.9	1.2	2.7	2.0
Flint, Mich.	100.0	96.4	27.2	25.9	1.3	68.5	66.5	2.0	0.7	0.6	0.1	1.4	1.2	0.2	1.4	0.7	0.8	0.8
Fort Wayne, Ind.	100.0	94.4	21.0	20.4	0.6	72.6	66.0	6.6	0.7	0.6	0.1	2.8	1.1	1.7	1.3	0.5	0.8	1.4
Fort Worth, Tex.	100.0	94.5	47.5	46.2	1.3	45.5	40.3	5.2	1.4	1.3	0.2	2.4	1.6	0.8	2.2	1.1	1.1	0.9
Grand Rapids, Mich.	100.0	91.0	15.2	14.5	0.7	74.4	65.4	9.0	1.3	1.0	0.3	3.9	1.3	2.6	2.2	0.8	1.4	2.9
Harrisburg, Pa.	100.0	55.7	8.4	7.0	1.4	45.9	23.5	22.4	1.4	0.7	0.7	28.6	3.4	25.2	4.0	0.5	3.5	11.8
Hartford-New Britain, Conn.	100.0	71.5	8.8	7.2	1.5	59.9	21.5	38.4	2.8	0.9	1.9	21.9	1.3	20.6	4.7	0.4	4.3	1.9
Houston, Tex.	100.0	93.3	36.7	35.5	1.3	55.5	51.9	3.7	1.1	0.9	0.1	3.1	2.6	0.5	3.0	1.9	1.0	0.6
Huntington, W. Va.-Ashland, Ky.	100.0	89.9	15.7	15.0	0.6	73.1	67.2	5.9	1.1	0.9	0.1	4.9	4.1	0.8	3.9	2.4	1.5	1.4
Indianapolis, Ind.	100.0	94.6	29.6	28.8	0.7	64.3	59.3	5.0	0.8	0.6	0.2	2.3	1.4	0.9	2.1	0.9	1.2	1.0
Jacksonville, Fla.	100.0	93.1	31.7	30.0	1.6	57.5	52.2	5.3	4.0	3.4	0.5	3.3	1.1	2.3	2.6	1.1	1.5	1.0
Johnstown, Pa.	100.0	83.8	20.0	17.2	2.8	62.3	55.7	6.6	1.4	1.1	0.3	7.0	4.7	2.4	3.2	1.7	1.4	6.0
Kansas City, Mo.-Kansas City, Kans	100.0	88.8	35.4	34.0	1.4	52.4	41.6	10.8	1.0	0.7	0.3	6.3	1.4	4.9	2.1	0.6	1.5	2.8
Knoxville, Tenn.	100.0	88.4	35.5	33.9	1.6	51.8	40.8	11.0	1.1	0.7	0.4	6.1	2.6	3.5	1.9	0.5	1.5	3.6
Los Angeles, Calif.	100.0	93.5	22.4	21.9	0.5	70.2	66.3	4.0	0.8	0.7	0.1	4.1	1.2	2.9	1.0	0.4	0.6	1.4
Louisville, Ky.	100.0	91.5	25.9	23.9	2.0	64.5	51.4	13.1	1.1	0.9	0.2	3.6	1.9	1.7	2.5	1.0	1.5	2.4
Lowell-Lawrence-Haverhill, Mass.	100.0	70.9	12.6	10.8	1.8	57.1	33.4	23.6	1.3	0.8	0.5	24.9	3.3	21.6	1.9	0.4	1.6	2.3
Memphis, Tenn.	100.0	92.6	40.9	38.5	2.4	50.4	42.5	7.8	1.3	1.1	0.2	4.0	2.9	1.1	2.7	1.4	1.4	0.7
Miami, Fla.	100.0	92.4	37.9	36.1	1.8	51.0	44.8	6.1	3.6	3.1	0.5	3.1	1.0	2.1	2.5	1.0	1.5	1.9
Milwaukee, Wis.	100.0	73.8	24.6	24.0	0.6	48.7	40.2	8.5	0.5	0.4	0.2	18.3	2.7	15.6	1.8	0.4	1.4	6.1
Minneapolis-St. Paul, Minn.	100.0	88.7	18.7	18.0	0.7	69.3	55.0	14.3	0.8	0.6	0.2	6.0	1.3	4.8	1.7	0.6	1.2	3.5
Nashville, Tenn.	100.0	87.6	25.3	23.9	1.4	61.4	45.7	15.7	0.9	0.6	0.3	7.1	1.9	5.2	2.3	0.7	1.6	3.0
New Haven, Conn.	100.0	51.4	9.1	8.0	1.1	41.1	20.5	20.5	1.3	0.4	0.9	43.4	2.4	41.0	2.1	0.3	1.9	3.1
New Orleans, La.	100.0	93.6	41.1	40.0	1.1	51.7	48.5	3.2	0.9	0.8	0.1	3.9	2.7	1.2	1.3	0.5	0.8	1.2
New York-Northeastern New Jersey	100.0	56.5	23.9	22.0	1.9	31.5	18.6	13.0	1.0	0.5	0.5	36.9	3.3	33.6	4.0	0.6	3.4	2.6
Norfolk-Portsmouth-Newport News, Va.	100.0	86.3	44.2	41.4	2.8	40.9	34.3	6.6	1.3	1.0	0.3	4.6	2.7	1.9	5.3	3.2	2.1	3.7
Oklahoma City, Okla.	100.0	93.7	24.7	23.7	1.0	67.5	59.6	7.9	1.5	1.2	0.3	2.5	1.1	1.5	2.5	1.0	1.5	1.3
Omaha, Nebr.-Council Bluffs, Iowa	100.0	94.3	27.2	26.4	0.7	66.3	60.6	5.7	0.8	0.7	0.1	2.4	1.0	1.5	1.7	0.6	1.0	1.6
Peoria, Ill.	100.0	93.4	7.3	7.0	0.3	85.1	77.9	7.2	1.1	0.9	0.2	2.5	1.4	1.1	2.8	1.7	1.1	1.2
Philadelphia, Pa.	100.0	66.0	21.2	19.5	1.7	43.7	30.6	13.0	1.1	0.7	0.4	29.4	5.2	24.2	3.3	0.9	2.4	1.4
Pittsburgh, Pa.	100.0	79.5	20.2	19.1	1.1	58.0	47.8	10.2	1.2	1.0	0.3	11.6	4.8	6.8	2.9	0.9	2.0	6.0
Portland, Oreg.	100.0	90.4	22.0	21.1	0.9	67.5	57.1	10.4	1.0	0.7	0.2	4.7	1.4	3.3	2.0	0.6	1.3	2.8
Providence, R. I.	100.0	77.5	14.1	12.5	1.6	61.9	36.7	25.3	1.4	0.7	0.7	18.9	2.3	16.7	2.1	0.4	1.7	1.5
Reading, Pa.	100.0	37.6	9.5	7.8	1.7	27.4	14.8	12.6	0.7	0.4	0.3	53.9	4.4	49.5	3.6	0.3	3.3	4.9
Richmond, Va.	100.0	80.7	32.6	30.9	1.7	47.2	30.1	17.1	0.9	0.5	0.3	13.4	1.9	11.5	1.4	0.2	1.1	4.5
Rochester, N. Y.	100.0	52.8	19.6	15.2	4.5	31.6	11.7	19.9	1.5	0.4	1.1	39.3	2.1	37.1	4.3	0.5	3.8	3.7
Sacramento, Calif.	100.0	92.8	26.8	26.1	0.7	65.2	62.0	3.1	0.8	0.8	-	4.4	3.6	0.8	1.1	0.4	0.6	1.7
Saginaw-Bay City, Mich.	100.0	90.9	8.9	8.5	0.4	80.8	73.9	6.9	1.2	1.1	0.1	3.2	2.1	1.1	2.5	1.1	1.5	3.4
St. Louis, Mo.	100.0	67.8	21.3	20.2	1.2	45.9	36.1	9.7	0.6	0.5	0.2	24.7	2.5	22.2	1.9	0.4	1.5	5.5
Salt Lake City, Utah	100.0	94.2	30.6	29.7	0.9	63.1	56.7	6.4	0.5	0.4	0.1	3.0	1.6	1.4	1.5	0.6	0.8	1.3
San Antonio, Tex.	100.0	96.3	39.3	38.1	1.2	56.5	52.1	4.3	0.5	0.5	0.1	2.0	1.4	0.6	0.9	0.3	0.6	0.8
San Diego, Calif.	100.0	93.2	21.8	21.3	0.5	70.6	66.7	4.0	0.8	0.7	0.1	3.6	1.2	2.4	1.4	0.6	0.8	1.8
San Francisco-Oakland, Calif.	100.0	94.3	30.7	29.9	0.8	62.5	60.0	2.5	1.1	1.0	0.1	3.2	2.6	0.6	1.3	0.5	0.8	1.2
Scranton--Wilkes-Barre, Pa.	100.0	65.8	9.6	8.5	1.2	54.2	38.5	15.8	1.9	1.5	0.4	22.4	8.0	14.4	4.4	1.2	3.2	7.4
Seattle, Wash.	100.0	94.0	24.9	23.8	1.1	68.1	62.5	5.6	1.1	0.9	0.2	2.6	1.3	1.2	1.9	0.9	1.0	1.5
South Bend, Ind.	100.0	93.8	25.8	25.3	0.5	67.0	63.0	3.9	1.0	0.9	0.1	2.3	1.3	0.9	1.9	0.8	1.2	2.0
Spokane, Wash.	100.0	95.1	24.6	24.0	0.6	69.8	66.3	3.5	0.7	0.6	0.1	1.9	0.8	1.1	1.4	0.5	0.8	1.7
Springfield-Holyoke, Mass.	100.0	55.3	11.4	10.0	1.4	42.4	18.3	24.1	1.5	0.6	0.9	38.3	3.1	35.2	3.8	0.6	3.3	2.5
Syracuse, N. Y.	100.0	38.1	5.1	4.6	0.5	31.9	13.4	18.5	1.1	0.4	0.7	51.7	2.1	49.6	5.0	0.4	4.6	5.2
Tacoma, Wash.	100.0	94.3	21.1	20.4	0.6	72.3	67.4	4.9	0.9	0.8	0.1	2.4	1.1	1.3	1.2	0.4	0.8	2.2
Tampa-St. Petersburg, Fla.	100.0	87.6	10.9	10.4	0.5	76.0	68.1	8.0	0.6	0.5	0.1	6.3	1.1	5.2	1.6	0.5	1.2	4.4
Toledo, Ohio	100.0	94.3	26.5	25.7	0.8	67.1	59.6	7.5	0.7	0.6	0.1	2.5	1.7	0.8	1.4	0.6	0.8	1.8
Trenton, N. J.	100.0	41.2	12.2	11.1	1.1	28.1	19.8	8.2	0.9	0.6	0.3	52.7	4.9	47.8	3.1	0.4	2.7	3.0
Tulsa, Okla.	100.0	95.0	42.1	40.1	2.0	50.5	46.2	4.3	2.4	2.2	0.2	1.5	1.1	0.4	2.7	1.0	1.7	0.8
Utica-Rome, N. Y.	100.0	65.6	16.3	14.5	1.8	48.3	20.7	27.5	1.0	0.5	0.5	25.3	2.7	22.6	2.7	0.8	2.5	6.4
Washington, D. C.	100.0	86.9	14.0	13.5	0.5	72.2	67.0	5.3	0.7	0.6	0.1	9.7	2.1	7.6	1.5	0.5	1.0	1.9
Wheeling, W. Va.	100.0	83.1	10.4	9.7	0.7	70.8	61.7	9.0	1.9	1.3	0.6	5.8	3.3	2.5	5.7	2.4	3.3	5.4
Wichita, Kans.	100.0	92.7	34.7	32.6	2.0	56.8	50.2	6.7	1.3	1.0	0.3	2.2	0.8	1.3	3.7	2.2	1.4	1.4
Wilmington, Del.	100.0	55.8	11.9	11.1	0.9	43.2	29.0	14.2	0.7	0.5	0.1	38.8	4.0	34.9	2.3	0.4	1.9	3.1
Worcester, Mass.	100.0	61.9	19.3	17.5	1.8	41.6	22.0	19.6	1.0	0.6	0.4	33.7	4.4	29.3	3.0	0.7	2.3	1.4
Youngstown, Ohio	100.0	93.9	32.3	31.5	0.8	60.5	57.7	2.9	1.0	0.9	0.1	2.7	2.2	0.5	1.9	1.0	0.8	1.5

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE NORTH CENTRAL STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Home Owners' Loan Corporation	Individual	Other	Not reporting holder
				Total	Commercial bank	Savings bank						
1-family mortgaged properties	1,435,006	1,404,069	332,846	236,422	123,209	113,213	60,538	70,236	241,574	355,046	107,407	30,937
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,340,002	1,321,669	310,393	224,538	117,647	106,891	56,891	68,214	228,131	331,507	99,995	18,333
Under $500	167,638	164,947	38,975	30,746	16,896	13,850	1,094	5,225	12,482	61,230	15,195	2,691
$500 to $999	207,709	205,048	56,323	34,269	17,485	16,784	2,229	6,754	28,860	62,922	13,681	2,661
$1,000 to $1,499	199,750	197,256	51,843	31,969	15,703	16,266	3,413	7,595	35,640	54,521	12,275	2,494
$1,500 to $1,999	169,750	167,751	42,947	26,828	12,909	13,919	4,862	7,373	34,629	41,038	10,574	1,999
$2,000 to $2,499	156,535	154,554	36,730	24,312	12,053	12,259	5,902	7,583	33,795	35,861	10,371	1,981
$2,500 to $2,999	109,014	107,578	24,584	17,033	8,599	8,434	5,582	5,995	23,452	22,907	8,024	1,436
$3,000 to $3,999	154,250	152,008	31,271	24,810	13,143	11,667	11,485	10,829	31,742	29,020	12,851	2,242
$4,000 to $4,999	84,062	82,726	14,553	15,585	8,862	6,663	9,209	7,933	14,989	12,455	8,062	1,336
$5,000 to $5,999	45,639	44,900	6,996	9,509	5,763	3,746	6,843	4,828	6,639	5,894	4,691	739
$6,000 to $7,499	25,997	25,586	3,954	5,222	3,270	1,952	4,545	2,403	3,697	3,335	2,430	411
$7,500 to $9,999	11,937	11,732	1,540	2,516	1,649	867	2,658	995	1,606	1,321	1,095	205
$10,000 to $14,999	6,036	5,934	543	1,346	983	363	1,618	575	552	717	583	102
$15,000 to $19,999	1,156	1,135	91	294	212	82	343	83	36	165	103	21
$20,000 and over	529	514	43	159	120	39	108	32	12	101	59	15
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,375,084	1,361,724	322,846	230,865	120,444	110,421	59,372	68,774	241,574	336,231	102,052	13,360
Under 4.0%	13,945	13,772	1,512	1,084	580	504	156	453	-	7,758	2,809	173
4.0%	31,059	30,660	2,743	4,034	2,347	1,687	1,425	1,171	-	17,931	3,356	399
4.1% to 4.4%	368	354	72	82	59	23	65	30	-	52	53	14
4.5%	302,792	300,756	7,458	15,652	9,883	5,769	9,724	8,109	241,574	7,020	11,219	2,036
4.6% to 4.9%	443	431	90	64	46	18	136	39	-	57	45	12
5.0%	253,543	249,874	44,212	53,244	30,291	22,953	20,461	19,714	-	82,149	30,094	3,669
5.1% to 5.4%	1,289	1,263	406	248	158	90	164	110	-	108	227	26
5.5%	65,251	65,311	22,036	15,462	8,265	7,197	6,935	5,557	-	9,286	6,035	940
5.6% to 5.9%	315	304	169	37	13	24	29	14	-	31	24	11
6.0%	615,366	610,139	205,565	123,427	59,164	64,263	19,535	30,759	-	187,507	43,846	5,227
6.1% to 6.4%	937	925	748	51	20	41	5	18	-	57	36	12
6.5%	10,852	10,748	6,407	1,430	578	852	238	513	-	1,590	570	104
6.6% to 6.9%	1,593	1,588	1,405	75	24	51	1	28	-	30	44	10
7.0%	55,472	54,983	22,309	11,475	5,826	5,649	381	1,616	-	15,445	2,757	489
7.1% to 7.4%	1,246	1,232	1,105	59	31	28	1	5	-	26	36	14
7.5%	995	981	687	105	42	63	5	38	-	131	65	15
7.6% to 7.9%	158	155	134	4	1	3	1	3	-	7	6	3
8.0% and over	18,459	18,258	5,838	4,322	3,116	1,206	110	597	-	6,046	1,340	206
Average interest rate (percent)	5.46	5.46	5.89	5.68	5.54	5.71	5.30	5.49	4.50	5.62	5.42	5.44
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	1,212,213	1,198,875	314,748	201,757	102,403	99,354	56,347	60,394	233,687	243,428	88,514	13,338
Real estate taxes included in payment	287,036	282,435	63,440	52,612	27,707	24,905	14,267	22,425	75,631	21,511	32,549	4,601
Monthly	274,903	270,584	61,606	50,240	26,413	23,827	13,621	21,589	73,869	18,542	31,217	4,319
Quarterly	1,440	1,422	139	554	315	239	176	94	110	256	93	18
Semiannual	2,783	2,744	228	598	339	259	243	264	78	1,071	262	39
Annual	1,631	1,612	74	283	165	118	41	54	41	911	208	19
Other	913	907	328	89	52	37	10	29	47	218	186	6
Not reporting frequency of payment	5,366	5,166	1,065	848	423	425	275	395	1,486	513	583	200
Real estate taxes not included in payment	908,008	899,993	246,761	146,514	73,459	73,055	41,522	37,389	155,165	217,867	54,675	8,015
Monthly	771,489	764,939	230,756	113,307	53,665	59,642	28,933	26,852	151,395	168,531	45,155	6,550
Quarterly	23,569	23,388	1,162	11,294	7,251	4,043	3,594	1,424	290	4,388	1,136	181
Semiannual	58,568	58,084	2,845	13,139	7,694	5,445	7,409	7,196	501	22,935	4,059	484
Annual	27,344	27,059	895	5,413	3,196	2,217	778	1,150	245	15,940	2,638	285
Other	10,921	10,850	6,843	938	507	431	122	200	87	2,024	636	71
Not reporting frequency of payment	16,117	15,673	4,250	2,423	1,146	1,277	686	567	2,647	4,049	1,051	444
Not reporting tax payment requirements	17,169	16,447	4,547	2,631	1,237	1,394	458	560	2,891	4,050	1,290	722
Monthly	13,439	12,865	4,047	1,878	839	1,039	264	420	2,682	2,612	982	554
Quarterly	354	340	29	130	71	59	36	16	15	94	19	14
Semiannual	1,241	1,195	80	300	159	141	100	96	12	518	89	46
Annual	889	866	25	168	95	73	25	22	13	513	100	23
Other	155	148	47	25	16	9	2	1	4	55	14	7
Not reporting frequency of payment	1,091	1,013	319	130	57	73	31	25	164	258	86	78
No principal payments required	113,604	112,242	10,013	17,512	10,085	7,427	2,707	7,302	4,214	50,446	10,048	1,362
Monthly	25,051	25,656	6,183	4,003	1,800	2,203	619	1,005	3,671	8,232	1,953	395
Quarterly	3,500	3,466	208	1,332	811	521	199	181	35	1,284	227	34
Semiannual	57,028	56,472	2,523	8,264	5,065	3,198	1,478	5,234	250	34,215	4,508	556
Annual	21,222	21,013	428	3,028	1,901	1,127	296	545	97	13,720	2,799	209
Other	2,277	2,254	374	338	188	150	32	98	13	1,165	234	23
Not reporting frequency of payment	3,516	3,371	297	547	319	228	83	139	148	1,830	327	145
Not reporting principal payment requirements	40,562	25,395	4,821	4,185	2,121	2,064	594	781	3,039	9,320	2,655	15,167
Monthly	12,809	11,168	3,349	1,578	727	851	281	324	2,205	2,464	967	1,641
Quarterly	571	491	40	202	108	94	41	21	12	144	31	80
Semiannual	2,982	2,672	140	597	339	258	113	166	23	1,386	247	310
Annual	2,917	2,694	69	476	252	224	30	54	24	1,685	356	223
Other	1,125	1,036	199	171	111	60	12	27	11	488	128	89
Not reporting frequency of payment	20,158	7,334	1,024	1,161	584	577	117	189	764	3,153	926	12,824
No regular payments required	68,627	67,557	3,264	12,968	8,600	4,368	890	1,759	534	41,852	6,190	1,070