

MINNESOTA

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TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

The statistics for the urban area and the rural-nonfarm area of the State outside the principal metropolitan districts, for the cities of 100,000 or more, and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State.

A single alphabetical order is followed in arranging the tables for cities and principal metropolitan districts; hence

the tables for any principal metropolitan district will be found immediately after those for its largest central city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus "A" has been assigned to tables for the State, "B" and "C" to tables for the urban and the rural-nonfarm areas outside the principal metropolitan districts; "D" to the tables for the first city (or metropolitan district) presented, etc.

Page references are shown above for the tables for the urban and the rural-nonfarm areas of the State outside the principal metropolitan districts. The standard table titles for the cities and principal metropolitan districts are shown below. The page on which each table is to be found for any given area is indicated in the tabular presentation with the prefix letter assigned to the tables for that area.

CITIES OF 100,000 OR MORE

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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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	554,462	519,025	267,029	51.4	251,996	21,987	13,450	250,528	102,790	41.0	147,738
1930: Private families reporting tenure.....	-	411,666	228,488	55.5	183,178	-	-	-	-	-	-
1920: All families reporting tenure.....	-	338,757	182,610	53.9	156,147	-	-	178,610	60,705	34.0	117,905
Dwelling units: 1940.....	554,462	519,025	267,029	51.4	251,996	21,987	13,450	250,528	102,790	41.0	147,738
Urban.....	394,698	383,386	184,886	48.2	198,450	10,049	1,308	176,688	83,521	47.3	93,167
Rural-nonfarm.....	159,769	135,689	82,143	60.5	53,546	11,938	12,142	73,840	19,269	26.1	54,571
COLOR OF OCCUPANTS											
White.....	-	513,588	264,580	51.5	248,958	-	-	248,281	102,263	41.2	146,018
Nonwhite.....	-	5,487	2,449	44.6	3,038	-	-	2,247	527	23.5	1,720
TYPE OF STRUCTURE											
1-family.....	345,908	318,399	227,825	71.6	90,574	14,746	12,763	215,456	88,561	41.1	126,895
Other.....	208,554	200,626	39,204	19.5	161,422	7,241	687	35,072	14,229	40.6	20,843
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	339,757	313,691	224,294	71.5	89,397	13,975	12,091	214,710	88,332	41.1	126,378
Under \$5.....	10,998	9,851	7,332	74.4	2,519	760	387	6,092	587	9.6	5,505
\$5 to \$9.....	26,254	23,362	13,649	58.4	9,713	1,583	1,309	12,407	2,347	18.9	10,060
\$10 to \$14.....	40,217	36,303	20,405	56.2	15,898	1,972	1,942	19,118	4,940	25.8	14,178
\$15 to \$19.....	41,029	37,759	22,718	60.2	15,041	1,664	1,606	21,585	6,769	31.4	14,816
\$20 to \$24.....	36,470	33,704	28,200	68.8	10,504	1,405	1,361	22,222	7,883	35.5	14,339
\$25 to \$29.....	38,915	36,647	25,828	70.5	10,824	1,102	1,166	25,004	10,004	40.0	15,000
\$30 to \$39.....	65,315	61,977	47,146	76.1	14,831	1,753	1,585	45,913	21,633	47.1	24,280
\$40 to \$49.....	39,302	37,022	31,013	83.8	6,009	1,401	879	30,244	16,281	53.7	14,013
\$50 to \$59.....	19,015	17,538	15,349	87.5	2,184	873	609	14,964	8,425	56.8	6,539
\$60 to \$74.....	11,469	10,071	8,946	88.8	1,125	819	579	8,711	5,113	58.7	3,598
\$75 to \$99.....	6,092	5,320	4,819	90.6	501	434	338	4,677	2,651	56.7	2,026
\$100 and over.....	4,681	4,142	3,894	94.0	248	209	330	3,773	1,749	46.4	2,024
Median monthly rent..... (dollars).....	26.42	26.66	29.81	-	20.23	23.09	22.44	29.70	34.88	-	25.93

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	102,790	90,542	3,731	4,819	6,215	6,890	8,230	19,693	16,014	10,637	7,786	3,761	1,920	510	262	74	12,248
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	99,059	87,100	3,341	4,516	5,885	6,591	7,922	19,062	15,589	10,339	7,574	3,557	1,844	494	249	37	11,959
Average interest rate..... (%).....	5.28	5.28	5.80	5.57	5.50	5.43	5.38	5.28	5.20	5.14	5.07	5.01	4.96	4.98	4.90	-	5.30
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	100,655	88,582	3,601	4,680	6,038	6,736	8,080	19,282	15,738	10,450	7,628	3,685	1,867	495	254	48	12,073
Building and loan association.....	16,303	14,522	220	498	862	1,074	1,383	3,448	2,874	1,914	1,268	620	267	63	26	5	1,781
Commercial bank.....	8,448	7,514	456	480	533	523	631	1,368	1,187	939	729	396	181	56	27	6	929
Savings bank.....	7,566	6,576	191	274	364	449	568	1,407	1,210	864	667	340	170	45	22	5	990
Life insurance company.....	4,457	4,000	15	20	24	56	91	469	782	693	800	521	356	114	57	-	457
Mortgage company.....	7,132	6,380	105	168	255	332	422	1,157	1,204	995	841	482	272	55	32	-	812
Home Owners' Loan Corporation.....	15,698	13,514	206	573	911	1,123	1,380	3,546	2,729	1,524	989	376	126	20	8	3	2,179
Individual.....	33,245	29,079	1,954	2,293	2,671	2,695	3,076	6,458	4,500	2,648	1,657	636	383	82	50	26	4,170
Other.....	7,812	7,057	454	874	418	484	529	1,429	1,252	873	677	314	160	58	32	3	755
Reporting debt and value.....	96,961	85,436	3,270	4,297	5,660	6,411	7,764	18,710	15,359	10,276	7,504	3,683	1,829	480	253	-	11,525
JUNIOR MORTGAGE																	
First mortgage only.....	41,757	37,226	661	1,148	1,811	2,240	3,195	8,519	7,658	5,241	3,717	1,790	880	249	117	-	4,531
First and junior mortgage.....	1,236	984	16	37	50	73	110	218	182	120	104	39	21	8	6	-	252
With 1st mtg.; not rptg. on junior.....	53,968	47,226	2,593	3,112	3,799	4,098	4,449	9,973	7,519	4,915	3,683	1,804	928	223	130	-	6,742
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	26,635	23,759	3,235	3,779	3,786	3,101	2,731	4,000	1,852	780	368	85	33	4	5	-	2,876
\$1,000 to \$1,499.....	15,573	13,500	35	479	1,444	1,800	1,985	3,970	2,204	939	426	155	46	9	8	-	2,078
\$1,500 to \$1,999.....	14,096	12,809	-	39	899	1,173	1,689	4,058	2,763	1,341	609	179	47	10	2	-	1,787
\$2,000 to \$2,499.....	12,522	10,988	-	-	31	277	1,052	3,467	2,968	1,758	1,015	307	89	17	7	-	1,539
\$2,500 to \$2,999.....	8,276	7,370	-	-	-	60	261	2,139	2,214	1,411	889	297	78	14	7	-	906
\$3,000 to \$3,999.....	10,551	9,421	-	-	-	-	36	1,047	2,894	2,416	1,858	842	272	43	13	-	1,130
\$4,000 to \$4,999.....	5,006	4,459	-	-	-	-	-	29	451	1,458	1,422	700	388	43	13	-	547
\$5,000 to \$5,999.....	2,263	1,999	-	-	-	-	-	-	18	167	783	606	333	73	19	-	264
\$6,000 to \$7,499.....	1,246	1,040	-	-	-	-	-	-	-	6	128	409	372	102	23	-	206
\$7,500 to \$9,999.....	492	385	-	-	-	-	-	-	-	-	6	53	186	97	43	-	107
\$10,000 to \$14,999.....	229	179	-	-	-	-	-	-	-	-	-	-	35	61	83	-	50
\$15,000 to \$19,999.....	34	19	-	-	-	-	-	-	-	-	-	-	-	2	17	-	15
\$20,000 and over.....	88	13	-	-	-	-	-	-	-	-	-	-	-	-	13	-	25
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	393,531	341,020	1,932	4,801	9,154	13,267	19,959	61,729	65,084	52,991	47,881	29,616	20,228	7,573	6,804	-	52,511
Average value..... (dollars).....	4,059	3,992	591	1,117	1,617	2,069	2,574	3,299	4,238	5,157	6,381	8,152	11,060	15,777	26,892	-	4,556
Debt on first and jr. mtgs (thous.).....	187,262	163,564	980	2,347	4,380	6,459	9,666	30,136	31,886	26,349	23,338	13,824	8,894	2,971	2,384	-	23,698
Percent of value of property.....	47.6	48.0	50.7	48.9	47.3	48.7	48.4	48.8	49.0	49.7	48.7	46.7	44.0	39.2	35.0	-	45.1
Average debt..... (dollars).....	1,931	1,914	300	546	765	1,007	1,247	1,611	2,076	2,564	3,110	3,805	4,863	6,189	9,423	-	2,056
Debt on first mtgs (thousands).....	186,177	162,806	978	2,336	4,314	6,424	9,610	29,974	31,744	26,245	23,212	13,779	8,859	2,958	2,378	-	23,371
Percent of value of property.....	47.3	47.7	50.6	48.7	47.1	48.4	48.2	48.6	48.8	49.5	48.5	46.5	43.8	39.1	34.9	-	44.5
Average debt..... (dollars).....	1,920	1,906	299	544	762	1,002	1,239	1,602	2,067	2,554	3,093	3,793	4,843	6,162	9,381	-	2,028

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	102,790	100,655	16,303	16,009	8,443	7,566	4,457	7,132	15,693	33,249	7,812	2,135
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	99,059	98,039	15,932	15,626	8,242	7,384	4,390	7,012	15,693	31,893	7,493	1,020
Average interest rate (percent)	5.28	5.28	5.58	5.55	5.65	5.44	5.10	5.34	4.50	5.39	5.32	5.35
Reporting debt and value	96,961	95,586	15,535	15,255	8,068	7,187	4,352	6,928	14,875	31,224	7,417	1,375
Percent distribution	-	100.0	16.3	16.0	8.4	7.5	4.6	7.2	15.6	32.7	7.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	96,961	95,586	15,535	15,255	8,068	7,187	4,352	6,928	14,875	31,224	7,417	1,375
First mortgage only	41,757	41,339	6,761	6,929	3,365	3,564	2,554	3,571	6,609	11,550	3,365	418
First and junior mortgage	1,236	1,155	236	201	104	97	56	109	131	350	72	81
With first mortgage; not reporting on junior mortgage	53,968	53,092	8,538	8,125	4,599	3,526	1,742	3,248	8,135	19,324	3,980	876
1-family properties	85,436	84,236	13,876	13,436	7,186	6,250	3,926	6,154	12,832	27,291	6,721	1,200
First mortgage only	37,226	36,871	6,149	6,173	3,026	3,147	2,326	3,232	5,745	10,163	3,083	355
First and junior mortgage	984	925	198	156	80	76	44	90	98	275	64	59
With first mortgage; not reporting on junior mortgage	47,226	46,440	7,529	7,107	4,080	3,027	1,556	2,832	6,989	16,853	3,574	786
2- to 4-family properties	11,525	11,350	1,659	1,819	882	937	426	774	2,043	3,933	696	175
First mortgage only	4,531	4,468	612	756	339	417	228	339	864	1,387	282	63
First and junior mortgage	252	230	38	45	24	21	12	19	33	75	8	22
With first mortgage; not reporting on junior mortgage	6,742	6,652	1,009	1,018	519	499	186	416	1,146	2,471	406	90
RELATION OF DEBT TO VALUE												
1- to 4-family properties	96,961	95,586	15,535	15,255	8,068	7,187	4,352	6,928	14,875	31,224	7,417	1,375
Value of property (dollars)	393,531,300	388,076,500	64,562,500	64,942,200	33,636,500	31,305,700	29,020,300	33,836,100	56,759,800	108,099,200	30,856,400	5,454,800
Average value (dollars)	4,059	4,060	4,156	4,257	4,169	4,356	6,668	4,884	3,816	3,462	4,180	3,967
Debt on first and junior mortgages (dollars)	187,261,700	184,396,400	32,153,000	27,536,700	14,184,300	13,352,400	13,955,600	16,050,200	28,413,900	50,664,500	15,622,500	2,865,300
Percent of value of property	47.6	47.5	49.8	42.4	42.2	42.7	48.1	47.4	50.1	46.9	50.6	52.5
Average debt (dollars)	1,931	1,929	2,070	1,805	1,758	1,858	3,207	2,317	1,910	1,623	2,106	2,084
Debt on first mortgages (dollars)	186,176,500	183,384,200	31,947,000	27,347,500	14,087,900	13,259,600	13,863,800	15,950,900	28,324,100	50,394,500	15,555,400	2,792,300
Percent distribution	-	100.0	17.4	14.9	7.7	7.2	7.6	8.7	15.4	27.5	8.5	-
Percent of value of property	47.3	47.3	49.5	42.1	41.9	42.4	47.8	47.1	49.9	46.6	50.4	51.2
Average debt (dollars)	1,920	1,919	2,056	1,793	1,746	1,845	3,186	2,302	1,904	1,614	2,097	2,031
1-family properties	85,436	84,236	13,876	13,436	7,186	6,250	3,926	6,154	12,832	27,291	6,721	1,200
Value of property (dollars)	341,020,300	336,302,100	56,975,700	56,008,300	29,139,000	26,867,300	25,078,300	29,921,100	48,360,700	92,391,500	27,668,500	4,718,200
Average value (dollars)	3,992	3,992	4,106	4,168	4,055	4,299	6,398	4,862	3,769	3,385	4,102	3,932
Debt on first and junior mortgages (dollars)	163,563,600	161,086,400	28,761,200	24,088,300	12,543,100	11,545,200	12,064,800	14,278,800	24,414,200	43,377,000	14,102,100	2,477,200
Percent of value of property	48.0	47.9	50.5	43.0	43.0	43.0	48.1	47.7	50.5	46.9	51.2	52.5
Average debt (dollars)	1,914	1,912	2,073	1,793	1,745	1,847	3,073	2,320	1,903	1,589	2,098	2,064
Debt on first mortgages (dollars)	162,805,600	160,370,800	28,684,900	23,948,700	12,473,600	11,475,100	12,018,700	14,201,900	24,351,600	43,175,200	14,049,800	2,434,800
Percent of value of property	47.7	47.7	50.2	42.8	42.8	42.7	47.9	47.5	50.4	46.7	51.0	51.6
Average debt (dollars)	1,906	1,904	2,052	1,782	1,736	1,836	3,061	2,308	1,898	1,582	2,090	2,029
2- to 4-family properties	11,525	11,350	1,659	1,819	882	937	426	774	2,043	3,933	696	175
Value of property (dollars)	52,511,000	51,774,400	7,586,800	8,935,900	4,497,500	4,438,400	3,942,000	3,915,000	8,399,100	15,707,700	3,287,900	736,600
Average value (dollars)	4,556	4,562	4,573	4,913	5,099	4,737	9,254	5,058	4,111	3,994	4,724	4,209
Debt on first and junior mortgages (dollars)	23,698,100	23,310,000	3,391,800	3,449,400	1,641,200	1,807,200	1,890,800	1,771,400	3,999,700	7,287,500	1,520,400	398,100
Percent of value of property	45.1	45.0	44.7	38.6	36.5	40.7	48.0	45.2	47.6	46.4	46.2	52.7
Average debt (dollars)	2,056	2,054	2,044	1,896	1,851	1,929	4,438	2,289	1,958	1,853	2,184	2,218
Debt on first mortgages (dollars)	23,370,900	23,013,400	3,322,200	3,398,800	1,614,300	1,784,500	1,845,100	1,749,000	3,972,500	7,219,300	1,506,500	357,500
Percent of value of property	44.5	44.4	43.8	38.0	35.9	40.2	46.8	44.7	47.3	46.0	45.8	48.5
Average debt (dollars)	2,028	2,028	2,003	1,868	1,830	1,904	4,331	2,260	1,944	1,836	2,165	2,043

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	90,542	88,582	14,522	14,090	7,514	6,576	4,000	6,320	13,514	29,079	7,057	1,960
RACE OF OCCUPANTS												
White	90,093	88,143	14,439	14,043	7,496	6,547	3,985	6,298	13,380	28,973	7,025	1,950
Negro	368	359	65	37	12	25	10	19	122	82	24	9
Other nonwhite	81	80	18	10	6	4	5	3	12	24	8	1
YEAR BUILT												
Reporting year built	88,973	87,078	14,259	13,853	7,413	6,440	3,975	6,291	13,313	28,423	6,963	1,895
1930 to 1940	22,159	21,681	4,745	3,949	2,270	1,679	1,196	1,676	1,660	6,058	2,397	478
1920 to 1929	29,642	29,110	4,222	4,222	1,995	2,227	1,918	2,664	4,967	8,940	2,177	532
1910 to 1919	18,365	18,003	2,597	2,597	1,456	1,334	609	1,184	3,514	6,000	1,309	362
1900 to 1909	9,976	9,733	1,419	1,573	853	660	172	484	1,752	3,722	611	243
1880 to 1899	7,955	7,703	1,141	1,174	704	470	75	254	1,290	3,351	418	252
1879 or earlier	876	848	135	145	95	50	6	29	130	352	51	28

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

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.....	90,542	88,582	14,522	14,090	7,514	6,576	4,000	6,320	13,514	29,079	7,057	1,960
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	85,470	84,267	13,879	13,442	7,189	6,253	3,927	6,154	12,834	27,307	6,724	1,203
Under \$500.....	9,835	9,672	1,202	2,166	1,368	798	75	445	792	4,121	871	163
\$500 to \$999.....	14,063	13,858	2,151	2,420	1,295	1,125	227	720	1,965	5,435	937	205
\$1,000 to \$1,499.....	13,563	13,364	2,142	2,003	1,026	977	360	858	2,388	4,695	908	199
\$1,500 to \$1,999.....	12,312	12,175	1,955	1,735	835	900	468	858	2,337	3,909	907	137
\$2,000 to \$2,499.....	10,981	10,860	1,779	1,504	775	729	570	870	1,985	3,334	818	121
\$2,500 to \$2,999.....	7,348	7,243	1,302	1,015	497	518	469	531	1,158	2,165	563	105
\$3,000 to \$3,999.....	9,383	9,240	1,831	1,344	682	662	719	906	1,315	2,329	796	143
\$4,000 to \$4,999.....	4,417	4,355	870	724	412	312	449	503	553	782	474	62
\$5,000 to \$5,999.....	1,959	1,921	335	298	173	125	294	262	206	296	230	38
\$6,000 to \$7,499.....	1,081	1,007	214	147	82	65	163	128	108	127	120	14
\$7,500 to \$9,999.....	379	370	64	64	32	32	84	37	17	51	53	9
\$10,000 to \$14,999.....	178	174	31	18	11	7	45	13	8	34	25	4
\$15,000 to \$19,999.....	18	18	1	2	1	1	6	2	1	4	2	4
\$20,000 and over.....	13	10	2	2	-	2	-	3	1	2	-	3
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	87,100	86,204	14,199	13,762	7,338	6,424	3,940	6,215	13,514	27,806	6,768	896
Under 4.0%.....	1,079	1,055	72	74	36	38	8	21	-	760	130	14
4.0% to 4.4%.....	3,429	3,383	202	311	165	146	106	137	-	2,231	396	46
4.4% to 4.6%.....	49	49	8	11	5	6	10	6	-	7	7	-
4.6% to 4.9%.....	18,695	18,587	647	1,216	636	580	904	741	13,514	881	684	108
4.9% to 5.0%.....	47	46	7	5	1	4	17	5	-	9	3	1
5.0% to 5.4%.....	26,207	25,910	4,515	4,897	2,350	2,537	1,701	2,518	-	9,829	2,450	297
5.4% to 5.6%.....	110	106	26	15	8	7	14	17	-	14	20	4
5.6% to 5.9%.....	6,158	6,078	1,501	1,216	552	664	529	805	-	1,345	682	80
5.9% to 6.0%.....	5	5	1	1	-	1	-	-	-	3	-	-
6.0% to 6.4%.....	27,549	27,246	6,512	4,667	2,592	2,075	639	1,806	-	11,476	2,146	303
6.4% to 6.6%.....	9	9	3	1	-	1	-	2	-	2	1	-
6.6% to 6.9%.....	351	345	84	72	38	34	6	30	-	126	27	6
6.9% to 7.0%.....	7	7	4	-	-	-	-	-	-	1	2	-
7.0% to 7.4%.....	1,862	1,843	385	595	440	155	5	94	-	642	122	19
7.4% to 7.6%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.6% to 7.9%.....	54	53	37	7	6	1	-	2	-	5	2	1
7.9% to 8.0%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,488	1,471	195	674	499	175	1	31	-	474	96	17
Average interest rate..... (percent).....	5.28	5.28	5.57	5.55	5.65	5.43	5.09	5.32	4.50	5.39	5.31	5.34
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	75,769	74,336	13,995	11,896	6,070	5,826	3,643	5,580	13,062	20,500	6,240	833
Real estate taxes included in payment.....	13,553	13,338	2,776	2,258	1,153	1,105	627	1,154	3,342	1,518	1,653	215
Monthly.....	12,905	12,707	2,711	2,144	1,089	1,055	597	1,108	3,282	1,295	1,569	198
Quarterly.....	49	47	10	9	5	4	3	5	1	17	2	2
Semiannual.....	195	192	10	40	24	16	15	20	3	83	21	3
Annual.....	132	129	6	19	13	6	1	3	3	72	25	3
Other.....	36	36	2	2	1	1	-	1	4	16	11	-
Not reporting frequency of payment.....	236	227	37	44	21	23	11	17	49	34	35	9
Real estate taxes not included in payment.....	61,149	60,577	11,024	9,471	4,828	4,643	2,995	4,390	9,551	18,640	4,506	572
Monthly.....	49,051	48,613	10,470	7,252	3,541	3,711	1,911	2,994	9,311	13,181	3,544	438
Quarterly.....	1,095	1,085	61	224	151	73	213	132	22	343	90	10
Semiannual.....	6,421	6,363	251	1,138	619	519	709	975	43	2,791	456	58
Annual.....	3,251	3,216	66	634	403	231	118	205	30	1,862	301	35
Other.....	353	350	18	63	48	15	14	25	1	184	45	3
Not reporting frequency of payment.....	978	950	158	160	66	94	30	59	144	329	70	28
Not reporting tax payment requirements.....	1,067	1,021	195	167	89	78	21	36	189	342	71	46
Monthly.....	820	787	179	119	59	60	15	21	178	224	51	33
Quarterly.....	13	13	1	2	1	1	-	1	2	6	1	-
Semiannual.....	95	92	3	19	12	7	4	11	1	49	5	3
Annual.....	77	75	1	18	13	5	1	2	2	40	11	2
Other.....	7	7	-	4	2	2	-	-	-	3	-	-
Not reporting frequency of payment.....	55	47	11	5	2	3	1	1	6	20	3	8
No principal payments required.....	6,657	6,553	266	949	599	350	226	497	229	3,957	429	104
Monthly.....	1,433	1,395	184	227	112	115	45	98	196	533	117	38
Quarterly.....	145	142	5	28	17	11	23	13	-	69	4	3
Semiannual.....	2,985	2,952	45	353	218	135	113	310	17	1,923	191	33
Annual.....	1,661	1,644	22	280	212	68	29	61	6	1,166	80	17
Other.....	202	201	4	33	25	8	7	5	1	135	16	1
Not reporting frequency of payment.....	231	219	6	28	15	13	9	15	9	131	21	12
Not reporting principal payment requirements.....	2,507	1,574	164	276	142	134	36	84	165	737	112	933
Monthly.....	662	546	115	82	41	41	14	27	124	144	40	116
Quarterly.....	22	19	1	-	-	-	3	4	1	9	1	3
Semiannual.....	227	202	4	46	30	16	10	18	-	113	11	25
Annual.....	256	241	3	46	26	20	2	7	1	157	25	15
Other.....	79	76	1	15	8	7	2	2	-	52	4	3
Not reporting frequency of payment.....	1,261	490	40	87	37	50	5	26	39	262	31	771
No regular payments required.....	5,609	5,519	97	969	703	266	95	159	38	3,885	276	90

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	85,470	12,993	58,444	6,381	7,702	Reporting interest rate	87,100	13,288	59,724	6,478	7,610
Under \$500	9,835	509	6,888	813	1,685	Under 4.0%	1,079	75	710	119	175
\$500 to \$999	14,063	1,039	9,976	1,321	1,787	4.0% to 4.4%	3,429	257	2,152	413	607
\$1,000 to \$1,499	13,563	1,389	9,673	1,193	1,308	4.5%	49	7	36	3	3
\$1,500 to \$1,999	12,312	1,648	8,799	933	932	4.6% to 4.9%	18,695	4,681	12,384	585	695
\$2,000 to \$2,499	10,981	1,800	7,596	815	770	5.0%	47	9	35	2	1
\$2,500 to \$2,999	7,848	1,479	4,967	441	461	5.1% to 5.4%	26,207	3,974	17,681	2,250	2,352
\$3,000 to \$3,999	9,383	2,426	5,986	493	528	5.5%	110	54	50	3	3
\$4,000 to \$4,999	4,417	1,585	2,494	170	188	5.6% to 5.9%	6,158	1,294	4,178	379	307
\$5,000 to \$5,999	1,959	702	1,086	84	87	6.0%	5	1	4	-	-
\$6,000 to \$7,499	1,021	308	619	52	42	6.1% to 6.4%	27,549	2,701	19,682	2,396	2,770
\$7,500 to \$9,999	379	88	258	9	24	6.5%	9	4	4	1	-
\$10,000 to \$14,999	178	36	123	5	7	6.6% to 6.9%	851	50	228	86	37
\$15,000 to \$19,999	18	4	13	1	-	7.0%	7	1	5	-	1
\$20,000 and over	13	-	10	-	3	7.1% to 7.4%	1,862	145	1,159	200	358
						7.5%	1	-	-	5	1
						7.6% to 7.9%	54	6	40	-	-
						8.0% and over	-	-	-	-	-
						Average interest rate (percent)	1,488	77	975	186	299
							5.28	5.10	5.31	5.41	5.47

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	69,797	64,183	11,808	51,700	675	5,614
Total first mortgage outstanding debt (dollars)	137,615,500	128,688,600	31,846,100	95,756,500	1,081,000	8,981,900
Total annual mortgage payment (dollars)	20,560,876	20,102,660	4,756,897	15,162,045	184,818	558,216
Average first mortgage outstanding debt (dollars)	1,972	2,005	2,697	1,852	1,601	1,591
Average value of property (dollars)	4,048	4,054	4,501	3,959	3,517	3,981
Average annual estimated rental value (dollars)	441	443	496	431	386	422
Average annual mortgage payment (dollars)	296	313	403	293	273	99
Percent which annual mortgage payment represents of—						
First mortgage debt	15.0	15.6	14.9	15.8	17.0	6.2
Value of property	7.8	7.7	8.9	7.4	7.8	2.5
Estimated annual rental value	67.1	70.7	81.2	68.0	70.7	23.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	56,567	55,341	11,524	43,246	571	1,286
Average first mortgage outstanding debt (dollars)	2,016	2,025	2,717	1,847	1,607	1,610
Average value of property (dollars)	3,898	3,905	4,502	3,753	3,365	3,597
Average annual estimated rental value (dollars)	428	429	497	411	370	382
Average annual mortgage payment (dollars)	322	325	407	305	280	139
Percent which annual mortgage payment represents of—						
First mortgage debt	16.0	16.1	15.0	16.5	17.4	8.5
Value of property	8.2	8.3	9.0	8.1	8.3	3.9
Estimated annual rental value	75.2	76.0	81.8	74.1	75.8	36.4
Monthly mortgage payment—						
Under \$10	3,546	2,852	191	2,594	67	694
\$10 to \$14	6,731	5,522	586	5,842	94	209
\$15 to \$19	8,196	8,083	907	7,081	95	113
\$20 to \$24	8,762	8,695	1,277	7,385	88	67
\$25 to \$29	9,925	9,876	1,879	7,912	85	49
\$30 to \$39	11,417	11,359	3,488	7,799	77	58
\$40 to \$49	4,164	4,143	1,781	2,326	36	21
\$50 to \$59	2,188	2,177	807	1,348	22	11
\$60 to \$74	917	915	396	510	9	2
\$75 to \$99	391	390	125	263	2	1
\$100 and over	330	329	92	236	1	1
Average monthly mortgage payment (dollars)	26.32	27.16	33.88	25.42	23.35	11.59
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,230	8,842	284	8,454	104	4,888
Average first mortgage outstanding debt (dollars)	1,781	1,877	1,896	1,881	1,572	1,586
Average value of property (dollars)	4,692	4,992	4,482	5,017	4,352	4,088
Average annual estimated rental value (dollars)	499	531	467	534	476	438
Average annual mortgage payment (dollars)	185	234	252	233	233	98
Percent which annual mortgage payment represents of—						
First mortgage debt	10.4	12.4	13.3	12.4	14.8	5.6
Value of property	4.0	4.7	5.6	4.6	5.4	2.2
Estimated annual rental value	37.2	44.0	53.9	43.6	49.0	20.4

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	118,586	111,323	60,195	54.1	51,128	1,872	891	55,946	19,747	35.3	36,199
COLOR OF OCCUPANTS											
White.....	-	111,105	60,103	54.1	51,002	-	-	55,861	19,714	35.3	36,147
Nonwhite.....	-	218	92	42.2	126	-	-	85	33	-	52
TYPE OF STRUCTURE											
1-family.....	74,525	73,223	51,137	69.8	22,086	982	320	47,884	16,821	35.1	31,063
Other.....	39,061	38,100	9,058	23.8	29,042	890	71	8,062	2,926	36.3	5,136
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	72,917	71,739	49,909	69.6	21,830	903	275	47,699	16,763	35.1	30,936
Under \$5.....	1,239	1,227	1,052	85.7	175	12	-	911	114	12.5	797
\$5 to \$9.....	4,179	4,075	2,634	64.6	1,441	77	27	2,458	530	21.6	1,928
\$10 to \$14.....	8,405	8,197	4,589	55.4	3,658	171	37	4,301	1,253	29.1	3,048
\$15 to \$19.....	9,770	9,640	5,596	58.0	4,044	104	26	5,345	1,785	33.4	3,559
\$20 to \$24.....	9,098	8,955	6,011	67.1	2,944	111	32	5,742	1,976	34.4	3,766
\$25 to \$29.....	9,933	9,774	6,498	66.5	3,276	121	38	6,234	2,243	36.0	3,991
\$30 to \$39.....	16,135	15,897	11,472	72.2	4,425	175	63	11,086	4,300	38.8	6,786
\$40 to \$49.....	8,134	8,038	6,669	83.0	1,369	71	25	6,422	2,617	40.8	3,805
\$50 to \$59.....	3,251	3,203	2,868	89.5	335	29	19	2,758	1,069	38.8	1,689
\$60 to \$74.....	1,586	1,571	1,453	93.1	108	12	3	1,409	531	37.7	878
\$75 to \$99.....	699	679	644	94.8	35	17	3	605	212	35.0	393
\$100 and over.....	488	483	453	95.9	20	3	2	428	132	30.8	296
Median monthly rent..... (dollars).....	26.40	26.43	28.44	-	22.21	23.44	26.54	28.58	30.62	-	27.47

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	19,747	17,277	921	1,268	1,592	1,679	1,841	3,983	2,635	1,550	1,039	458	197	59	33	22	2,470
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	18,782	16,392	639	1,179	1,502	1,600	1,743	3,807	2,528	1,475	993	441	191	55	32	7	2,390
Average interest rate..... (%)	5.52	5.52	5.80	5.59	5.60	5.59	5.56	5.51	5.47	5.43	5.35	5.38	5.41	-	-	-	5.48
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,321	16,879	906	1,241	1,547	1,651	1,808	3,885	2,581	1,503	1,015	447	193	56	33	13	2,442
Building and loan association.....	4,686	4,169	90	206	357	407	473	1,086	726	415	250	101	42	9	2	5	517
Commercial bank.....	1,640	1,425	87	77	100	120	136	279	217	155	142	65	28	10	5	1	215
Savings bank.....	763	629	35	50	50	67	51	137	94	69	37	24	9	3	1	2	134
Life insurance company.....	101	91	5	6	2	8	7	17	15	13	9	4	4	-	1	-	10
Mortgage company.....	305	271	16	22	22	22	23	59	34	24	30	14	4	1	-	-	34
Home Owners' Loan Corporation.....	2,315	1,973	46	138	194	210	227	454	297	189	130	64	18	5	1	-	342
Individual.....	8,256	7,220	532	650	733	725	800	1,610	1,021	536	351	137	71	26	23	5	1,036
Other.....	1,255	1,101	95	90	89	92	91	243	177	101	66	38	17	2	-	-	154
Reporting debt and value.....	17,931	15,692	804	1,122	1,437	1,530	1,700	3,627	2,429	1,415	947	420	180	50	31	-	2,239
JUNIOR MORTGAGE																	
First mortgage only.....	3,355	2,939	116	173	227	277	304	725	531	295	183	76	22	7	3	-	415
First and junior mortgage.....	188	144	2	7	12	14	21	29	24	16	12	2	3	1	1	-	44
With 1st mtg.; not rptg. on junior.....	14,388	12,609	686	942	1,198	1,239	1,375	2,873	1,874	1,104	752	342	155	42	27	-	1,779
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	6,127	5,547	794	981	955	765	655	820	341	135	78	16	9	1	2	-	580
\$1,000 to \$1,499.....	3,096	2,695	10	131	365	434	424	776	310	146	63	28	7	-	1	-	401
\$1,500 to \$1,999.....	2,610	2,243	-	10	110	255	360	779	411	196	91	21	7	3	-	-	367
\$2,000 to \$2,499.....	2,115	1,784	-	-	7	67	198	633	464	229	129	43	9	2	3	-	331
\$2,500 to \$2,999.....	1,352	1,165	-	-	-	9	52	394	355	199	106	34	14	-	2	-	187
\$3,000 to \$3,999.....	1,616	1,421	-	-	-	-	11	220	469	338	247	104	21	9	2	-	195
\$4,000 to \$4,999.....	563	511	-	-	-	-	-	5	78	150	156	74	41	6	1	-	72
\$5,000 to \$5,999.....	231	180	-	-	-	-	-	-	1	21	63	55	30	8	2	-	51
\$6,000 to \$7,499.....	116	90	-	-	-	-	-	-	-	1	18	32	25	11	3	-	26
\$7,500 to \$9,999.....	48	37	-	-	-	-	-	-	-	-	1	13	12	5	5	-	11
\$10,000 to \$14,999.....	28	16	-	-	-	-	-	-	-	-	-	-	5	3	8	-	12
\$15,000 to \$19,999.....	6	3	-	-	-	-	-	-	-	-	-	-	-	1	2	-	3
\$20,000 and over.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands)	63,894	54,105	475	1,250	2,335	3,162	4,362	11,921	10,268	7,238	5,994	3,429	1,941	807	923	-	9,790
Average value..... (dollars)	3,563	3,448	591	1,114	1,625	2,066	2,566	3,287	4,227	5,115	6,330	8,165	10,753	-	-	-	4,372
Debt on first & jr. mtgs..... (thous.)	29,389	25,117	242	632	1,104	1,495	2,030	5,731	4,995	3,433	2,707	1,482	790	268	211	-	4,252
Percent of value of property.....	46.0	46.4	50.9	50.5	47.3	47.3	46.5	48.1	48.6	47.4	45.2	43.2	40.7	-	-	-	43.4
Average debt..... (dollars)	1,638	1,601	301	563	768	977	1,194	1,580	2,056	2,426	2,858	3,527	4,388	-	-	-	1,899
Debt on first mtgs..... (thousands)	29,242	25,028	242	629	1,101	1,489	2,021	5,711	4,980	3,420	2,696	1,482	785	264	210	-	4,214
Percent of value of property.....	45.8	46.3	50.9	50.3	47.1	47.1	46.3	47.9	48.5	47.2	45.0	43.2	40.4	-	-	-	43.0
Average debt..... (dollars)	1,631	1,595	301	561	766	973	1,189	1,575	2,050	2,417	2,846	3,527	4,360	-	-	-	1,882

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	19,747	19,321	4,686	2,403	1,640	763	101	305	2,315	8,256	1,255	426
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	18,782	18,589	4,534	2,342	1,600	742	98	293	2,315	7,837	1,170	193
Average interest rate (percent)	5.52	5.52	5.95	5.90	5.91	5.87	-	5.96	4.50	5.46	5.39	5.43
Reporting debt and value	17,931	17,681	4,280	2,221	1,541	680	96	274	2,149	7,520	1,141	250
Percent distribution	-	100.0	24.2	12.6	8.7	3.8	0.5	1.5	12.2	42.5	6.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	17,931	17,681	4,280	2,221	1,541	680	96	274	2,149	7,520	1,141	250
First mortgage only	3,355	3,325	720	481	338	143	33	74	430	1,336	251	30
First and junior mortgage	188	178	47	25	20	5	1	6	17	65	12	15
With first mortgage; not reporting on junior mortgage	14,388	14,183	3,513	1,715	1,183	532	62	194	1,702	6,119	878	205
1-family properties	15,692	15,470	3,820	1,899	1,337	562	87	243	1,834	6,578	1,009	222
First mortgage only	2,939	2,913	642	414	294	120	31	67	367	1,168	224	26
First and junior mortgage	144	133	37	18	16	2	1	5	11	50	11	11
With first mortgage; not reporting on junior mortgage	12,609	12,424	3,141	1,467	1,027	440	55	171	1,456	5,360	774	185
2- to 4-family properties	2,239	2,211	460	322	204	118	9	31	315	942	132	28
First mortgage only	416	412	78	67	44	23	2	7	63	168	27	4
First and junior mortgage	44	40	10	7	4	3	-	1	6	15	1	4
With first mortgage; not reporting on junior mortgage	1,779	1,759	372	248	156	92	7	23	246	759	104	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	17,931	17,681	4,280	2,221	1,541	680	96	274	2,149	7,520	1,141	250
Value of property (dollars)	63,894,100	63,032,800	15,670,900	9,022,300	6,373,600	2,648,700	412,400	1,016,600	7,720,000	25,225,500	3,965,100	861,300
Average value (dollars)	3,563	3,565	3,661	4,062	4,136	3,895	-	3,710	3,592	3,354	3,475	3,445
Debt on first and junior mortgages (dollars)	29,369,200	28,905,800	7,372,300	3,569,100	2,565,500	1,003,600	221,900	478,200	3,544,000	11,746,500	1,973,800	463,400
Percent of value of property	46.0	45.9	47.0	39.6	40.3	37.9	-	47.0	46.6	46.6	49.8	53.8
Average debt (dollars)	1,638	1,635	1,723	1,607	1,665	1,476	-	1,745	1,649	1,562	1,730	1,854
Debt on first mortgages (dollars)	29,241,700	28,790,800	7,341,300	3,545,700	2,546,900	998,800	221,900	474,200	3,535,600	11,702,800	1,969,300	450,900
Percent distribution	-	100.0	25.5	12.3	8.8	3.5	0.8	1.6	12.3	40.6	6.8	-
Percent of value of property	45.8	45.7	46.8	39.3	40.0	37.7	-	46.6	45.8	46.4	49.7	52.4
Average debt (dollars)	1,631	1,628	1,715	1,596	1,653	1,469	-	1,731	1,645	1,556	1,726	1,804
1-family properties	15,692	15,470	3,820	1,899	1,337	562	87	243	1,834	6,578	1,009	222
Value of property (dollars)	54,104,500	53,346,600	13,597,100	7,229,900	5,230,600	1,999,300	380,400	871,500	6,461,400	21,389,100	3,427,200	757,900
Average value (dollars)	3,448	3,448	3,557	3,807	3,912	3,557	-	3,586	3,523	3,252	3,397	3,414
Debt on first and junior mortgages (dollars)	25,117,400	24,717,700	6,449,000	2,942,300	2,168,900	773,400	204,000	413,300	2,980,600	10,004,900	1,723,600	399,700
Percent of value of property	46.4	46.3	47.5	40.7	41.5	38.7	-	47.4	46.1	46.8	50.3	52.7
Average debt (dollars)	1,601	1,598	1,688	1,549	1,622	1,376	-	1,701	1,625	1,521	1,708	1,800
Debt on first mortgages (dollars)	25,027,800	24,634,900	6,425,700	2,926,300	2,154,500	771,800	204,000	409,700	2,975,000	9,975,100	1,719,100	392,900
Percent of value of property	46.3	46.2	47.3	40.5	41.2	38.6	-	47.0	46.0	46.6	50.2	51.8
Average debt (dollars)	1,595	1,592	1,682	1,541	1,611	1,373	-	1,686	1,622	1,516	1,704	1,770
2- to 4-family properties	2,239	2,211	460	322	204	118	9	31	315	942	132	28
Value of property (dollars)	9,789,600	9,686,200	2,083,800	1,792,400	1,143,000	549,400	32,000	145,100	1,258,600	3,836,400	537,900	103,400
Average value (dollars)	4,372	4,381	4,530	5,566	5,203	5,503	-	4,073	3,996	4,073	4,075	-
Debt on first and junior mortgages (dollars)	4,251,800	4,188,100	923,300	626,800	396,600	230,200	17,900	64,900	563,400	1,741,600	250,200	63,700
Percent of value of property	43.4	43.2	44.3	35.0	34.7	35.4	-	44.8	44.8	45.4	46.5	-
Average debt (dollars)	1,899	1,894	2,007	1,947	1,944	1,951	-	1,789	1,849	1,849	1,895	-
Debt on first mortgages (dollars)	4,213,900	4,155,900	915,600	619,400	392,400	227,000	17,900	64,500	560,600	1,727,700	250,200	58,000
Percent of value of property	43.0	42.9	43.9	34.6	34.3	35.0	-	44.5	45.0	45.0	46.5	-
Average debt (dollars)	1,882	1,880	1,990	1,924	1,924	1,924	-	-	1,780	1,834	1,895	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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	17,277	16,879	4,169	2,054	1,425	629	91	271	1,973	7,220	1,101	398
RACE OF OCCUPANTS												
White	17,246	16,848	4,156	2,052	1,424	628	91	271	1,973	7,205	1,100	398
Negro	18	18	7	2	1	1	-	-	-	9	-	-
Other nonwhite	13	13	6	-	-	-	-	-	-	6	1	-
YEAR BUILT												
Reporting year built	16,672	16,289	4,020	1,986	1,391	595	88	267	1,907	6,942	1,079	383
1930 to 1940	5,213	5,085	1,517	666	470	156	39	137	307	1,905	514	128
1920 to 1929	3,545	3,471	784	345	248	97	19	66	489	1,573	195	74
1910 to 1919	3,020	2,960	602	381	261	120	10	27	466	1,299	175	60
1900 to 1909	2,316	2,257	522	287	195	92	9	22	326	955	105	49
1880 to 1899	2,281	2,220	525	269	193	76	9	13	282	1,047	75	61
1879 or earlier	297	286	70	38	24	14	2	2	37	123	14	11

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	17,277	16,879	4,169	2,054	1,425	629	91	271	1,973	7,220	1,101	398
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	15,700	15,477	3,823	1,900	1,338	562	87	243	1,834	6,580	1,010	228
Under \$500.....	2,391	2,364	437	415	282	133	5	58	180	1,077	192	27
\$500 to \$999.....	3,180	3,139	735	391	259	132	18	38	416	1,858	173	41
\$1,000 to \$1,499.....	2,695	2,657	662	287	185	82	7	36	352	1,182	151	38
\$1,500 to \$1,999.....	2,248	2,220	591	234	161	73	7	30	305	921	131	28
\$2,000 to \$2,499.....	1,787	1,763	461	182	137	45	12	19	213	771	105	24
\$2,500 to \$2,999.....	1,162	1,145	353	117	81	36	7	11	131	465	61	17
\$3,000 to \$3,999.....	1,412	1,377	405	153	118	35	14	23	149	523	110	35
\$4,000 to \$4,999.....	505	494	121	77	68	9	9	16	59	155	57	11
\$5,000 to \$5,999.....	176	175	38	37	26	11	6	8	12	57	17	1
\$6,000 to \$6,999.....	89	88	16	18	16	2	2	4	13	27	8	1
\$7,000 to \$7,999.....	36	36	2	8	4	4	-	-	2	19	5	-
\$8,000 to \$8,999.....	16	16	2	1	1	-	-	-	1	12	-	-
\$9,000 to \$9,999.....	3	3	-	-	-	-	-	-	-	3	-	-
\$10,000 to \$14,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	16,392	16,223	4,037	2,003	1,889	614	88	250	1,973	6,840	1,022	169
Under 4.0%.....	228	224	11	8	2	5	2	1	-	233	29	4
4.0% to 4.4%.....	809	795	34	25	15	10	-	6	-	618	112	13
4.5% to 4.9%.....	4	4	1	-	-	-	-	-	-	1	2	-
5.0% to 5.4%.....	2,326	2,311	51	65	55	10	6	6	1,973	140	70	15
5.5% to 5.9%.....	7	6	1	1	-	1	-	-	-	3	1	1
6.0% to 6.4%.....	3,410	3,366	420	467	332	135	28	32	-	2,167	252	44
6.5% to 6.9%.....	23	21	4	1	-	1	1	3	-	7	5	2
7.0% to 7.4%.....	567	556	175	104	63	41	13	15	-	189	59	11
7.5% to 7.9%.....	2	2	-	-	-	-	-	-	-	2	-	-
8.0% and over.....	7,479	7,414	2,926	971	667	304	33	149	-	2,920	415	65
Average interest rate..... (percent).....	5.52	5.52	5.96	5.91	5.91	5.89	-	5.98	4.50	5.45	5.41	5.40
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	13,878	13,702	3,990	1,597	1,092	505	83	252	1,880	4,924	976	171
Real estate taxes included in payment.....	1,697	1,645	379	225	159	66	24	41	422	304	250	52
Monthly.....	1,566	1,520	368	204	139	65	24	37	413	242	232	48
Quarterly.....	8	8	3	1	-	-	-	-	-	4	-	-
Semiannual.....	31	31	7	7	7	-	-	-	-	20	4	-
Annual.....	81	81	1	6	5	1	-	-	-	23	1	-
Other.....	11	11	-	-	-	-	-	-	1	5	5	-
Not reporting frequency of payment.....	48	44	7	7	7	-	-	4	8	10	8	4
Real estate taxes not included in payment.....	11,899	11,788	3,510	1,338	905	433	55	209	1,430	4,528	718	111
Monthly.....	9,965	9,897	3,395	1,017	689	328	43	189	1,386	3,288	629	88
Quarterly.....	122	121	10	20	15	5	-	-	6	79	6	1
Semiannual.....	703	692	22	131	83	48	7	6	2	509	15	11
Annual.....	751	746	8	122	90	32	3	11	5	551	46	5
Other.....	97	97	10	19	13	6	1	2	-	51	14	-
Not reporting frequency of payment.....	241	235	65	29	15	14	1	1	31	100	8	6
Not reporting tax payment requirements.....	277	269	101	34	28	6	4	2	28	92	8	8
Monthly.....	220	212	92	23	19	4	4	1	28	57	7	8
Quarterly.....	1	1	1	1	1	-	-	-	-	-	-	-
Semiannual.....	19	19	1	1	1	-	-	1	-	16	-	-
Annual.....	21	21	1	7	5	2	-	-	-	12	1	-
Other.....	1	1	-	1	1	-	-	-	-	-	-	-
Not reporting frequency of payment.....	15	15	7	1	1	-	-	-	-	7	-	-
No principal payments required.....	1,220	1,208	78	165	109	56	4	12	47	651	51	12
Monthly.....	314	311	66	38	22	16	1	6	42	137	21	3
Quarterly.....	18	18	-	7	5	2	-	1	-	9	1	-
Semiannual.....	395	393	7	61	40	21	1	4	2	306	12	2
Annual.....	407	402	1	45	32	13	1	1	2	339	13	5
Other.....	43	43	3	6	5	1	-	-	-	33	1	-
Not reporting frequency of payment.....	43	41	1	8	5	3	1	-	1	27	3	2
Not reporting principal payment requirements.....	606	408	65	43	31	17	1	4	38	233	19	198
Monthly.....	170	145	42	15	8	7	1	-	26	52	9	25
Quarterly.....	6	5	1	-	-	-	-	-	-	4	-	1
Semiannual.....	43	40	-	10	10	-	-	-	-	30	-	3
Annual.....	64	61	1	8	2	6	-	2	1	42	7	3
Other.....	20	20	-	2	2	-	-	-	-	18	-	-
Not reporting frequency of payment.....	303	137	21	13	9	4	-	2	11	87	3	166
No regular payments required.....	1,578	1,561	36	244	193	51	3	3	8	1,212	55	17

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	15,700	1,540	10,935	1,125	2,099	Reporting interest rate.....	16,392	1,638	11,507	1,166	2,081
Under \$500.....	2,391	105	1,689	153	444	Under 4.0%.....	288	13	183	27	65
\$500 to \$999.....	3,180	207	2,295	237	441	4.0% to 4.4%.....	809	47	502	83	177
\$1,000 to \$1,499.....	2,695	211	1,874	215	395	4.4% to 4.5%.....	4	2	2	-	-
\$1,500 to \$1,999.....	2,248	214	1,581	180	273	4.5% to 4.6%.....	2,326	520	1,618	68	120
\$2,000 to \$2,499.....	1,787	192	1,241	138	221	4.6% to 4.9%.....	7	1	5	-	1
						4.9% to 5.0%.....	3,410	305	2,164	367	573
\$2,500 to \$2,999.....	1,162	147	825	71	119	5.0% to 5.1%.....	23	11	10	2	-
\$3,000 to \$3,999.....	1,412	265	926	96	124	5.1% to 5.5%.....	567	118	364	49	41
\$4,000 to \$4,999.....	505	130	304	25	46	5.5% to 5.6%.....	2	-	2	-	-
\$5,000 to \$5,999.....	176	42	102	9	23	6.0%.....	7,479	500	5,662	449	868
\$6,000 to \$7,499.....	89	18	61	5	5	6.1% to 6.4%.....	2	1	-	1	-
						6.4% to 6.5%.....	158	23	103	15	16
\$7,500 to \$9,999.....	36	6	21	1	8	6.5% to 6.6%.....	3	-	3	-	-
\$10,000 to \$14,999.....	16	2	14	-	-	6.6% to 7.0%.....	786	63	500	69	154
\$15,000 to \$19,999.....	3	-	2	1	-	7.0% to 7.1%.....	40	8	29	3	-
\$20,000 and over.....	-	-	-	-	-	7.1% to 7.5%.....	-	-	-	-	-
						7.5% to 7.6%.....	-	-	-	-	-
						7.6% to 8.0%.....	488	30	360	32	66
						8.0% and over.....	-	-	-	-	-
						Average interest rate (percent).....	5.52	5.32	5.59	5.52	5.54

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	11,625	10,678	1,328	9,145	205	947
Total first mortgage outstanding debt (dollars)	18,978,100	17,555,900	2,976,200	14,268,800	110,900	1,422,200
Total annual mortgage payment (dollars)	3,333,292	3,243,194	501,959	2,687,193	54,042	90,098
Average first mortgage outstanding debt (dollars)	1,633	1,644	2,241	1,560	1,517	1,502
Average value of property (dollars)	3,421	3,389	3,858	3,320	3,436	3,784
Average annual estimated rental value (dollars)	366	365	412	358	369	362
Average annual mortgage payment (dollars)	287	304	378	294	284	95
Percent which annual mortgage payment represents of—						
First mortgage debt	17.6	18.5	16.9	18.8	17.4	6.3
Value of property	8.4	9.0	9.8	8.9	7.7	2.5
Estimated annual rental value	78.3	83.2	91.7	82.1	71.5	24.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,881	9,640	1,284	8,172	184	241
Average first mortgage outstanding debt (dollars)	1,655	1,661	2,246	1,572	1,499	1,415
Average value of property (dollars)	3,371	3,363	3,854	3,285	3,406	3,670
Average annual estimated rental value (dollars)	363	363	412	356	362	339
Average annual mortgage payment (dollars)	309	313	381	303	274	127
Percent which annual mortgage payment represents of—						
First mortgage debt	18.6	18.8	17.0	19.3	18.3	9.0
Value of property	9.2	9.3	9.9	9.2	8.1	3.5
Estimated annual rental value	85.1	86.2	92.5	85.3	75.8	37.5
Monthly mortgage payment—						
Under \$10	857	707	35	647	25	150
\$10 to \$14	1,451	1,411	130	1,251	30	40
\$15 to \$19	1,574	1,556	147	1,380	29	18
\$20 to \$24	1,509	1,501	168	1,309	24	8
\$25 to \$29	1,688	1,676	225	1,423	28	12
\$30 to \$39	1,725	1,718	321	1,375	22	8
\$40 to \$49	592	588	162	412	14	4
\$50 to \$59	272	271	51	212	8	1
\$60 to \$74	90	90	23	65	2	-
\$75 to \$99	53	53	12	39	2	-
\$100 and over	69	69	10	59	-	-
Average monthly mortgage payment (dollars)	25.71	26.09	31.75	25.27	22.86	10.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,744	1,038	44	973	21	706
Average first mortgage outstanding debt (dollars)	1,506	1,489	-	1,458	-	1,581
Average value of property (dollars)	3,708	3,630	-	3,613	-	3,623
Average annual estimated rental value (dollars)	367	361	-	378	-	396
Average annual mortgage payment (dollars)	163	217	-	215	-	84
Percent which annual mortgage payment represents of—						
First mortgage debt	10.8	14.6	-	14.7	-	5.5
Value of property	4.4	6.0	-	5.9	-	2.2
Estimated annual rental value	42.2	57.1	-	56.9	-	21.2

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	143,404	123,314	73,295	59.4	50,019	10,021	10,069	65,288	14,975	22.9	50,313
COLOR OF OCCUPANTS											
White.....	-	121,423	71,915	59.2	49,508	-	-	64,049	14,954	23.3	49,095
Nonwhite.....	-	1,891	1,380	73.0	511	-	-	1,239	21	1.7	1,218
TYPE OF STRUCTURE											
1-family.....	115,745	96,337	64,688	67.1	31,649	9,504	9,905	58,468	13,211	22.6	45,257
Other.....	27,658	26,977	8,607	31.9	18,370	517	164	6,820	1,764	25.9	5,056
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	113,406	94,933	53,869	57.3	31,064	9,103	9,370	58,176	13,159	22.6	45,017
Under \$5.....	8,904	7,891	5,687	72.1	2,204	663	350	4,633	372	8.0	4,261
\$5 to \$9.....	19,094	16,699	9,348	56.0	7,351	1,260	1,135	8,350	1,364	16.3	6,986
\$10 to \$14.....	24,548	21,548	12,112	56.2	9,436	1,559	1,641	11,152	2,404	21.6	8,748
\$15 to \$19.....	19,285	16,837	10,722	63.7	6,115	1,121	1,277	9,960	2,358	23.7	7,602
\$20 to \$24.....	13,243	11,359	8,434	74.2	2,925	864	1,020	7,851	1,921	24.5	5,930
\$25 to \$29.....	10,087	8,689	6,765	78.1	1,904	608	790	6,405	1,730	27.0	4,675
\$30 to \$39.....	9,732	7,656	6,737	88.0	919	931	1,145	6,280	1,876	30.1	4,354
\$40 to \$49.....	3,949	2,473	2,343	94.7	180	805	671	2,115	655	31.0	1,460
\$50 to \$59.....	1,966	1,028	968	96.1	40	510	428	870	273	31.4	597
\$60 to \$74.....	1,498	457	431	94.3	26	573	468	367	120	32.7	247
\$75 to \$99.....	699	180	168	93.3	12	272	247	148	53	35.8	95
\$100 and over.....	451	116	114	98.3	2	137	198	95	33	-	62
Median monthly rent.....(dollars).....	15.58	14.89	16.73	-	12.67	20.36	20.88	16.99	19.71	-	16.15

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	14,975	13,788	2,060	2,016	1,917	1,656	1,399	2,268	1,206	665	372	126	53	15	13	22	1,187
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	13,868	12,737	1,810	1,859	1,765	1,537	1,315	2,132	1,134	627	354	117	49	12	13	13	1,131
Average interest rate.....(%).....	5.48	5.48	5.88	5.65	5.55	5.43	5.42	5.23	5.23	5.25	5.21	5.28	-	-	-	-	5.43
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	14,861	13,220	1,966	1,933	1,836	1,591	1,356	2,183	1,155	636	354	119	48	14	13	16	1,161
Building and loan association.....	1,222	1,132	70	133	156	148	128	221	132	84	40	16	3	1	-	-	90
Commercial bank.....	2,394	2,200	343	335	292	239	219	336	200	126	66	25	13	2	2	2	194
Savings bank.....	1,004	938	130	139	142	99	106	158	63	42	30	11	6	3	1	3	71
Life insurance company.....	47	43	7	3	3	2	1	8	6	8	2	1	-	-	2	-	4
Mortgage company.....	183	164	22	24	20	22	18	30	10	7	5	5	1	-	-	-	19
Home Owners' Loan Corporation.....	1,977	1,792	106	219	266	255	238	372	177	88	51	15	4	-	-	1	185
Individual.....	6,510	5,976	1,056	960	843	730	578	925	470	224	120	38	18	6	3	10	534
Other.....	1,044	960	232	120	114	96	68	133	97	57	40	13	3	2	5	-	64
Reporting debt and value.....	13,185	12,090	1,766	1,741	1,659	1,468	1,254	2,020	1,075	594	330	115	45	10	13	-	1,045
JUNIOR MORTGAGE																	
First mortgage only.....	2,255	2,085	285	283	282	255	247	363	227	117	53	17	3	-	3	-	170
First and junior mortgage.....	118	105	10	12	8	17	12	17	14	5	4	4	-	1	1	-	13
With 1st mtg.; not rptg. on junior.....	10,762	9,900	1,521	1,446	1,369	1,196	995	1,640	834	472	278	94	42	9	9	-	862
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	7,176	6,675	1,747	1,571	1,203	795	554	526	154	66	38	10	6	3	1	-	501
\$1,000 to \$1,499.....	2,174	1,969	19	156	354	377	322	476	138	87	29	7	4	-	-	-	205
\$1,500 to \$1,999.....	1,441	1,300	-	14	89	217	210	420	216	90	34	7	1	1	1	-	141
\$2,000 to \$2,499.....	979	884	-	-	13	62	129	314	212	92	48	11	2	-	1	-	95
\$2,500 to \$2,999.....	548	509	-	-	-	16	35	180	142	75	43	12	3	1	2	-	39
\$3,000 to \$3,999.....	535	499	-	-	-	-	4	102	179	121	60	24	7	2	-	-	36
\$4,000 to \$4,999.....	187	173	-	-	-	-	-	2	29	55	34	23	9	-	1	-	14
\$5,000 to \$5,999.....	53	48	-	-	-	-	-	-	5	7	17	12	5	-	2	-	5
\$6,000 to \$7,499.....	27	21	-	-	-	-	-	-	-	1	6	7	5	2	-	-	6
\$7,500 to \$9,999.....	9	6	-	-	-	-	-	-	-	-	1	2	2	-	1	-	3
\$10,000 to \$14,999.....	6	6	-	-	-	-	-	-	-	-	-	-	1	1	4	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	38,101	29,847	1,012	1,926	2,642	3,014	3,197	6,541	4,505	3,017	2,091	932	492	154	334	-	3,255
Average value.....(dollars).....	2,520	2,469	573	1,106	1,593	2,053	2,550	3,238	4,191	5,080	6,336	8,103	-	-	-	-	3,114
Debt on first & jr. mtgs.....(thous.).....	14,591	13,305	502	881	1,167	1,356	1,386	2,996	2,142	1,337	885	377	164	37	76	-	1,286
Percent of value of property.....	44.1	44.6	49.6	45.7	44.2	45.0	43.4	45.8	47.5	44.3	42.3	40.5	-	-	-	-	39.5
Average debt.....(dollars).....	1,111	1,100	284	506	703	924	1,105	1,433	1,992	2,251	2,681	3,278	-	-	-	-	1,230
Debt on first mtgs.....(thousands).....	14,519	13,240	501	879	1,167	1,346	1,379	2,980	2,129	1,334	882	371	164	36	75	-	1,278
Percent of value of property.....	43.9	44.4	49.5	45.6	44.2	44.7	43.1	45.6	47.3	44.2	42.2	39.8	-	-	-	-	39.3
Average debt.....(dollars).....	1,105	1,095	284	505	708	917	1,100	1,475	1,980	2,245	2,673	3,223	-	-	-	-	1,223

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	14,975	14,381	1,222	3,398	2,394	1,004	47	183	1,977	6,510	1,044	594
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,868	13,827	1,165	3,266	2,316	950	42	176	1,977	6,060	941	241
Average interest rate (percent)	5.48	5.48	5.61	6.15	6.19	6.05	-	5.80	4.50	5.39	5.34	5.42
Reporting debt and value	13,135	12,806	1,134	3,056	2,208	848	44	167	1,720	5,776	909	329
Percent distribution	-	100.0	8.9	23.9	17.2	6.6	0.3	1.3	13.4	45.1	7.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	13,135	12,806	1,134	3,056	2,208	848	44	167	1,720	5,776	909	329
First mortgage only	2,255	2,227	242	513	394	119	15	25	302	975	155	28
First and junior mortgage	118	112	9	33	25	8	-	1	15	47	7	6
With first mortgage; not reporting on junior mortgage	10,762	10,467	883	2,510	1,789	721	29	141	1,403	4,754	747	295
1-family properties	12,090	11,787	1,053	2,617	2,032	785	41	151	1,562	5,309	854	303
First mortgage only	2,085	2,062	225	473	365	108	15	25	279	896	149	23
First and junior mortgage	105	100	8	28	21	7	-	1	13	43	7	5
With first mortgage; not reporting on junior mortgage	9,900	9,625	820	2,316	1,646	670	26	125	1,270	4,370	698	275
2- to 4-family properties	1,045	1,019	81	239	176	63	3	16	158	467	55	26
First mortgage only	170	165	17	40	29	11	-	-	23	79	6	5
First and junior mortgage	13	12	1	5	4	1	-	-	2	4	-	1
With first mortgage; not reporting on junior mortgage	862	842	63	194	143	51	3	16	133	384	49	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	13,135	12,806	1,134	3,056	2,208	848	44	167	1,720	5,776	909	329
Value of property (dollars)	33,101,400	32,269,300	3,260,500	7,925,000	5,699,700	2,225,300	190,100	445,600	4,700,600	13,382,100	2,365,400	832,100
Average value (dollars)	2,520	2,520	2,875	2,593	2,581	2,624	-	2,668	2,738	2,317	2,502	2,539
Debt on first and junior mortgages (dollars)	14,590,700	14,187,600	1,453,900	3,022,900	2,170,800	852,100	83,400	199,200	2,142,400	6,160,000	1,125,600	408,100
Percent of value of property	44.1	44.0	44.6	38.1	38.1	38.3	-	44.7	45.6	46.0	47.6	48.4
Average debt (dollars)	1,111	1,108	1,282	989	983	1,005	-	1,193	1,246	1,066	1,239	1,255
Debt on first mortgages (dollars)	14,518,700	14,117,500	1,449,100	2,997,500	2,154,200	843,300	83,400	195,700	2,134,000	6,133,300	1,123,500	401,200
Percent distribution	-	100.0	10.3	21.2	15.3	6.0	0.6	1.4	15.1	43.4	8.0	-
Percent of value of property	43.9	43.7	44.4	37.8	37.8	37.9	-	44.1	45.4	45.8	47.5	48.2
Average debt (dollars)	1,105	1,102	1,278	981	976	994	-	1,176	1,241	1,062	1,236	1,219
1-family properties	12,090	11,787	1,053	2,617	2,032	785	41	151	1,562	5,309	854	303
Value of property (dollars)	29,846,900	29,076,100	3,005,000	7,102,000	5,087,400	2,014,600	160,600	392,100	4,206,000	11,987,600	2,222,800	770,600
Average value (dollars)	2,459	2,467	2,854	2,521	2,504	2,566	-	2,597	2,693	2,258	2,503	2,544
Debt on first and junior mortgages (dollars)	13,305,000	12,930,700	1,358,500	2,757,900	1,986,600	771,300	74,300	174,600	1,930,400	5,560,400	1,074,600	374,300
Percent of value of property	44.6	44.5	45.2	38.8	39.0	38.3	-	44.5	45.9	46.4	48.3	48.6
Average debt (dollars)	1,100	1,097	1,290	979	978	983	-	1,156	1,236	1,047	1,258	1,255
Debt on first mortgages (dollars)	13,240,300	12,867,800	1,353,800	2,737,700	1,975,000	768,700	74,300	172,100	1,923,400	5,534,200	1,072,300	372,500
Percent of value of property	44.4	44.3	45.1	38.5	38.8	37.9	-	43.9	45.7	46.2	48.2	48.3
Average debt (dollars)	1,095	1,092	1,286	972	972	972	-	1,140	1,231	1,042	1,256	1,229
2- to 4-family properties	1,045	1,019	81	239	176	63	3	16	158	467	55	26
Value of property (dollars)	3,254,500	3,193,200	255,500	823,000	612,300	210,700	29,500	53,500	494,600	1,394,500	142,600	61,300
Average value (dollars)	3,114	3,134	-	3,444	3,479	-	-	-	3,130	2,986	-	-
Debt on first and junior mortgages (dollars)	1,285,700	1,256,900	95,400	365,000	184,200	80,500	9,100	24,600	212,000	599,600	51,200	28,800
Percent of value of property	39.5	39.4	37.2	30.1	30.1	-	-	46.9	48.9	43.0	-	-
Average debt (dollars)	1,230	1,233	-	1,109	1,047	-	-	1,342	1,284	1,284	-	-
Debt on first mortgages (dollars)	1,278,400	1,249,700	95,300	359,800	179,200	80,600	9,100	24,600	210,600	599,100	51,200	28,700
Percent of value of property	39.3	39.1	37.1	31.6	29.3	-	-	46.6	48.6	43.0	-	-
Average debt (dollars)	1,223	1,226	-	1,087	1,016	-	-	-	1,333	1,283	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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	13,788	13,220	1,132	3,133	2,200	933	48	164	1,792	5,976	980	568
RACE OF OCCUPANTS												
White	13,767	13,201	1,130	3,129	2,197	932	48	164	1,788	5,970	977	566
Negro	8	7	2	2	1	1	-	-	1	2	-	1
Other nonwhite	13	12	-	2	2	-	-	-	2	4	3	1
YEAR BUILT												
Reporting year built	13,325	12,783	1,096	3,027	2,150	877	42	164	1,736	5,758	960	542
1930 to 1940	3,908	3,751	488	978	682	296	19	84	249	1,510	423	157
1920 to 1929	2,295	2,197	182	480	343	137	9	27	370	994	135	58
1910 to 1919	2,671	2,591	154	567	425	142	4	21	462	1,212	171	60
1900 to 1909	2,191	2,109	159	488	340	148	8	20	352	967	115	82
1880 to 1899	1,996	1,877	101	454	315	139	2	10	263	947	100	119
1879 or earlier	264	258	12	60	44	16	-	2	40	128	16	6

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	13,783	13,280	1,132	3,133	2,200	933	43	164	1,792	5,976	980	568
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	12,100	11,796	1,053	2,819	2,031	788	41	151	1,563	5,315	854	304
Under \$500.....	3,547	3,463	254	1,044	755	288	5	45	255	1,563	284	84
\$500 to \$999.....	3,153	3,083	256	659	516	143	10	42	437	1,457	182	70
\$1,000 to \$1,499.....	1,975	1,923	166	406	275	131	8	19	340	878	105	52
\$1,500 to \$1,999.....	1,295	1,266	129	239	175	64	3	15	240	560	80	29
\$2,000 to \$2,499.....	890	869	102	174	125	49	4	11	116	402	60	21
\$2,500 to \$2,999.....	498	483	56	110	73	37	2	7	73	185	50	15
\$3,000 to \$3,999.....	491	469	55	93	68	25	4	4	70	195	48	22
\$4,000 to \$4,999.....	171	164	25	41	32	9	3	4	19	48	24	7
\$5,000 to \$5,999.....	48	46	6	9	8	1	-	2	-	18	11	2
\$6,000 to \$6,999.....	20	18	3	4	3	1	-	1	2	2	6	2
\$7,500 to \$9,999.....	6	6	1	-	-	-	-	-	-	3	2	-
\$10,000 to \$14,999.....	6	6	-	-	-	-	1	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	12,737	12,510	1,083	3,009	2,123	881	38	158	1,792	5,547	883	227
Under 4.0%.....	249	244	7	16	10	6	-	2	-	185	34	5
4.0%.....	1,007	988	43	50	60	30	3	5	-	724	123	19
4.1% to 4.4%.....	9	9	4	3	2	1	-	-	-	2	-	-
4.5%.....	2,123	2,108	36	65	44	22	3	6	1,792	136	69	15
4.6% to 4.9%.....	2	2	1	-	-	-	-	-	-	-	-	-
5.0%.....	2,928	2,855	220	522	368	154	19	35	-	1,794	265	73
5.1% to 5.4%.....	21	19	7	5	2	3	-	-	-	2	5	2
5.5%.....	296	290	49	89	65	24	2	6	-	118	26	6
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	4,433	4,400	567	1,363	927	436	11	78	-	2,110	271	83
6.1% to 6.4%.....	1	1	-	1	-	1	-	-	-	-	-	-
6.5%.....	68	67	10	28	17	11	-	3	-	23	3	1
6.6% to 6.9%.....	2	2	1	-	-	-	-	-	-	1	-	-
7.0%.....	662	650	77	335	259	76	-	17	-	190	31	12
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	4	4	1	2	2	-	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	882	871	60	489	372	117	-	6	-	260	56	11
Average interest rate..... (percent).....	5.48	5.48	5.80	6.14	6.19	6.04	-	5.60	4.50	5.39	5.35	5.47
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	9,587	9,413	1,070	2,150	1,515	635	32	142	1,695	3,537	787	174
Real estate taxes included in payment.....	1,216	1,174	133	224	151	73	13	21	353	238	192	42
Monthly.....	1,084	1,051	128	205	139	66	12	20	338	179	169	33
Quarterly.....	5	3	-	1	1	-	-	-	-	2	-	2
Semiannual.....	22	22	2	2	2	1	1	1	2	11	3	-
Annual.....	59	56	3	6	4	2	-	-	3	32	12	3
Other.....	13	13	-	2	1	1	-	-	1	7	3	-
Not reporting frequency of payment.....	33	29	-	8	6	2	-	-	9	7	5	4
Real estate taxes not included in payment.....	8,072	7,961	914	1,872	1,332	540	19	118	1,285	3,181	572	111
Monthly.....	6,178	6,099	885	1,880	1,360	404	12	102	1,244	2,081	395	77
Quarterly.....	81	80	2	21	16	5	1	1	1	51	3	1
Semiannual.....	428	424	4	119	84	35	3	4	5	244	45	4
Annual.....	1,148	1,127	10	288	206	82	2	9	13	701	104	21
Other.....	98	97	2	29	24	5	1	1	-	51	13	1
Not reporting frequency of payment.....	141	134	11	35	26	9	-	1	22	53	12	7
Not reporting tax payment requirements.....	299	278	23	54	32	22	-	3	57	118	23	21
Monthly.....	206	195	20	37	21	16	-	2	45	73	14	11
Quarterly.....	5	5	-	-	-	-	-	-	1	3	1	-
Semiannual.....	19	18	1	4	4	-	-	1	1	10	1	1
Annual.....	42	41	-	9	6	3	-	-	2	25	5	1
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	25	18	2	4	1	3	-	-	4	6	2	8
No principal payments required.....	1,449	1,410	28	366	267	99	3	10	40	895	68	39
Monthly.....	292	272	22	80	48	32	-	3	34	111	22	20
Quarterly.....	10	9	-	3	2	1	-	-	-	6	-	1
Semiannual.....	257	254	3	71	47	24	2	6	2	163	7	3
Annual.....	749	741	2	184	146	36	1	1	2	522	29	8
Other.....	75	74	-	16	14	2	-	-	-	55	3	1
Not reporting frequency of payment.....	66	60	1	12	8	4	-	-	3	38	7	6
Not reporting principal payment requirements.....	876	547	24	143	74	69	1	6	46	281	46	329
Monthly.....	161	124	14	27	12	15	1	1	31	41	9	37
Quarterly.....	3	2	-	-	-	-	-	-	-	2	-	1
Semiannual.....	42	38	-	15	8	7	-	-	-	20	3	4
Annual.....	153	142	1	37	24	13	-	-	-	93	11	11
Other.....	23	23	-	5	4	1	-	-	-	16	2	-
Not reporting frequency of payment.....	494	218	9	59	26	33	-	5	15	109	21	276
No regular payments required.....	1,876	1,850	10	474	344	130	7	6	11	1,263	79	25

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	12,100	1,048	7,809	1,803	2,440	Reporting interest rate.....	12,787	1,143	7,708	1,407	2,479
Under \$500.....	3,547	177	2,239	339	792	Under 4.0%.....	249	19	144	36	50
\$500 to \$999.....	3,153	215	1,895	372	671	4.0% to 4.4%.....	1,007	70	540	153	244
\$1,000 to \$1,499.....	1,975	178	1,189	225	388	4.4% to 4.8%.....	9	1	6	1	1
\$1,500 to \$1,999.....	1,295	121	800	147	227	4.8% to 5.2%.....	2,123	421	1,457	67	178
\$2,000 to \$2,499.....	890	110	481	116	183	5.2% to 5.6%.....	2	2	2	-	-
\$2,500 to \$2,999.....	498	86	302	44	66	5.6% to 6.0%.....	2,928	240	1,626	414	648
\$3,000 to \$3,999.....	491	101	272	39	79	6.0% to 6.4%.....	21	6	14	-	1
\$4,000 to \$4,999.....	171	46	86	13	26	6.4% to 6.8%.....	296	36	169	35	56
\$5,000 to \$5,999.....	48	9	22	7	10	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499.....	20	4	13	-	8	7.2% to 7.6%.....	4,483	257	2,810	513	908
\$7,500 to \$9,999.....	6	-	5	1	-	7.6% to 8.0%.....	1	-	1	-	-
\$10,000 to \$14,999.....	6	1	5	-	-	8.0% and over.....	68	8	37	10	13
\$15,000 to \$19,999.....	-	-	-	-	-	Average interest rate.....(percent)....	2	-	1	-	1
\$20,000 and over.....	-	-	-	-	-		562	44	369	88	161
							4	-	3	-	-
							882	41	529	89	223
							5.48	5.16	5.48	5.52	5.61

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	8,015	6,922	837	5,932	153	1,093
Total first mortgage outstanding debt.....(dollars).....	9,037,400	7,843,400	1,344,700	6,346,600	152,100	1,194,000
Total annual mortgage payment.....(dollars).....	1,612,297	1,536,511	216,156	1,289,375	30,980	75,786
Average first mortgage outstanding debt.....(dollars).....	1,128	1,133	1,607	1,070	994	1,092
Average value of property.....(dollars).....	2,486	2,466	2,958	2,408	2,268	2,611
Average annual estimated rental value.....(dollars).....	252	251	293	245	234	262
Average annual mortgage payment.....(dollars).....	201	222	258	217	202	69
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.8	19.6	16.1	20.3	20.4	6.3
Value of property.....	8.1	9.0	8.7	9.0	8.9	2.7
Estimated annual rental value.....	79.7	88.5	88.0	88.6	86.6	26.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	6,020	5,796	788	4,887	126	284
Average first mortgage outstanding debt.....(dollars).....	1,163	1,167	1,646	1,096	962	1,044
Average value of property.....(dollars).....	2,486	2,482	3,003	2,406	2,168	2,604
Average annual estimated rental value.....(dollars).....	255	254	298	248	225	284
Average annual mortgage payment.....(dollars).....	229	234	266	230	212	95
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.7	20.1	16.1	21.0	22.1	9.1
Value of property.....	9.2	9.4	8.8	9.5	9.8	3.6
Estimated annual rental value.....	89.8	92.8	89.2	92.8	94.4	33.4
Monthly mortgage payment—						
Under \$10.....	1,008	821	72	722	27	187
\$10 to \$14.....	1,385	1,370	133	1,208	29	15
\$15 to \$19.....	1,083	1,073	133	918	22	10
\$20 to \$24.....	816	812	119	673	20	4
\$25 to \$29.....	850	848	124	715	9	2
\$30 to \$39.....	559	554	144	400	10	5
\$40 to \$49.....	153	152	39	111	2	1
\$50 to \$59.....	106	106	13	88	5	-
\$60 to \$74.....	26	26	5	19	2	-
\$75 to \$99.....	10	10	1	9	-	-
\$100 and over.....	24	24	-	24	-	-
Average monthly mortgage payment.....(dollars).....	19.09	19.52	22.14	19.15	17.71	7.90
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,995	1,126	54	1,045	27	869
Average first mortgage outstanding debt.....(dollars).....	1,021	956	-	948	-	1,105
Average value of property.....(dollars).....	2,486	2,386	-	2,386	-	2,613
Average annual estimated rental value.....(dollars).....	245	235	-	235	-	257
Average annual mortgage payment.....(dollars).....	117	159	-	159	-	83
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	16.6	-	16.8	-	5.7
Value of property.....	4.7	6.7	-	6.7	-	2.4
Estimated annual rental value.....	47.8	67.5	-	67.9	-	24.4

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF DULUTH: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	28,818	27,819	13,422	48.2	14,397	850	149	12,936	6,531	50.5	6,405
1930: Private families reporting tenure.....	-	23,697	13,104	55.3	10,593	-	-	-	-	-	-
1920: All families reporting tenure.....	-	20,926	9,841	47.0	11,085	-	-	9,692	5,060	52.2	4,632
Dwelling units: 1940.....	28,818	27,819	13,422	48.2	14,397	850	149	12,936	6,531	50.5	6,405
COLOR OF OCCUPANTS											
White.....	-	27,685	13,369	48.3	14,316	-	-	12,885	6,509	50.5	6,376
Nonwhite.....	-	134	53	39.6	81	-	-	51	22	-	29
TYPE OF STRUCTURE											
1-family.....	15,706	15,244	11,232	73.7	4,012	354	108	10,889	5,519	50.7	5,370
Other.....	13,112	12,575	2,190	17.4	10,385	496	41	2,047	1,012	49.4	1,035
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	15,417	14,973	10,991	73.4	3,982	340	104	10,876	5,515	50.7	5,361
Under \$5.....	140	124	97	78.2	27	8	8	92	13	-	79
\$5 to \$9.....	536	471	291	61.8	180	53	12	280	86	30.7	194
\$10 to \$14.....	1,193	1,123	654	58.2	469	56	14	644	240	37.3	404
\$15 to \$19.....	1,714	1,662	950	57.2	712	35	17	942	424	45.0	518
\$20 to \$24.....	1,796	1,750	1,212	69.3	538	39	7	1,197	569	47.5	628
\$25 to \$29.....	2,337	2,290	1,546	67.5	744	35	12	1,531	759	49.6	772
\$30 to \$39.....	3,804	3,741	2,872	76.8	869	54	9	2,853	1,581	55.4	1,272
\$40 to \$49.....	2,025	1,995	1,722	86.3	274	24	5	1,715	1,009	58.8	706
\$50 to \$59.....	900	876	774	88.4	102	19	5	769	414	53.8	355
\$60 to \$74.....	471	457	412	90.2	45	10	4	408	229	56.1	179
\$75 to \$99.....	281	272	255	93.8	17	3	6	246	117	47.6	129
\$100 and over.....	220	211	206	97.6	5	4	5	199	74	37.2	125
Median monthly rent.....(dollars).....	29.48	29.68	32.10	-	24.94	21.81	20.21	32.14	33.72	-	30.17

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF DULUTH: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	6,531	5,655	117	217	349	460	495	1,314	1,067	720	545	224	107	28	9	3	876
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	6,381	5,521	112	204	339	448	484	1,281	1,050	706	535	223	102	27	8	2	860
Average interest rate.....(%).....	5.30	5.29	5.51	5.41	5.42	5.41	5.43	5.32	5.26	5.24	5.18	5.05	4.98	-	-	-	5.33
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	6,398	5,535	116	208	339	450	489	1,280	1,050	707	534	220	103	27	9	3	863
Building and loan association.....	525	457	1	8	24	40	52	186	95	42	28	20	9	2	-	-	68
Commercial bank.....	341	291	3	5	11	13	18	51	56	40	37	25	26	3	2	-	50
Savings bank.....	272	229	3	5	9	30	24	62	47	27	17	4	1	-	-	-	43
Life insurance company.....	259	241	1	2	2	5	2	26	52	45	53	29	14	7	3	-	18
Mortgage company.....	763	653	22	29	53	53	64	145	98	74	66	27	13	6	3	-	110
Home Owners' Loan Corporation.....	1,295	1,106	16	44	79	117	101	286	226	112	79	33	13	-	-	-	189
Individual.....	2,092	1,814	54	88	129	149	177	388	342	257	152	56	18	7	-	2	278
Other.....	851	744	16	32	32	43	51	186	134	110	102	25	9	2	1	1	107
Reporting debt and value.....	6,326	5,476	108	196	329	442	482	1,282	1,038	709	531	219	104	27	9	-	850
JUNIOR MORTGAGE																	
First mortgage only.....	1,277	1,111	5	21	37	57	91	283	265	171	137	29	10	4	1	-	166
First and junior mortgage.....	98	75	-	2	2	8	6	21	22	7	5	1	1	-	-	-	23
With 1st mtg.; not rptg. on junior.....	4,951	4,290	103	173	290	377	385	978	751	531	389	189	93	23	8	-	661
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	1,470	1,308	107	160	213	210	166	273	101	49	21	7	1	-	-	-	162
\$1,000 to \$1,499.....	1,107	970	1	34	89	128	129	295	176	74	36	7	1	-	-	-	137
\$1,500 to \$1,999.....	1,025	877	-	2	27	88	99	300	211	96	46	7	6	-	-	-	148
\$2,000 to \$2,499.....	948	824	-	-	-	18	73	218	152	95	26	5	2	-	-	-	124
\$2,500 to \$2,999.....	620	548	-	-	-	3	15	135	144	143	80	23	5	-	-	-	72
\$3,000 to \$3,999.....	667	565	-	-	-	-	-	60	150	137	129	65	22	2	-	-	102
\$4,000 to \$4,999.....	271	217	-	-	-	-	-	1	21	49	32	42	18	2	2	-	54
\$5,000 to \$5,999.....	113	97	-	-	-	-	-	-	8	32	34	17	6	-	-	-	16
\$6,000 to \$7,499.....	71	54	-	-	-	-	-	-	1	10	8	22	11	2	-	-	17
\$7,500 to \$9,999.....	23	12	-	-	-	-	-	-	-	-	-	6	4	2	-	-	11
\$10,000 to \$14,999.....	9	4	-	-	-	-	-	-	-	-	-	1	-	3	-	-	5
\$15,000 to \$19,999.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	25,085	22,120	67	228	594	917	1,239	4,210	4,377	3,643	3,363	1,773	1,138	426	205	-	3,965
Average value.....(dollars).....	4,123	4,039	622	1,139	1,623	2,074	2,571	3,284	4,216	5,139	6,342	8,097	10,938	-	-	-	4,664
Debt on first and jr. mtgs.(thous.).....	12,146	10,227	43	123	266	452	609	2,010	2,075	1,662	1,534	759	470	154	70	-	1,919
Percent of value of property.....	46.6	46.2	64.4	55.0	49.9	49.3	49.2	47.7	47.4	45.6	45.5	42.8	41.3	-	-	-	46.4
Average debt.....(dollars).....	1,920	1,868	401	627	809	1,023	1,264	1,568	1,999	2,344	2,889	3,467	4,518	-	-	-	2,237
Debt on first mtgs.....(thousands).....	12,054	10,161	43	122	266	449	607	1,994	2,052	1,550	1,528	757	468	154	70	-	1,894
Percent of value of property.....	46.2	46.9	64.4	54.7	49.7	49.0	49.0	47.4	46.9	45.3	45.4	42.7	41.2	-	-	-	47.8
Average debt.....(dollars).....	1,906	1,855	401	623	807	1,017	1,259	1,555	1,977	2,327	2,878	3,458	4,504	-	-	-	2,228

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF DULUTH: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	6,531	6,398	525	613	341	272	259	763	1,295	2,092	851	133
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	6,381	6,318	518	606	335	271	258	756	1,295	2,048	837	63
Average interest rate (percent)	5.30	5.30	5.67	5.47	5.30	5.69	5.29	5.51	4.50	5.51	5.45	-
Reporting debt and value	6,326	6,232	511	600	334	266	254	737	1,255	2,056	819	94
Percent distribution	-	100.0	8.2	9.6	5.4	4.3	4.1	11.8	20.1	33.0	13.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	6,326	6,232	511	600	334	266	254	737	1,255	2,056	819	94
First mortgage only	1,277	1,254	110	114	70	44	52	123	225	450	180	23
First and junior mortgage	98	94	12	7	4	3	4	10	12	38	11	4
With first mortgage; not reporting on junior mortgage	4,951	4,884	389	479	260	219	198	604	1,018	1,568	628	67
1-family properties	5,476	5,395	444	510	285	225	238	635	1,071	1,781	716	81
First mortgage only	1,111	1,092	94	91	52	39	48	113	195	391	160	19
First and junior mortgage	75	72	11	7	4	3	3	8	6	28	9	3
With first mortgage; not reporting on junior mortgage	4,290	4,231	339	412	229	183	187	514	870	1,362	547	59
2- to 4-family properties	850	837	67	90	49	41	16	102	184	275	103	13
First mortgage only	166	162	16	23	18	5	4	10	30	59	20	4
First and junior mortgage	23	22	1	-	-	-	1	2	6	10	2	1
With first mortgage; not reporting on junior mortgage	661	653	50	67	31	36	11	90	148	206	61	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	6,326	6,232	511	600	334	266	254	737	1,255	2,056	819	94
Value of property (dollars)	26,084,800	25,717,400	2,157,200	2,833,600	1,812,500	1,021,100	1,585,300	2,975,200	4,709,200	7,915,800	3,541,100	367,400
Average value (dollars)	4,123	4,127	4,222	4,723	5,427	3,839	6,241	4,037	3,752	3,850	4,324	-
Debt on first and junior mortgages (dollars)	12,146,100	11,967,400	988,900	1,369,300	652,800	516,500	744,400	1,291,900	2,285,400	3,656,800	1,650,700	178,700
Percent of value of property	46.6	46.5	45.8	48.3	47.1	50.6	47.0	43.4	48.1	46.2	46.6	-
Average debt (dollars)	1,920	1,920	1,935	2,282	2,553	1,942	2,931	1,753	1,905	1,779	2,016	-
Debt on first mortgages (dollars)	12,054,200	11,878,900	983,900	1,354,800	645,400	511,400	740,800	1,277,500	2,256,000	3,626,800	1,639,100	175,300
Percent distribution	-	100.0	8.3	11.4	7.1	4.3	6.2	10.8	19.0	30.5	13.8	-
Percent of value of property	46.2	46.2	45.6	47.8	46.5	50.1	46.7	42.9	47.9	45.8	46.3	-
Average debt (dollars)	1,906	1,906	1,925	2,258	2,525	1,923	2,917	1,733	1,798	1,764	2,001	-
1-family properties	5,476	5,395	444	510	285	225	238	635	1,071	1,781	716	81
Value of property (dollars)	22,120,100	21,813,300	1,768,300	2,322,600	1,501,200	821,400	1,459,300	2,564,300	3,951,400	6,779,100	2,968,300	306,800
Average value (dollars)	4,039	4,043	3,983	4,554	5,267	3,651	6,132	4,038	3,689	3,806	4,146	-
Debt on first and junior mortgages (dollars)	10,227,400	10,081,500	809,100	1,130,200	715,200	415,000	648,600	1,091,100	1,879,900	3,123,000	1,399,600	145,900
Percent of value of property	46.2	46.2	45.8	48.7	47.6	50.5	44.4	42.5	47.6	46.1	47.2	-
Average debt (dollars)	1,868	1,869	1,822	2,216	2,509	1,844	2,725	1,718	1,755	1,754	1,955	-
Debt on first mortgages (dollars)	10,160,700	10,017,600	804,700	1,115,700	705,800	409,900	645,700	1,080,200	1,876,600	3,104,500	1,390,200	143,100
Percent of value of property	45.9	45.9	45.5	48.0	47.0	49.9	44.2	42.1	47.5	45.8	46.8	-
Average debt (dollars)	1,855	1,857	1,812	2,188	2,476	1,822	2,713	1,701	1,752	1,743	1,942	-
2- to 4-family properties	850	837	67	90	49	41	16	102	184	275	103	13
Value of property (dollars)	3,964,700	3,904,100	388,900	511,000	311,300	199,700	126,000	410,900	757,800	1,136,700	572,800	60,600
Average value (dollars)	4,664	4,664	-	-	-	-	-	4,028	4,118	4,138	5,561	-
Debt on first and junior mortgages (dollars)	1,918,700	1,885,900	179,800	239,100	137,600	101,500	95,800	200,800	385,500	533,800	251,100	32,800
Percent of value of property	48.4	48.3	-	-	-	-	-	48.9	50.9	47.0	43.8	-
Average debt (dollars)	2,257	2,253	-	-	-	-	-	1,969	2,095	1,941	2,438	-
Debt on first mortgages (dollars)	1,893,500	1,861,300	179,200	239,100	137,600	101,500	95,100	197,300	379,400	522,300	248,900	32,200
Percent of value of property	47.8	47.7	-	-	-	-	-	48.0	50.1	45.9	43.5	-
Average debt (dollars)	2,228	2,224	-	-	-	-	-	1,934	2,052	1,899	2,417	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF DULUTH: 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	5,655	5,535	457	520	291	229	241	653	1,106	1,614	744	120
RACE OF OCCUPANTS												
White	5,633	5,513	456	517	289	228	240	651	1,098	1,610	741	120
Negro	20	20	1	3	2	1	1	2	8	2	3	-
Other nonwhite	2	2	-	-	-	-	-	-	-	2	-	-
YEAR BUILT												
Reporting year built	5,628	5,509	453	518	290	228	240	651	1,099	1,605	743	119
1930 to 1940	478	467	44	73	36	37	24	54	47	162	63	11
1920 to 1929	2,429	2,379	162	240	144	96	131	311	440	762	333	50
1910 to 1919	1,643	1,606	166	127	70	57	58	168	370	512	205	37
1900 to 1909	704	688	46	51	29	22	19	75	153	241	103	16
1880 to 1899	361	356	35	26	10	16	7	40	87	125	36	5
1879 or earlier	13	13	-	1	1	-	1	3	2	3	3	-

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF DULUTH: 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]

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.....	5,655	5,535	457	520	291	229	241	653	1,106	1,814	744	120
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	5,478	5,397	444	510	285	225	238	635	1,071	1,782	717	81
Under \$500.....	423	418	31	36	12	24	9	68	66	159	49	5
\$500 to \$999.....	897	881	71	64	32	32	11	124	187	315	109	16
\$1,000 to \$1,499.....	980	962	84	72	33	39	20	118	230	324	114	18
\$1,500 to \$1,999.....	879	857	94	68	34	34	36	98	184	276	111	12
\$2,000 to \$2,499.....	817	806	58	79	45	33	27	85	168	256	123	11
\$2,500 to \$2,999.....	546	540	40	60	34	26	27	49	97	175	82	6
\$3,000 to \$3,999.....	563	554	40	74	49	25	38	49	91	186	76	9
\$4,000 to \$4,999.....	209	207	14	31	22	9	20	27	29	60	26	2
\$5,000 to \$5,999.....	97	96	5	11	9	2	20	9	14	19	18	1
\$6,000 to \$7,499.....	51	51	7	5	7	1	8	5	5	11	7	-
\$7,500 to \$9,999.....	12	12	-	5	5	-	1	3	-	1	2	-
\$10,000 to \$14,999.....	4	3	-	2	2	-	1	-	-	-	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,521	5,463	452	515	287	228	240	649	1,106	1,770	731	58
Under 4.0%.....	48	48	2	5	4	2	-	4	-	29	8	-
4.0%.....	80	80	1	7	3	4	5	13	-	45	9	-
4.1% to 4.4%.....	2	2	-	-	-	-	-	1	-	1	-	-
4.5%.....	1,365	1,360	18	47	36	11	46	42	1,106	52	49	5
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.0%.....	1,414	1,402	95	167	121	46	74	220	-	586	260	12
5.1% to 5.4%.....	2	2	-	-	-	-	-	-	-	-	2	-
5.5%.....	347	345	44	40	27	13	42	42	-	99	78	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	2,212	2,173	287	243	96	147	73	319	-	933	318	39
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.5%.....	14	14	-	1	-	1	-	4	-	7	2	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	30	30	4	3	1	2	-	4	-	15	4	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	5	5	-	2	-	2	-	-	-	3	-	-
Average interest rate..... (percent).....	5.29	5.29	5.67	5.47	5.30	5.69	5.28	5.48	4.50	5.51	5.44	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,541	4,487	434	447	233	214	219	490	1,068	1,228	601	54
Real estate taxes included in payment.....	676	662	109	91	46	45	26	48	237	54	97	14
Monthly.....	659	645	108	87	45	42	26	46	236	49	93	14
Quarterly.....	5	5	-	1	1	-	-	1	-	3	-	-
Semiannual.....	5	5	-	2	-	2	-	1	-	1	-	-
Annual.....	1	1	-	-	-	-	-	-	-	1	-	-
Other.....	2	2	-	-	-	-	-	-	1	-	2	-
Not reporting frequency of payment.....	4	4	1	1	-	1	-	-	-	-	-	-
Real estate taxes not included in payment.....	3,797	3,760	320	343	184	169	191	437	807	1,163	499	37
Monthly.....	3,146	3,120	302	299	149	150	148	328	789	873	381	26
Quarterly.....	51	51	1	8	6	2	9	8	1	18	6	-
Semiannual.....	445	435	11	26	19	7	23	88	5	211	76	10
Annual.....	101	101	1	7	7	-	7	18	1	44	28	-
Other.....	18	18	2	1	1	-	4	2	-	7	2	-
Not reporting frequency of payment.....	36	35	3	2	2	-	-	11	10	6	1	-
Not reporting tax payment requirements.....	68	65	5	13	3	10	2	5	24	11	5	3
Monthly.....	54	51	4	10	3	7	1	3	24	7	2	3
Quarterly.....	1	1	-	-	-	-	-	1	-	-	-	-
Semiannual.....	8	8	-	3	-	3	1	1	-	3	-	-
Annual.....	3	3	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	1	-	-	-	-	-	-	1	-	-
No principal payments required.....	750	737	13	49	41	8	15	134	29	405	92	13
Monthly.....	141	140	3	12	6	6	4	29	26	44	22	1
Quarterly.....	11	10	2	1	1	-	1	1	-	4	1	1
Semiannual.....	501	492	4	29	27	2	8	78	2	308	63	9
Annual.....	80	78	4	7	7	-	1	24	-	40	2	2
Other.....	13	13	-	-	-	-	1	2	1	5	4	-
Not reporting frequency of payment.....	4	4	-	-	-	-	-	-	-	4	-	-
Not reporting principal payment requirements.....	90	44	-	4	4	-	2	8	7	15	8	46
Monthly.....	23	16	-	1	1	-	1	3	3	4	4	7
Quarterly.....	1	1	-	-	-	-	-	-	-	-	1	-
Semiannual.....	13	12	-	3	3	-	1	3	-	3	2	1
Annual.....	4	4	-	-	-	-	-	1	-	2	1	-
Other.....	3	3	-	-	-	-	-	1	-	2	-	-
Not reporting frequency of payment.....	46	8	-	-	-	-	-	-	4	4	-	38
No regular payments required.....	274	267	10	20	13	7	5	21	2	166	43	7

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	5,478	658	3,697	737	391	Reporting interest rate.....	5,521	666	3,749	739	367
Under \$500.....	423	20	293	63	47	Under 4.0%.....	48	4	29	7	8
\$500 to \$999.....	897	68	621	117	96	4.0% to 4.4%.....	80	4	54	12	10
\$1,000 to \$1,499.....	980	121	661	136	62	4.4% to 4.8%.....	2	-	1	1	-
\$1,500 to \$1,999.....	879	101	607	117	54	4.8% to 4.9%.....	1,365	277	979	65	44
\$2,000 to \$2,499.....	817	95	566	118	38	4.9% to 5.0%.....	1	-	1	-	-
						5.0% to 5.1%.....	1,414	118	938	233	125
\$2,500 to \$2,999.....	546	81	372	54	39	5.1% to 5.4%.....	2	1	-	-	1
\$3,000 to \$3,999.....	563	105	348	78	32	5.4% to 5.5%.....	347	59	225	40	23
\$4,000 to \$4,999.....	209	41	125	28	15	5.5% to 5.6%.....	-	-	-	-	-
\$5,000 to \$5,999.....	97	18	59	16	4	6.0%.....	2,212	194	1,497	371	150
\$6,000 to \$7,499.....	51	6	36	7	2	6.1% to 6.4%.....	1	-	1	-	-
						6.4% to 6.5%.....	14	4	9	1	-
\$7,500 to \$9,999.....	12	2	7	2	1	6.5% to 6.9%.....	-	-	-	-	-
\$10,000 to \$14,999.....	4	-	2	1	1	7.0%.....	30	5	12	7	6
\$15,000 to \$19,999.....	-	-	-	-	-	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	7.4% to 7.5%.....	-	-	-	-	-
						7.5% to 7.6%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	5	-	3	2	-
						Average interest rate...(percent).....	5.29	5.13	5.28	5.48	5.34

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DULUTH: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	4,603	3,896	600	3,242	54	707
Total first mortgage outstanding debt.....(dollars)	8,766,500	7,494,600	1,363,800	6,052,800	78,500	1,271,900
Total annual mortgage payment.....(dollars)	1,241,508	1,166,897	214,699	935,259	16,939	74,611
Average first mortgage outstanding debt.....(dollars)	1,905	1,924	2,273	1,867	-	1,799
Average value of property.....(dollars)	4,085	4,025	4,143	4,019	-	4,411
Average annual estimated rental value.....(dollars)	415	410	426	408	-	446
Average annual mortgage payment.....(dollars)	270	300	358	288	-	106
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.2	15.6	15.7	15.5	-	5.9
Value of property.....	6.6	7.4	8.6	7.2	-	2.4
Estimated annual rental value.....	65.0	73.1	83.9	70.8	-	23.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,522	3,394	592	2,758	44	128
Average first mortgage outstanding debt.....(dollars)	1,917	1,925	2,279	1,856	-	1,699
Average value of property.....(dollars)	3,847	3,863	4,145	3,817	-	3,431
Average annual estimated rental value.....(dollars)	395	397	427	392	-	355
Average annual mortgage payment.....(dollars)	302	309	360	297	-	123
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.8	16.0	15.8	16.0	-	7.3
Value of property.....	7.9	8.0	8.7	7.8	-	3.6
Estimated annual rental value.....	76.5	77.9	84.3	75.9	-	34.6
Monthly mortgage payment—						
Under \$10.....	216	141	17	115	9	75
\$10 to \$14.....	420	395	51	334	10	25
\$15 to \$19.....	564	550	74	471	5	14
\$20 to \$24.....	597	591	76	507	8	6
\$25 to \$29.....	648	645	107	534	4	3
\$30 to \$39.....	675	671	151	515	4	4
\$40 to \$49.....	216	216	65	148	3	-
\$50 to \$59.....	107	107	30	77	-	-
\$60 to \$74.....	47	47	14	33	-	-
\$75 to \$99.....	20	20	4	16	-	-
\$100 and over.....	12	11	3	7	1	1
Average monthly mortgage payment.....(dollars)	25.18	25.75	30.01	24.78	-	10.27
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,081	502	8	484	10	579
Average first mortgage outstanding debt.....(dollars)	1,864	1,912	-	1,928	-	1,821
Average value of property.....(dollars)	4,858	5,214	-	5,166	-	4,627
Average annual estimated rental value.....(dollars)	480	496	-	500	-	466
Average annual mortgage payment.....(dollars)	164	236	-	238	-	102
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.8	12.3	-	12.3	-	5.6
Value of property.....	3.4	4.6	-	4.6	-	2.2
Estimated annual rental value.....	34.1	47.5	-	47.6	-	21.8

Table E-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 DULUTH-SUPERIOR METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	42,911	41,207	20,894	49.5	20,813	1,258	446	19,643	8,882	45.2	10,761
Urban.....	40,724	39,423	19,141	48.6	20,282	1,118	183	18,448	8,488	46.0	9,960
Rural-nonfarm.....	2,187	1,784	1,253	70.2	531	140	263	1,195	394	33.0	801
COLOR OF OCCUPANTS											
White.....	-	41,006	20,307	49.5	20,699	-	-	19,558	8,851	45.3	10,707
Nonwhite.....	-	201	87	43.3	114	-	-	85	31	-	54
TYPE OF STRUCTURE											
1-family.....	25,471	24,481	17,464	71.3	7,017	602	388	16,951	7,628	45.0	9,323
Other.....	17,440	16,726	2,980	17.5	13,796	656	58	2,692	1,254	46.6	1,438
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	25,035	24,097	17,157	71.2	6,940	568	370	16,914	7,615	45.0	9,299
Under \$5.....	492	414	325	78.5	89	59	19	302	41	13.5	261
\$5 to \$9.....	1,662	1,495	916	61.3	579	107	60	885	209	23.6	676
\$10 to \$14.....	2,807	2,658	1,500	56.4	1,158	98	51	1,479	478	32.5	995
\$15 to \$19.....	3,462	3,368	1,858	55.4	1,500	60	39	1,841	739	40.1	1,102
\$20 to \$24.....	2,915	2,823	1,982	70.2	841	57	35	1,953	881	45.1	1,072
\$25 to \$29.....	3,409	3,308	2,260	68.3	1,048	54	47	2,281	1,038	46.3	1,198
\$30 to \$39.....	5,372	5,249	4,068	77.4	1,186	67	56	4,022	2,063	51.3	1,959
\$40 to \$49.....	2,643	2,600	2,260	86.9	340	28	15	2,249	1,211	53.8	1,038
\$50 to \$59.....	1,122	1,087	965	88.8	122	21	14	957	482	50.4	475
\$60 to \$74.....	569	545	495	90.8	50	10	14	491	269	54.8	222
\$75 to \$99.....	337	321	301	93.8	20	3	13	292	131	44.9	161
\$100 and over.....	245	234	227	97.0	7	4	7	218	78	35.8	140
Median monthly rent..... (dollars)	25.23	26.46	28.91	-	20.36	16.17	21.79	28.99	31.57	-	26.77

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE DULUTH-SUPERIOR METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4- family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4- family properties	
		Total	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.....	8,882	7,814	324	494	622	726	737	1,760	1,306	823	614	248	112	29	10	9	1,068
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,604	7,561	298	461	605	703	713	1,703	1,285	803	600	245	107	28	9	6	1,043
Average interest rate..... (%)	5.35	5.35	5.53	5.48	5.48	5.44	5.43	5.86	5.29	5.27	5.20	5.08	4.95	-	-	-	5.85
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,689	7,640	316	478	610	706	725	1,717	1,285	808	599	241	108	28	10	9	1,049
Building and loan association.....	832	740	20	43	63	76	88	201	124	54	39	21	9	2	-	-	92
Commercial bank.....	413	356	11	11	16	23	25	59	66	49	37	26	27	4	2	-	57
Savings bank.....	393	343	6	24	24	43	37	87	57	36	21	5	2	-	1	-	50
Life insurance company.....	294	275	2	3	7	6	2	35	59	50	56	31	14	7	3	-	19
Mortgage company.....	960	834	43	57	87	76	79	174	113	84	69	29	13	6	3	1	126
Home Owners' Loan Corporation.....	1,782	1,548	45	98	135	177	155	387	279	125	92	38	14	-	-	3	234
Individual.....	2,934	2,592	146	181	229	241	272	536	422	293	178	65	19	7	-	3	342
Other.....	1,081	952	43	61	49	64	67	238	165	117	107	26	10	2	1	2	129
Reporting debt and value.....	8,600	7,560	307	463	598	700	717	1,713	1,269	810	597	239	109	28	10	-	1,040
JUNIOR MORTGAGE																	
First mortgage only.....	1,624	1,425	29	55	74	91	129	345	310	193	153	31	10	4	1	-	199
First and junior mortgage.....	124	97	1	5	5	11	11	23	23	7	8	1	2	-	-	-	27
With 1st mtg.; not rptg. on junior.....	6,852	6,038	277	403	519	598	577	1,345	936	610	436	207	97	24	9	-	814
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,546	2,316	300	399	395	347	251	391	135	65	24	8	1	-	-	-	230
\$1,000 to \$1,499.....	1,525	1,352	7	61	161	190	196	385	213	85	44	9	1	-	-	-	173
\$1,500 to \$1,999.....	1,819	1,150	-	3	40	132	150	386	255	117	53	8	6	-	-	-	169
\$2,000 to \$2,499.....	1,143	997	-	-	2	27	96	286	278	165	107	29	5	2	-	-	146
\$2,500 to \$2,999.....	743	660	-	-	-	4	22	176	174	161	92	25	6	-	-	-	83
\$3,000 to \$3,999.....	776	657	-	-	-	-	2	87	185	152	139	67	23	2	-	-	119
\$4,000 to \$4,999.....	305	246	-	-	-	-	-	2	28	55	91	48	18	2	2	-	59
\$5,000 to \$5,999.....	129	109	-	-	-	-	-	-	1	9	37	37	18	7	-	-	20
\$6,000 to \$7,499.....	74	56	-	-	-	-	-	-	-	1	10	8	23	11	3	-	16
\$7,500 to \$9,999.....	25	12	-	-	-	-	-	-	-	-	-	-	6	4	2	-	13
\$10,000 to \$14,999.....	12	5	-	-	-	-	-	-	-	-	-	-	2	-	3	-	7
\$15,000 to \$19,999.....	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands)	32,429	27,714	197	525	973	1,454	1,848	5,635	5,347	4,161	3,782	1,932	1,195	441	225	-	4,715
Average value..... (dollars)	3,771	3,666	642	1,134	1,627	2,078	2,578	3,290	4,213	5,136	6,334	8,085	10,959	-	-	-	4,533
Debt on first & jr. mtgs..... (thous.)	15,026	12,765	112	265	470	701	896	2,660	2,528	1,870	1,705	825	498	159	76	-	2,261
Percent of value of property.....	46.3	46.1	57.0	50.6	48.3	48.2	48.5	47.2	47.3	44.9	45.1	42.7	41.7	-	-	-	47.9
Average debt..... (dollars)	1,747	1,689	365	573	786	1,002	1,250	1,553	1,992	2,308	2,855	3,450	4,566	-	-	-	2,174
Debt on first mtgs..... (thousands)	14,915	12,685	112	264	468	697	890	2,643	2,504	1,858	1,696	823	496	159	76	-	2,230
Percent of value of property.....	46.0	45.8	56.9	50.2	48.1	47.9	48.1	46.9	46.8	44.7	44.9	42.6	41.5	-	-	-	47.3
Average debt..... (dollars)	1,734	1,678	365	569	782	995	1,241	1,543	1,973	2,294	2,841	3,442	4,552	-	-	-	2,144

HOUSING—NONFARM MORTGAGES

Table E-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 DULUTH-SUPERIOR METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	8,882	8,689	832	806	413	393	294	960	1,782	2,934	1,081	193
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,604	8,523	813	792	402	390	292	947	1,782	2,851	1,046	81
Average interest rate (percent)	5.35	5.34	5.78	5.51	5.34	5.69	5.32	5.65	4.50	5.54	5.51	-
Reporting debt and value	8,600	8,465	813	788	404	384	288	931	1,727	2,874	1,044	135
Percent distribution	-	100.0	9.6	9.3	4.8	4.5	3.4	11.0	20.4	34.0	12.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,600	8,465	813	788	404	384	288	931	1,727	2,874	1,044	135
First mortgage only	1,624	1,596	175	135	85	50	57	137	287	501	204	28
First and junior mortgage	124	116	14	8	4	4	4	14	16	47	13	6
With first mortgage; not reporting on junior mortgage	6,852	6,753	624	645	315	330	227	780	1,424	2,226	827	99
1-family properties	7,560	7,444	722	684	348	336	271	813	1,499	2,536	919	116
First mortgage only	1,425	1,403	152	111	66	45	53	126	251	528	182	22
First and junior mortgage	97	90	13	8	4	4	3	12	9	34	11	7
With first mortgage; not reporting on junior mortgage	6,038	5,951	557	565	278	287	215	675	1,239	1,974	726	87
2- to 4-family properties	1,040	1,021	91	104	56	48	17	118	228	338	125	19
First mortgage only	199	193	23	24	19	5	4	11	36	73	22	6
First and junior mortgage	27	26	1	-	-	-	1	2	7	13	2	1
With first mortgage; not reporting on junior mortgage	814	802	67	80	37	43	12	105	185	252	101	12
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,600	8,465	813	788	404	384	288	931	1,727	2,874	1,044	135
Value of property (dollars)	32,428,600	31,933,700	2,982,300	3,416,300	2,031,500	1,384,800	1,713,700	3,441,400	6,016,800	10,144,400	4,218,800	494,900
Average value (dollars)	3,771	3,772	3,688	4,335	5,022	3,606	5,950	3,696	3,484	3,530	4,041	3,666
Debt on first and junior mortgages (dollars)	15,025,800	14,785,400	1,330,100	1,606,900	944,300	662,600	785,700	1,478,900	2,952,300	4,697,800	1,984,200	240,400
Percent of value of property	46.3	46.3	44.6	47.0	46.5	47.8	45.8	43.0	49.1	46.3	45.5	42.6
Average debt (dollars)	1,747	1,747	1,636	2,039	2,337	1,726	2,728	1,589	1,709	1,634	1,853	1,751
Debt on first mortgages (dollars)	14,914,500	14,680,500	1,322,900	1,591,400	934,900	656,500	782,100	1,462,900	2,939,600	4,661,000	1,920,600	234,000
Percent distribution	-	100.0	9.0	10.8	6.4	4.5	5.8	10.0	20.0	31.7	13.1	-
Percent of value of property	46.0	46.0	44.4	46.6	46.0	47.4	45.6	42.5	48.9	45.9	45.5	47.3
Average debt (dollars)	1,734	1,734	1,627	2,020	2,314	1,710	2,716	1,571	1,702	1,622	1,840	1,733
1-family properties	7,560	7,444	722	684	348	336	271	813	1,499	2,536	919	116
Value of property (dollars)	27,714,100	27,304,400	2,517,200	2,848,500	1,696,200	1,152,300	1,585,400	2,990,000	5,121,900	8,731,800	3,509,600	409,700
Average value (dollars)	3,666	3,668	3,486	4,164	4,874	3,429	5,850	3,678	3,417	3,443	3,819	3,532
Debt on first and junior mortgages (dollars)	12,765,300	12,572,400	1,119,100	1,344,900	791,900	553,000	689,500	1,265,000	2,487,000	4,038,300	1,628,600	192,900
Percent of value of property	46.1	46.0	44.5	47.2	45.7	48.0	43.5	42.3	48.6	46.2	46.4	47.1
Average debt (dollars)	1,689	1,689	1,550	1,956	2,276	1,646	2,544	1,556	1,659	1,592	1,772	1,663
Debt on first mortgages (dollars)	12,684,600	12,497,500	1,112,500	1,329,400	782,500	546,900	686,600	1,252,500	2,483,200	4,016,100	1,617,800	187,100
Percent of value of property	45.8	45.8	44.2	46.7	46.1	47.5	43.3	41.9	48.5	46.0	46.1	45.7
Average debt (dollars)	1,678	1,679	1,541	1,944	2,249	1,628	2,534	1,541	1,657	1,584	1,760	1,613
2- to 4-family properties	1,040	1,021	91	104	56	48	17	118	228	338	125	19
Value of property (dollars)	4,714,500	4,629,300	465,100	567,800	335,300	232,500	128,300	451,400	894,900	1,412,600	709,200	85,200
Average value (dollars)	4,533	4,534	-	5,460	-	-	-	3,825	3,925	4,179	5,674	-
Debt on first and junior mortgages (dollars)	2,260,500	2,213,000	211,000	262,000	152,400	109,600	95,200	213,900	465,300	659,000	305,600	47,500
Percent of value of property	47.9	47.8	-	46.1	-	-	-	47.4	52.0	46.7	43.1	-
Average debt (dollars)	2,174	2,167	-	2,519	-	-	-	1,813	2,041	1,950	2,445	-
Debt on first mortgages (dollars)	2,229,900	2,183,000	210,400	262,000	152,400	109,600	95,500	210,400	456,400	644,900	303,400	46,900
Percent of value of property	47.3	47.2	-	46.1	-	-	-	46.6	51.0	45.7	42.8	-
Average debt (dollars)	2,144	2,138	-	2,519	-	-	-	1,783	2,002	1,908	2,427	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE DULUTH-SUPERIOR METROPOLITAN DISTRICT: 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	7,814	7,640	740	693	356	343	275	534	1,548	2,532	952	174
RACE OF OCCUPANTS												
White	7,783	7,609	735	696	354	342	274	531	1,539	2,565	949	174
Negro	22	22	1	3	2	1	1	3	8	3	3	-
Other nonwhite	9	9	4	-	-	-	-	-	1	4	-	-
YEAR BUILT												
Reporting year built	7,668	7,519	723	691	352	339	274	525	1,530	2,543	943	169
1930 to 1940	830	806	119	107	54	53	30	86	65	301	98	24
1920 to 1929	3,040	2,979	230	267	160	127	141	370	592	952	407	61
1910 to 1919	2,172	2,122	240	173	82	91	70	211	474	685	268	50
1900 to 1909	1,033	1,012	61	67	41	46	22	69	245	373	115	21
1880 to 1899	596	568	53	36	14	22	10	66	140	226	52	13
1879 or earlier	17	17	-	1	1	-	1	3	4	5	3	-

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE DULUTH-SUPERIOR METROPOLITAN DISTRICT: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]

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.....	7,814	7,640	740	699	356	343	275	834	1,548	2,592	952	174
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	7,555	7,449	722	684	348	336	271	814	1,501	2,537	920	116
Under \$500.....	886	867	83	82	29	53	14	129	111	338	110	19
\$500 to \$999.....	1,447	1,428	167	105	50	55	18	170	307	504	157	19
\$1,000 to \$1,499.....	1,363	1,340	146	95	40	55	30	152	322	454	141	23
\$1,500 to \$1,999.....	1,152	1,136	120	96	42	54	40	116	249	376	139	16
\$2,000 to \$2,499.....	991	977	76	92	50	42	41	91	210	324	143	14
\$2,500 to \$2,999.....	655	647	50	72	37	35	39	55	129	210	92	9
\$3,000 to \$3,999.....	654	644	47	81	53	28	39	54	117	225	61	10
\$4,000 to \$4,999.....	237	234	20	31	22	9	20	28	34	71	30	3
\$5,000 to \$5,999.....	109	107	6	14	11	3	20	11	16	22	18	2
\$6,000 to \$7,499.....	53	53	7	9	7	2	8	5	6	11	7	-
\$7,500 to \$9,999.....	12	12	-	5	5	-	1	3	-	1	2	-
\$10,000 to \$14,999.....	5	4	-	2	2	-	1	-	-	1	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7,561	7,488	723	688	348	340	273	824	1,548	2,509	923	73
Under 4.0%.....	80	80	5	9	5	4	-	7	-	46	13	-
4.0%.....	139	137	5	12	5	7	-	13	-	84	18	2
4.1% to 4.4%.....	2	2	-	-	-	-	-	1	-	1	-	-
4.5%.....	1,823	1,818	22	50	37	13	46	42	1,548	56	54	5
4.6% to 4.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.0%.....	1,752	1,737	119	210	139	71	85	239	-	781	303	15
5.1% to 5.4%.....	3	3	-	-	-	-	1	-	-	-	2	-
5.5%.....	372	370	50	46	28	18	44	43	-	106	61	2
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	3,165	3,119	472	344	129	215	92	419	-	1,382	410	45
6.1% to 6.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.5%.....	23	23	3	2	-	2	-	7	-	9	2	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.0%.....	159	156	36	9	4	5	-	45	-	36	30	3
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	8	8	6	-	-	-	-	1	-	-	1	-
7.6% to 7.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
8.0% and over.....	30	30	3	6	1	5	-	7	-	8	6	-
Average interest rate..... (percent).....	5.35	5.34	5.79	5.52	5.35	5.70	5.32	5.68	4.50	5.53	5.51	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	6,251	6,182	700	605	290	315	247	623	1,504	1,736	767	69
Real estate taxes included in payment.....	899	881	131	107	51	56	30	61	349	69	114	18
Monthly.....	877	859	129	103	50	53	30	58	347	63	109	18
Quarterly.....	6	6	1	1	1	-	-	1	-	2	1	-
Semiannual.....	6	6	-	2	-	2	-	1	-	1	1	-
Annual.....	2	2	-	-	-	-	-	-	-	1	1	-
Other.....	3	3	-	-	-	-	-	1	-	-	2	-
Not reporting frequency of payment.....	5	5	1	1	-	1	-	-	-	-	-	-
Real estate taxes not included in payment.....	5,264	5,217	562	484	236	248	214	557	1,123	1,632	645	47
Monthly.....	4,381	4,347	533	420	189	231	162	426	1,098	1,202	506	34
Quarterly.....	66	66	2	9	7	2	9	9	2	28	8	-
Semiannual.....	559	549	12	37	27	10	30	96	8	279	87	10
Annual.....	165	164	3	12	9	3	7	18	1	68	35	1
Other.....	30	30	3	2	2	-	5	3	-	15	2	-
Not reporting frequency of payment.....	68	61	9	4	2	2	1	6	14	20	7	2
Not reporting tax payment requirements.....	88	84	7	14	3	11	3	5	32	15	8	4
Monthly.....	70	66	6	10	3	7	2	3	32	9	4	4
Quarterly.....	1	1	-	-	-	-	-	1	-	-	-	-
Semiannual.....	9	9	-	3	-	3	1	1	-	4	-	-
Annual.....	4	4	-	-	-	-	-	-	-	-	-	-
Other.....	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment.....	2	2	1	-	-	-	-	-	-	-	-	-
No principal payments required.....	950	933	21	60	46	14	19	162	35	528	108	17
Monthly.....	173	171	6	15	8	7	5	31	30	55	29	2
Quarterly.....	18	16	3	1	-	-	1	3	-	7	1	2
Semiannual.....	621	610	7	34	30	4	9	100	3	389	68	11
Annual.....	109	107	5	9	7	2	2	25	-	61	5	2
Other.....	13	13	-	-	-	-	1	2	1	5	4	-
Not reporting frequency of payment.....	16	16	-	1	-	1	1	1	1	11	1	-
Not reporting principal payment requirements.....	141	63	2	6	6	-	2	10	7	25	11	78
Monthly.....	29	20	2	2	2	-	1	3	3	4	5	9
Quarterly.....	1	1	-	-	-	-	-	-	-	-	1	-
Semiannual.....	20	18	-	3	3	-	1	4	-	7	3	2
Annual.....	5	5	-	1	1	-	-	-	-	2	-	-
Other.....	4	3	-	-	-	-	-	1	-	2	-	1
Not reporting frequency of payment.....	82	16	-	-	-	-	-	1	4	10	1	66
No regular payments required.....	472	462	17	28	14	14	7	39	2	303	66	10

HOUSING—NONFARM MORTGAGES

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE DULUTH-SUPERIOR METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	7,565	870	5,124	935	636	Reporting interest rate	7,561	884	5,159	938	585
Under \$500	886	44	621	116	105	Under 4.0%.....	80	5	52	9	14
\$500 to \$999	1,447	117	1,005	177	148	4.0% to 4.4%.....	139	8	101	14	16
\$1,000 to \$1,499	1,363	167	922	168	106	4.4% to 4.8%.....	2	-	1	1	-
\$1,500 to \$1,999	1,152	181	800	125	86	4.8% to 5.2%.....	1,823	392	1,306	72	53
\$2,000 to \$2,499	991	115	686	132	58	5.2% to 5.6%.....	1	-	1	-	-
\$2,500 to \$2,999	656	97	441	64	54	5.6% to 6.0%.....	1,752	141	1,168	267	181
\$3,000 to \$3,999	654	125	397	85	47	6.0% to 6.4%.....	3	1	1	-	1
\$4,000 to \$4,999	287	44	138	32	28	6.4% to 6.8%.....	372	64	239	43	26
\$5,000 to \$5,999	109	22	66	16	5	6.8% to 7.2%.....	1	-	1	-	-
\$6,000 to \$7,499	53	6	38	7	2	7.2% to 7.6%.....	3,165	257	2,181	503	274
\$7,500 to \$9,999	12	2	7	2	1	7.6% to 8.0%.....	1	-	1	-	-
\$10,000 to \$14,999	5	-	3	1	1	8.0% and over.....	23	4	17	1	1
\$15,000 to \$19,999	-	-	-	-	-	Average interest rate.....(percent)....	1	-	1	-	-
\$20,000 and over	-	-	-	-	-		159	10	115	19	15
							8	-	7	1	-
							1	-	1	-	-
							30	2	21	3	4
							5.35	5.12	5.34	5.55	5.45

Table E-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 DULUTH-SUPERIOR METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	6,179	5,296	773	4,455	68	883
Total first mortgage outstanding debt.....(dollars)	10,710,700	9,247,400	1,638,400	7,514,300	94,700	1,463,300
Total annual mortgage payment.....(dollars)	1,597,459	1,508,402	264,055	1,223,146	21,201	89,057
Average first mortgage outstanding debt.....(dollars)	1,738	1,746	2,120	1,687	-	1,657
Average value of property.....(dollars)	3,727	3,659	3,813	3,651	-	4,073
Average annual estimated rental value.....(dollars)	387	381	399	379	-	419
Average annual mortgage payment.....(dollars)	259	235	342	275	-	101
Percent which annual mortgage payment represents of—						
First mortgage debt	14.9	16.3	16.1	16.3	-	6.1
Value of property	6.9	7.8	9.0	7.5	-	2.5
Estimated annual rental value	66.8	74.7	85.6	72.5	-	24.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,809	4,651	763	3,832	56	158
Average first mortgage outstanding debt.....(dollars)	1,743	1,747	2,126	1,676	-	1,618
Average value of property.....(dollars)	3,529	3,538	3,814	3,489	-	3,281
Average annual estimated rental value.....(dollars)	370	371	400	366	-	346
Average annual mortgage payment.....(dollars)	288	294	344	283	-	133
Percent which annual mortgage payment represents of—						
First mortgage debt	16.5	16.8	16.2	16.9	-	8.2
Value of property	8.2	8.3	9.0	8.1	-	4.0
Estimated annual rental value	77.9	79.2	86.0	77.4	-	38.3
Monthly mortgage payment—						
Under \$10	351	253	33	220	10	88
\$10 to \$14	567	636	79	546	11	31
\$15 to \$19	798	781	96	679	6	17
\$20 to \$24	798	789	102	677	10	9
\$25 to \$29	855	851	130	714	7	4
\$30 to \$39	844	838	133	648	7	6
\$40 to \$49	273	273	30	190	3	-
\$50 to \$59	130	129	37	92	-	1
\$60 to \$74	56	55	15	40	-	1
\$75 to \$99	22	22	5	16	1	-
\$100 and over	15	14	3	10	1	1
Average monthly mortgage payment.....(dollars)	24.08	24.47	28.63	23.59	-	11.05
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,370	645	10	623	12	725
Average first mortgage outstanding debt.....(dollars)	1,701	1,741	-	1,755	-	1,666
Average value of property.....(dollars)	4,419	4,614	-	4,647	-	4,246
Average annual estimated rental value.....(dollars)	445	456	-	459	-	435
Average annual mortgage payment.....(dollars)	154	221	-	222	-	94
Percent which annual mortgage payment represents of—						
First mortgage debt	9.0	12.7	-	12.7	-	5.6
Value of property	3.5	4.8	-	4.8	-	2.2
Estimated annual rental value	34.5	48.4	-	48.4	-	21.6

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF MINNEAPOLIS: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	147,647	142,834	58,764	41.1	84,070	4,441	372	57,234	32,398	56.6	24,836
1930: Private families reporting tenure.....	-	115,404	54,388	47.1	61,016	-	-	-	-	-	-
1920: All families reporting tenure.....	-	90,617	37,090	40.9	53,527	-	-	36,530	19,924	54.5	16,606
Dwelling units: 1940.....	147,647	142,834	58,764	41.1	84,070	4,441	372	57,234	32,398	56.6	24,836
COLOR OF OCCUPANTS											
White.....	-	141,088	58,343	41.4	82,695	-	-	56,850	32,194	56.6	24,656
Nonwhite.....	-	1,796	421	23.4	1,375	-	-	384	204	53.1	180
TYPE OF STRUCTURE											
1-family.....	65,761	64,500	47,685	73.9	16,815	1,108	158	46,773	27,349	58.5	19,424
Other.....	81,886	78,334	11,079	14.1	67,255	3,338	214	10,461	5,049	48.3	5,412
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	65,156	63,974	47,281	73.9	16,693	1,029	153	46,659	27,298	58.5	19,361
Under \$5.....	89	83	66	-	17	3	3	61	21	-	40
\$5 to \$9.....	385	318	165	51.9	153	13	4	152	47	30.9	105
\$10 to \$14.....	1,427	1,382	692	50.1	690	40	5	667	253	37.9	414
\$15 to \$19.....	3,396	3,318	1,553	49.8	1,665	69	9	1,619	744	46.0	875
\$20 to \$24.....	4,781	4,715	2,794	59.3	1,921	62	4	2,756	1,336	48.5	1,420
\$25 to \$29.....	7,237	7,131	4,687	65.7	2,444	89	17	4,627	2,440	52.7	2,187
\$30 to \$39.....	18,365	18,139	13,146	72.5	4,993	201	25	12,986	7,464	57.5	5,522
\$40 to \$49.....	13,914	13,681	11,076	81.0	2,605	208	25	10,942	6,879	62.9	4,063
\$50 to \$59.....	7,149	6,964	5,855	84.1	1,109	161	24	5,796	3,831	66.1	1,965
\$60 to \$74.....	4,473	4,348	3,690	84.9	658	107	18	3,641	2,431	66.8	1,210
\$75 to \$99.....	2,381	2,321	2,022	87.1	299	55	5	1,991	1,206	60.6	785
\$100 and over.....	1,609	1,574	1,435	91.2	139	21	14	1,421	646	45.5	775
Median monthly rent.....(dollars).....	37.84	37.79	39.89	-	32.42	41.30	43.30	39.92	41.45	-	37.90

Table F-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF MINNEAPOLIS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	32,398	27,758	109	437	981	1,344	2,199	6,646	6,184	4,254	3,163	1,509	709	141	73	9	4,640
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	31,710	27,161	106	429	950	1,309	2,146	6,493	6,080	4,181	3,099	1,473	686	137	66	6	4,549
Average interest rate.....(%).....	5.11	5.10	5.58	5.37	5.34	5.27	5.21	5.15	5.08	5.02	4.97	4.94	4.87	5.00	-	-	5.18
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	31,904	27,339	107	429	966	1,320	2,155	6,546	6,098	4,212	3,114	1,484	694	139	69	6	4,565
Building and loan association.....	4,573	3,941	17	50	130	191	304	1,004	903	612	437	200	74	14	5	-	632
Commercial bank.....	2,211	1,904	3	16	46	50	124	404	444	367	253	134	40	14	7	2	307
Savings bank.....	3,867	3,295	6	42	91	149	268	748	763	530	383	193	94	21	7	-	572
Life insurance company.....	2,525	2,235	-	5	13	27	58	290	511	420	447	280	156	39	19	-	290
Mortgage company.....	3,555	3,103	11	45	89	148	203	616	633	516	407	253	142	25	15	-	452
Home Owners' Loan Corporation.....	5,580	4,669	10	59	167	244	415	1,381	1,146	665	390	128	55	4	4	1	861
Individual.....	7,097	5,908	53	176	359	393	624	1,573	1,197	736	466	192	97	12	6	2	1,189
Other.....	2,546	2,284	7	36	71	118	159	530	501	366	311	134	36	10	4	1	262
Reporting debt and value.....	31,632	27,141	105	423	936	1,303	2,132	6,486	6,052	4,200	3,116	1,485	694	137	72	-	4,491
JUNIOR MORTGAGE																	
First mortgage only.....	20,847	18,232	76	278	584	819	1,372	4,329	4,141	2,962	2,134	977	434	92	34	-	2,615
First and junior mortgage.....	442	337	-	5	13	19	39	87	69	47	36	13	6	1	2	-	105
With 1st mtg.; not rptg. on junior.....	10,343	8,572	29	140	339	465	721	2,070	1,842	1,191	946	495	254	44	36	-	1,771
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	5,516	4,551	103	354	568	542	601	1,214	721	281	135	26	6	-	-	-	965
\$1,000 to \$1,499.....	4,871	4,067	2	65	282	381	548	1,305	908	339	152	57	21	6	1	-	804
\$1,500 to \$1,999.....	5,006	4,342	-	4	78	305	549	1,455	1,096	531	229	77	14	3	1	-	664
\$2,000 to \$2,499.....	4,873	4,293	-	8	58	341	1,346	1,170	757	436	129	43	3	2	-	-	580
\$2,500 to \$2,999.....	3,326	2,961	-	-	17	83	810	922	578	395	121	28	3	3	-	-	365
\$3,000 to \$3,999.....	4,249	3,760	-	-	-	10	350	1,074	995	835	365	111	15	5	-	-	489
\$4,000 to \$4,999.....	2,104	1,830	-	-	-	-	6	152	654	567	297	131	20	3	-	-	274
\$5,000 to \$5,999.....	941	805	-	-	-	-	-	9	63	328	232	145	21	7	-	-	136
\$6,000 to \$7,499.....	490	374	-	-	-	-	-	-	2	36	165	135	28	8	-	-	116
\$7,500 to \$9,999.....	164	107	-	-	-	-	-	-	-	2	16	50	26	13	-	-	57
\$10,000 to \$14,999.....	62	39	-	-	-	-	-	-	-	-	-	10	12	17	-	-	23
\$15,000 to \$19,999.....	12	6	-	-	-	-	-	-	-	-	-	-	-	6	-	-	6
\$20,000 and over.....	18	6	-	-	-	-	-	-	-	-	-	-	-	6	-	-	12
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	145,306	123,025	71	485	1,536	2,712	5,523	21,570	25,684	21,719	19,882	12,103	7,617	2,119	2,004	-	22,282
Average value.....(dollars).....	4,594	4,533	680	1,146	1,641	2,082	2,591	3,326	4,244	5,171	6,381	8,150	10,976	15,464	-	-	4,961
Debt on first and jr. mtgs.(thous.).....	70,266	60,050	43	268	781	1,436	2,897	10,856	12,491	11,037	9,756	5,622	3,271	802	791	-	10,236
Percent of value of property.....	48.4	48.8	59.8	55.2	50.8	52.9	52.4	50.3	48.6	50.8	49.1	46.5	42.9	37.9	-	-	45.9
Average debt.....(dollars).....	2,222	2,213	407	632	834	1,102	1,359	1,674	2,064	2,628	3,181	3,786	4,713	5,856	-	-	2,279
Debt on first mtgs.....(thousands).....	69,846	59,793	43	265	774	1,426	2,877	10,799	12,439	11,005	9,709	5,610	3,256	801	789	-	10,053
Percent of value of property.....	48.1	48.6	59.8	54.8	50.4	52.6	52.1	50.1	48.4	50.7	48.8	46.4	42.7	37.8	-	-	45.1
Average debt.....(dollars).....	2,208	2,203	407	627	827	1,094	1,350	1,665	2,055	2,620	3,116	3,778	4,691	5,849	-	-	2,289

HOUSING—NONFARM MORTGAGES

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF MINNEAPOLIS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	32,398	31,904	4,573	6,078	2,211	3,867	2,525	3,555	5,580	7,097	2,546	494
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	31,710	31,438	4,513	5,971	2,171	3,800	2,491	3,497	5,530	6,937	2,494	277
Average interest rate (percent)	5.11	5.11	5.23	5.20	5.17	5.21	5.11	5.25	4.50	5.27	5.25	5.25
Reporting debt and value	31,632	31,261	4,454	5,979	2,173	3,806	2,483	3,495	5,396	6,952	2,502	371
Percent distribution	-	100.0	14.2	19.1	7.0	12.2	7.9	11.2	17.3	22.2	8.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	31,632	31,261	4,454	5,979	2,173	3,806	2,483	3,495	5,396	6,952	2,502	371
First mortgage only	20,847	20,656	3,032	4,074	1,553	2,521	1,762	2,223	3,526	4,388	1,651	191
First and junior mortgage	442	410	76	85	26	59	36	48	45	99	21	32
With first mortgage; not reporting on junior mortgage	10,343	10,195	1,346	1,820	594	1,226	685	1,224	1,825	2,465	830	148
1-family properties	27,141	26,845	3,851	5,128	1,977	3,251	2,207	3,056	4,560	5,788	2,255	296
First mortgage only	18,232	18,079	2,700	3,586	1,374	2,212	1,575	1,976	3,031	3,725	1,486	153
First and junior mortgage	337	319	62	62	15	47	27	39	36	75	18	18
With first mortgage; not reporting on junior mortgage	8,572	8,447	1,089	1,480	488	992	605	1,041	1,493	1,988	751	125
2- to 4-family properties	4,491	4,416	603	851	296	555	276	439	836	1,164	247	75
First mortgage only	2,615	2,577	332	488	179	309	187	247	495	663	165	38
First and junior mortgage	105	91	14	23	11	12	9	9	9	24	3	14
With first mortgage; not reporting on junior mortgage	1,771	1,748	257	340	106	234	80	183	332	477	79	23
RELATION OF DEBT TO VALUE												
1- to 4-family properties	31,632	31,261	4,454	5,979	2,173	3,806	2,483	3,495	5,396	6,952	2,502	371
Value of property (dollars)	145,306,400	143,466,700	19,947,100	28,356,900	10,644,400	17,712,500	15,817,700	17,567,800	22,338,800	28,009,300	11,429,300	1,839,700
Average value (dollars)	4,594	4,589	4,478	4,743	4,898	4,654	6,370	5,026	4,140	4,029	4,568	4,959
Debt on first and junior mortgages (dollars)	70,285,900	69,314,100	9,911,700	12,121,800	4,604,700	7,517,100	7,643,900	8,417,900	11,776,300	13,463,400	5,979,100	971,800
Percent of value of property	48.4	48.3	49.7	42.7	43.3	42.4	48.3	47.9	52.7	48.1	52.3	52.8
Average debt (dollars)	2,222	2,217	2,225	2,027	2,119	1,975	3,078	2,409	2,182	1,937	2,390	2,619
Debt on first mortgages (dollars)	69,846,000	68,907,200	9,827,900	12,043,300	4,578,600	7,464,700	7,585,400	8,376,600	11,743,800	13,380,400	5,949,800	938,800
Percent distribution	-	100.0	14.3	17.5	6.6	10.8	11.0	12.2	17.0	19.4	8.6	-
Percent of value of property	48.1	48.0	49.3	42.5	43.0	42.1	48.0	47.7	52.6	47.8	52.1	51.0
Average debt (dollars)	2,208	2,204	2,207	2,014	2,107	1,961	3,055	2,397	2,176	1,925	2,378	2,530
1-family properties	27,141	26,845	3,851	5,128	1,977	3,251	2,207	3,056	4,560	5,788	2,255	296
Value of property (dollars)	123,024,600	121,546,000	17,058,000	24,096,100	9,066,600	15,029,500	13,176,100	15,285,600	18,666,500	23,018,600	10,245,100	1,478,600
Average value (dollars)	4,533	4,528	4,429	4,699	4,830	4,623	5,970	5,002	4,094	3,977	4,543	4,995
Debt on first and junior mortgages (dollars)	60,049,700	59,262,500	8,655,900	10,425,100	3,997,800	6,427,300	6,349,100	7,378,300	9,991,700	11,057,100	5,405,300	787,200
Percent of value of property	48.8	48.8	50.7	43.3	44.1	42.8	48.2	48.3	53.5	48.0	52.8	53.2
Average debt (dollars)	2,213	2,208	2,248	2,033	2,130	1,977	2,877	2,414	2,191	1,910	2,397	2,659
Debt on first mortgages (dollars)	59,792,600	59,016,500	8,619,500	10,376,900	3,986,300	6,390,600	6,320,800	7,351,300	9,967,300	10,993,600	5,387,100	776,100
Percent of value of property	48.6	48.6	50.5	43.1	44.0	42.5	48.0	48.1	53.4	47.8	52.5	52.5
Average debt (dollars)	2,203	2,198	2,238	2,024	2,124	1,966	2,864	2,406	2,186	1,899	2,389	2,622
2- to 4-family properties	4,491	4,416	603	851	296	555	276	439	836	1,164	247	75
Value of property (dollars)	22,281,800	21,920,700	2,889,100	4,260,800	1,577,800	2,683,000	2,641,600	2,282,000	3,672,300	4,990,700	1,184,800	361,100
Average value (dollars)	4,961	4,964	4,791	5,007	5,330	4,834	9,571	5,198	4,393	4,288	4,794	-
Debt on first and junior mortgages (dollars)	10,236,200	10,051,600	1,255,800	1,696,700	606,900	1,089,800	1,234,800	1,039,600	1,784,600	2,406,300	573,800	134,600
Percent of value of property	45.9	45.9	43.5	39.8	38.5	40.6	45.9	45.6	48.5	48.2	48.5	-
Average debt (dollars)	2,279	2,276	2,083	1,994	2,050	1,964	4,691	2,368	2,135	2,067	2,323	-
Debt on first mortgages (dollars)	10,053,400	9,890,700	1,208,400	1,666,400	592,300	1,074,100	1,264,600	1,025,300	1,776,500	2,386,800	562,700	162,700
Percent of value of property	45.1	45.1	41.8	39.1	37.5	40.0	47.9	44.9	48.4	47.8	47.5	-
Average debt (dollars)	2,239	2,240	2,004	1,958	2,001	1,935	4,582	2,336	2,125	2,051	2,278	-

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF MINNEAPOLIS: 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	27,758	27,339	3,941	5,199	1,904	3,295	2,235	3,103	4,669	5,908	2,284	419
RACE OF OCCUPANTS												
White	27,593	27,179	3,909	5,173	1,898	3,275	2,226	3,095	4,620	5,883	2,273	414
Negro	189	184	28	22	4	18	6	6	43	20	9	5
Other nonwhite	26	26	4	4	2	2	3	2	6	5	2	-
YEAR BUILT												
Reporting year built	27,556	27,148	3,911	5,169	1,897	3,272	2,226	3,095	4,635	5,850	2,262	408
1930 to 1940	5,048	4,989	616	1,049	438	611	559	657	503	794	611	59
1920 to 1929	12,094	11,933	1,582	2,187	784	1,403	1,195	1,460	2,006	2,585	918	161
1910 to 1919	6,349	6,256	937	1,212	408	804	357	634	1,802	1,343	471	93
1900 to 1909	2,682	2,623	395	491	182	309	82	238	536	709	172	59
1880 to 1899	1,292	1,259	164	216	77	139	30	99	268	398	84	33
1879 or earlier	91	88	17	14	8	6	3	7	20	21	6	3

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF MINNEAPOLIS: 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]

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.....	27,758	27,339	3,941	5,199	1,904	3,295	2,235	3,103	4,669	5,908	2,284	419
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	27,146	26,850	3,851	5,180	1,879	3,251	2,207	3,056	4,561	5,790	2,255	296
Under \$500.....	1,328	1,309	223	347	128	219	27	180	28	379	115	19
\$500 to \$999.....	3,260	3,225	482	793	251	542	127	294	390	906	233	35
\$1,000 to \$1,499.....	4,092	4,045	555	826	296	530	209	437	779	941	298	47
\$1,500 to \$1,999.....	4,348	4,309	560	787	260	527	302	455	889	997	309	39
\$2,000 to \$2,499.....	4,293	4,252	571	729	265	444	365	488	864	875	340	41
\$2,500 to \$2,999.....	2,956	2,923	419	468	182	286	300	304	515	657	260	33
\$3,000 to \$3,999.....	3,742	3,702	556	670	251	419	405	477	610	650	334	40
\$4,000 to \$4,999.....	1,815	1,795	284	331	147	184	223	252	258	241	207	19
\$5,000 to \$5,999.....	789	773	112	110	51	59	131	117	94	99	110	16
\$6,000 to \$7,499.....	367	363	66	50	21	29	70	69	45	25	38	4
\$7,500 to \$9,999.....	105	104	15	17	6	11	34	12	4	13	9	1
\$10,000 to \$14,999.....	39	39	6	1	-	1	11	9	4	6	2	-
\$15,000 to \$19,999.....	6	6	-	1	1	-	3	1	-	1	-	-
\$20,000 and over.....	6	4	2	-	-	-	-	1	1	-	-	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	27,161	26,938	3,892	5,117	1,875	3,242	2,207	3,054	4,569	5,758	2,241	223
Under 4.0%.....	190	188	22	22	10	12	4	6	-	124	10	2
4.0% to 4.4%.....	672	663	58	93	37	56	35	60	-	346	71	9
4.1% to 4.4%.....	13	13	1	4	1	3	4	2	-	-	2	-
4.5%.....	6,980	6,949	254	664	278	386	459	359	4,569	277	267	31
4.6% to 4.9%.....	16	16	3	1	-	1	6	4	-	1	1	-
5.0%.....	10,764	10,676	2,016	2,604	949	1,655	1,042	1,457	-	2,530	1,027	88
5.1% to 5.4%.....	26	26	3	6	3	3	5	4	-	2	6	-
5.5%.....	2,995	2,956	600	697	247	450	330	493	-	515	320	39
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	5,336	5,284	888	1,003	345	658	315	651	-	1,910	516	52
6.1% to 6.4%.....	2	2	-	-	-	-	-	1	-	-	-	-
6.5%.....	44	43	12	6	1	5	4	4	-	13	4	1
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.0%.....	86	85	22	13	4	9	2	9	-	29	10	1
7.1% to 7.4%.....	1	1	-	-	-	-	-	-	-	1	-	-
7.5%.....	3	3	2	-	-	-	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	31	31	10	4	-	4	-	4	-	8	5	-
Average interest rate.....(percent).....	5.10	5.09	5.27	5.16	5.15	5.20	5.10	5.22	4.50	5.26	5.22	5.20
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	25,022	24,800	3,824	4,657	1,742	3,115	2,038	2,812	4,576	4,592	2,101	222
Real estate taxes included in payment.....	5,468	5,416	802	1,130	479	651	361	532	1,325	490	676	52
Monthly.....	5,269	5,219	776	1,089	463	626	342	511	1,311	441	649	50
Quarterly.....	14	14	3	1	1	-	2	2	-	4	2	-
Semiannual.....	72	71	5	16	9	7	9	9	-	26	6	1
Annual.....	18	18	1	4	2	2	-	-	-	7	6	-
Other.....	4	4	1	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	91	90	16	20	4	16	8	10	14	10	12	1
Real estate taxes not included in payment.....	19,374	19,213	2,999	3,694	1,250	2,444	1,671	2,166	3,213	4,059	1,411	161
Monthly.....	15,306	15,175	2,757	2,862	881	1,981	1,075	1,425	3,140	2,813	1,103	131
Quarterly.....	406	403	21	53	31	22	119	68	7	93	42	3
Semiannual.....	2,684	2,662	147	565	261	304	401	536	17	805	191	22
Annual.....	610	607	29	146	56	90	56	92	3	236	45	3
Other.....	59	59	3	8	4	4	3	9	-	28	8	-
Not reporting frequency of payment.....	309	307	42	60	17	43	17	36	46	84	22	2
Not reporting tax payment requirements.....	180	171	23	33	13	20	6	14	38	43	14	9
Monthly.....	135	129	21	28	6	17	5	8	36	25	11	6
Quarterly.....	2	2	1	-	-	-	-	-	-	1	-	-
Semiannual.....	27	25	-	7	5	2	-	5	-	12	1	2
Annual.....	4	3	-	1	-	-	-	-	-	1	1	1
Other.....	3	3	-	2	1	1	-	-	-	1	-	-
Not reporting frequency of payment.....	9	9	1	-	-	-	1	1	2	3	1	-
No principal payments required.....	1,507	1,486	80	202	93	109	127	184	47	781	115	21
Monthly.....	345	335	48	54	17	37	28	24	40	111	30	10
Quarterly.....	63	62	3	9	5	4	12	7	-	30	1	1
Semiannual.....	824	817	18	107	56	51	63	122	4	445	58	7
Annual.....	193	192	8	24	12	12	16	20	-	107	17	1
Other.....	32	32	1	6	3	3	5	2	-	14	4	-
Not reporting frequency of payment.....	50	48	2	2	-	2	3	9	3	24	5	2
Not reporting principal payment requirements.....	442	281	20	50	19	31	24	41	38	87	21	161
Monthly.....	149	127	15	28	13	15	9	15	32	17	11	22
Quarterly.....	6	6	-	-	-	-	3	2	-	1	-	-
Semiannual.....	62	52	2	9	4	5	5	8	-	24	4	10
Annual.....	13	13	-	-	-	-	1	1	-	8	3	-
Other.....	19	18	-	6	2	4	2	-	-	9	1	1
Not reporting frequency of payment.....	193	65	3	7	-	7	4	15	6	28	2	123
No regular payments required.....	787	772	17	90	50	40	46	66	8	498	47	15

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	27,146	5,377	19,034	1,477	1,258	Reporting interest rate	27,161	5,405	19,108	1,478	1,170
Under \$500	1,328	93	1,049	91	95	Under 4.0%	190	15	129	24	22
\$500 to \$999	3,260	260	2,528	259	213	4.0% to 4.4%	672	64	451	75	82
\$1,000 to \$1,499	4,092	481	3,096	298	217	4.4% to 4.8%	13	2	10	-	1
\$1,500 to \$1,999	4,348	682	3,217	240	209	4.8% to 5.2%	6,980	1,950	4,689	174	167
\$2,000 to \$2,499	4,293	877	3,026	224	166	5.2% to 5.6%	16	4	11	1	-
						5.6% to 6.0%	10,764	1,976	7,663	628	497
\$2,500 to \$2,999	2,956	733	1,963	140	120	6.0% to 6.4%	26	14	11	1	-
\$3,000 to \$3,999	3,742	1,085	2,379	138	145	6.4% to 6.8%	2,995	617	2,130	147	101
\$4,000 to \$4,999	1,815	725	994	51	46	6.8% to 7.2%	1	1	-	-	-
\$5,000 to \$5,999	789	293	451	20	25	7.2% to 7.6%	5,386	744	3,884	417	291
\$6,000 to \$7,499	367	113	224	17	13	7.6% to 8.0%	2	2	-	-	-
						8.0% and over	44	7	34	3	-
\$7,500 to \$9,999	105	26	70	2	7	Average interest rate....(percent)...	5.10	5.00	5.11	5.21	5.13
\$10,000 to \$14,999	39	9	27	2	1						
\$15,000 to \$19,999	6	-	6	-	-						
\$20,000 and over	6	-	4	-	2						

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MINNEAPOLIS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	23,994	22,639	5,046	17,475	118	1,355
Total first mortgage outstanding debt (dollars)	53,115,500	50,671,000	14,136,300	36,303,100	231,600	2,444,500
Total annual mortgage payment (dollars)	7,612,687	7,456,212	2,138,495	5,279,997	37,720	156,475
Average first mortgage outstanding debt (dollars)	2,214	2,238	2,801	2,077	1,963	1,804
Average value of property (dollars)	4,512	4,511	4,645	4,474	4,259	4,517
Average annual estimated rental value (dollars)	514	514	531	509	482	513
Average annual mortgage payment (dollars)	317	329	424	302	320	115
Percent which annual mortgage payment represents of—						
First mortgage debt	14.3	14.7	15.1	14.5	16.3	6.4
Value of property	7.0	7.3	9.1	6.8	7.5	2.6
Estimated annual rental value	61.7	64.1	79.8	59.3	66.4	22.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	19,631	19,307	4,954	14,256	97	324
Average first mortgage outstanding debt (dollars)	2,253	2,258	2,811	2,068	-	1,960
Average value of property (dollars)	4,306	4,308	4,629	4,200	-	4,175
Average annual estimated rental value (dollars)	493	493	530	481	-	469
Average annual mortgage payment (dollars)	341	344	427	316	-	168
Percent which annual mortgage payment represents of—						
First mortgage debt	15.1	15.2	15.2	15.3	-	8.6
Value of property	7.9	8.0	9.2	7.5	-	4.0
Estimated annual rental value	69.2	69.7	80.5	65.6	-	35.8
Monthly mortgage payment—						
Under \$10	679	540	23	515	2	139
\$10 to \$14	1,790	1,724	131	1,578	15	66
\$15 to \$19	2,595	2,557	294	2,244	19	38
\$20 to \$24	3,194	3,169	531	2,625	13	25
\$25 to \$29	3,660	3,643	806	2,817	20	17
\$30 to \$39	4,470	4,446	1,611	2,816	19	24
\$40 to \$49	1,709	1,699	869	825	5	10
\$50 to \$59	912	909	408	498	3	3
\$60 to \$74	377	376	193	182	1	1
\$75 to \$99	150	149	56	93	-	1
\$100 and over	95	95	32	63	-	-
Average monthly mortgage payment (dollars)	28.44	28.68	35.56	26.32	-	18.97
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,363	3,332	92	3,219	21	1,031
Average first mortgage outstanding debt (dollars)	2,035	2,122	-	2,117	-	1,755
Average value of property (dollars)	5,436	5,688	-	5,684	-	4,624
Average annual estimated rental value (dollars)	608	633	-	634	-	528
Average annual mortgage payment (dollars)	209	244	-	242	-	99
Percent which annual mortgage payment represents of—						
First mortgage debt	10.3	11.5	-	11.4	-	5.6
Value of property	3.9	4.3	-	4.3	-	2.1
Estimated annual rental value	34.4	38.5	-	38.1	-	18.8

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 MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	264,789	253,125	117,715	46.5	135,410	9,080	2,584	114,048	60,708	53.2	53,340
Urban.....	250,898	242,234	109,902	45.4	132,332	7,296	769	106,491	56,774	53.3	49,717
Rural-nonfarm.....	14,491	10,891	7,813	71.7	3,078	1,784	1,816	7,557	3,934	52.1	3,623
COLOR OF OCCUPANTS											
White.....	-	249,906	116,810	46.7	133,096	-	-	113,195	60,263	53.2	52,932
Nonwhite.....	-	3,219	905	28.1	2,314	-	-	853	445	52.2	408
TYPE OF STRUCTURE											
1-family.....	136,708	130,770	98,589	75.4	32,181	3,762	2,176	96,077	52,238	54.4	43,839
Other.....	128,081	122,355	19,126	15.6	103,229	5,318	408	17,971	8,470	47.1	9,501
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	134,812	129,232	97,356	75.3	31,876	3,486	2,094	95,824	52,123	54.4	43,701
Under \$5.....	555	509	421	82.7	88	27	19	884	71	18.5	313
\$5 to \$9.....	1,978	1,739	1,163	66.9	576	149	90	1,111	314	28.3	797
\$10 to \$14.....	5,589	5,016	2,830	56.4	2,186	358	215	2,754	950	34.5	1,804
\$15 to \$19.....	9,885	9,223	5,190	56.3	4,033	394	258	5,082	2,097	41.3	2,985
\$20 to \$24.....	11,961	11,300	7,257	64.2	4,043	386	275	7,149	3,233	45.9	3,866
\$25 to \$29.....	15,202	15,575	10,713	68.8	4,862	394	258	10,556	5,161	48.9	5,395
\$30 to \$39.....	35,120	34,202	25,626	74.9	8,576	325	225	25,314	13,719	54.2	11,595
\$40 to \$49.....	24,294	24,294	20,078	82.6	4,221	501	168	19,786	11,885	60.1	7,901
\$50 to \$59.....	12,795	12,383	10,638	86.3	1,745	313	149	10,488	6,649	63.4	3,839
\$60 to \$74.....	7,668	7,550	6,608	87.5	942	224	94	6,495	4,222	65.0	2,273
\$75 to \$99.....	4,887	4,170	3,785	89.6	435	142	75	3,661	2,263	61.8	1,398
\$100 and over.....	3,509	3,321	3,102	93.4	219	65	123	3,044	1,509	49.6	1,535
Median monthly rent..... (dollars).....	35.55	35.71	37.74	-	29.67	31.10	27.57	37.75	39.89	-	35.27

Table G-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	60,708	53,040	550	1,234	2,260	2,992	4,391	11,957	11,028	7,671	5,810	2,944	1,563	407	206	27	7,668
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	59,242	51,711	510	1,193	2,184	2,908	4,281	11,679	10,801	7,502	5,674	2,868	1,502	399	195	15	7,531
Average interest rate..... (%).....	5.16	5.15	5.56	5.42	5.40	5.34	5.29	5.20	5.12	5.06	5.00	4.94	4.89	4.91	4.75	-	5.22
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	59,752	52,191	535	1,215	2,220	2,945	4,326	11,765	10,876	7,575	5,708	2,892	1,523	397	198	16	7,561
Building and loan association.....	9,730	8,635	51	135	310	460	708	1,972	1,910	1,370	948	483	213	51	24	-	1,095
Commercial bank.....	4,050	3,580	20	61	129	148	256	698	712	615	484	280	114	42	18	3	470
Savings bank.....	5,463	4,724	21	72	153	246	377	1,039	999	723	582	300	154	39	19	-	739
Life insurance company.....	4,047	3,622	2	9	17	41	81	417	708	626	736	437	340	107	51	-	425
Mortgage company.....	5,779	5,137	35	81	149	221	309	906	1,051	883	737	434	254	48	29	-	642
Home Owners' Loan Corporation.....	9,964	8,511	34	164	349	521	790	2,403	2,017	1,131	724	263	91	15	7	2	1,453
Individual.....	16,191	13,873	279	575	937	1,063	1,494	3,503	2,655	1,626	1,031	408	226	43	24	9	2,318
Other.....	4,528	4,109	93	118	176	245	311	827	824	601	466	237	131	52	26	2	419
Reporting debt and value.....	58,759	51,413	511	1,155	2,138	2,872	4,216	11,614	10,742	7,527	5,676	2,871	1,500	392	199	-	7,346
JUNIOR MORTGAGE																	
First mortgage only.....	34,785	31,011	303	663	1,257	1,639	2,542	7,125	6,629	4,654	3,339	1,667	845	238	110	-	3,774
First and junior mortgage.....	820	648	3	15	27	31	69	150	122	92	80	32	17	6	4	-	172
With 1st mtg.; not rptg. on junior.....	23,154	19,754	205	477	854	1,202	1,605	4,339	3,991	2,781	2,257	1,172	638	148	85	-	3,400
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	11,414	9,796	507	991	1,346	1,265	1,306	2,316	1,237	524	233	52	17	-	2	-	1,618
\$1,000 to \$1,499.....	9,049	7,729	4	151	612	843	1,084	2,391	1,553	625	234	112	34	9	7	-	1,320
\$1,500 to \$1,999.....	8,923	7,801	-	13	170	604	1,005	2,524	1,912	954	436	143	33	6	1	-	1,122
\$2,000 to \$2,499.....	8,424	7,439	-	-	10	128	643	2,282	2,038	1,281	741	227	73	13	3	-	985
\$2,500 to \$2,999.....	5,723	5,117	-	-	32	157	1,418	1,566	1,418	990	655	227	56	13	3	-	606
\$3,000 to \$3,999.....	7,717	6,924	-	-	-	-	21	2,093	1,815	1,421	649	222	30	11	-	-	793
\$4,000 to \$4,999.....	3,959	3,553	-	-	-	-	-	21	322	1,204	1,128	559	270	40	9	-	406
\$5,000 to \$5,999.....	1,860	1,668	-	-	-	-	-	-	11	131	670	502	281	38	15	-	192
\$6,000 to \$7,499.....	1,031	874	-	-	-	-	-	-	-	3	94	362	320	78	17	-	157
\$7,500 to \$9,999.....	412	330	-	-	-	-	-	-	-	-	4	38	166	87	35	-	82
\$10,000 to \$14,999.....	186	153	-	-	-	-	-	-	-	-	-	-	28	57	68	-	33
\$15,000 to \$19,999.....	27	16	-	-	-	-	-	-	-	-	-	-	-	1	15	-	11
\$20,000 and over.....	34	13	-	-	-	-	-	-	-	-	-	-	-	-	13	-	21
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	268,290	232,946	330	1,311	3,487	5,970	10,900	38,511	45,521	38,935	36,303	23,419	16,668	6,171	5,322	-	35,344
Average value..... (dollars).....	4,566	4,551	645	1,135	1,631	2,078	2,585	3,316	4,247	5,173	6,396	8,157	11,112	15,743	26,743	-	4,811
Debt on first & jr. mtgs. (thous.).....	130,290	114,112	166	669	1,722	3,071	5,532	19,188	22,557	19,864	18,168	11,177	7,470	2,507	2,021	-	15,178
Percent of value of property.....	48.6	49.0	50.5	51.1	49.4	51.4	50.8	49.8	49.4	51.0	50.0	47.7	44.8	40.6	38.0	-	45.8
Average debt..... (dollars).....	2,217	2,220	326	590	805	1,069	1,312	1,652	2,100	2,639	3,201	3,893	4,980	6,396	10,154	-	2,202
Debt on first mtgs. (thousands).....	129,505	113,584	166	664	1,711	3,057	5,497	19,079	22,466	19,788	18,065	11,140	7,441	2,499	2,012	-	15,921
Percent of value of property.....	48.3	48.8	50.4	50.7	49.1	51.2	50.4	49.5	49.2	50.8	49.8	47.6	44.6	40.5	37.8	-	45.0
Average debt..... (dollars).....	2,204	2,209	325	575	800	1,064	1,304	1,643	2,091	2,629	3,188	3,880	4,961	6,374	10,111	-	2,167

HOUSING—NONFARM MORTGAGES

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 MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	60,708	59,752	9,730	9,513	4,050	5,463	4,047	5,779	9,964	16,191	4,528	956
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	59,242	58,729	9,579	9,331	3,973	5,358	3,989	5,689	9,964	15,760	4,417	513
Average interest rate (percent)	5.16	5.15	5.86	5.26	5.26	5.26	5.08	5.25	4.50	5.84	5.25	5.24
Reporting debt and value	58,759	58,076	9,472	9,297	3,967	5,330	3,955	5,648	9,610	15,678	4,416	683
Percent distribution	-	100.0	16.3	16.0	6.8	9.2	6.8	9.7	16.5	27.0	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	58,759	58,076	9,472	9,297	3,967	5,330	3,955	5,648	9,610	15,678	4,416	683
First mortgage only	24,785	24,451	5,645	5,814	2,559	3,255	2,454	3,345	5,645	8,770	2,778	324
First and junior mortgage	820	767	167	185	55	80	51	90	86	197	41	53
With first mortgage; not reporting on junior mortgage	28,154	22,858	3,660	3,348	1,353	1,995	1,450	2,213	3,879	6,711	1,597	296
1-family properties	51,413	50,837	8,432	8,132	3,514	4,618	3,557	5,030	8,233	13,432	4,021	576
First mortgage only	31,011	30,727	5,147	5,188	2,311	2,877	2,232	3,023	4,898	7,690	2,549	284
First and junior mortgage	648	611	141	102	39	63	40	74	67	151	36	37
With first mortgage; not reporting on junior mortgage	19,754	19,499	3,144	2,842	1,164	1,678	1,285	1,933	3,268	5,591	1,436	255
2- to 4-family properties	7,346	7,239	1,040	1,165	453	712	398	618	1,377	2,246	395	107
First mortgage only	3,774	3,724	498	626	248	378	222	322	747	1,080	229	50
First and junior mortgage	172	156	26	33	16	17	11	16	19	46	5	16
With first mortgage; not reporting on junior mortgage	3,400	3,359	516	506	189	317	165	280	611	1,120	161	41
RELATION OF DEBT TO VALUE												
1- to 4-family properties	58,759	58,076	9,472	9,297	3,967	5,330	3,955	5,648	9,610	15,678	4,416	683
Value of property (dollars)	288,289,600	264,956,300	43,122,700	44,899,300	19,689,200	25,210,100	26,820,000	29,119,300	39,233,500	61,148,400	20,618,100	3,333,300
Average value (dollars)	4,566	4,562	4,553	4,829	4,963	4,730	6,781	5,156	4,083	3,900	4,669	4,880
Debt on first and junior mortgages (dollars)	130,290,000	128,497,200	22,211,600	19,477,200	8,576,300	10,900,900	12,898,200	13,971,500	20,299,000	28,923,200	10,716,500	1,792,800
Percent of value of property	45.6	48.5	51.5	43.4	43.6	43.2	48.1	48.0	51.7	47.3	52.0	53.8
Average debt (dollars)	2,217	2,213	2,345	2,095	2,162	2,045	3,261	2,474	2,112	1,845	2,427	2,625
Debt on first mortgages (dollars)	129,505,300	127,765,200	22,048,400	19,352,300	8,524,500	10,827,800	12,810,000	13,894,500	20,235,700	28,755,000	10,670,300	1,789,100
Percent distribution	-	100.0	17.3	15.1	6.7	8.5	10.0	10.9	15.8	22.5	8.4	-
Percent of value of property	48.3	48.2	51.1	43.1	43.3	43.0	47.8	47.7	51.6	47.0	51.8	52.2
Average debt (dollars)	2,204	2,200	2,328	2,082	2,149	2,031	3,239	2,460	2,106	1,834	2,416	2,546
1-family properties	51,413	50,837	8,432	8,132	3,514	4,618	3,557	5,030	8,233	13,432	4,021	576
Value of property (dollars)	232,946,000	230,120,000	38,295,300	39,112,300	17,258,300	21,854,000	23,065,500	25,837,200	33,376,900	51,813,300	18,619,500	2,826,000
Average value (dollars)	4,531	4,527	4,542	4,810	4,911	4,732	6,485	5,137	4,054	3,857	4,631	4,906
Debt on first and junior mortgages (dollars)	114,112,200	112,580,700	20,033,100	17,165,100	7,659,500	9,511,600	11,130,200	12,497,600	17,475,900	24,513,800	9,765,000	1,531,500
Percent of value of property	49.0	48.9	52.3	43.9	44.3	43.5	48.3	48.4	52.4	47.3	52.4	54.2
Average debt (dollars)	2,220	2,215	2,376	2,111	2,178	2,060	3,129	2,485	2,123	1,825	2,429	2,659
Debt on first mortgages (dollars)	113,584,300	112,082,300	19,931,100	17,077,200	7,619,400	9,457,800	11,087,000	12,439,100	17,429,500	24,387,900	9,730,500	1,502,000
Percent of value of property	48.8	48.7	52.0	43.7	44.1	43.3	48.1	48.1	52.2	47.1	52.3	53.1
Average debt (dollars)	2,209	2,205	2,364	2,100	2,168	2,048	3,117	2,473	2,117	1,816	2,420	2,608
2- to 4-family properties	7,346	7,239	1,040	1,165	453	712	398	618	1,377	2,246	395	107
Value of property (dollars)	35,343,600	34,836,300	4,827,400	5,787,000	2,430,900	3,356,100	3,754,500	3,282,100	5,856,600	9,330,100	1,998,600	507,305
Average value (dollars)	4,811	4,812	4,642	4,967	5,366	4,714	9,433	5,311	4,253	4,154	5,060	4,741
Debt on first and junior mortgages (dollars)	16,177,800	15,916,500	2,178,500	2,312,100	922,800	1,389,300	1,768,000	1,473,900	2,823,100	4,409,400	951,500	261,300
Percent of value of property	45.8	45.7	45.1	40.0	38.0	41.4	47.1	44.9	48.2	47.3	47.6	51.5
Average debt (dollars)	2,202	2,199	2,095	1,985	2,087	1,951	4,442	2,385	2,050	1,963	2,409	2,442
Debt on first mortgages (dollars)	15,921,000	15,683,900	2,117,300	2,275,100	905,100	1,370,000	1,723,000	1,455,400	2,806,200	4,367,100	939,800	237,100
Percent of value of property	45.0	45.0	43.9	39.3	37.2	40.8	45.9	44.3	47.9	46.8	47.0	46.7
Average debt (dollars)	2,167	2,167	2,036	1,953	1,998	1,924	4,329	2,355	2,038	1,944	2,379	2,216

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 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	53,040	52,191	8,635	8,304	3,580	4,724	3,622	5,137	8,511	13,873	4,109	849
RACE OF OCCUPANTS												
White	52,671	51,830	8,572	8,266	3,568	4,698	3,608	5,117	8,390	13,793	4,094	841
Negro	322	314	55	30	8	22	9	17	113	69	21	8
Other nonwhite	47	47	8	8	4	4	5	3	8	11	4	-
YEAR BUILT												
Reporting year built	52,568	51,741	8,561	8,244	3,564	4,680	3,603	5,114	8,439	13,722	4,058	827
1930 to 1940	12,348	12,177	2,641	2,211	1,071	1,140	1,112	1,371	1,053	2,418	1,371	171
1920 to 1929	21,087	20,782	3,060	3,134	1,255	1,879	1,759	2,217	3,608	5,548	1,451	305
1910 to 1919	10,810	10,632	1,635	1,693	698	995	537	949	2,178	2,925	720	178
1900 to 1909	4,711	4,616	692	735	329	406	135	364	900	1,508	282	95
1880 to 1899	3,310	3,243	480	425	185	240	57	191	654	1,230	205	57
1879 or earlier	302	291	58	46	26	20	3	22	51	98	18	11

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 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]

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.....	53,040	52,191	8,635	8,304	3,580	4,724	3,622	5,137	8,511	13,873	4,109	849
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	51,427	50,850	8,432	8,185	3,517	4,618	3,558	5,030	8,234	13,439	4,022	577
Under \$500.....	3,277	3,237	450	652	312	340	55	246	269	1,256	309	40
\$500 to \$999.....	6,594	6,518	1,038	1,245	482	763	188	491	869	2,244	443	76
\$1,000 to \$1,499.....	7,776	7,688	1,204	1,244	531	713	325	675	1,432	2,284	524	88
\$1,500 to \$1,999.....	7,808	7,736	1,128	1,183	468	720	420	712	1,569	2,132	571	67
\$2,000 to \$2,499.....	7,434	7,370	1,153	1,064	467	597	515	750	1,482	1,890	516	64
\$2,500 to \$2,999.....	5,113	5,048	852	723	308	415	423	462	852	1,354	382	65
\$3,000 to \$3,999.....	6,905	6,828	1,380	1,023	447	576	662	827	1,004	1,423	559	77
\$4,000 to \$4,999.....	3,528	3,497	710	575	290	285	417	455	446	519	365	41
\$5,000 to \$5,999.....	1,632	1,599	288	240	129	111	268	241	179	201	184	38
\$6,000 to \$7,499.....	860	849	188	116	56	60	153	118	88	87	99	11
\$7,500 to \$9,999.....	825	815	61	51	23	28	88	34	15	27	45	9
\$10,000 to \$14,999.....	152	149	29	15	8	7	43	13	7	19	23	3
\$15,000 to \$19,999.....	15	15	1	2	1	1	6	2	1	1	2	—
\$20,000 and over.....	13	10	2	2	—	2	—	3	1	2	—	3
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	51,711	51,278	8,502	8,157	3,516	4,641	3,571	5,057	8,511	13,465	4,015	433
Under 4.0%.....	481	476	51	43	20	23	6	13	—	306	57	5
4.0%.....	1,506	1,494	122	185	86	99	98	113	—	828	148	12
4.1% to 4.4%.....	34	34	3	8	3	5	10	5	—	3	5	—
4.5%.....	12,743	12,670	589	1,037	501	536	849	687	8,511	552	495	73
4.6% to 4.9%.....	37	37	5	4	1	3	17	5	—	5	1	—
5.0%.....	18,868	18,201	3,777	3,730	1,538	2,192	1,578	2,230	—	5,237	1,649	167
5.1% to 5.4%.....	64	64	15	9	6	8	13	14	—	5	8	—
5.5%.....	4,943	4,882	1,231	980	396	584	472	741	—	939	519	61
5.6% to 5.9%.....	3	3	1	1	—	1	—	—	—	1	—	—
6.0%.....	13,053	12,941	2,659	2,042	891	1,151	521	1,217	—	5,414	1,088	112
6.1% to 6.4%.....	5	5	1	—	—	—	—	2	—	1	1	—
6.5%.....	103	101	25	20	10	10	4	8	—	32	12	2
6.6% to 6.9%.....	1	1	—	—	—	—	—	—	—	—	1	—
7.0%.....	273	272	47	72	48	24	3	16	—	111	23	1
7.1% to 7.4%.....	1	1	—	—	—	—	—	—	—	1	—	—
7.5%.....	4	4	3	—	—	—	—	—	—	1	—	—
7.6% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—	—
8.0% and over.....	92	92	23	26	16	10	—	6	—	29	8	—
Average interest rate.....(percent).....	5.15	5.15	5.35	5.25	5.25	5.24	5.06	5.23	4.50	5.33	5.23	5.20
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	47,056	46,634	8,374	7,627	3,214	4,413	3,306	4,611	8,307	10,644	3,765	422
Real estate taxes included in payment.....	9,907	9,803	2,153	1,713	797	916	562	1,039	2,299	912	1,119	104
Monthly.....	9,540	9,440	2,105	1,643	766	877	538	1,001	2,265	822	1,070	100
Quarterly.....	30	30	6	6	2	4	3	4	1	8	2	—
Semiannual.....	137	134	8	29	17	12	14	18	1	51	18	3
Annual.....	41	41	2	7	4	3	1	3	—	16	12	—
Other.....	9	9	2	—	—	—	—	—	—	1	2	—
Not reporting frequency of payment.....	150	149	29	28	8	20	11	13	31	17	20	1
Real estate taxes not included in payment.....	36,733	36,429	6,156	5,649	2,391	3,458	2,729	3,546	5,930	9,606	2,613	304
Monthly.....	29,150	28,911	5,768	4,492	1,713	2,779	1,707	2,304	5,793	6,808	2,039	239
Quarterly.....	840	832	48	175	114	61	203	123	14	195	74	8
Semiannual.....	4,827	4,794	214	861	432	429	676	878	31	1,816	318	33
Annual.....	1,230	1,221	45	215	99	116	106	171	11	551	122	9
Other.....	186	134	4	14	10	4	8	19	1	72	16	2
Not reporting frequency of payment.....	550	537	77	92	23	59	29	51	80	164	44	18
Not reporting tax payment requirements.....	416	402	65	65	26	39	15	26	78	120	33	14
Monthly.....	336	325	62	49	16	33	10	15	75	87	27	11
Quarterly.....	6	6	1	1	—	1	—	—	1	3	—	—
Semiannual.....	48	46	1	11	7	4	3	8	—	19	4	2
Annual.....	10	9	—	2	2	—	1	2	—	3	1	1
Other.....	4	4	—	2	1	—	—	—	—	2	—	—
Not reporting frequency of payment.....	12	12	1	—	—	—	1	1	2	6	1	—
No principal payments required.....	3,201	3,161	145	366	181	185	204	334	113	1,789	210	40
Monthly.....	672	658	92	95	35	60	40	54	94	237	46	14
Quarterly.....	106	105	3	17	9	8	22	11	—	50	2	1
Semiannual.....	1,811	1,792	30	191	104	87	102	216	11	1,135	107	19
Annual.....	423	421	15	44	25	19	26	35	2	263	36	2
Other.....	71	71	1	11	6	5	6	3	—	42	8	—
Not reporting frequency of payment.....	118	114	4	8	2	6	8	15	6	62	11	4
Not reporting principal payment requirements.....	917	569	75	80	32	48	32	65	74	205	38	348
Monthly.....	306	259	59	38	19	19	11	23	64	47	17	47
Quarterly.....	12	11	—	—	—	—	3	4	1	3	—	1
Semiannual.....	129	112	4	18	9	9	9	15	—	60	6	17
Annual.....	35	34	1	1	—	1	2	4	—	20	6	1
Other.....	32	30	1	8	2	6	2	1	—	16	2	2
Not reporting frequency of payment.....	403	123	10	15	2	13	5	13	9	59	7	280
No regular payments required.....	1,866	1,827	41	231	153	78	80	127	17	1,235	96	39

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	51,427	9,696	35,865	3,128	2,738	Reporting interest rate.....	51,711	9,784	36,137	3,129	2,661
Under \$500.....	3,277	201	2,499	245	332	Under 4.0%.....	481	39	342	49	51
\$500 to \$999.....	6,594	535	4,967	584	508	4.0% to 4.4%.....	1,506	132	1,084	164	176
\$1,000 to \$1,499.....	7,775	867	5,835	611	463	4.4% to 4.8%.....	34	4	27	1	2
\$1,500 to \$1,999.....	7,803	1,206	5,733	488	376	4.8% to 5.2%.....	12,743	3,382	8,676	334	351
\$2,000 to \$2,499.....	7,434	1,899	5,265	444	326	5.2% to 5.6%.....	37	8	27	2	-
\$2,500 to \$2,999.....	5,113	1,162	3,444	270	237	5.6% to 6.0%.....	18,368	3,805	12,831	1,230	1,002
\$3,000 to \$3,999.....	6,905	1,952	4,382	280	291	6.0% to 6.4%.....	64	36	26	1	1
\$4,000 to \$4,999.....	3,528	1,347	1,978	104	99	6.4% to 6.8%.....	4,943	1,085	3,416	255	187
\$5,000 to \$5,999.....	1,632	630	900	52	50	6.8% to 7.2%.....	3	1	2	-	-
\$6,000 to \$7,499.....	860	280	508	40	32	7.2% to 7.6%.....	13,058	1,740	9,431	1,048	889
\$7,500 to \$9,999.....	325	80	225	5	15	7.6% to 8.0%.....	5	3	2	-	-
\$10,000 to \$14,999.....	152	33	108	5	6	8.0% and over.....	103	15	71	9	8
\$15,000 to \$19,999.....	15	4	11	-	-	Average interest rate.....(percent).....	1	1	-	-	-
\$20,000 and over.....	13	-	10	-	3		273	29	181	29	34

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 MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	44,903	42,071	8,999	32,815	257	2,832
Total first mortgage outstanding debt.....(dollars).....	100,147,100	95,138,900	26,094,300	68,503,100	536,500	5,013,200
Total annual mortgage payment.....(dollars).....	14,334,284	14,019,879	3,813,419	10,125,213	81,247	314,355
Average first mortgage outstanding debt.....(dollars).....	2,230	2,261	2,900	2,088	2,088	1,770
Average value of property.....(dollars).....	4,506	4,508	4,771	4,436	4,444	4,488
Average annual estimated rental value.....(dollars).....	499	500	533	490	504	493
Average annual mortgage payment.....(dollars).....	319	333	424	309	316	111
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	14.7	14.6	14.8	15.1	6.3
Value of property.....	7.1	7.4	8.9	7.0	7.1	2.5
Estimated annual rental value.....	63.9	66.7	79.5	62.9	62.7	22.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	36,552	35,932	8,821	26,898	213	620
Average first mortgage outstanding debt.....(dollars).....	2,279	2,286	2,915	2,081	2,126	1,883
Average value of property.....(dollars).....	4,298	4,303	4,760	4,154	4,153	3,986
Average annual estimated rental value.....(dollars).....	479	480	533	462	476	441
Average annual mortgage payment.....(dollars).....	344	347	427	322	314	162
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.1	15.2	14.6	15.5	14.7	8.6
Value of property.....	8.0	8.1	9.0	7.7	7.6	4.1
Estimated annual rental value.....	71.8	72.4	80.1	69.5	65.9	36.7
Monthly mortgage payment—						
Under \$10.....	1,401	1,123	58	1,060	5	278
\$10 to \$14.....	3,331	3,206	261	2,921	24	125
\$15 to \$19.....	4,841	4,771	546	4,187	38	70
\$20 to \$24.....	5,746	5,699	910	4,759	30	47
\$25 to \$29.....	6,668	6,636	1,416	5,176	44	32
\$30 to \$39.....	8,401	8,361	2,866	5,454	41	40
\$40 to \$49.....	3,189	3,173	1,513	1,643	17	16
\$50 to \$59.....	1,695	1,686	711	966	9	9
\$60 to \$74.....	748	746	353	388	5	2
\$75 to \$99.....	308	307	108	199	-	1
\$100 and over.....	224	224	79	145	-	-
Average monthly mortgage payment.....(dollars).....	28.68	28.95	35.56	26.80	26.13	13.50
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,351	6,139	178	5,917	44	2,212
Average first mortgage outstanding debt.....(dollars).....	2,016	2,116	2,117	2,118	-	1,739
Average value of property.....(dollars).....	5,420	5,705	5,320	5,715	-	4,629
Average annual estimated rental value.....(dollars).....	587	616	556	617	-	508
Average annual mortgage payment.....(dollars).....	210	251	275	249	-	97
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.4	11.3	13.0	11.8	-	5.6
Value of property.....	3.9	4.4	5.2	4.4	-	2.1
Estimated annual rental value.....	35.8	40.7	49.5	40.4	-	19.0

Table H-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF ST. PAUL: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	83,294	80,557	37,940	47.1	42,617	2,467	270	36,750	17,540	47.7	19,210
1930: Private families reporting tenure.....	-	67,146	34,341	51.1	32,805	-	-	-	-	-	-
1920: All families reporting tenure.....	-	53,466	24,623	46.1	28,843	-	-	24,329	10,606	43.6	13,723
Dwelling units: 1940.....	83,294	80,557	37,940	47.1	42,617	2,467	270	36,750	17,540	47.7	19,210
COLOR OF OCCUPANTS											
White.....	-	79,182	37,488	47.3	41,694	-	-	36,313	17,318	47.7	18,995
Nonwhite.....	-	1,375	452	32.9	923	-	-	437	222	50.8	215
TYPE OF STRUCTURE											
1-family.....	41,709	41,021	31,238	76.2	9,783	589	99	30,457	14,650	48.1	15,807
Other.....	41,585	39,536	6,702	17.0	32,834	1,878	171	6,293	2,890	45.9	3,403
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	41,266	40,671	30,982	76.2	9,689	510	85	30,393	14,628	48.1	15,765
Under \$5.....	174	169	127	75.1	42	2	3	122	15	12.3	107
\$5 to \$9.....	386	364	247	67.9	117	21	1	232	42	18.1	190
\$10 to \$14.....	1,237	1,210	640	52.9	570	25	2	621	180	29.0	441
\$15 to \$19.....	2,745	2,692	1,477	54.9	1,215	44	9	1,440	516	35.8	924
\$20 to \$24.....	3,730	3,675	2,339	63.6	1,336	52	3	2,303	913	39.6	1,390
\$25 to \$29.....	5,179	5,122	3,609	70.5	1,513	43	14	3,543	1,511	42.6	2,032
\$30 to \$39.....	11,480	11,370	8,718	76.7	2,652	101	9	8,612	4,117	47.8	4,495
\$40 to \$49.....	7,965	7,865	6,497	82.6	1,368	90	10	6,388	3,397	53.2	2,991
\$50 to \$59.....	3,905	3,833	3,341	87.2	492	58	14	3,267	1,856	56.8	1,411
\$60 to \$74.....	2,258	2,219	1,979	89.2	240	31	8	1,924	1,103	57.3	821
\$75 to \$99.....	1,226	1,186	1,087	91.7	99	36	4	1,054	591	56.1	463
\$100 and over.....	981	966	921	95.3	45	7	8	887	387	43.6	500
Median monthly rent.....(dollars)....	35.76	35.75	37.59	-	29.69	36.23	-	37.55	39.56	-	35.73

Table H-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF ST. PAUL: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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	17,540	14,923	90	289	572	863	1,227	3,456	3,255	2,186	1,621	802	406	107	39	10	2,617
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	17,059	14,481	75	277	547	838	1,195	3,386	3,170	2,112	1,576	772	384	105	37	7	2,578
Average interest rate (%)	5.19	5.18	-	5.47	5.42	5.41	5.37	5.26	5.16	5.09	5.00	4.93	4.88	4.92	-	-	5.24
HOLDER OF FIRST MORTGAGE																	
Reporting holder	17,250	14,661	83	288	556	849	1,215	3,400	3,208	2,147	1,592	787	391	101	37	7	2,589
Building and loan association	2,981	2,588	5	29	73	133	218	601	596	430	275	145	62	13	7	-	393
Commercial bank	758	649	-	4	17	30	24	111	126	115	101	70	34	13	4	-	109
Savings bank	853	723	1	8	20	30	44	152	148	107	124	56	25	4	4	-	130
Life insurance company	1,031	904	-	3	9	8	18	106	158	160	183	150	85	22	8	-	127
Mortgage company	1,531	1,356	4	22	39	40	82	226	308	253	207	92	67	9	7	-	175
Home Owners' Loan Corporation	3,083	2,556	5	45	58	175	218	711	650	322	228	76	21	10	-	1	527
Individual	6,012	5,019	47	146	279	369	512	1,334	1,046	642	389	144	80	20	6	5	993
Other	1,001	866	21	31	37	64	99	159	176	112	85	53	17	10	1	1	135
Reporting debt and value	16,807	14,352	80	265	541	826	1,172	3,341	3,173	2,122	1,560	766	370	100	36	-	2,455
JUNIOR MORTGAGE																	
First mortgage only	7,821	6,879	42	118	256	394	619	1,827	1,613	995	634	264	92	22	3	-	942
First and junior mortgage	254	194	1	4	7	16	44	39	30	32	32	8	4	1	1	-	60
With 1st mtg.; not rptg. on junior	8,732	7,279	37	143	276	425	537	1,470	1,521	1,097	894	494	274	77	32	-	1,453
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	3,175	2,641	78	222	346	370	346	681	351	157	67	16	5	-	2	-	534
\$1,000 to \$1,499	2,666	2,222	2	38	153	260	298	673	459	198	98	34	7	-	2	-	444
\$1,500 to \$1,999	2,664	2,270	-	5	41	150	285	723	576	298	142	41	8	1	-	-	394
\$2,000 to \$2,499	2,583	2,225	-	-	1	40	193	653	651	381	214	68	19	5	-	-	358
\$2,500 to \$2,999	1,662	1,454	-	-	-	6	42	402	442	299	175	67	17	4	-	-	208
\$3,000 to \$3,999	2,211	1,952	-	-	-	-	8	199	595	497	386	184	71	8	4	-	259
\$4,000 to \$4,999	1,010	892	-	-	-	-	-	10	99	259	299	141	76	6	2	-	118
\$5,000 to \$5,999	459	405	-	-	-	-	-	-	-	32	150	180	72	19	2	-	54
\$6,000 to \$7,499	235	198	-	-	-	-	-	-	-	1	28	78	67	21	3	-	37
\$7,500 to \$9,999	83	58	-	-	-	-	-	-	-	-	1	7	26	20	4	-	25
\$10,000 to \$14,999	42	32	-	-	-	-	-	-	-	-	-	-	2	16	14	-	10
\$15,000 to \$19,999	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
\$20,000 and over	12	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	9
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	75,858	64,339	50	307	890	1,718	3,032	11,068	13,471	10,946	9,982	6,216	4,082	1,561	1,018	-	11,519
Average value (dollars)	4,513	4,483	-	1,157	1,645	2,080	2,587	3,813	4,245	5,158	6,398	8,114	11,033	15,613	-	-	4,692
Debt on first and jr. mtgs. (thous.)	36,067	30,806	30	155	430	865	1,553	5,507	6,614	5,330	4,811	2,855	1,704	640	314	-	5,261
Percent of value of property	47.5	47.9	-	50.7	48.3	50.4	51.2	49.8	49.1	48.7	48.2	45.9	41.7	41.0	-	-	45.7
Average debt (dollars)	2,146	2,146	-	586	795	1,047	1,825	1,648	2,084	2,512	3,084	3,727	4,605	6,395	-	-	2,143
Debt on first mtgs. (thousands)	35,821	30,628	29	155	428	863	1,545	5,467	6,586	5,298	4,772	2,838	1,698	640	310	-	5,192
Percent of value of property	47.2	47.6	-	50.5	48.1	50.2	51.0	49.4	48.9	48.4	47.8	45.7	41.6	41.0	-	-	45.1
Average debt (dollars)	2,131	2,134	-	584	791	1,045	1,819	1,636	2,076	2,497	3,059	3,705	4,589	6,395	-	-	2,115

HOUSING—NONFARM MORTGAGES

Table H-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF ST. PAUL: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	17,540	17,250	2,981	1,611	758	853	1,031	1,531	3,083	6,012	1,001	290
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	17,059	16,913	2,987	1,579	744	835	1,008	1,510	3,083	5,833	963	146
Average interest rate—(percent)	5.19	5.19	5.45	5.28	5.22	5.34	5.07	5.29	4.50	5.38	5.30	5.26
Reporting debt and value	16,807	16,621	2,901	1,563	741	822	986	1,474	2,941	5,795	961	186
Percent distribution	-	100.0	17.5	9.4	4.5	4.9	5.9	8.9	17.7	31.9	5.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	16,807	16,621	2,901	1,563	741	822	986	1,474	2,941	5,795	961	186
First mortgage only	7,821	7,739	1,407	673	319	354	340	660	1,429	2,736	494	82
First and junior mortgage	254	244	57	19	9	10	7	37	36	74	14	10
With first mortgage; not reporting on junior mortgage	8,732	8,638	1,437	871	413	458	639	777	1,476	2,985	453	94
1-family properties	14,352	14,194	2,532	1,337	637	700	871	1,310	2,461	4,848	835	158
First mortgage only	6,879	6,808	1,271	580	281	299	308	595	1,213	2,397	444	71
First and junior mortgage	194	186	46	12	7	5	5	30	26	54	13	8
With first mortgage; not reporting on junior mortgage	7,279	7,200	1,215	745	349	396	558	685	1,222	2,397	378	79
2- to 4-family properties	2,455	2,427	369	226	104	122	115	164	480	947	126	28
First mortgage only	942	931	136	93	38	55	32	65	216	339	50	11
First and junior mortgage	60	58	11	7	2	5	2	7	10	20	1	2
With first mortgage; not reporting on junior mortgage	1,453	1,438	222	126	64	62	81	92	254	588	75	15
RELATION OF DEBT TO VALUE												
1- to 4-family properties	16,807	16,621	2,901	1,563	741	822	986	1,474	2,941	5,795	961	186
Value of property (dollars)	75,857,600	74,992,400	13,168,400	8,217,300	4,103,900	4,113,400	6,654,500	7,632,600	11,947,800	23,067,500	4,304,300	865,200
Average value (dollars)	4,513	4,512	4,539	5,257	5,538	5,004	6,749	5,178	4,062	3,981	4,479	4,652
Debt on first and junior mortgages (dollars)	36,067,300	35,618,900	6,874,000	3,444,500	1,611,200	1,833,300	2,964,700	3,422,000	6,014,400	10,764,400	2,134,900	448,400
Percent of value of property	47.5	47.5	52.2	41.9	39.3	44.6	44.6	44.8	50.3	46.7	49.6	51.8
Average debt (dollars)	2,146	2,143	2,370	2,204	2,174	2,230	3,007	2,322	2,045	1,858	2,222	2,411
Debt on first mortgages (dollars)	35,820,500	35,381,900	6,820,600	3,424,000	1,600,400	1,823,600	2,944,000	3,389,200	5,986,000	10,694,700	2,123,400	438,600
Percent distribution	-	100.0	19.3	9.7	4.5	5.2	8.3	9.6	16.9	30.2	6.0	-
Percent of value of property	47.2	47.2	51.8	41.7	39.0	44.3	44.2	44.4	50.1	46.4	49.3	50.7
Average debt (dollars)	2,131	2,129	2,351	2,191	2,160	2,218	2,986	2,299	2,035	1,846	2,210	2,358
1-family properties	14,352	14,194	2,532	1,337	637	700	871	1,310	2,461	4,848	835	158
Value of property (dollars)	64,388,500	63,606,000	11,496,300	7,071,400	3,504,300	3,567,100	5,577,100	6,677,800	9,986,500	19,228,400	3,568,100	732,500
Average value (dollars)	4,483	4,481	4,540	5,289	5,501	5,096	6,403	5,098	4,058	3,966	4,273	4,636
Debt on first and junior mortgages (dollars)	30,806,000	30,427,400	6,090,800	2,969,000	1,886,400	1,582,600	2,510,300	3,008,400	5,085,100	8,972,800	1,791,000	378,600
Percent of value of property	47.9	47.8	58.0	42.0	39.6	44.4	45.0	45.1	50.9	46.7	50.2	51.7
Average debt (dollars)	2,146	2,144	2,406	2,221	2,176	2,261	2,882	2,296	2,066	1,851	2,145	2,396
Debt on first mortgages (dollars)	30,628,300	30,257,200	6,050,500	2,953,900	1,877,400	1,576,500	2,504,400	2,979,800	5,065,500	8,923,300	1,779,800	371,100
Percent of value of property	47.6	47.6	52.6	41.8	39.3	44.2	44.9	44.6	50.7	46.4	49.9	50.7
Average debt (dollars)	2,134	2,132	2,390	2,209	2,162	2,252	2,875	2,275	2,058	1,841	2,131	2,349
2- to 4-family properties	2,455	2,427	369	226	104	122	115	164	480	947	126	28
Value of property (dollars)	11,519,100	11,386,400	1,672,100	1,145,900	599,600	546,300	1,077,400	954,800	1,960,900	3,839,100	736,200	132,700
Average value (dollars)	4,692	4,692	4,531	5,070	5,765	4,478	9,369	5,622	4,085	4,054	5,843	-
Debt on first and junior mortgages (dollars)	5,261,300	5,191,500	783,200	475,500	224,800	250,700	454,400	413,600	929,300	1,791,600	343,900	69,800
Percent of value of property	45.7	45.6	46.8	41.5	37.5	45.9	42.2	43.3	47.4	46.7	46.7	-
Average debt (dollars)	2,143	2,139	2,122	2,104	2,162	2,055	3,951	2,522	1,936	1,892	2,729	-
Debt on first mortgages (dollars)	5,192,200	5,124,700	770,100	470,100	223,000	247,100	439,600	409,400	920,500	1,771,400	343,600	67,500
Percent of value of property	45.1	45.0	46.1	41.0	37.2	45.2	40.8	42.9	46.9	46.1	46.7	-
Average debt (dollars)	2,115	2,112	2,087	2,080	2,144	2,025	3,823	2,495	1,918	1,871	2,727	-

Table H-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF ST. PAUL: 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	14,923	14,561	2,588	1,372	649	723	904	1,356	2,556	5,019	866	262
RACE OF OCCUPANTS												
White	14,737	14,478	2,561	1,361	644	717	900	1,345	2,485	4,972	854	259
Negro	173	170	25	8	4	4	3	10	69	43	12	3
Other nonwhite	13	13	2	3	1	2	1	1	2	4	-	-
YEAR BUILT												
Reporting year built	14,763	14,508	2,563	1,356	646	710	896	1,345	2,534	4,963	851	255
1930 to 1940	2,444	2,414	651	304	122	182	225	274	224	562	174	30
1920 to 1929	5,843	5,747	915	502	228	274	427	605	1,031	1,942	325	96
1910 to 1919	3,383	3,317	534	294	170	124	165	255	682	1,194	183	66
1900 to 1909	1,552	1,520	226	137	73	64	53	106	293	625	80	32
1880 to 1899	1,444	1,418	223	113	51	62	26	84	284	602	85	26
1879 or earlier	97	92	14	6	2	4	-	11	20	36	3	5

Table H-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF ST. PAUL: 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)

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.....	14,923	14,661	2,568	1,372	649	723	904	1,356	2,556	5,019	866	262
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	14,359	14,200	2,532	1,337	637	700	872	1,310	2,461	4,852	836	159
Under \$500.....	820	805	95	77	39	38	21	57	86	398	72	14
\$500 to \$999.....	1,846	1,823	289	156	87	109	52	153	265	767	101	23
\$1,000 to \$1,499.....	2,285	2,209	357	194	104	90	95	185	415	832	121	26
\$1,500 to \$1,999.....	2,273	2,256	344	207	93	114	100	183	489	785	148	17
\$2,000 to \$2,499.....	2,219	2,205	379	181	95	86	127	211	469	728	110	14
\$2,500 to \$2,999.....	1,454	1,438	255	126	59	67	103	124	250	502	73	21
\$3,000 to \$3,999.....	1,954	1,932	416	165	74	91	166	231	303	540	111	22
\$4,000 to \$4,999.....	881	874	217	102	45	57	99	94	124	191	47	7
\$5,000 to \$5,999.....	393	385	97	53	24	29	61	52	32	60	30	8
\$6,000 to \$7,499.....	194	191	54	19	8	11	30	17	21	34	16	3
\$7,500 to \$9,999.....	56	55	12	10	5	5	12	1	5	11	4	1
\$10,000 to \$14,999.....	31	29	7	6	4	2	6	1	2	4	3	2
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	3	2	-	1	-	1	-	1	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	14,481	14,358	2,550	1,347	636	711	882	1,336	2,556	4,852	835	123
Under 4.0%.....	151	148	15	4	2	2	1	6	-	110	12	3
4.0%.....	520	517	40	54	32	22	42	43	-	295	43	3
4.1% to 4.4%.....	8	8	1	1	1	-	2	2	-	2	-	-
4.5%.....	3,615	3,591	153	184	121	63	236	171	2,556	199	92	24
4.6% to 4.9%.....	6	6	-	1	-	1	3	1	-	1	-	-
5.0%.....	4,425	4,394	931	552	242	310	346	521	-	1,741	293	41
5.1% to 5.4%.....	17	17	5	1	1	-	5	3	-	2	1	-
5.5%.....	1,079	1,071	311	129	58	71	86	166	-	276	103	8
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	4,576	4,532	1,071	414	177	237	160	417	-	2,187	283	44
6.1% to 6.4%.....	1	1	-	-	-	-	-	1	-	-	-	-
6.5%.....	18	18	5	5	1	4	-	2	-	6	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	43	43	9	-	-	-	1	1	-	27	5	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	22	22	9	2	1	1	-	2	-	6	3	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-	-
Average interest rate.....(percent)	5.18	5.18	5.44	5.25	5.18	5.32	5.05	5.28	4.50	5.37	5.29	5.22
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	12,750	12,652	2,509	1,211	558	653	810	1,158	2,477	3,724	763	98
Real estate taxes included in payment.....	2,406	2,393	804	239	80	159	104	187	623	243	193	13
Monthly.....	2,298	2,285	791	224	73	151	97	174	607	212	180	13
Quarterly.....	11	11	2	5	1	4	1	1	-	2	-	-
Semiannual.....	41	41	1	6	5	1	3	9	-	17	4	-
Annual.....	17	17	-	2	1	1	1	2	-	6	-	-
Other.....	4	4	-	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	35	35	10	2	-	2	1	14	-	4	2	-
Real estate taxes not included in payment.....	10,259	10,175	1,694	964	476	488	700	962	1,843	3,450	562	84
Monthly.....	7,807	7,743	1,599	642	270	372	398	560	1,792	2,345	407	64
Quarterly.....	330	325	18	98	67	31	65	43	7	70	24	5
Semiannual.....	1,555	1,546	47	184	112	72	193	270	12	760	80	9
Annual.....	401	399	12	26	19	7	34	71	5	209	42	2
Other.....	46	44	1	3	3	-	3	8	1	26	2	2
Not reporting frequency of payment.....	120	118	17	11	5	6	7	10	26	40	7	2
Not reporting tax payment requirements.....	85	84	11	8	2	6	6	9	11	31	8	1
Monthly.....	64	63	10	5	-	5	3	4	11	24	6	1
Quarterly.....	1	1	-	1	-	1	-	-	-	-	-	-
Semiannual.....	13	13	1	1	1	-	2	3	-	4	2	-
Annual.....	5	5	-	1	-	-	1	2	-	1	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	-	1	-	-
No principal payments required.....	1,234	1,218	44	96	58	43	60	129	59	785	65	16
Monthly.....	238	235	32	19	8	11	12	25	48	85	13	3
Quarterly.....	33	33	-	6	3	3	8	4	-	14	1	-
Semiannual.....	752	741	7	57	31	26	30	82	7	525	33	11
Annual.....	143	142	4	8	6	2	5	11	2	98	14	1
Other.....	24	24	-	3	3	-	1	1	-	18	1	-
Not reporting frequency of payment.....	44	43	1	3	2	1	4	5	2	25	3	1
Not reporting principal payment requirements.....	283	154	21	14	7	7	6	20	12	71	10	129
Monthly.....	63	49	14	3	1	2	1	6	9	13	3	14
Quarterly.....	4	3	-	-	-	-	-	-	1	1	-	1
Semiannual.....	46	40	2	4	4	-	3	6	-	24	1	6
Annual.....	14	14	1	-	-	-	1	3	-	8	1	-
Other.....	8	7	-	-	-	-	-	1	-	5	1	1
Not reporting frequency of payment.....	148	41	4	7	2	5	1	3	2	20	4	107
No regular payments required.....	656	637	14	51	31	20	28	49	8	459	28	19

HOUSING—NONFARM MORTGAGES

Table H-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ST. PAUL: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	14,359	2,339	9,936	1,200	884	Reporting interest rate.....	14,481	2,378	10,062	1,207	834
Under \$500	820	42	605	77	96	Under 4.0%.....	151	12	107	17	15
\$500 to \$999	1,846	152	1,308	219	167	4.0%.....	520	45	352	61	62
\$1,000 to \$1,499	2,235	227	1,618	237	153	4.1% to 4.4%.....	8	1	6	-	1
\$1,500 to \$1,999	2,273	311	1,663	185	114	4.5%.....	3,615	782	2,594	180	109
\$2,000 to \$2,499	2,219	356	1,568	184	111	4.6% to 4.9%.....	6	1	5	-	-
						5.0%.....	4,425	656	2,997	461	311
\$2,500 to \$2,999	1,454	280	992	103	79	5.1% to 5.4%.....	17	11	6	-	-
\$3,000 to \$3,999	1,954	484	1,256	116	98	5.5%.....	1,079	235	715	81	48
\$4,000 to \$4,999	881	276	537	37	31	5.6% to 5.9%.....	-	-	-	-	-
\$5,000 to \$5,999	393	123	228	24	18	6.0%.....	4,576	620	3,228	447	281
\$6,000 to \$7,499	194	63	106	15	10	6.1% to 6.4%.....	1	-	1	-	-
						6.5%.....	18	4	13	-	1
\$7,500 to \$9,999	56	16	35	-	5	6.6% to 6.9%.....	-	-	-	-	-
\$10,000 to \$14,999	31	9	18	3	1	7.0%.....	48	10	20	7	6
\$15,000 to \$19,999	-	-	-	-	-	7.1% to 7.4%.....	-	-	-	-	-
\$20,000 and over	8	-	2	-	1	7.5%.....	-	-	-	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	22	1	18	8	-
						Average interest rate...(percent)....	5.18	5.13	5.18	5.29	5.21

Table H-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ST. PAUL: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	12,414	11,320	2,156	9,097	67	1,094
Total first mortgage outstanding debt.....(dollars).....	26,666,800	24,715,700	5,985,200	18,587,000	143,500	1,971,100
Total annual mortgage payment.....(dollars).....	3,902,358	3,782,991	921,103	2,840,999	20,889	119,367
Average first mortgage outstanding debt.....(dollars).....	2,150	2,183	2,776	2,043	-	1,802
Average value of property.....(dollars).....	4,406	4,393	4,718	4,334	-	4,542
Average annual estimated rental value.....(dollars).....	487	486	522	477	-	495
Average annual mortgage payment.....(dollars).....	314	334	427	312	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.6	15.3	15.4	15.3	-	6.1
Value of property.....	7.1	7.6	9.1	7.2	-	2.4
Estimated annual rental value.....	64.5	68.7	81.9	65.4	-	22.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,587	9,322	2,104	7,169	49	215
Average first mortgage outstanding debt.....(dollars).....	2,229	2,235	2,800	2,068	-	1,980
Average value of property.....(dollars).....	4,194	4,195	4,718	4,089	-	4,155
Average annual estimated rental value.....(dollars).....	468	468	522	458	-	454
Average annual mortgage payment.....(dollars).....	350	354	432	331	-	166
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	15.8	15.4	16.0	-	8.4
Value of property.....	8.3	8.4	9.1	8.2	-	4.0
Estimated annual rental value.....	74.8	75.6	82.6	78.4	-	36.6
Monthly mortgage payment—						
Under \$10.....	328	282	13	219	-	96
\$10 to \$14.....	729	686	55	629	2	43
\$15 to \$19.....	1,135	1,111	135	969	7	24
\$20 to \$24.....	1,501	1,483	215	1,260	8	18
\$25 to \$29.....	1,804	1,793	323	1,458	12	11
\$30 to \$39.....	2,402	2,390	682	1,698	10	12
\$40 to \$49.....	876	872	365	504	3	4
\$50 to \$59.....	452	446	170	270	6	6
\$60 to \$74.....	193	192	99	92	1	1
\$75 to \$99.....	68	68	23	45	-	-
\$100 and over.....	49	49	24	25	-	-
Average monthly mortgage payment.....(dollars).....	29.15	29.50	35.96	27.61	-	13.83
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,877	1,998	52	1,928	18	879
Average first mortgage outstanding debt.....(dollars).....	1,887	1,944	-	1,950	-	1,758
Average value of property.....(dollars).....	5,111	5,320	-	5,336	-	4,636
Average annual estimated rental value.....(dollars).....	551	571	-	573	-	505
Average annual mortgage payment.....(dollars).....	197	242	-	242	-	95
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.4	12.4	-	12.4	-	5.4
Value of property.....	9.9	4.5	-	4.5	-	2.1
Estimated annual rental value.....	35.7	42.3	-	42.2	-	18.8

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged prop-erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in-terest rate—first mtg. (%)
		Total	Report-ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per-cent of value	Report-ing holder	Build-ing and loan assn.	Com-mercial bank	Sav-ings bank	Life insurance co.	Mort-gage co.	HOLC	Indi-vidual	Other		
THE STATE.....	102,790	90,542	85,436	341,020,300	3,992	163,563,600	1,914	48.0	88,582	14,522	7,514	6,576	4,000	6,320	13,514	29,079	7,057	5.28	
Urban.....	83,521	72,553	69,341	294,905,400	4,258	142,247,500	2,051	48.2	71,230	12,598	4,918	5,844	3,840	5,887	11,221	21,690	5,732	5.24	
Rural-nonfarm.....	19,269	17,989	16,095	46,114,900	2,865	21,316,100	1,324	46.2	17,352	1,924	2,596	1,232	160	438	2,293	7,389	1,325	5.45	
AITKIN COUNTY.....	182	172	155	811,400	2,009	145,700	940	46.8	168	3	36	10	1	1	24	68	25	5.73	
ANOKA COUNTY.....	1,229	1,138	1,126	3,184,200	2,828	1,529,800	1,859	48.0	1,117	140	106	96	8	26	185	393	161	5.30	
Anoka city.....	304	250	247	863,400	3,496	382,400	1,548	44.3	247	28	40	12	1	4	22	106	34	5.38	
Columbia Heights.....	681	647	643	1,739,800	2,705	838,500	1,304	48.2	631	85	46	54	7	15	143	211	70	5.21	
Rural-nonfarm.....	244	241	236	581,500	2,464	308,900	1,309	53.1	239	27	22	30	-	7	20	76	57	5.46	
BECKER COUNTY.....	344	301	245	599,800	2,448	261,400	1,067	43.6	292	48	42	8	2	3	31	137	21	5.75	
Detroit Lakes.....	215	184	181	426,200	3,253	197,300	1,506	46.3	179	43	12	5	-	1	21	92	5	5.69	
Rural-nonfarm.....	129	117	114	173,600	1,523	64,100	562	36.9	113	5	30	3	2	2	10	45	16	5.85	
BELTRAMI COUNTY.....	385	351	318	887,500	2,791	367,300	1,155	41.4	340	46	75	11	-	-	46	91	71	5.94	
Benidji.....	335	303	277	799,100	2,985	337,500	1,213	42.2	293	45	58	9	-	-	38	79	64	5.94	
Rural-nonfarm.....	50	48	41	88,400	2,156	29,800	727	33.7	47	1	17	2	-	-	8	12	7	5.90	
BENTON COUNTY.....	368	329	315	804,400	2,554	414,100	1,315	51.5	322	28	31	26	2	7	48	153	27	5.44	
St. Cloud city (part).....	146	132	128	410,600	3,208	227,100	1,774	55.3	128	18	7	11	2	-	11	57	22	5.44	
Sauk Rapids village.....	137	124	123	265,600	2,159	121,400	987	45.7	123	10	17	-	-	6	23	62	5	5.38	
Rural-nonfarm.....	85	78	64	128,200	2,003	65,600	1,025	51.2	71	-	7	15	-	1	14	34	-	5.54	
BIG STONE COUNTY.....	200	174	164	433,800	2,645	195,500	1,192	45.1	167	9	10	3	1	1	32	107	4	5.72	
BLUE EARTH COUNTY.....	994	877	724	2,697,100	3,725	1,189,900	1,644	44.1	855	252	75	17	4	4	112	338	53	5.31	
Mankato.....	826	718	590	2,408,800	4,074	1,067,000	1,808	44.4	708	244	64	7	4	4	92	255	38	5.34	
Rural-nonfarm.....	168	159	134	293,300	2,189	122,900	917	41.9	147	8	11	10	-	-	20	83	15	5.13	
BROWN COUNTY.....	657	614	569	1,907,200	3,352	861,200	1,514	45.2	556	202	54	16	-	-	28	226	30	5.19	
New Ulm.....	347	327	310	1,075,500	3,469	502,000	1,619	46.7	319	137	35	4	-	-	13	113	17	5.20	
Sleepy Eye.....	112	104	97	272,400	2,808	123,200	1,270	45.2	100	12	6	-	-	-	4	72	6	4.86	
Rural-nonfarm.....	198	188	162	559,300	3,452	236,000	1,457	42.2	137	53	13	12	-	-	11	41	7	5.38	
CARLTON COUNTY.....	663	615	597	1,721,300	2,883	625,700	1,048	36.4	592	130	34	22	2	93	53	170	68	5.92	
Cloquet.....	469	431	419	1,251,500	2,987	463,500	1,106	37.0	414	109	9	13	2	68	37	94	82	6.01	
Rural-nonfarm.....	194	184	178	469,800	2,639	162,200	911	34.5	178	21	25	9	-	25	16	76	6	5.69	
CARVER COUNTY.....	116	108	95	294,400	3,099	156,700	1,649	53.2	104	6	9	14	-	5	16	45	9	4.95	
CASS COUNTY.....	178	165	137	278,600	2,034	101,600	742	36.5	156	11	46	19	-	2	14	48	16	6.16	
CHIPPewa COUNTY.....	363	337	326	963,800	2,956	413,700	1,269	42.9	335	62	50	8	2	12	50	135	16	5.67	
Montevideo.....	255	234	228	730,600	3,204	302,600	1,327	41.4	234	52	34	-	1	12	32	92	11	5.76	
Rural-nonfarm.....	108	103	98	233,200	2,380	111,100	1,134	47.6	101	10	16	8	1	-	18	43	5	5.44	
CHISAGO COUNTY.....	192	173	160	428,100	2,676	200,300	1,252	46.8	171	15	44	12	-	-	23	73	4	5.28	
CLAY COUNTY.....	617	523	480	1,487,800	3,100	712,900	1,485	47.9	490	119	68	30	10	12	72	141	38	5.73	
Moorhead.....	386	319	291	1,098,700	3,776	543,700	1,868	49.5	291	67	31	27	9	10	39	90	18	5.61	
Rural-nonfarm.....	231	204	189	389,100	2,059	169,200	895	43.5	199	52	37	3	1	2	33	51	20	5.92	
CLEARWATER COUNTY.....	107	103	101	181,800	1,800	74,600	739	41.0	103	3	35	1	-	-	14	48	2	5.84	
COOK COUNTY.....	101	76	74	280,100	3,785	85,100	1,150	30.4	74	2	20	26	-	-	7	18	1	5.99	
COTTONWOOD COUNTY.....	331	297	246	689,100	2,801	288,600	1,173	41.9	285	22	29	11	-	9	50	150	14	5.50	
Windom.....	142	126	119	365,000	3,067	151,100	1,270	41.4	123	19	8	-	-	-	25	69	2	5.47	
Rural-nonfarm.....	189	171	127	324,100	2,552	137,500	1,063	42.4	162	3	21	11	-	9	25	81	12	5.53	
CROW WING COUNTY.....	757	678	612	1,371,000	2,240	560,500	916	40.9	667	130	33	18	3	16	140	280	47	5.69	
Brainerd.....	529	463	413	968,400	2,345	401,500	972	41.5	457	122	7	7	3	12	68	207	31	5.76	
Crosby village.....	93	86	81	151,100	1,865	59,000	728	39.0	83	1	15	-	-	1	36	26	4	5.36	
Rural-nonfarm.....	135	129	118	251,500	2,131	100,000	847	39.8	127	7	11	11	-	3	36	47	12	5.63	
DAKOTA COUNTY.....	1,826	1,649	1,491	5,900,900	3,958	2,990,300	2,006	50.7	1,611	346	127	138	49	60	229	536	126	5.23	
Hastings.....	147	123	59	169,400	2,871	72,000	1,220	42.5	118	41	11	11	1	-	15	37	2	5.67	
South St. Paul.....	875	776	729	2,804,400	3,847	1,441,600	1,978	51.4	760	123	87	59	29	36	126	209	91	5.29	
West St. Paul.....	585	548	540	2,298,100	4,256	1,179,500	2,184	51.3	541	144	12	54	19	24	71	197	20	5.19	
Rural-nonfarm.....	219	202	168	629,000	3,859	297,200	1,823	47.2	192	38	17	14	-	-	17	93	13	5.27	
DODGE COUNTY.....	190	183	154	330,100	2,144	149,100	968	45.2	166	12	30	9	-	1	22	78	14	5.44	
DOUGLAS COUNTY.....	390	353	329	837,000	2,544	378,600	1,151	45.2	343	40	38	14	1	1	59	179	11	5.35	
Alexandria.....	224	201	195	566,500	3,008	276,400	1,417	47.1	198	81	16	10	1	1	36	101	2	5.26	
Rural-nonfarm.....	166	152	134	250,500	1,869	102,200	763	40.8	145	9	22	4	-	-	23	78	9	5.47	
FARBANULT COUNTY.....	533	462	415	979,200	2,360	457,500	1,102	46.7	440	72	28	37	1	8	36	242	16	5.49	
Blue Earth.....	151	133	108	282,100	2,612	125,600	1,163	44.5	131	21	4	1	1	3	7	92	2	5.42	
Rural-nonfarm.....	382	329	307	697,100	2,271	331,900	1,081	47.6	309	51	24	36	-	5	29	150	14	5.51	
FILLMORE COUNTY.....	351	324	230	588,700	2,560	266,700	1,160	45.3	306	4	54	47	-	1	47	142	11	5.33	
FREEBORN COUNTY.....	1,165	1,059	962	3,288,500	3,418	1,606,000	1,672	48.9	1,085	649	25	22	3	9	66	230	31	5.67	
Albert Lea.....	899	808	732	2,703,500	3,693	1,312,800	1,793	48.6	789	560	11	8	1	-	43	143	23	5.73	
Rural-nonfarm.....	266	256	230	585,000	2,543	295,200	1,283	50.5	246	89	14	14	2	9	23	87	8	5.46	

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing 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	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
GOODHUE COUNTY.....	716	629	541	1,742,500	3,221	803,900	1,486	46.1	605	165	82	23	3	14	53	237	28	5.25	
Red Wing.....	501	428	356	1,172,100	3,292	532,100	1,495	45.4	411	165	29	13	1	13	22	149	19	5.37	
Rural-nonfarm.....	215	201	185	570,400	3,068	271,800	1,469	47.7	194	-	53	10	2	1	31	88	9	4.99	
GRANT COUNTY.....	142	124	108	287,100	2,787	148,500	1,442	51.7	118	17	9	14	-	3	21	42	12	5.40	
HENNEPIN COUNTY.....	38,453	33,694	32,979	153,534,100	4,656	75,586,900	2,292	49.2	33,182	5,088	2,576	3,678	2,619	3,612	5,301	7,486	2,822	5.11	
Edina village.....	772	769	750	7,623,700	10,165	3,766,700	5,022	49.4	748	114	37	71	171	67	46	94	146	4.91	
Hopkins village.....	308	283	279	1,159,600	4,156	552,600	1,981	47.7	283	5	43	5	8	5	44	154	19	5.16	
Minneapolis.....	32,398	27,758	27,141	123,024,600	4,533	60,049,700	2,213	48.8	27,339	3,941	1,904	3,295	2,235	3,103	4,669	5,908	2,284	5.10	
Richfield village.....	491	490	487	1,902,600	3,907	1,063,600	2,194	55.9	483	140	19	54	26	49	47	109	39	5.24	
Robbinale.....	785	772	767	3,048,900	3,975	1,686,000	2,198	55.3	762	255	30	44	15	33	80	196	99	5.18	
St. Louis Park village.....	1,274	1,260	1,245	6,871,200	5,519	3,909,500	3,140	56.9	1,245	262	234	43	89	190	127	191	109	5.05	
Rural-nonfarm.....	2,425	2,362	2,310	9,903,500	4,287	4,558,800	1,974	46.0	2,322	361	309	166	75	165	286	834	126	5.33	
HOUSTON COUNTY.....	188	170	156	417,400	2,676	182,100	1,167	43.6	162	5	49	14	-	-	14	73	7	5.32	
HUBBARD COUNTY.....	109	102	86	148,500	1,727	60,700	706	40.9	100	-	4	6	-	-	21	59	10	5.65	
Park Rapids village.....	67	60	50	110,000	2,200	43,000	860	39.1	59	-	2	4	-	-	17	35	1	5.65	
Rural-nonfarm.....	42	42	36	38,500	1,069	17,700	492	46.0	41	-	2	2	-	-	4	24	9	5.65	
ISANTI COUNTY.....	186	161	150	425,900	2,839	189,400	1,263	44.5	159	-	24	9	1	-	21	88	16	5.40	
ITASCA COUNTY.....	673	620	580	1,650,900	2,846	654,700	1,129	39.7	609	91	111	6	1	1	65	274	60	5.88	
Grand Rapids village.....	296	269	264	896,800	3,397	389,900	1,477	43.5	265	87	31	1	1	-	22	95	28	5.79	
Rural-nonfarm.....	377	351	316	754,100	2,386	264,800	838	35.1	344	4	80	5	-	1	43	179	32	5.95	
JACKSON COUNTY.....	331	309	274	871,700	3,181	393,100	1,435	45.1	303	71	24	3	-	1	30	162	12	5.38	
Jackson city.....	216	201	191	629,600	3,296	294,900	1,544	46.8	197	58	4	3	-	-	17	110	5	5.33	
Rural-nonfarm.....	115	108	83	242,100	2,917	98,200	1,183	40.6	106	13	20	-	-	1	13	52	7	5.48	
KANABEC COUNTY.....	128	110	103	242,600	2,355	104,600	1,016	43.1	110	1	42	5	-	1	10	45	6	5.55	
KANDIYOH COUNTY.....	644	542	510	1,691,800	3,316	819,200	1,606	48.4	529	61	73	18	1	6	71	263	36	5.29	
Willmar.....	430	345	340	1,283,700	3,776	640,000	1,882	49.9	338	54	36	4	1	6	54	162	21	5.19	
Rural-nonfarm.....	214	197	170	407,600	2,398	179,200	1,054	44.0	191	7	37	14	-	-	17	101	15	5.48	
KITSON COUNTY.....	173	166	160	315,800	1,974	160,800	1,005	50.9	164	40	23	-	-	1	10	68	22	5.79	
KOOCHICHING COUNTY.....	500	472	427	961,000	2,251	378,500	886	39.4	456	15	41	55	1	20	66	216	42	6.09	
International Falls.....	320	294	268	709,700	2,648	290,700	1,085	41.0	286	12	27	21	1	10	52	135	28	5.96	
Rural-nonfarm.....	180	178	159	251,300	1,581	87,800	552	34.9	170	3	14	34	-	10	14	81	14	6.32	
LAC QUI PARLE COUNTY.....	205	169	63	153,800	2,441	75,600	1,200	49.2	164	1	8	12	1	-	54	69	19	5.08	
LAKE COUNTY.....	268	228	217	667,400	3,076	250,700	1,155	37.6	224	4	48	50	-	3	37	60	22	5.51	
Two Harbors.....	226	194	186	531,800	2,859	208,800	1,123	39.3	193	4	35	49	-	3	38	47	22	5.43	
Rural-nonfarm.....	42	34	31	135,600	4,374	41,900	1,352	30.9	31	-	13	1	-	-	4	13	-	6.01	
LAKE OF THE WOODS COUNTY	78	73	72	105,400	1,464	31,000	431	29.4	71	-	21	2	-	-	6	18	24	5.86	
LE SUEUR COUNTY.....	323	289	250	711,700	2,847	341,800	1,367	48.0	280	3	25	41	1	-	24	171	15	4.99	
LINCOLN COUNTY.....	92	86	76	154,700	2,086	71,700	943	46.3	79	8	3	1	-	-	12	47	8	5.22	
LYON COUNTY.....	505	451	430	1,337,000	3,109	620,400	1,443	46.4	443	103	26	14	2	5	52	227	14	5.42	
Marshall.....	214	185	177	645,400	3,646	294,700	1,665	45.7	181	56	7	1	1	3	5	101	7	5.33	
Tracy.....	144	132	122	392,000	3,213	194,200	1,592	49.5	130	44	8	9	-	-	18	47	4	5.78	
Rural-nonfarm.....	147	134	131	299,600	2,287	131,500	1,004	43.9	132	3	11	4	1	2	29	79	3	5.23	
McLEOD COUNTY.....	405	354	291	892,400	3,067	445,100	1,530	49.9	337	20	57	16	3	6	47	159	29	5.06	
Hutchinson.....	190	165	116	351,400	3,029	187,600	1,617	53.4	159	18	21	14	-	-	30	59	17	5.21	
Rural-nonfarm.....	215	189	175	541,000	3,091	257,500	1,471	47.6	178	2	36	2	3	6	17	100	12	4.93	
MAHOMEN COUNTY.....	88	86	79	145,700	1,844	55,500	703	38.1	81	1	11	2	-	-	11	49	7	5.47	
MARSHALL COUNTY.....	120	115	96	166,800	1,738	78,900	822	47.3	112	8	32	1	2	2	9	46	12	5.79	
MARTIN COUNTY.....	722	650	597	1,965,900	3,293	985,500	1,651	50.1	628	214	35	16	1	5	63	281	18	5.45	
Fairmont.....	454	395	375	1,376,000	3,669	717,200	1,913	52.1	389	153	7	2	-	5	32	178	12	5.40	
Rural-nonfarm.....	268	255	222	589,900	2,697	268,300	1,209	45.5	239	61	28	14	1	-	31	103	1	5.52	
MECKER COUNTY.....	282	252	243	716,400	2,948	316,500	1,302	44.2	243	26	47	12	1	4	29	101	23	5.34	
Litchfield village.....	161	139	133	435,200	3,272	200,700	1,509	46.1	133	17	17	6	-	2	11	66	14	5.27	
Rural-nonfarm.....	121	113	110	281,200	2,556	115,800	1,053	41.2	110	9	30	6	1	2	18	35	9	5.41	
MILLE LACS COUNTY.....	278	252	242	546,300	2,257	235,300	972	43.1	250	3	62	2	1	1	46	119	16	5.46	
MORRISON COUNTY.....	361	316	247	601,700	2,436	279,500	1,132	46.5	306	50	49	8	-	11	30	137	21	5.47	
Little Falls.....	241	203	151	414,700	2,746	185,600	1,229	44.8	196	46	14	3	-	8	16	89	20	5.42	
Rural-nonfarm.....	120	113	96	187,000	1,948	93,900	978	50.2	110	4	35	5	-	3	14	48	1	5.55	
MOWER COUNTY.....	1,568	1,413	1,287	4,300,700	3,342	2,195,800	1,706	51.1	1,375	253	69	33	4	17	66	724	209	5.56	
Austin.....	1,323	1,184	1,096	3,903,300	3,561	1,989,900	1,816	51.0	1,155	244	46	19	4	17	47	601	177	5.71	
Rural-nonfarm.....	245	229	191	397,400	2,081	205,900	1,078	51.8	220	9	23	14	-	-	19	123	32	5.37	
MURRAY COUNTY.....	161	164	150	392,800	2,619	171,100	1,141	43.6	155	28	29	8	2	4	18	48	18	5.55	

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		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		
NICOLLET COUNTY.....	448	401	340	1,103,800	3,246	510,900	1,503	46.3	392	133	53	8	-	1	36	143	18	5.49	
North Mankato.....	248	231	184	643,300	3,496	302,300	1,643	47.0	226	85	13	4	-	1	32	79	11	5.36	
St. Peter.....	163	135	123	377,400	3,068	169,300	1,376	44.9	132	45	29	3	-	-	3	49	3	5.70	
Rural-nonfarm.....	37	35	33	83,100	2,518	39,300	1,191	47.3	34	2	11	1	-	-	1	15	4	5.47	
NOBLES COUNTY.....	508	454	413	1,253,200	3,034	568,100	1,376	45.3	446	68	29	23	2	4	38	258	24	5.73	
Worthington.....	358	317	290	1,024,700	3,533	463,400	1,598	45.2	311	64	17	8	1	2	19	189	11	5.82	
Rural-nonfarm.....	145	137	123	228,500	1,858	104,700	851	45.8	135	4	12	15	1	2	19	69	13	5.53	
NORMAN COUNTY.....	187	170	150	342,800	2,285	169,000	1,127	49.3	163	6	23	4	-	-	29	87	14	5.45	
OLMSTED COUNTY.....	1,938	1,653	1,500	6,964,400	4,643	3,462,800	2,309	49.7	1,610	598	85	61	3	14	154	591	104	5.62	
Rochester.....	1,748	1,479	1,359	6,581,800	4,843	3,283,800	2,416	49.9	1,451	567	62	39	3	11	142	528	99	5.62	
Rural-nonfarm.....	185	174	141	382,600	2,713	179,000	1,270	46.8	159	31	23	22	-	3	12	63	5	5.62	
OTTER TAIL COUNTY.....	772	681	628	1,683,500	2,681	767,900	1,223	45.6	669	111	62	30	5	6	101	336	18	5.56	
Fergus Falls.....	449	390	370	1,056,700	2,856	490,200	1,325	46.4	366	77	9	10	3	5	57	220	5	5.65	
Rural-nonfarm.....	323	291	258	826,800	2,429	277,700	1,076	44.3	283	34	53	20	2	1	44	116	13	5.44	
PENNINGTON COUNTY.....	301	264	248	671,900	2,709	322,000	1,298	47.9	260	90	52	1	2	9	17	92	17	5.50	
Thief River Falls.....	252	228	220	641,400	2,915	309,200	1,405	48.2	224	89	31	1	2	2	13	71	15	5.52	
Rural-nonfarm.....	39	36	28	30,500	1,089	12,800	457	42.0	36	1	1	-	-	7	4	21	2	5.38	
PINE COUNTY.....	213	199	185	472,000	2,551	213,600	1,155	45.3	191	16	56	10	-	-	21	72	16	5.64	
PIPESTONE COUNTY.....	306	281	262	702,100	2,680	344,500	1,315	49.1	276	108	47	1	2	1	19	66	12	5.55	
Pipestone city.....	202	181	168	490,200	2,918	234,200	1,394	47.8	178	83	36	-	2	-	9	42	6	5.66	
Rural-nonfarm.....	104	100	94	211,900	2,254	110,300	1,173	52.1	98	25	11	1	-	1	10	44	6	5.34	
POLK COUNTY.....	565	505	445	1,155,500	2,597	496,900	1,117	43.0	483	174	60	1	-	9	53	170	16	5.89	
Crookston.....	268	235	230	679,900	2,956	300,700	1,307	44.2	234	119	25	-	-	2	21	63	4	5.77	
East Grand Forks.....	93	86	45	98,500	2,189	44,300	984	45.0	80	30	3	-	-	7	10	30	-	5.43	
Rural-nonfarm.....	204	184	170	377,100	2,218	151,900	894	42.3	169	25	32	1	-	-	22	77	12	5.80	
POPE COUNTY.....	223	201	194	536,400	2,765	248,300	1,280	46.3	194	3	40	19	4	3	36	54	25	5.46	
Glenwood.....	102	90	88	281,900	3,203	137,500	1,563	48.8	85	3	19	2	-	1	14	33	13	5.52	
Rural-nonfarm.....	121	111	106	254,500	2,401	110,800	1,045	43.5	109	-	21	17	4	2	22	31	12	5.41	
RAMSEY COUNTY.....	19,331	16,692	15,863	70,642,500	4,453	34,171,800	2,154	48.4	16,397	3,081	781	813	949	1,446	2,760	5,576	991	5.20	
North St. Paul village.....	179	169	165	517,300	3,135	215,900	1,308	41.7	166	39	43	2	-	4	28	42	10	5.35	
St. Paul.....	17,540	14,923	14,352	64,338,500	4,488	30,806,000	2,146	47.9	14,661	2,588	649	723	904	1,356	2,556	5,019	866	5.18	
White Bear Lake.....	226	224	107	500,400	4,677	219,200	2,049	43.8	219	43	22	14	2	6	55	70	5	5.29	
Rural-nonfarm.....	1,386	1,376	1,239	5,286,300	4,267	2,930,700	2,365	58.4	1,349	411	67	74	43	78	121	445	110	5.36	
RED LAKE COUNTY.....	61	56	54	93,100	1,724	34,900	646	37.5	53	5	14	4	-	-	7	20	3	5.99	
REDWOOD COUNTY.....	382	352	329	1,019,500	3,099	451,900	1,374	44.3	346	75	49	3	2	1	35	158	23	5.45	
Redwood Falls.....	176	160	152	540,100	3,553	243,700	1,603	45.1	156	43	11	1	2	-	7	81	11	5.39	
Rural-nonfarm.....	206	192	177	479,400	2,708	208,200	1,176	43.4	190	32	38	2	-	1	28	77	12	5.49	
RENVILLE COUNTY.....	361	338	302	807,700	2,675	377,600	1,250	46.8	327	20	39	18	1	1	55	159	34	5.24	
RICE COUNTY.....	844	749	605	1,945,600	3,216	952,400	1,574	49.0	726	90	94	36	24	6	70	366	40	5.29	
Faribault.....	554	504	389	1,180,000	3,033	579,300	1,489	49.1	489	89	42	27	10	6	41	242	32	5.32	
Northfield.....	243	205	184	685,500	3,726	332,500	1,807	46.5	197	1	46	1	13	-	25	103	6	5.27	
Rural-nonfarm.....	47	40	32	80,100	2,503	40,600	1,269	50.7	40	-	4	8	1	-	4	21	2	4.95	
ROCK COUNTY.....	160	142	129	382,400	2,964	162,700	1,261	42.5	138	27	14	4	1	-	26	60	6	5.16	
Luverne.....	126	114	104	344,900	3,316	147,000	1,413	42.6	110	25	7	1	1	-	21	50	5	4.99	
Rural-nonfarm.....	34	28	25	37,500	1,500	15,700	628	41.9	28	2	7	3	-	-	5	10	1	5.76	
ROSKAU COUNTY.....	131	125	122	271,600	2,226	97,100	796	35.8	124	3	19	7	-	1	10	74	10	5.86	
ST. LOUIS COUNTY.....	9,082	7,836	7,529	28,702,200	3,812	12,770,400	1,696	44.5	7,670	546	498	433	251	770	1,527	2,708	937	5.40	
Chisholm.....	243	210	199	597,300	3,002	216,700	1,089	37.3	203	11	27	12	-	-	58	66	29	5.65	
Duluth.....	6,531	5,655	5,476	22,120,100	4,039	10,227,400	1,868	45.2	5,535	457	291	229	241	653	1,106	1,814	744	5.29	
Ely.....	191	163	157	498,200	3,173	183,200	1,167	36.8	159	2	27	9	2	3	41	69	6	5.31	
Eveleth.....	166	123	106	300,000	2,830	105,400	994	35.1	122	-	12	29	2	2	21	50	6	5.40	
Gilbert village.....	49	43	39	77,800	1,995	31,200	800	40.1	41	1	1	4	1	-	6	22	6	5.45	
Hibbing village.....	642	546	530	2,431,700	4,588	994,300	1,876	40.9	537	33	42	15	1	81	71	260	34	5.94	
Virginia.....	486	362	351	1,249,300	3,559	414,400	1,181	33.2	357	3	30	34	-	2	66	180	42	5.57	
Rural-nonfarm.....	774	734	671	1,427,800	2,128	597,800	891	41.9	715	39	68	101	4	29	158	247	70	5.63	
SCOTT COUNTY.....	211	200	171	551,200	3,223	242,500	1,418	44.0	198	4	34	14	-	1	44	87	9	5.00	
SHERBURNE COUNTY.....	184	171	157	529,800	3,375	240,900	1,534	45.5	164	10	52	12	4	-	14	50	22	5.67	
St. Cloud city (part).....	65	63	62	270,300	4,360	134,300	2,166	49.7	61	10	9	7	2	-	6	15	12	5.45	
Rural-nonfarm.....	119	108	96	259,500	2,732	106,600	1,122	41.1	103	-	43	5	2	-	8	35	10	5.79	
SIBLEY COUNTY.....	204	185	98	406,300	4,146	197,900	2,019	48.7	173	21	29	12	-	-	23	62	26	5.10	
STEARNS COUNTY.....	1,522	1,380	1,291	3,868,800	2,997	1,878,700	1,455	48.6	1,350	131	167	77	8	22	250	625	70	5.31	
St. Cloud city (part).....	868	778	764	2,678,800	3,506	1,327,400	1,737	49.6	762	92	70	19	5	13	171	353	39	5.27	
Sauk Centre.....	100	92	89	176,100	1,979	91,800	1,031	52.1	91	1	16	6	3	-	5	73	7	5.30	
Rural-nonfarm.....	554	510	438	1,013,900	2,315	459,500	1,049	45.3	497	38	81	52	-	9	74	219	24	5.38	
STEELE COUNTY.....	363	326	270	983,900	3,644	461,300	1,709	46.9	314	53	5	30	-	2	18	193	13	5.03	
Owatonna.....	286	251	199	766,700	3,853	359,300	1,806	46.9	241	53	1	21	-	2	15	139	9	4.96	
Rural-nonfarm.....	77	75	71	217,200	3,059	102,000	1,437	47.0	73	-	4	9	-	-	2	54	4	5.24	

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
STEVENS COUNTY.....	200	179	164	498,100	3,037	235,000	1,433	47.2	169	69	17	6	-	-	20	48	9	6.20
Morris.....	135	121	116	389,800	3,360	191,600	1,652	49.2	117	50	13	6	-	-	14	30	4	6.25
Rural-nonfarm.....	65	58	48	108,800	2,256	43,400	904	40.1	52	19	4	-	-	-	6	18	5	6.05
SWIFT COUNTY.....	289	263	252	743,700	2,951	373,600	1,488	50.2	258	8	59	9	1	3	47	95	36	5.36
Benson.....	126	112	106	383,000	3,613	192,500	1,816	50.3	110	7	22	-	1	1	29	35	15	5.06
Rural-nonfarm.....	163	151	146	360,700	2,471	181,100	1,240	50.2	148	1	37	9	-	2	18	60	21	5.59
TODD COUNTY.....	399	371	346	739,300	2,137	322,100	931	43.6	355	11	84	22	-	6	62	144	26	5.59
Staples.....	148	145	144	311,500	2,163	139,500	969	44.8	144	10	30	6	-	6	38	44	10	5.74
Rural-nonfarm.....	251	226	202	427,800	2,118	182,600	904	42.7	211	1	54	16	-	-	24	100	16	5.49
TRAVERSE COUNTY.....	116	100	95	228,600	2,406	95,900	1,009	42.0	98	-	2	1	-	-	14	78	3	5.67
WABASHA COUNTY.....	259	241	176	403,900	2,295	180,300	1,024	44.6	235	22	24	22	-	-	34	121	12	5.44
Lake City.....	120	116	104	257,900	2,480	106,800	1,027	41.4	114	21	-	8	-	-	15	61	9	5.34
Rural-nonfarm.....	139	125	72	146,000	2,028	73,500	1,021	50.3	121	1	24	14	-	-	19	60	3	5.52
WADENA COUNTY.....	194	179	169	444,700	2,631	211,200	1,250	47.5	176	4	49	3	2	7	24	73	14	5.61
Wadena village.....	130	118	114	356,900	3,131	175,800	1,542	49.3	116	1	39	2	2	4	12	51	5	5.55
Rural-nonfarm.....	64	61	55	87,800	1,596	35,400	644	40.3	60	3	10	1	-	3	12	22	9	5.72
WASECA COUNTY.....	344	326	280	821,500	2,934	392,200	1,401	47.7	320	86	55	4	-	1	38	131	5	5.29
Waseca city.....	222	215	206	686,000	3,330	327,400	1,569	47.7	212	72	35	4	-	1	20	78	2	5.30
Rural-nonfarm.....	122	111	74	135,500	1,681	64,800	876	47.8	108	14	20	-	-	-	18	53	3	5.29
WASHINGTON COUNTY.....	882	830	784	2,224,800	2,838	1,000,500	1,276	45.0	818	181	79	72	2	12	150	245	77	5.42
Bayport village.....	73	72	60	214,300	3,572	93,600	1,560	43.7	70	4	3	6	-	-	53	2	2	4.67
Stillwater.....	283	249	242	523,000	2,161	234,400	969	44.8	245	82	24	37	-	1	36	54	11	5.52
Rural-nonfarm.....	526	509	482	1,487,500	3,086	692,500	1,395	45.2	503	95	52	29	2	11	61	189	64	5.48
WATONWAN COUNTY.....	293	268	245	608,300	3,299	371,600	1,517	46.0	255	7	34	7	1	-	40	163	3	5.18
St. James.....	178	160	154	544,700	3,537	247,100	1,605	45.4	154	4	18	3	-	-	24	108	2	5.10
Rural-nonfarm.....	115	108	91	263,600	2,897	124,500	1,368	47.2	101	3	16	4	1	-	16	60	1	5.30
WILKIN COUNTY.....	216	187	178	428,100	2,405	193,100	1,085	45.1	181	48	21	24	-	1	44	41	2	5.57
Breckenridge.....	170	144	139	357,300	2,571	164,500	1,183	46.0	142	37	16	24	-	-	36	28	1	5.62
Rural-nonfarm.....	46	43	39	70,800	1,815	28,600	733	40.4	39	11	5	-	-	1	8	13	1	5.40
WINONA COUNTY.....	871	738	681	1,907,400	3,023	840,000	1,331	44.0	709	65	66	84	3	2	44	426	19	5.20
Winona city.....	703	586	500	1,584,700	3,169	687,300	1,375	43.4	571	59	45	74	3	2	31	342	15	5.23
Rural-nonfarm.....	168	152	131	322,700	2,463	152,700	1,166	47.3	138	6	21	10	-	-	13	84	4	5.05
WRIGHT COUNTY.....	307	279	240	678,800	2,828	335,400	1,396	49.4	263	4	33	35	-	3	34	117	37	5.26
YELLOW MEDICINE COUNTY..	180	162	157	409,600	2,609	197,000	1,255	48.1	146	17	28	2	-	-	29	63	7	5.12
TOTALS FOR URBAN PLACE IN TWO OR MORE COUNTIES																		
St. Cloud city.....	1,079	973	954	3,359,700	3,522	1,688,800	1,770	50.3	951	120	86	37	9	13	188	425	73	5.30

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dol- lars)	Total (dollars)	Average (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vid- ual	Other		
DULUTH																			
THE CITY.....	6,531	5,655	5,476	22,120,100	4,039	10,227,400	1,868	46.2	5,535	457	291	229	241	653	1,106	1,814	744	5.29	
Tract 1.....	308	306	300	1,063,300	3,544	462,700	1,542	43.5	301	27	13	1	3	68	58	81	50	5.43	
Tract 2.....	348	337	330	1,366,300	4,140	566,100	2,018	48.8	334	26	13	18	16	42	57	113	49	5.36	
Tract 3.....	189	186	164	417,700	2,547	164,200	1,001	39.3	180	20	6	1	3	34	34	73	9	5.51	
Tract 4.....	66	64	64	172,200	2,691	85,200	1,347	50.1	64	8	2	2	-	12	11	16	13	5.43	
Tract 5.....	263	260	251	1,438,000	5,729	684,000	2,725	47.6	253	8	12	15	23	23	37	65	70	5.16	
Tract 6.....	422	417	404	1,813,900	4,737	960,200	2,377	50.2	410	39	30	16	50	32	55	119	69	5.34	
Tract 7.....	188	187	182	1,598,500	6,783	715,300	3,980	44.7	180	13	27	1	26	51	22	28	12	4.96	
Tract 8.....	224	221	218	1,226,100	5,624	585,300	2,685	47.7	219	17	22	1	27	9	21	91	31	5.23	
Tract 9.....	490	446	436	1,644,800	3,772	754,700	1,731	45.9	435	31	26	13	8	74	85	149	49	5.29	
Tract 10.....	203	186	182	1,187,900	6,527	515,700	2,834	43.4	180	6	21	2	15	15	28	70	23	5.12	
Tract 11.....	128	108	106	711,600	6,713	325,400	3,070	45.7	106	5	22	1	2	13	11	42	10	5.12	
Tract 12.....	183	115	107	353,800	3,307	168,200	1,572	47.5	111	14	3	5	3	-	20	38	23	5.38	
Tract 13.....	172	138	135	525,100	3,890	252,500	1,870	48.1	136	17	1	6	7	8	25	48	24	5.37	
Tract 14.....	107	68	67	361,900	5,401	173,300	2,587	47.9	68	3	7	-	9	7	16	18	8	5.13	
Tract 15.....	48	43	43	131,200	3,051	56,300	1,309	42.9	43	4	1	5	-	4	9	11	9	5.50	
Tract 16.....	131	48	47	154,600	3,289	70,700	1,504	45.7	48	6	2	-	-	7	10	20	3	5.38	

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other
DULUTH—Con.																	
Tract 17.....	85	27	26	107,100	4,119	61,400	2,362	57.3	27	-	2	1	2	3	6	10	3 4.96
Tract 18.....	100	52	51	176,800	3,457	67,100	1,316	38.1	51	7	2	1	1	1	15	20	4 5.23
Tract 19.....	28	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 20.....	70	60	59	187,400	3,175	71,900	1,219	38.4	58	5	2	1	3	3	6	9	5 5.13
Tract 21.....	34	15	13	32,000	-	15,100	-	-	15	11	4	4	2	5	14	23	7 5.45
Tract 22.....	82	73	68	183,100	2,693	69,100	1,016	37.7	70	8	5	13	14	23	45	21	5 5.42
Tract 23.....	131	131	130	366,500	2,819	191,400	1,472	52.2	130	8	7	3	8	7	33	72	24 5.33
Tract 24.....	186	167	167	602,600	3,608	284,000	1,701	47.1	167	13	7	2	5	1	10	14	10 5.45
Tract 25.....	81	53	51	138,400	2,714	60,200	1,180	48.5	51	3	14	8	9	17	46	82	54 5.34
Tract 26.....	294	253	247	825,700	3,348	399,800	1,619	48.4	247	17	14	8	2	6	8	29	11 5.40
Tract 27.....	126	73	73	330,600	4,529	143,000	1,959	43.3	72	12	4	-	2	15	18	23	7 5.39
Tract 28.....	118	84	62	164,600	2,655	84,700	1,366	51.5	69	5	-	1	-	5	23	19	18 5.19
Tract 29.....	77	75	58	143,500	2,474	54,100	933	37.7	75	3	7	-	-	1	58	55	10 5.11
Tract 30.....	180	154	152	565,400	3,720	261,300	1,719	46.2	151	20	-	7	5	1	53	17	31 5.27
Tract 31.....	507	479	470	1,931,100	4,109	903,100	1,921	46.8	470	24	12	26	16	85	102	74	18 5.22
Tract 32.....	106	88	84	264,200	3,145	104,400	1,243	39.5	84	5	3	4	1	8	26	19	18 5.25
Tract 33.....	286	235	230	619,400	2,693	270,200	1,175	43.6	282	18	9	11	-	38	73	75	13 5.22
Tract 34.....	134	114	112	232,100	2,072	109,200	975	47.0	114	5	3	4	-	11	28	53	10 5.43
Tract 35.....	74	51	51	115,200	2,259	50,100	982	48.5	51	-	1	1	1	3	17	27	1 5.80
Tract 36.....	200	198	196	598,500	2,747	254,400	1,298	47.2	194	54	4	13	1	21	44	43	14 5.43
Tract 37.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tract 38.....	162	142	139	311,500	2,241	125,100	900	40.2	138	5	4	33	-	3	49	25	19 5.29
MINNEAPOLIS AND ADJACENT AREA																	
MINNEAPOLIS CITY.....	32,398	27,758	27,141	123,024,600	4,533	60,049,700	2,213	48.8	27,339	3,941	1,904	3,295	2,235	3,103	4,669	5,908	2,284 5.10
Tract 1.....	387	374	350	926,200	2,646	491,700	1,405	53.1	370	64	10	59	6	13	61	125	32 5.38
Tract 2.....	409	378	370	1,421,100	3,841	766,600	2,072	53.9	366	34	9	56	31	35	53	96	52 5.17
Tract 3.....	661	657	640	2,955,300	4,618	1,469,400	2,296	49.7	644	45	44	88	72	85	136	142	32 5.05
Tract 4.....	409	362	346	1,191,600	3,444	557,600	1,640	47.6	350	43	33	89	8	24	82	88	38 5.21
Tract 5.....	136	118	113	312,500	2,765	134,500	1,190	43.0	116	8	9	7	4	8	26	51	8 5.06
Tract 6.....	583	557	556	2,114,800	3,804	1,074,500	1,933	50.8	551	53	88	55	14	22	162	107	50 5.07
Tract 7.....	433	420	419	1,689,200	4,032	856,800	2,045	50.7	417	34	35	21	21	117	70	108	11 5.07
Tract 8.....	463	446	443	1,764,200	3,982	871,300	1,967	49.4	444	59	16	41	29	94	90	101	14 5.08
Tract 9.....	398	361	358	1,255,300	3,506	573,500	1,602	45.7	352	54	23	34	7	24	63	58	94 5.20
Tract 10.....	143	122	103	258,800	2,513	120,300	1,173	46.7	119	16	3	7	7	13	22	44	7 5.20
Tract 11.....	189	142	141	493,500	3,500	222,700	1,579	45.1	141	21	89	14	1	5	24	26	11 5.34
Tract 12.....	595	584	579	2,733,100	4,720	1,369,000	2,364	50.1	580	41	117	183	50	57	60	109	13 5.07
Tract 13.....	306	284	278	1,007,000	3,622	485,700	1,747	48.2	282	45	8	25	11	50	49	75	19 5.22
Tract 14.....	307	280	279	1,038,600	3,705	463,800	1,662	44.9	279	63	5	22	18	17	50	90	14 5.08
Tract 15.....	229	193	186	654,300	3,518	292,400	1,572	44.7	190	38	18	80	8	4	23	57	12 5.11
Tract 16.....	195	133	128	401,200	3,134	180,900	1,413	45.1	132	18	8	10	5	9	26	49	8 5.22
Tract 17.....	116	63	62	155,900	2,515	58,700	947	37.7	63	2	4	6	2	9	5	29	6 5.15
Tract 18.....	291	227	227	623,500	2,747	273,000	1,203	43.8	223	15	37	20	2	17	47	65	20 5.15
Tract 19.....	212	127	126	442,200	3,510	171,800	1,363	38.9	124	26	28	16	-	6	24	21	4 5.18
Tract 20.....	207	132	132	608,700	4,443	390,300	2,145	48.3	179	13	12	18	18	31	44	43	- 4.99
Tract 21.....	235	132	132	494,000	3,742	218,200	1,653	44.2	131	37	2	13	3	10	24	38	4 5.35
Tract 22.....	116	57	56	184,300	3,291	76,000	1,393	42.3	55	13	1	3	2	2	13	19	2 5.09
Tract 23.....	55	26	25	43,700	1,748	17,600	704	40.3	25	2	-	1	-	3	4	15	- 5.26
Tract 24.....	100	49	47	111,500	2,372	51,100	1,087	45.8	46	2	1	5	4	2	10	17	5 5.01
Tract 25.....	159	71	70	211,700	3,034	80,500	1,150	38.0	69	5	1	6	1	5	15	28	8 4.98
Tract 26.....	188	135	134	323,400	2,413	159,600	1,146	47.5	135	17	16	4	2	8	34	37	17 4.78
Tract 27.....	381	351	349	1,747,600	5,007	915,900	2,624	52.4	347	39	18	31	45	96	40	61	17 5.14
Tract 28.....	210	164	159	709,000	4,459	276,600	1,752	39.3	161	7	12	38	8	19	33	43	1 5.18
Tract 29.....	106	59	55	170,500	3,100	81,200	1,476	47.6	55	5	5	7	-	5	10	21	2 5.29
Tract 30.....	71	27	27	83,500	3,093	36,800	1,363	44.1	27	2	1	2	-	5	12	4	1 4.96
Tract 31.....	137	64	61	143,700	2,356	59,300	972	41.3	61	6	1	6	1	4	10	22	11 5.38
Tract 32.....	142	134	132	864,400	5,548	405,200	3,070	45.9	138	7	17	7	9	47	24	19	3 5.07
Tract 33.....	225	128	127	450,100	3,544	220,200	1,734	48.9	127	10	23	8	8	29	27	15	7 5.17
Tract 34.....	112	39	35	75,000	2,143	31,500	900	42.0	39	7	1	1	-	6	11	9	2 5.42
Tract 35.....	21	14	10	25,000	-	8,200	-	-	11	-	-	1	-	2	2	4	1 -
Tract 36.....	45	13	13	31,900	-	16,600	-	-	12	-	-	1	-	1	1	6	2 -
Tract 37.....	78	32	30	107,600	3,587	50,600	1,687	47.0	32	3	2	2	-	6	7	12	2 5.36
Tract 38.....	123	77	76	459,400	6,045	205,100	2,699	44.6	74	11	8	8	2	8	13	21	3 5.15
Tract 39.....	85	63	60	249,800	4,163	111,200	1,853	44.5	62	6	3	9	-	2	19	21	2 5.11
Tract 40.....	326	267	257	895,100	3,438	397,000	1,545	44.4	259	26	7	24	4	22	47	56	78 5.25
Tract 41.....	181	105	104	309,800	2,979	132,90											

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)				
		Total	Report- ing 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	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other					
MINNEAPOLIS AND ADJACENT AREA—Con.																						
MINNEAPOLIS CITY—Con.																						
Tract 61.....	85	33	33	76,400	2,315	35,400	1,073	46.3	32	8	2	-	1	6	7	8	-	5.35				
Tract 62.....	78	40	38	86,100	2,609	35,800	1,085	41.6	38	3	4	6	1	-	8	8	8	5.39				
Tract 63.....	94	36	35	91,900	2,626	39,200	1,120	42.7	35	11	1	1	-	1	4	15	2	5.04				
Tract 64.....	139	99	99	405,200	4,093	164,000	1,657	40.5	99	15	4	20	2	10	13	31	4	5.12				
Tract 65.....	332	319	316	2,775,600	8,784	1,284,800	4,066	46.3	315	45	14	25	52	71	35	59	14	4.99				
Tract 66.....	163	139	133	947,700	7,126	452,700	3,404	47.8	139	23	15	16	20	7	18	32	8	5.10				
Tract 67.....	197	103	101	477,100	4,724	252,100	2,496	52.8	102	23	4	12	8	7	22	22	4	5.14				
Tract 68.....	98	57	56	327,300	5,845	141,900	2,534	43.4	56	6	2	10	2	8	16	10	-	4.87				
Tract 69.....	79	25	24	192,900	-	81,800	-	-	24	5	2	2	2	1	5	6	1	-				
Tract 70.....	133	71	70	368,400	5,268	194,600	2,780	52.8	71	11	15	4	3	7	9	19	8	5.80				
Tract 71.....	188	68	57	209,900	3,662	101,000	1,772	48.1	59	11	4	5	2	5	15	11	6	5.31				
Tract 72.....	203	94	94	274,100	2,916	110,100	1,171	40.2	94	19	2	14	2	8	19	25	5	5.19				
Tract 73.....	108	67	67	193,900	2,894	86,900	1,297	44.8	67	6	3	4	1	7	19	15	12	5.26				
Tract 74.....	168	114	109	277,400	2,545	139,800	1,283	50.4	109	28	1	12	2	4	18	37	7	5.38				
Tract 75.....	317	252	249	815,800	3,274	365,900	1,469	44.9	253	68	10	24	7	19	44	70	11	5.22				
Tract 76.....	285	258	256	1,054,500	4,119	489,400	1,912	46.4	249	26	15	40	16	18	51	60	23	5.15				
Tract 77.....	80	37	28	93,000	3,321	38,500	1,375	41.4	36	7	2	1	2	4	7	12	1	5.30				
Tract 78.....	129	56	53	157,700	2,975	69,700	1,815	44.2	53	2	6	1	3	2	17	21	1	5.18				
Tract 79.....	154	108	106	311,200	2,936	121,800	1,149	39.1	108	13	4	12	2	2	24	45	6	5.19				
Tract 80.....	168	129	128	670,300	5,237	325,900	2,546	48.6	124	14	4	30	12	9	22	24	9	5.06				
Tract 81.....	207	151	145	612,200	4,222	277,700	1,915	45.4	146	19	6	20	6	18	30	32	15	5.14				
Tract 82.....	173	106	105	370,500	3,580	160,400	1,528	48.3	104	7	8	18	5	7	27	30	2	5.15				
Tract 83.....	176	65	64	264,000	4,125	123,200	1,925	46.7	65	9	7	4	2	12	15	14	2	5.31				
Tract 84.....	177	86	76	305,300	4,017	142,300	1,872	46.6	85	11	9	9	4	3	12	21	16	5.19				
Tract 85.....	264	137	126	469,800	3,729	190,300	1,510	40.5	133	28	8	23	4	7	23	28	12	5.23				
Tract 86.....	226	153	152	527,400	3,470	213,100	1,402	40.4	152	28	13	6	3	18	35	38	11	5.11				
Tract 87.....	398	348	348	1,103,100	3,170	519,400	1,493	47.1	346	35	14	50	17	26	63	91	50	5.26				
Tract 88.....	452	403	401	1,362,200	3,397	629,300	1,569	46.2	400	79	21	49	21	21	72	106	31	5.26				
Tract 89.....	574	556	405	1,519,100	3,751	719,800	1,777	47.4	544	126	26	40	35	70	118	114	15	5.14				
Tract 90.....	746	715	708	3,323,200	4,694	1,622,800	2,292	48.8	697	122	45	96	63	81	98	121	81	5.04				
Tract 91.....	252	230	225	1,324,400	5,866	634,500	2,820	47.9	225	22	13	38	31	48	21	48	4	5.15				
Tract 92.....	198	156	154	695,400	4,516	328,700	2,134	47.3	155	22	16	23	11	10	30	22	14	5.12				
Tract 93.....	245	201	198	845,900	4,272	397,300	2,007	47.0	197	22	12	29	19	16	41	42	16	5.11				
Tract 94.....	208	175	173	657,900	3,803	306,700	1,773	46.5	175	41	16	16	8	11	43	33	7	5.08				
Tract 95.....	285	235	235	1,059,500	4,509	445,100	1,894	42.0	233	35	23	33	18	35	85	50	4	5.22				
Tract 96.....	409	363	354	1,426,900	4,031	604,800	1,708	42.4	353	62	16	32	24	26	92	69	32	5.05				
Tract 97.....	276	231	226	818,800	3,623	386,700	1,711	47.2	226	16	26	54	13	14	43	52	8	5.14				
Tract 98.....	407	391	388	2,242,300	5,779	1,066,000	2,747	47.5	385	58	21	21	82	82	59	66	1	4.98				
Tract 99.....	445	416	406	1,954,200	4,813	922,000	2,271	47.2	406	27	52	45	41	31	77	84	69	5.06				
Tract 100.....	244	208	180	626,700	3,482	316,100	1,756	50.4	200	34	10	21	19	10	54	38	14	5.00				
Tract 101.....	409	378	375	1,416,000	3,776	692,000	1,845	48.9	377	52	27	13	19	30	68	94	74	5.11				
Tract 102.....	568	551	551	2,174,600	3,947	1,161,900	2,109	53.4	550	118	46	38	52	25	101	131	39	5.06				
Tract 103.....	408	386	384	1,303,900	3,396	660,900	1,721	50.7	381	75	7	40	13	32	89	95	30	5.06				
Tract 104.....	356	336	334	1,086,300	3,252	494,500	1,451	44.6	330	38	9	47	11	18	67	65	75	5.27				
Tract 105.....	686	613	610	2,342,400	3,840	1,219,900	2,000	52.1	609	81	36	82	43	65	103	130	69	5.13				
Tract 106.....	374	353	348	2,399,100	6,894	1,119,800	3,218	46.7	343	35	30	49	49	51	65	38	26	4.90				
Tract 107.....	260	237	234	1,892,400	8,087	861,200	3,680	45.5	221	15	21	40	29	46	25	34	11	4.89				
Tract 108.....	476	440	429	2,071,200	4,828	938,200	2,175	45.1	436	66	11	74	35	45	89	80	36	5.06				
Tract 109.....	735	728	713	3,257,000	4,568	1,541,300	2,162	47.3	714	48	23	83	124	108	105	169	54	5.08				
Tract 110.....	546	537	530	2,451,000	4,625	1,286,900	2,428	52.5	529	141	29	61	49	26	102	109	12	5.02				
Tract 111.....	570	546	544	2,265,200	4,164	1,279,500	2,352	56.5	543	52	19	81	34	92	102	138	25	5.11				
Tract 112.....	561	558	553	3,281,900	5,026	1,706,800	2,614	52.0	650	133	42	56	82	101	92	98	46	5.08				
Tract 113.....	541	538	534	3,491,100	6,538	1,760,000	3,296	50.4	533	136	48	42	78	93	50	75	11	4.90				
Tract 114.....	488	481	478	3,384,700	7,081	1,663,900	3,481	49.2	472	53	40	34	93	103	46	63	35	4.99				
Tract 115.....	527	523	512	3,719,700	7,265	1,802,000	3,520	48.4	516	45	22	71	49	86	51	75	117	4.96				
Tract 116.....	865	859	848	5,503,900	6,490	2,667,900	3,146	48.5	849	78	28	148	107	77	110	120	181	4.93				
Tract 117.....	1,160	1,141	1,140	6,635,400	5,821	3,635,900	3,189	54.8	1,137	193	114	153	212	68	113	192	92	4.95				
Tract 118.....	504	591	584	2,509,100	4,296	1,335,700	2,287	53.2	588	34	34	117	56	52	77	102	66	5.12				
Tract 119.....	755	724	723	2,825,600	3,908	1,499,600	2,074	53.1	722	94	76	88	40	126	115	149	34	5.07				

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)		
		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		
ST. PAUL AND ADJACENT AREA																			
ST. PAUL CITY.....	17,540	14,923	14,352	64,338,500	4,483	30,805,000	2,146	47.9	14,661	2,588	649	728	904	1,356	2,556	5,019	866	5.18	
Tract 1.....	350	332	328	2,002,600	6,105	893,900	2,725	44.6	325	44	59	6	27	17	32	110	30	5.13	
Tract 2.....	668	655	651	3,050,100	4,701	1,557,900	2,393	50.9	651	145	1	44	30	134	81	202	14	5.21	
Tract 3.....	285	280	278	1,416,400	5,095	672,100	2,418	47.5	279	56	9	25	23	28	31	76	31	5.06	
Tract 4.....	99	95	91	323,600	3,556	155,900	1,713	48.2	90	12	-	1	-	18	21	32	6	5.21	
Tract 5.....	138	129	125	323,600	2,589	145,500	1,164	45.0	129	25	-	8	1	1	30	58	6	5.18	
Tract 6.....	422	395	394	1,843,900	4,680	893,400	2,268	48.5	394	81	20	28	25	42	48	139	11	5.16	
Tract 7.....	375	366	358	1,233,000	3,444	677,400	1,892	54.9	361	79	5	19	8	23	91	103	32	5.25	
Tract 8.....	336	301	292	870,800	2,982	392,000	1,342	45.0	296	44	6	4	14	54	144	24	5.23		
Tract 9.....	228	179	175	615,200	3,515	280,600	1,608	45.6	176	21	2	17	5	14	33	74	10	5.22	
Tract 10.....	254	156	153	546,100	3,569	226,500	1,477	41.4	153	27	4	20	5	8	21	61	7	5.83	
Tract 11.....	372	362	358	1,523,900	4,257	690,200	1,928	45.3	355	39	26	7	24	13	85	115	45	5.07	
Tract 12.....	217	191	190	667,800	3,515	307,600	1,619	46.1	189	30	10	3	13	9	45	71	8	5.36	
Tract 13.....	165	129	117	257,000	2,197	114,800	981	44.7	127	13	5	2	3	18	22	57	7	5.36	
Tract 14.....	190	145	139	381,100	2,382	155,200	1,117	46.9	139	16	2	5	-	9	21	65	21	5.34	
Tract 15.....	175	118	115	298,000	2,591	127,700	1,110	42.9	115	19	9	4	1	6	23	46	7	5.39	
Tract 16.....	241	203	198	613,600	3,099	268,900	1,355	43.7	197	21	8	19	2	3	52	69	23	5.21	
Tract 17.....	254	198	196	627,900	3,204	289,100	1,475	46.0	194	48	7	5	6	9	29	81	9	5.40	
Tract 18.....	526	505	504	1,675,300	3,324	846,000	1,679	50.5	500	104	20	6	15	56	79	172	48	5.43	
Tract 19.....	96	65	65	204,200	3,142	101,900	1,568	49.9	63	11	-	2	2	1	17	28	2	5.29	
Tract 20.....	307	261	260	1,036,600	3,987	496,300	1,909	47.9	260	68	2	20	11	17	56	74	12	5.33	
Tract 21.....	192	142	141	612,500	4,344	290,600	2,061	47.4	142	20	7	8	9	18	23	46	11	5.35	
Tract 22.....	298	254	250	1,028,600	4,114	527,600	2,110	51.3	252	63	19	1	12	15	32	100	10	5.36	
Tract 23.....	387	362	339	1,372,600	4,049	692,100	2,042	50.4	357	65	10	13	14	53	73	112	17	5.15	
Tract 24.....	186	154	154	479,200	3,112	230,400	1,496	48.1	154	30	3	6	7	8	26	73	4	5.22	
Tract 25.....	230	208	204	719,400	3,526	317,900	1,558	44.2	206	22	3	6	10	16	43	86	20	5.22	
Tract 26.....	203	117	114	275,700	2,418	124,800	1,090	45.1	117	19	1	4	3	10	22	52	6	5.21	
Tract 27.....	134	87	87	216,300	2,509	93,900	1,079	43.0	86	15	1	3	2	5	22	34	4	5.36	
Tract 28.....	55	24	14	50,100	-	20,400	-	-	23	7	-	-	-	-	8	5	2	-	
Tract 29.....	57	29	28	57,400	2,050	23,100	825	40.2	29	7	-	1	-	4	8	7	2	5.39	
Tract 30.....	58	28	25	73,500	2,940	33,200	1,328	45.2	27	8	1	-	-	1	8	3	-	5.17	
Tract 31.....	103	52	52	172,000	3,308	80,400	1,546	46.7	52	6	5	-	2	3	14	19	3	5.16	
Tract 32.....	194	142	124	455,600	3,674	221,800	1,789	48.7	141	22	5	2	8	9	31	60	4	5.18	
Tract 33.....	326	267	258	1,184,700	4,592	579,600	2,247	48.9	264	52	13	5	19	19	59	89	8	5.16	
Tract 34.....	229	198	191	726,600	3,804	358,700	1,878	49.4	198	21	8	22	7	12	35	79	9	5.27	
Tract 35.....	314	256	251	819,000	3,263	418,600	1,665	51.0	249	30	10	6	11	12	70	99	11	5.21	
Tract 36.....	100	60	43	118,200	2,749	42,400	986	35.9	59	4	1	3	1	7	15	24	4	5.55	
Tract 37.....	117	52	24	70,800	-	26,900	-	-	51	8	-	-	-	-	4	14	19	6	5.43
Tract 38.....	171	124	120	463,900	3,866	222,700	1,856	48.0	120	20	3	6	8	10	22	37	14	5.23	
Tract 39.....	120	39	38	139,800	3,679	70,800	1,868	50.6	39	8	1	1	1	3	14	11	-	5.14	
Tract 40.....	82	20	15	52,700	-	22,500	-	-	20	1	-	2	-	3	6	7	1	-	
Tract 41 ¹	15	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 42 ¹	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 43.....	13	6	5	28,500	-	11,300	-	-	5	-	2	-	-	-	1	2	-	-	
Tract 44.....	142	95	95	346,600	3,648	155,000	1,632	44.7	95	12	13	8	2	10	17	23	5	5.26	
Tract 45.....	291	233	230	827,200	3,597	375,100	1,631	45.3	226	50	12	5	10	10	47	77	15	5.14	
Tract 46.....	344	327	325	1,118,600	3,442	573,400	1,764	51.3	322	72	8	1	11	16	67	128	19	5.33	
Tract 47.....	231	224	222	708,800	3,193	393,300	1,772	55.5	224	52	10	1	8	11	36	89	17	5.38	
Tract 48.....	154	146	137	1,863,400	9,952	631,600	4,610	46.3	143	25	10	2	39	5	14	38	10	4.86	
Tract 49.....	257	233	194	1,214,400	6,260	519,000	2,675	42.7	229	36	16	15	20	20	42	70	10	4.99	
Tract 50.....	211	185	169	967,400	5,724	459,600	2,720	47.5	173	15	13	9	15	16	39	54	12	5.04	
Tract 51.....	270	244	226	1,347,900	5,964	589,200	2,607	43.7	228	52	10	4	32	38	37	53	2	5.06	
Tract 52.....	346	319	311	1,782,100	5,730	795,500	2,558	44.6	311	45	32	18	31	22	57	92	14	5.00	
Tract 53.....	353	317	314	1,529,300	4,870	750,000	2,389	49.0	316	56	14	15	19	35	70	84	23	5.13	
Tract 54.....	196	115	111	521,900	4,702	260,800	2,350	50.0	110	12	3	7	10	12	19	35	11	5.24	
Tract 55.....	96	31	30	141,600	4,720	70,400	2,347	49.7	31	3	2	-	1	2	8	14	1	5.18	
Tract 56.....	87	58	52	327,300	6,294	135,800	2,612	41.5	57	13	4	1	5	9	6	19	7	5.14	
Tract 57.....	232	206	196	1,468,900	7,494	603,000	3,077	41.1	200	33	21	5	31	32	30	47	1	5.02	
Tract 58.....	107	71	61	651,500	10,680	256,600	4,207	39.4	64	11	6	4	4	7	20	5	4.99		
Tract 59.....	59	27	25	76,100	3,044	25,300	1,012	33.2	27	3	-	4	-	1	10	8	1	-	
Tract 60.....	63	34	31	78,300	2,526	33,200	1,071	42.4	33	5	1	1	-	5	5	12	4	5.38	
Tract 61.....	72	42	39	76,100	2,306	32,200	976	42.3	41	3	5	1	-	2	13	16	1	5.41	
Tract 62.....	561	543	530	3,563,600	6,724	1,873,500	3,535	52.6	537	87	25	38	72	105	72	108	30	4.93	
Tract 63.....	486	478	462	2,899,800	6,277	1,525,700	3,302	52.6	464	95	19	71	54	63					

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE																			
TOTAL.....	102,790	90,542	85,436	341,020,300	3,992	163,563,600	1,914	48.0	88,582	14,522	7,514	6,576	4,000	6,320	13,514	29,079	7,057	5.28	
Inside principal metropoli- tan districts.....	68,068	59,477	57,654	257,068,900	4,459	125,141,200	2,171	48.7	58,483	9,221	3,889	5,014	3,866	5,885	9,749	15,888	4,976	5.17	
Outside principal metropoli- tan districts.....	34,722	31,065	27,782	83,951,400	3,022	38,422,400	1,383	45.8	30,099	5,301	3,625	1,562	134	435	3,765	13,196	2,081	5.51	
URBAN.....	83,521	72,553	69,341	294,905,400	4,253	142,247,500	2,051	48.2	71,230	12,598	4,918	5,344	3,840	5,887	11,221	21,690	5,732	5.24	
Inside principal metropoli- tan districts.....	63,774	55,276	53,649	240,800,900	4,488	117,130,100	2,188	48.6	54,351	8,429	3,493	4,715	3,749	5,616	9,248	14,470	4,631	5.15	
Outside principal metropoli- tan districts.....	19,747	17,277	15,692	54,104,500	3,448	25,117,400	1,601	46.4	16,879	4,169	1,425	629	91	271	1,973	7,220	1,101	5.52	
RURAL-NONFARM.....	19,269	17,989	16,095	46,114,900	2,865	21,316,100	1,324	46.2	17,352	1,924	2,596	1,232	160	433	2,293	7,389	1,325	5.45	
Inside principal metropoli- tan districts.....	4,294	4,201	4,005	16,268,000	4,062	8,011,100	2,000	49.2	4,132	792	396	299	117	269	501	1,413	345	5.35	
Outside principal metropoli- tan districts.....	14,975	13,788	12,090	29,846,900	2,469	13,305,000	1,100	44.6	13,220	1,132	2,200	938	43	164	1,792	5,976	980	5.48	
PRINCIPAL METROPOLITAN DISTRICTS																			
DULUTH-SUPERIOR DIS- TRICT.....	8,882	7,814	7,560	27,714,100	3,666	12,765,300	1,689	46.1	7,640	740	356	343	275	834	1,548	2,592	952	5.35	
In central cities.....	8,019	7,000	6,764	25,659,600	3,794	11,943,700	1,766	46.5	6,851	611	333	282	272	738	1,409	2,387	819	5.31	
Duluth city, Minn.....	6,531	5,655	5,476	22,120,100	4,039	10,227,400	1,868	46.2	5,535	457	291	229	241	653	1,106	1,814	744	5.29	
Superior city, Wis.....	1,488	1,345	1,288	3,539,500	2,748	1,716,300	1,333	48.5	1,316	154	42	53	31	85	303	573	75	5.36	
Outside central cities.....	863	814	796	2,054,500	2,581	821,600	1,032	40.0	789	129	23	61	3	96	139	205	133	5.68	
Urban.....	469	431	419	1,251,500	2,987	463,500	1,106	37.0	414	109	9	13	2	68	37	94	82	6.01	
Rural-nonfarm.....	394	383	377	803,000	2,130	358,100	950	44.6	375	20	14	48	1	28	102	111	51	5.31	
District includes following urban places and rural-nonfarm areas:																			
In Carlton County, Minn.....	478	439	427	1,285,600	3,011	471,600	1,104	36.7	421	110	11	13	2	68	37	98	82	6.00	
Cloquet city*.....	469	431	419	1,251,500	2,987	463,500	1,106	37.0	414	109	9	13	2	68	37	94	82	6.01	
Rural-nonfarm**.....	9	8	8	34,100	-	8,100	-	-	7	1	2	-	-	-	-	4	-	-	
In St. Louis County, Minn.....	6,882	5,998	5,814	22,837,300	3,928	10,557,400	1,815	46.2	5,871	476	298	277	242	680	1,201	1,912	785	5.30	
Duluth city*.....	6,531	5,655	5,476	22,120,100	4,039	10,227,400	1,868	46.2	5,535	457	291	229	241	653	1,106	1,814	744	5.29	
Rural-nonfarm**.....	351	343	338	717,200	2,122	330,000	976	46.0	336	19	7	48	1	27	95	98	41	5.32	
In Douglas County, Wis.....	1,522	1,377	1,319	3,591,200	2,723	1,736,300	1,316	48.3	1,348	154	47	53	31	86	310	582	85	5.36	
Superior city.....	1,488	1,345	1,288	3,539,500	2,748	1,716,300	1,333	48.5	1,316	154	42	53	31	85	303	573	75	5.36	
Rural-nonfarm.....	34	32	31	51,700	1,668	20,000	645	38.7	32	-	5	-	-	1	7	9	10	5.26	
MINNEAPOLIS-ST. PAUL DISTRICT.....	60,708	53,040	51,413	232,946,000	4,531	114,112,200	2,220	49.0	52,191	8,635	3,580	4,724	3,622	5,137	8,511	13,873	4,109	5.15	
In central cities.....	49,938	42,681	41,493	187,363,100	4,516	90,855,700	2,190	48.5	42,000	6,529	2,553	4,018	3,139	4,459	7,225	10,927	3,150	5.13	
Minneapolis city.....	32,398	27,758	27,141	123,024,600	4,533	60,049,700	2,213	48.8	27,339	3,941	1,904	3,295	2,235	3,103	4,569	5,908	2,284	5.10	
St. Paul city.....	17,540	14,923	14,352	64,338,500	4,483	30,806,000	2,146	47.9	14,661	2,568	649	723	904	1,356	2,556	5,019	866	5.18	
Outside central cities.....	10,770	10,359	9,920	45,582,900	4,595	23,256,500	2,344	51.0	10,191	2,106	1,027	706	483	678	1,286	2,946	959	5.23	
Urban.....	6,886	6,509	6,261	30,066,200	4,802	15,583,500	2,489	51.8	6,402	1,334	640	455	367	436	880	1,635	655	5.17	
Rural-nonfarm.....	3,934	3,850	3,659	15,516,700	4,241	7,673,000	2,097	49.4	3,789	772	387	251	116	242	406	1,311	304	5.35	
District includes following urban places and rural-nonfarm areas:																			
In Anoka County.....	1,149	1,059	1,048	3,034,500	2,896	1,442,200	1,376	47.5	1,038	138	103	83	8	25	176	374	131	5.27	
Anoka city*.....	304	250	247	863,400	3,496	382,400	1,548	44.3	247	28	40	12	1	4	22	106	34	5.38	
Columbia Heights city*.....	681	647	643	1,739,300	2,705	838,500	1,304	48.2	631	85	46	54	7	15	143	211	70	5.21	
Rural-nonfarm**.....	164	162	158	431,800	2,733	221,300	1,401	51.3	160	25	17	17	-	6	11	57	27	5.36	
In Dakota County.....	1,541	1,400	1,341	5,416,900	4,039	2,783,800	2,076	51.4	1,376	292	106	115	48	60	202	441	112	5.24	
South St. Paul city*.....	875	776	729	2,804,400	3,847	1,441,600	1,978	51.4	760	123	87	59	29	36	126	209	91	5.29	
West St. Paul city*.....	585	548	540	2,298,100	4,256	1,179,500	2,184	51.3	541	144	12	54	19	24	71	197	20	5.19	
Rural-nonfarm**.....	81	76	72	314,400	4,367	162,700	2,260	51.7	75	25	7	2	-	-	5	35	1	5.15	
In Hennepin County.....	38,027	33,276	32,578	152,246,100	4,673	75,000,400	2,302	49.3	32,776	4,988	2,533	3,660	2,617	3,602	5,248	7,321	2,907	5.11	
Edina village*.....	772	769	750	7,623,700	10,165	3,766,700	5,022	49.4	748	114	37	71	171	67	48	94	146	4.91	
Hopkins village*.....	308	283	279	1,159,600	4,156	552,600	1,981	47.7	283	5	43	5	8	5	44	154	19	5.16	
Minneapolis city*.....	32,398	27,758	27,141	123,024,600	4,533	60,049,700	2,213	48.8	27,339	3,941	1,904	3,295	2,235	3,103	4,569	5,908	2,284	5.10	
Richfield village*.....	491	490	487	1,902,600	3,907	1,063,600	2,184	55.9	483	140	19	54	26	49	47	109	39	5.24	
Robbinsdale city*.....	785	772	767	3,048,900	3,975	1,686,000	2,198	55.3	762	265	30	44	15	33	80	196	99	5.18	
St. Louis Park village*.....	1,274	1,260	1,245	6,871,200	5,519	3,909,500	3,140	56.9	1,245	262	234	43	89	190	127	191	109	5.05	
Rural-nonfarm**.....	1,999	1,944	1,909	8,615,500	4,513	3,972,300	2,081	46.1	1,916	261	266	148	73	155	233	669	111	5.32	
In Ramsey County.....	19,331	16,692	15,863	70,642,500	4,453	34,171,800	2,154	48.4	16,397	3,081	781	813	949	1,446	2,760	5,576	991	5.20	
North St. Paul village*.....	179	169	165	517,300	3,135	215,900	1,308	41.7	168	39	43	2	-	4	28	42	10	5.35	
St. Paul city*.....	17,540	14,923	14,352	64,338,500	4,483	30,806,000	2,146	47.9	14,661	2,568	649	723	904	1,356	2,556	5,019	866	5.18	
White Bear Lake city*.....	226	224	107	500,400	4,677	219,200	2,049	43.8	219	43	22	14	2	8	55	70	5	5.29	
Rural-nonfarm**.....	1,386	1,376	1,239	5,286,300	4,267	2,930,700	2,365	55.4	1,349	411	57	74	43	78	121	445	110	5.36	
In Washington County.....	660	613	583	1,606,000	2,755	714,000	1,225	44.5	604	136	57	53	-	4	125	161	68	5.43	
Bayport village*.....	73	72	60	214,300	3,572	93,600	1,560	43.7	70	4	3	6	-	-	53	2	2	4.67	
Stillwater city*.....	283	249	242	523,000	2,161	234,400	969	44.8	245	82	24	37	-	1	36	54	11	5.52	
Rural-nonfarm**.....	304	292	281	868,700	3,091	386,000	1,374	44.4	289	50	30	10	-	3	36	105	55	5.53	

MISSISSIPPI

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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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	222,284	215,280	78,292	36.2	137,988	4,660	1,294	68,388	19,886	29.1	48,502
1930: Private families reporting tenure.....	-	168,110	65,297	40.0	97,813	-	-	-	-	-	-
1920: All families reporting tenure.....	-	128,267	44,411	36.0	78,856	-	-	42,303	7,517	17.8	34,786
Dwelling units: 1940.....	222,284	215,280	78,292	36.2	137,988	4,660	1,294	68,388	19,886	29.1	48,502
Urban.....	123,104	120,360	41,452	34.4	78,908	2,341	403	38,226	14,138	37.0	24,088
Rural-nonfarm.....	99,180	95,920	36,840	38.4	59,080	2,319	891	30,162	5,748	19.1	24,414
COLOR OF OCCUPANTS											
White.....	-	126,256	55,232	43.7	71,024	-	-	48,379	15,941	33.0	32,438
Nonwhite.....	-	90,024	23,060	25.6	66,964	-	-	20,009	3,945	19.7	16,064
TYPE OF STRUCTURE											
1-family.....	156,965	152,392	67,421	44.2	84,971	3,377	1,196	58,744	16,811	28.6	41,933
Other.....	65,269	63,888	10,871	17.0	53,017	1,283	98	9,644	3,075	31.9	6,569
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	153,835	149,459	66,139	44.3	83,320	3,241	1,135	58,455	16,744	28.6	41,711
Under \$5.....	45,161	43,906	14,595	33.2	29,311	1,139	116	11,350	1,139	10.0	10,211
\$5 to \$9.....	43,756	42,827	13,511	31.5	29,316	787	142	11,772	2,422	20.6	9,350
\$10 to \$14.....	18,469	18,011	8,085	44.6	9,976	353	105	7,265	1,983	27.3	5,282
\$15 to \$19.....	10,628	10,268	5,512	53.7	4,756	260	100	5,079	1,608	31.7	3,471
\$20 to \$24.....	8,340	8,005	4,853	60.6	3,152	210	125	4,499	1,564	34.8	2,935
\$25 to \$29.....	7,956	7,589	4,842	63.8	2,747	182	185	4,559	1,855	40.3	2,704
\$30 to \$39.....	9,487	9,175	6,632	72.3	2,543	165	147	6,229	2,719	43.7	3,510
\$40 to \$49.....	4,390	4,245	3,424	80.7	821	78	67	3,270	1,595	48.8	1,675
\$50 to \$59.....	2,795	2,693	2,285	84.8	408	35	67	2,144	878	41.0	1,266
\$60 to \$74.....	1,466	1,401	1,228	87.7	173	16	49	1,162	584	50.3	578
\$75 to \$99.....	777	753	678	90.0	75	7	17	631	283	44.8	348
\$100 and over.....	610	586	544	92.8	42	9	15	495	134	27.1	361
Median monthly rent.....(dollars).....	8.13	8.10	12.59	-	6.61	7.56	23.68	13.70	23.40	-	10.73

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	19,886	17,099	4,220	1,759	1,501	1,366	1,338	2,648	1,498	1,136	796	471	248	54	36	28	2,787
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	18,578	15,935	3,800	1,626	1,403	1,266	1,272	2,514	1,422	1,082	768	446	236	48	35	17	2,638
Average interest rate.....(%).....	5.63	5.63	6.06	5.83	5.67	5.64	5.54	5.41	5.31	5.30	5.31	5.27	5.31	-	-	-	5.63
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,289	16,542	4,080	1,694	1,449	1,309	1,298	2,584	1,453	1,096	774	455	240	53	36	20	2,747
Building and loan association.....	2,761	2,344	532	304	225	241	232	363	173	114	79	52	18	7	3	1	417
Commercial bank.....	1,907	1,732	365	202	182	134	133	290	163	101	78	55	20	5	3	1	255
Savings bank.....	671	585	142	63	66	52	41	75	47	43	28	14	9	-	1	4	86
Life insurance company.....	1,752	1,486	17	29	42	77	142	354	265	192	182	90	59	15	11	1	266
Mortgage company.....	740	637	79	24	40	41	61	125	75	71	71	31	11	1	-	2	103
Home Owners' Loan Corporation.....	4,130	3,402	445	346	388	336	307	639	331	277	147	108	53	13	8	4	728
Individual.....	5,397	4,698	2,170	589													

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	19,886	19,289	2,761	2,658	1,987	671	1,752	740	4,180	5,397	1,851	597
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	18,573	18,820	2,689	2,536	1,901	635	1,662	718	4,130	4,924	1,711	253
Average interest rate..... (percent).....	5.63	5.63	6.27	6.18	6.16	6.21	5.42	5.55	4.50	6.07	5.57	5.62
Reporting debt and value.....	17,555	17,280	2,399	2,400	1,829	571	1,630	685	3,684	4,822	1,660	325
Percent distribution.....	-	100.0	13.9	13.9	10.6	3.8	9.5	4.0	21.1	28.0	9.6	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	17,555	17,280	2,399	2,400	1,829	571	1,630	685	3,684	4,822	1,660	325
First mortgage only.....	2,672	2,650	417	392	305	87	489	136	488	578	200	22
First and junior mortgage.....	210	186	25	24	19	5	29	9	36	49	14	24
With first mortgage; not reporting on junior mortgage.....	14,673	14,894	1,957	1,984	1,505	479	1,112	540	3,160	4,195	1,446	279
1-family properties.....	15,138	14,847	2,048	2,096	1,599	497	1,381	599	3,015	4,210	1,498	291
First mortgage only.....	2,268	2,248	352	339	260	79	409	125	344	506	173	20
First and junior mortgage.....	176	155	20	21	17	4	26	7	28	41	12	21
With first mortgage; not reporting on junior mortgage.....	12,694	12,444	1,676	1,736	1,322	414	945	467	2,643	3,663	1,313	250
2- to 4-family properties.....	2,417	2,383	351	304	230	74	249	86	619	612	162	34
First mortgage only.....	404	402	65	53	45	8	80	11	94	72	27	2
First and junior mortgage.....	34	31	5	3	2	1	3	2	8	8	2	3
With first mortgage; not reporting on junior mortgage.....	1,979	1,950	281	248	183	65	166	73	517	532	133	29
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	17,555	17,280	2,399	2,400	1,829	571	1,630	685	3,684	4,822	1,660	325
Value of property..... (dollars).....	49,990,800	49,101,200	6,174,500	6,682,100	5,151,600	1,580,500	7,815,300	2,555,400	11,501,300	9,185,600	5,187,000	889,600
Average value..... (dollars).....	2,848	2,850	2,574	2,784	2,817	2,680	4,795	3,731	3,165	1,905	3,125	2,737
Debt on first and junior mortgages..... (dollars).....	24,814,300	24,840,900	2,886,500	3,175,300	2,442,900	732,400	4,397,400	1,552,200	5,400,700	4,087,000	2,841,800	473,400
Percent of value of property.....	49.6	49.6	46.7	47.5	47.4	47.9	56.3	50.7	47.0	44.5	54.8	53.2
Average debt..... (dollars).....	1,414	1,413	1,203	1,323	1,336	1,283	2,698	2,266	1,486	848	1,712	1,457
Debt on first mortgages..... (dollars).....	24,698,500	24,287,800	2,877,800	3,169,200	2,437,300	731,900	4,373,100	1,546,900	5,381,600	4,056,100	2,833,100	460,700
Percent distribution.....	-	100.0	11.9	13.1	10.1	3.0	18.0	6.4	22.2	16.7	11.7	-
Percent of value of property.....	49.4	49.4	46.6	47.4	47.3	47.8	56.0	60.5	46.8	44.2	54.6	51.8
Average debt..... (dollars).....	1,407	1,407	1,200	1,321	1,333	1,282	2,688	2,258	1,481	841	1,707	1,418
1-family properties.....	15,138	14,847	2,048	2,096	1,599	497	1,381	599	3,015	4,210	1,498	291
Value of property..... (dollars).....	41,708,700	40,967,900	5,187,600	5,708,600	4,411,500	1,297,100	6,607,300	2,206,500	9,208,100	7,531,000	4,568,800	740,800
Average value..... (dollars).....	2,755	2,759	2,509	2,724	2,759	2,610	4,784	3,684	3,054	1,789	3,050	2,546
Debt on first and junior mortgages..... (dollars).....	21,007,800	20,608,900	2,426,300	2,759,300	2,189,900	619,500	3,757,000	1,377,400	4,334,200	3,388,100	2,561,600	403,900
Percent of value of property.....	50.4	50.3	47.2	48.3	48.5	47.8	56.9	62.4	47.1	45.1	56.1	54.5
Average debt..... (dollars).....	1,388	1,388	1,185	1,316	1,338	1,246	2,720	2,299	1,488	805	1,710	1,388
Debt on first mortgages..... (dollars).....	20,911,800	20,516,600	2,420,100	2,758,600	2,134,600	619,000	3,734,300	1,372,500	4,319,500	3,362,800	2,553,800	395,200
Percent of value of property.....	50.1	50.1	47.1	48.2	48.4	47.7	56.5	62.2	46.9	44.7	55.9	53.3
Average debt..... (dollars).....	1,381	1,382	1,182	1,314	1,335	1,245	2,704	2,291	1,433	799	1,705	1,358
2- to 4-family properties.....	2,417	2,383	351	304	230	74	249	86	619	612	162	34
Value of property..... (dollars).....	8,282,100	8,133,300	1,036,900	973,500	740,100	238,400	1,208,000	348,900	2,293,200	1,654,600	618,200	148,800
Average value..... (dollars).....	3,427	3,413	2,984	3,202	3,218	-	4,851	-	3,705	2,704	3,815	-
Debt on first and junior mortgages..... (dollars).....	3,806,500	3,737,000	460,200	416,000	303,100	112,900	640,400	174,800	1,066,500	698,900	280,200	69,500
Percent of value of property.....	46.0	45.9	44.4	42.7	41.0	-	53.0	-	46.5	42.2	45.3	-
Average debt..... (dollars).....	1,575	1,568	1,311	1,368	1,318	-	2,572	-	1,723	1,142	1,730	-
Debt on first mortgages..... (dollars).....	3,786,700	3,721,200	457,700	415,600	302,700	112,900	638,800	174,400	1,062,100	693,800	279,300	65,500
Percent of value of property.....	45.7	45.8	44.1	42.7	40.9	-	52.9	-	46.3	41.9	45.2	-
Average debt..... (dollars).....	1,567	1,562	1,304	1,367	1,316	-	2,565	-	1,716	1,133	1,724	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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.....	17,099	16,542	2,344	2,317	1,732	585	1,486	637	3,402	4,598	1,658	557
RACE OF OCCUPANTS												
White.....	13,445	12,986	1,742	2,009	1,506	508	1,455	573	2,866	2,896	1,435	459
Negro.....	3,640	3,542	599	306	226	80	20	64	532	1,798	223	98
Other nonwhite.....	14	14	3	2	-	2	1	-	4	4	-	-
YEAR BUILT												
Reporting year built.....	16,610	16,072	2,276	2,259	1,698	561	1,450	630	3,314	4,523	1,620	538
1930 to 1940.....	6,328	6,125	896	989	727	262	812	403	580	1,534	911	203
1920 to 1929.....	5,138	4,981	658	576	433	143	486	143	1,495	1,275	348	157
1910 to 1919.....	2,375	2,300	309	322	263	59	84	46	582	799	158	75
1900 to 1909.....	1,837	1,762	281	240	176	64	51	31	435	582	142	75
1880 to 1899.....	705	685	100	93	65	28	14	6	165	261	46	20
1879 or earlier.....	227	219	32	39	34	5	3	1	57	72	15	8

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

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.....	17,099	16,542	2,344	2,317	1,732	585	1,486	637	3,402	4,698	1,658	557
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	15,150	14,858	2,048	2,101	1,600	501	1,382	599	3,015	4,213	1,499	292
Under \$500.....	4,821	4,730	630	765	555	200	35	85	563	2,254	398	91
\$500 to \$999.....	2,779	2,727	503	370	284	86	78	68	760	762	186	52
\$1,000 to \$1,499.....	1,844	1,797	283	238	168	50	125	45	526	427	153	47
\$1,500 to \$1,999.....	1,363	1,336	180	167	135	32	151	51	375	243	159	27
\$2,000 to \$2,499.....	1,251	1,242	184	131	103	28	237	64	265	195	166	19
\$2,500 to \$2,999.....	915	900	86	140	103	37	194	85	181	103	111	16
\$3,000 to \$3,999.....	1,256	1,232	118	168	129	39	315	95	205	136	200	24
\$4,000 to \$4,999.....	572	564	41	77	55	22	156	74	81	51	84	8
\$5,000 to \$5,999.....	198	191	15	29	24	5	41	25	32	26	23	7
\$6,000 to \$7,499.....	103	102	12	10	8	2	27	6	18	15	14	1
\$7,500 to \$9,999.....	26	26	-	4	4	-	8	1	6	1	4	-
\$10,000 to \$14,999.....	7	7	1	1	1	-	4	-	1	-	-	-
\$15,000 to \$19,999.....	2	2	-	-	-	-	1	-	-	-	1	-
\$20,000 and over.....	2	2	-	1	1	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	15,935	15,705	2,235	2,210	1,655	555	1,411	620	3,402	4,284	1,543	230
Under 4.0%.....	104	99	4	12	10	2	6	1	-	27	49	5
4.0%.....	345	333	73	60	54	6	35	23	-	104	38	12
4.1% to 4.4%.....	3	3	-	-	-	-	-	1	-	-	2	-
4.5%.....	4,030	4,009	88	129	92	37	127	75	3,402	39	149	21
4.6% to 4.9%.....	4	4	-	1	1	-	2	1	-	-	-	-
5.0%.....	2,433	2,376	288	479	358	121	545	179	-	420	465	57
5.1% to 5.4%.....	22	22	3	3	3	-	8	2	-	2	4	-
5.5%.....	523	494	95	67	46	21	139	59	-	31	103	29
5.6% to 5.9%.....	2	2	1	1	1	-	-	-	-	-	-	-
6.0%.....	6,448	6,366	1,015	867	657	210	520	237	-	3,137	590	82
6.1% to 6.4%.....	3	3	3	-	-	-	-	-	-	-	-	-
6.5%.....	25	25	9	2	2	-	2	1	-	3	8	-
6.6% to 6.9%.....	3	3	2	-	-	-	-	-	-	-	1	-
7.0%.....	291	283	149	25	18	7	12	9	-	50	38	8
7.1% to 7.4%.....	47	47	44	-	-	-	-	-	-	-	-	-
7.5%.....	16	15	11	1	1	-	1	-	-	-	2	1
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,635	1,620	449	563	412	151	14	32	-	471	91	15
Average interest rate.....(percent).....	5.63	5.63	6.26	6.14	6.12	6.21	5.39	5.52	4.50	6.07	5.55	5.55
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	14,902	14,663	2,224	1,978	1,470	508	1,422	619	3,246	3,694	1,480	239
Real estate taxes included in payment.....	4,064	3,967	536	583	417	166	783	336	742	399	658	97
Monthly.....	3,846	3,759	516	553	395	158	763	327	707	265	628	87
Quarterly.....	13	13	3	-	-	-	2	-	1	5	2	-
Semiannual.....	8	8	-	1	-	1	-	-	-	6	-	-
Annual.....	72	71	1	12	7	5	-	2	5	43	8	1
Other.....	8	8	-	2	1	1	-	-	-	5	1	-
Not reporting frequency of payment.....	117	108	16	15	14	1	17	7	29	5	19	9
Real estate taxes not included in payment.....	10,576	10,446	1,651	1,350	1,022	328	633	277	2,446	3,293	794	130
Monthly.....	8,935	8,834	1,574	1,016	772	244	557	247	2,356	2,458	626	101
Quarterly.....	133	132	9	46	34	12	16	1	4	46	10	1
Semiannual.....	208	205	5	42	35	7	29	17	3	93	16	3
Annual.....	1,023	1,005	23	200	150	50	13	9	31	620	109	18
Other.....	44	44	1	14	9	5	1	-	-	25	3	-
Not reporting frequency of payment.....	233	226	39	32	22	10	17	3	54	51	30	7
Not reporting tax payment requirements.....	262	250	37	45	31	14	6	6	56	72	28	12
Monthly.....	200	192	36	30	21	9	5	3	53	42	23	8
Quarterly.....	5	4	-	1	1	-	-	-	-	1	2	1
Semiannual.....	3	3	-	-	-	-	-	-	-	3	-	-
Annual.....	39	38	-	10	7	3	-	2	-	24	2	1
Other.....	2	2	-	1	-	1	-	-	-	1	-	-
Not reporting frequency of payment.....	13	11	1	3	2	1	1	1	3	1	1	2
No principal payments required.....	700	683	60	146	109	37	33	8	69	291	76	17
Monthly.....	395	325	52	41	29	12	16	6	59	112	39	10
Quarterly.....	31	30	1	14	8	6	3	-	1	10	1	1
Semiannual.....	51	51	1	6	5	1	10	1	3	28	2	-
Annual.....	240	237	5	71	59	12	4	1	4	121	31	3
Other.....	15	15	-	7	1	6	-	-	-	7	1	-
Not reporting frequency of payment.....	28	25	1	7	7	-	-	-	2	13	2	3
Not reporting principal payment requirements.....	691	402	51	46	29	17	26	8	79	149	43	289
Monthly.....	314	262	47	22	8	14	22	6	67	73	25	52
Quarterly.....	8	7	-	3	3	-	-	-	-	4	-	1
Semiannual.....	7	5	-	3	2	1	-	-	-	1	1	2
Annual.....	71	62	2	6	5	1	1	-	1	46	6	9
Other.....	5	4	-	2	2	-	-	-	-	2	-	1
Not reporting frequency of payment.....	286	62	2	10	9	1	3	2	11	23	11	224
No regular payments required.....	808	794	9	147	124	23	5	2	8	564	59	12

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	15,150	3,693	9,595	615	1,247	Reporting interest rate.....	15,935	3,915	10,109	668	1,243
Under \$500.....	4,821	353	3,600	271	597	Under 4.0%.....	104	39	45	7	13
\$500 to \$999.....	2,779	377	2,079	119	204	4.0% to 4.4%.....	345	100	191	16	88
\$1,000 to \$1,499.....	1,844	380	1,252	70	142	4.4% to 4.8%.....	8	2	1	-	-
\$1,500 to \$1,999.....	1,363	432	812	42	77	4.8% to 4.9%.....	4,030	1,155	2,636	75	163
\$2,000 to \$2,499.....	1,261	530	629	32	70	4.9% to 5.0%.....	4	4	-	-	-
\$2,500 to \$2,999.....	916	445	406	24	41	5.0% to 5.4%.....	2,433	1,211	1,049	68	105
\$3,000 to \$3,999.....	1,256	687	475	31	63	5.4% to 5.5%.....	22	18	3	1	-
\$4,000 to \$4,999.....	572	339	199	10	24	5.5% to 5.9%.....	523	347	162	2	12
\$5,000 to \$5,999.....	198	94	80	10	14	5.9% to 6.0%.....	2	2	-	-	-
\$6,000 to \$7,499.....	103	39	49	6	9	6.0%.....	6,448	830	4,602	356	660
\$7,500 to \$9,999.....	26	12	10	-	4	6.0% to 6.4%.....	3	-	2	1	-
\$10,000 to \$14,999.....	7	4	3	-	-	6.4% to 6.5%.....	3	-	17	-	1
\$15,000 to \$19,999.....	2	1	-	-	1	6.5% to 6.9%.....	25	7	3	-	-
\$20,000 and over.....	2	-	1	-	1	6.9% to 7.0%.....	3	-	3	-	-
						7.0% to 7.4%.....	291	37	227	8	19
						7.4% to 7.5%.....	47	3	41	3	-
						7.5% to 7.9%.....	16	4	11	1	-
						7.9% to 8.0%.....	1	1	-	-	-
						8.0% and over.....	1,635	155	1,119	129	232
						Average interest rate — (percent).....	5.63	5.20	5.74	6.12	6.08

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	12,621	12,079	3,378	8,569	132	542
Total first mortgage outstanding debt..... (dollars)	18,204,600	17,627,900	7,843,100	9,620,300	164,500	576,700
Total annual mortgage payment..... (dollars)	3,163,040	3,112,028	1,150,711	1,927,585	33,732	51,012
Average first mortgage outstanding debt..... (dollars)	1,442	1,459	2,322	1,123	1,246	1,064
Average value of property..... (dollars)	2,819	2,829	3,729	2,474	2,826	2,601
Average annual estimated rental value..... (dollars)	309	311	414	270	313	276
Average annual mortgage payment..... (dollars)	251	258	341	225	255	94
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	17.7	14.7	20.0	20.5	8.8
Value of property.....	8.9	9.1	9.1	9.1	9.0	8.6
Estimated annual rental value.....	81.0	82.9	82.3	83.3	81.8	34.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,285	11,026	3,312	7,599	115	259
Average first mortgage outstanding debt..... (dollars)	1,496	1,505	2,351	1,138	1,370	1,091
Average value of property..... (dollars)	2,838	2,853	3,764	2,454	2,944	2,224
Average annual estimated rental value..... (dollars)	315	316	413	271	325	260
Average annual mortgage payment..... (dollars)	258	261	343	225	273	118
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.2	17.4	14.6	19.8	19.9	10.8
Value of property.....	9.1	9.2	9.1	9.2	9.3	5.3
Estimated annual rental value.....	82.0	82.7	82.1	83.0	83.8	45.4
Monthly mortgage payment—						
Under \$10.....	1,942	1,769	185	1,567	17	173
\$10 to \$14.....	2,288	2,260	300	1,929	31	28
\$15 to \$19.....	1,586	1,570	361	1,191	16	16
\$20 to \$24.....	1,450	1,442	531	894	17	8
\$25 to \$29.....	1,377	1,364	572	778	14	13
\$30 to \$39.....	1,518	1,509	616	687	6	9
\$40 to \$49.....	584	579	329	247	3	5
\$50 to \$59.....	314	310	119	188	3	4
\$60 to \$74.....	124	122	58	61	3	2
\$75 to \$99.....	57	56	27	29	-	1
\$100 and over.....	45	45	14	28	3	-
Average monthly mortgage payment..... (dollars)	21.49	21.76	28.62	18.76	22.74	9.82
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,336	1,053	66	970	17	283
Average first mortgage outstanding debt..... (dollars)	993	981	-	1,001	-	1,039
Average value of property..... (dollars)	2,657	2,579	-	2,630	-	2,946
Average annual estimated rental value..... (dollars)	264	257	-	261	-	290
Average annual mortgage payment..... (dollars)	189	221	-	223	-	72
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.1	22.5	-	22.3	-	7.0
Value of property.....	7.1	8.6	-	8.5	-	2.5
Estimated annual rental value.....	71.7	86.0	-	85.5	-	24.9

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	123,104	120,360	41,452	34.4	78,908	2,341	403	38,226	14,138	37.0	24,088
1930: Private families reporting tenure.....	-	85,332	34,203	40.1	51,129	-	-	-	-	-	-
1920: All families reporting tenure.....	-	58,240	20,615	35.7	37,625	-	-	19,929	4,337		

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE : 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	14,138	13,756	2,189	1,688	1,255	433	1,620	598	3,017	3,440	1,214	382
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,304	13,123	2,069	1,619	1,204	415	1,537	572	3,017	3,164	1,125	181
Average interest rate.....(percent)	5.58	5.58	6.27	5.97	5.97	5.99	5.42	5.59	4.50	6.04	5.58	5.62
Reporting debt and value	12,657	12,423	1,902	1,551	1,179	372	1,512	548	2,684	3,121	1,105	234
Percent distribution	-	100.0	15.3	12.5	9.5	3.0	12.2	4.4	21.6	25.1	8.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	12,657	12,423	1,902	1,551	1,179	372	1,512	548	2,684	3,121	1,105	234
First mortgage only	2,313	2,296	385	302	222	80	494	129	382	461	152	17
First and junior mortgage	161	144	18	19	14	5	28	8	28	33	10	17
With first mortgage; not reporting on junior mortgage	10,183	9,983	1,498	1,230	943	287	1,000	411	2,274	2,627	943	200
1-family properties	10,748	10,541	1,593	1,334	1,026	308	1,281	470	2,199	2,683	981	207
First mortgage only	1,954	1,939	324	264	191	73	405	118	296	401	131	15
First and junior mortgage	132	117	14	16	12	4	25	6	21	27	8	15
With first mortgage; not reporting on junior mortgage	8,662	8,485	1,255	1,054	823	231	851	346	1,882	2,255	842	177
2- to 4-family properties	1,909	1,882	309	217	153	64	231	78	485	438	124	27
First mortgage only	359	357	62	38	31	7	79	11	86	60	21	2
First and junior mortgage	29	27	4	3	2	1	3	2	7	6	2	2
With first mortgage; not reporting on junior mortgage	1,521	1,498	243	176	120	56	149	65	392	372	101	23
RELATION OF DEBT TO VALUE												
1- to 4-family properties	12,657	12,423	1,902	1,551	1,179	372	1,512	548	2,684	3,121	1,105	234
Value of property.....(dollars)	39,666,900	38,961,300	5,092,800	4,982,600	3,798,700	1,183,900	7,372,400	2,117,000	8,978,600	6,474,400	3,943,500	705,600
Average value.....(dollars)	3,134	3,136	2,678	3,213	3,222	3,183	4,876	3,863	3,345	2,074	3,569	3,015
Debt on first and junior mortgages.....(dollars)	20,187,800	19,804,600	2,398,600	2,497,400	1,888,400	609,000	4,159,300	1,307,200	4,292,000	2,921,900	2,198,200	383,200
Percent of value of property	50.9	50.3	47.1	50.1	49.7	51.4	55.8	61.7	47.8	45.1	55.7	54.3
Average debt.....(dollars)	1,595	1,594	1,261	1,610	1,602	1,637	2,771	2,365	1,599	936	1,939	1,638
Debt on first mortgages.....(dollars)	20,099,400	19,724,500	2,392,400	2,493,000	1,884,500	608,500	4,165,400	1,303,200	4,276,900	2,901,500	2,192,100	374,900
Percent distribution	-	100.0	12.1	12.6	9.6	3.1	21.1	6.6	21.7	14.7	11.1	-
Percent of value of property	50.7	50.6	47.0	50.0	49.6	51.4	55.5	61.6	47.6	44.8	55.6	53.1
Average debt.....(dollars)	1,588	1,588	1,258	1,607	1,598	1,636	2,755	2,378	1,593	930	1,984	1,602
1-family properties	10,748	10,541	1,593	1,334	1,026	308	1,281	470	2,199	2,683	981	207
Value of property.....(dollars)	32,705,800	32,129,600	4,143,000	4,207,900	3,239,800	968,100	6,241,700	1,810,600	7,103,700	5,209,700	3,413,000	576,200
Average value.....(dollars)	3,043	3,043	2,601	3,154	3,158	3,143	4,873	3,852	3,230	1,942	3,479	2,784
Debt on first and junior mortgages.....(dollars)	16,928,600	16,608,400	1,978,600	2,157,000	1,652,500	504,500	3,581,700	1,143,100	3,414,100	2,377,700	1,956,200	320,200
Percent of value of property	51.8	51.7	47.8	51.3	51.0	52.1	57.4	63.1	48.1	45.6	57.3	55.6
Average debt.....(dollars)	1,575	1,576	1,242	1,617	1,611	1,638	2,796	2,432	1,553	886	1,994	1,547
Debt on first mortgages.....(dollars)	16,857,400	16,542,500	1,974,400	2,153,000	1,649,000	504,000	3,559,400	1,139,500	3,402,700	2,362,500	1,951,000	314,900
Percent of value of property	51.5	51.5	47.7	51.2	50.9	52.1	57.0	62.9	47.9	45.3	57.2	54.7
Average debt.....(dollars)	1,568	1,569	1,239	1,614	1,607	1,636	2,779	2,424	1,547	881	1,989	1,521
2- to 4-family properties	1,909	1,882	309	217	153	64	231	78	485	438	124	27
Value of property.....(dollars)	6,961,100	6,831,700	949,800	774,700	558,900	215,800	1,130,700	306,400	1,874,900	1,264,700	530,500	129,400
Average value.....(dollars)	3,646	3,630	3,074	3,570	3,653	-	4,895	-	3,866	2,837	4,278	-
Debt on first and junior mortgages.....(dollars)	3,259,200	3,196,200	420,000	340,400	235,900	104,500	607,600	164,100	877,900	544,200	242,000	63,000
Percent of value of property	46.8	46.8	44.2	43.9	42.2	-	53.7	-	46.8	43.0	45.6	-
Average debt.....(dollars)	1,707	1,698	1,359	1,569	1,542	-	2,630	-	1,810	1,242	1,952	-
Debt on first mortgages.....(dollars)	3,242,000	3,182,000	418,000	340,000	235,500	104,500	606,000	163,700	874,200	539,000	241,100	60,000
Percent of value of property	46.6	46.6	44.0	43.9	42.1	-	53.6	-	46.6	42.6	45.4	-
Average debt.....(dollars)	1,698	1,691	1,353	1,567	1,539	-	2,623	-	1,802	1,231	1,944	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE : 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	11,945	11,591	1,619	1,446	1,084	362	1,373	497	2,449	2,939	1,068	354
RACE OF OCCUPANTS												
White	9,182	8,892	1,331	1,214	907	307	1,361	448	1,991	1,629	918	290
Negro	2,757	2,693	437	231	177	54	11	49	457	1,308	150	64
Other nonwhite	6	6	1	1	-	1	1	-	1	2	-	-
YEAR BUILT												
Reporting year built	11,547	11,207	1,757	1,402	1,055	347	1,337	491	2,376	2,807	1,037	340
1930 to 1940	4,132	4,018	583	623	455	168	751	300	366	790	605	114
1920 to 1929	3,821	3,705	523	386	298	88	452	127	1,116	861	285	116
1910 to 1919	1,679	1,629	266	198	162	36	73	38	414	540	99	51
1900 to 1909	1,290	1,248	257	125	90	35	45	24	318	413	66	42
1880 to 1899	487	475	94	47	29	18	13	1	122	174	24	12
1879 or earlier	138	133	29	23	21	2	3	1	40	29	8	5

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE : 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]

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	11,945	11,591	1,819	1,446	1,084	362	1,378	497	2,449	2,939	1,068	354
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	10,752	10,544	1,593	1,385	1,027	358	1,282	470	2,199	2,688	982	208
Under \$500	2,918	2,867	483	372	282	90	28	57	368	1,375	189	51
\$500 to \$999	1,796	1,756	364	195	157	38	52	53	507	467	108	40
\$1,000 to \$1,499	1,323	1,288	227	159	123	36	105	34	379	285	99	25
\$1,500 to \$1,999	1,038	1,011	138	134	111	23	149	42	282	153	114	22
\$2,000 to \$2,499	1,005	990	150	106	80	26	224	46	206	142	116	15
\$2,500 to \$2,999	773	762	72	119	89	30	186	62	157	78	89	11
\$3,000 to \$3,999	1,078	1,059	95	142	105	37	303	76	177	105	161	19
\$4,000 to \$4,999	514	506	37	70	49	21	151	71	67	42	68	8
\$5,000 to \$5,999	180	174	14	24	19	5	41	23	29	21	22	6
\$6,000 to \$7,499	98	97	12	9	7	2	27	5	18	14	12	1
\$7,500 to \$9,999	24	24	-	3	3	-	7	1	8	1	4	-
\$10,000 to \$14,999	7	7	1	1	1	-	4	-	1	-	-	-
\$15,000 to \$19,999	2	2	-	-	-	-	1	-	-	-	1	-
\$20,000 and over	1	1	-	1	1	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	11,224	11,061	1,731	1,390	1,041	349	1,304	486	2,449	2,701	1,000	163
Under 4.0%	47	43	1	6	6	-	6	1	-	13	16	4
4.0%	225	218	60	38	35	3	31	13	-	58	18	7
4.1% to 4.4%	2	2	-	-	-	-	-	1	-	-	1	-
4.5%	2,975	2,954	68	111	79	32	118	67	2,449	32	114	21
4.6% to 4.9%	8	3	-	1	1	-	2	-	-	-	-	-
5.0%	1,796	1,764	224	330	246	84	510	130	-	258	312	32
5.1% to 5.4%	20	20	2	3	3	-	7	2	-	2	4	-
5.5%	432	410	83	56	38	18	133	50	-	16	72	22
5.6% to 5.9%	2	2	1	1	1	-	-	-	-	-	-	-
6.0%	4,500	4,486	802	587	438	149	472	186	-	2,017	372	64
6.1% to 6.4%	3	3	3	-	-	-	-	-	-	-	-	-
6.5%	21	21	8	2	2	-	2	-	-	1	6	-
6.6% to 6.9%	3	3	2	-	-	-	-	-	-	-	1	-
7.0%	187	182	86	16	13	3	12	5	-	30	33	5
7.1% to 7.4%	17	17	14	-	-	-	-	-	-	-	3	-
7.5%	15	15	11	1	1	-	1	-	-	-	2	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-	-
8.0% and over	975	967	370	238	178	60	10	31	-	274	44	8
Average interest rate.....(percent)	5.58	5.58	6.26	5.92	5.90	5.95	5.38	5.56	4.50	6.06	5.55	5.32
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	10,690	10,518	1,731	1,296	964	332	1,318	485	2,341	2,372	975	172
Real estate taxes included in payment	3,292	3,218	444	482	348	134	734	265	592	225	476	74
Monthly	3,145	3,079	430	463	332	131	716	261	560	191	458	66
Quarterly	7	7	1	-	-	-	2	-	1	2	1	-
Semiannual	5	5	-	-	-	-	1	-	-	4	-	-
Annual	30	30	-	3	2	1	-	-	4	20	3	-
Other	5	5	-	1	-	1	-	-	-	3	1	-
Not reporting frequency of payment	100	92	13	15	14	1	15	4	27	5	13	8
Real estate taxes not included in payment	7,263	7,172	1,260	797	605	192	579	218	1,712	2,117	489	91
Monthly	6,427	6,352	1,208	652	504	148	512	198	1,654	1,701	427	75
Quarterly	80	80	4	25	17	8	12	1	3	30	5	-
Semiannual	150	147	2	26	21	5	27	17	2	67	6	3
Annual	386	379	10	60	39	21	10	-	13	262	24	7
Other	26	26	1	7	5	2	1	-	-	16	1	-
Not reporting frequency of payment	194	188	35	27	19	8	17	2	40	41	26	6
Not reporting tax payment requirements	135	128	27	17	11	6	5	2	37	30	10	7
Monthly	118	113	26	16	10	6	4	1	34	23	9	5
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	1	1	-	-	-	-	-	-	-	1	-	-
Annual	6	5	-	-	-	-	-	-	-	5	-	1
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	9	8	1	1	1	-	1	1	3	-	1	1
No principal payments required	419	408	42	60	49	11	27	5	51	184	39	11
Monthly	249	241	40	27	20	7	13	4	45	84	28	8
Quarterly	17	17	-	5	3	2	3	-	1	8	-	-
Semiannual	45	45	1	4	4	-	10	1	3	24	2	-
Annual	85	84	1	18	16	2	1	-	1	55	8	1
Other	3	3	-	1	1	-	-	-	-	2	-	-
Not reporting frequency of payment	20	18	-	5	5	-	-	-	1	11	1	2
Not reporting principal payment requirements	414	253	42	24	14	10	24	5	52	82	24	161
Monthly	220	184	39	12	3	9	22	5	47	46	13	36
Quarterly	5	4	-	2	2	-	-	-	-	2	-	1
Semiannual	6	4	-	3	2	1	-	-	-	1	-	2
Annual	28	25	2	3	3	-	1	-	-	17	2	3
Other	4	3	-	2	2	-	-	-	-	1	-	1
Not reporting frequency of payment	151	33	1	2	2	-	1	-	5	15	9	118
No regular payments required	422	412	4	66	57	9	4	2	5	301	30	10

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,752	3,018	6,667	378	689	Reporting interest rate	11,224	3,182	6,946	405	691
Under \$500	2,918	223	2,294	123	278	Under 4.0%	47	14	25	3	5
\$500 to \$999	1,796	280	1,338	79	99	4.0% to 4.4%	225	80	111	14	20
\$1,000 to \$1,499	1,323	294	890	51	88	4.4% to 4.8%	2	2	-	-	-
\$1,500 to \$1,999	1,033	335	614	33	51	4.8% to 5.2%	2,975	961	1,848	56	110
\$2,000 to \$2,499	1,005	436	496	25	48	5.2% to 5.6%	3	3	-	-	-
\$2,500 to \$2,999	773	383	339	19	32	5.6% to 6.0%	1,796	1,005	693	86	62
\$3,000 to \$3,999	1,078	604	397	26	51	6.0% to 6.4%	20	18	2	-	-
\$4,000 to \$4,999	514	318	170	9	17	6.4% to 6.8%	432	294	129	1	8
\$5,000 to \$5,999	180	91	69	8	12	6.8% to 7.2%	2	2	-	-	-
\$6,000 to \$7,499	98	37	47	5	9	7.2% to 7.6%	4,500	644	3,258	233	365
\$7,500 to \$9,999	24	12	9	-	3	7.6% to 8.0%	61	-	2	1	-
\$10,000 to \$14,999	7	4	3	-	-	8.0% and over	21	6	14	-	1
\$15,000 to \$19,999	2	1	-	-	1	Average interest rate — (percent)	3	-	3	-	-
\$20,000 and over	1	-	1	-	-		187	25	144	4	14
							17	3	12	2	-
							15	4	10	1	-
							1	1	-	-	-
							975	120	695	54	106
							5.58	5.21	5.72	5.95	5.97

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	9,209	8,867	2,785	6,011	71	342
Total first mortgage outstanding debt..... (dollars).....	14,918,400	14,474,800	6,863,000	7,484,100	127,700	443,600
Total annual mortgage payment..... (dollars).....	2,483,398	2,446,082	997,086	1,428,692	20,304	37,316
Average first mortgage outstanding debt..... (dollars).....	1,620	1,632	2,464	1,245	-	1,297
Average value of property..... (dollars).....	3,087	3,090	3,925	2,695	-	3,012
Average annual estimated rental value..... (dollars).....	342	342	439	297	-	325
Average annual mortgage payment..... (dollars).....	270	276	358	238	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.9	14.5	19.1	-	8.4
Value of property.....	8.7	8.9	9.1	8.8	-	3.6
Estimated annual rental value.....	78.9	80.6	81.6	80.1	-	33.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,581	8,380	2,754	5,557	69	201
Average first mortgage outstanding debt..... (dollars).....	1,635	1,646	2,477	1,233	-	1,161
Average value of property..... (dollars).....	3,046	3,062	3,935	2,622	-	2,373
Average annual estimated rental value..... (dollars).....	340	342	440	292	-	276
Average annual mortgage payment..... (dollars).....	271	275	359	233	-	115
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	16.7	14.5	18.9	-	9.9
Value of property.....	8.9	9.0	9.1	8.9	-	4.9
Estimated annual rental value.....	79.8	80.5	81.5	79.9	-	41.7
Monthly mortgage payment—						
Under \$10.....	1,365	1,231	115	1,106	10	134
\$10 to \$14.....	1,606	1,583	219	1,348	16	23
\$15 to \$19.....	1,143	1,129	259	859	11	14
\$20 to \$24.....	1,120	1,115	444	663	8	5
\$25 to \$29.....	1,086	1,077	492	576	9	9
\$30 to \$39.....	1,274	1,266	712	548	6	8
\$40 to \$49.....	524	520	312	205	3	4
\$50 to \$59.....	267	264	110	153	1	3
\$60 to \$74.....	109	109	55	51	3	-
\$75 to \$99.....	54	53	24	29	-	1
\$100 and over.....	33	33	12	19	2	-
Average monthly mortgage payment..... (dollars).....	22.61	22.93	29.91	18.45	-	9.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	628	487	31	454	2	141
Average first mortgage outstanding debt..... (dollars).....	1,413	1,391	-	1,395	-	1,491
Average value of property..... (dollars).....	3,645	3,564	-	3,587	-	3,923
Average annual estimated rental value..... (dollars).....	362	353	-	355	-	394
Average annual mortgage payment..... (dollars).....	246	289	-	291	-	100
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	20.8	-	20.8	-	6.7
Value of property.....	6.8	8.1	-	8.1	-	2.6
Estimated annual rental value.....	68.0	81.8	-	81.9	-	25.5

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	
1940: Dwelling units.....	99,130	95,920	36,840	38.4	59,080	2,319	891	30,162	5,748	19.1	24,414
1930: Private families reporting tenure.....	-	77,778	31,094	40.0	46,684	-	-	-	-	-	-
1920: All families reporting tenure.....	-	65,027	23,596	36.3	41,431	-	-	22,374	3,180	14.2	19,194
Dwelling units: 1940.....	99,130	95,920	36,840	38.4	59,080	2,319	891	30,162	5,748	19.1	24,414
COLOR OF OCCUPANTS											
White.....	-	59,549	26,549	44.6	33,000	-	-	21,793	4,908	22.1	16,985
Nonwhite.....	-	36,371	10,291	28.3	26,080	-	-	8,369	940	11.2	7,429
TYPE OF STRUCTURE											
1-family.....	81,659	78,810	33,208	42.1	45,602	1,997	852	27,127	5,114	18.9	22,013
Other.....	17,471	17,110	3,632	21.2	13,478	322	39	3,035	634	20.9	2,401
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	79,617	76,925	32,642	42.4	44,283	1,989	803	26,972	5,090	18.9	21,882
Under \$5.....	35,265	34,214	11,045	32.3	23,168	957	94	8,168	633	7.7	7,535
\$5 to \$9.....	20,061	19,613	6,841	34.9	12,772	368	100	5,610	856	15.3	4,754
\$10 to \$14.....	8,595	8,317	4,326	52.0	3,991	204	74	3,764	780	20.7	2,984
\$15 to \$19.....	4,946	4,771	2,830	59.3	1,941	113	62	2,519	652	25.9	1,867
\$20 to \$24.....	3,571	3,389	2,321	68.5	1,068	91	91	2,085	579	27.8	1,506
\$25 to \$29.....	2,924	2,681	1,945	72.5	736	92	151	1,793	613	34.2	1,180
\$30 to \$39.....	2,454	2,314	1,302	56.2	412	44	106	1,741	566	32.5	1,175
\$40 to \$49.....	713	713	625	87.7	88	12	46	584	203	34.8	381
\$50 to \$59.....	541	501	450	89.8	51	6	34	398	104	26.1	294
\$60 to \$74.....	225	191	162	84.8	29	2	32	148	54	36.5	94
\$75 to \$99.....	137	128	107	83.6	21	2	9	93	30	-	63
\$100 and over.....	97	93	87	-	6	6	4	69	20	-	49
Median monthly rent..... (dollars)	5.63	5.58	8.86	-	4.28	4.43	23.43	9.24	16.62	-	8.08

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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		
Mortgaged properties.....	5,748	5,154	1,663	699	560	455	412	638	277	211	120	59	33	8	6	13	594
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	5,269	4,711	1,46														

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	5,748	5,533	572	970	732	238	132	152	1,113	1,957	637	215
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	5,269	5,197	550	917	697	220	125	146	1,113	1,760	586	72
Average interest rate..... (percent).....	5.76	5.76	6.28	6.54	6.51	6.63	5.48	5.38	4.50	6.11	5.57	-
Reporting debt and value.....	4,898	4,807	497	849	650	199	118	137	950	1,701	555	91
Percent distribution.....	-	100.0	10.3	17.7	13.5	4.1	2.5	2.9	19.8	35.4	11.5	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	4,898	4,807	497	849	650	199	118	137	950	1,701	555	91
First mortgage only.....	359	354	31	90	83	7	5	7	56	117	48	5
First and junior mortgage.....	49	42	7	5	5	-	1	1	8	16	4	7
With first mortgage; not reporting on junior mortgage.....	4,490	4,411	459	754	562	192	112	129	886	1,568	503	79
1-family properties.....	4,390	4,306	455	752	573	189	100	129	816	1,527	517	84
First mortgage only.....	314	309	28	75	69	6	4	7	48	105	42	5
First and junior mortgage.....	44	38	6	5	5	-	1	1	7	14	4	6
With first mortgage; not reporting on junior mortgage.....	4,032	3,959	421	682	499	183	95	121	761	1,408	471	73
2- to 4-family properties.....	508	501	42	87	77	10	18	8	134	174	38	7
First mortgage only.....	45	45	3	15	14	1	1	-	8	12	6	-
First and junior mortgage.....	5	4	1	-	-	-	-	-	1	2	-	1
With first mortgage; not reporting on junior mortgage.....	458	452	38	72	63	9	17	8	125	160	32	6
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	4,898	4,807	497	849	650	199	118	137	950	1,701	555	91
Value of property..... (dollars).....	10,323,900	10,139,900	1,081,700	1,699,500	1,352,900	345,600	442,900	438,400	2,522,700	2,711,200	1,243,500	184,000
Average value..... (dollars).....	2,108	2,109	2,176	2,002	2,081	1,742	3,753	3,200	2,655	1,594	2,241	-
Debt on first and junior mortgages..... (dollars).....	4,526,500	4,536,300	487,900	677,900	554,500	123,400	208,100	245,000	1,108,700	1,165,100	643,600	90,200
Percent of value of property.....	44.8	44.7	45.1	39.9	41.0	35.6	47.0	55.9	43.9	43.0	51.8	-
Average debt..... (dollars).....	945	944	982	798	853	620	1,784	1,788	1,167	685	1,160	-
Debt on first mortgages..... (dollars).....	4,599,100	4,513,300	485,400	676,200	552,800	123,400	207,700	243,700	1,104,700	1,154,600	641,000	85,800
Percent distribution.....	-	100.0	10.3	15.0	12.2	2.7	4.6	5.4	24.5	25.6	14.2	-
Percent of value of property.....	44.5	44.5	44.9	39.8	40.9	35.6	46.9	55.6	43.8	42.6	51.5	-
Average debt..... (dollars).....	939	939	977	796	850	620	1,760	1,779	1,163	679	1,155	-
1-family properties.....	4,390	4,306	455	752	573	189	100	129	816	1,527	517	84
Value of property..... (dollars).....	9,002,900	8,838,300	994,600	1,500,700	1,171,700	329,000	365,600	395,900	2,104,400	2,321,300	1,155,800	164,600
Average value..... (dollars).....	2,051	2,053	2,186	1,969	2,045	1,741	3,656	3,069	2,579	1,520	2,236	-
Debt on first and junior mortgages..... (dollars).....	4,079,200	3,995,500	447,700	602,300	487,300	115,000	175,300	234,300	920,100	1,010,400		

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 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]

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.....	5,154	4,951	525	871	648	223	113	140	953	1,759	590	203
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	4,398	4,314	455	766	573	193	100	129	817	1,530	517	84
Under \$500.....	1,903	1,863	147	393	283	110	12	28	195	879	209	40
\$500 to \$999.....	983	971	139	175	127	48	16	15	253	295	78	12
\$1,000 to \$1,499.....	521	509	56	79	65	14	20	11	147	142	54	12
\$1,500 to \$1,999.....	380	325	42	33	24	9	18	9	93	90	45	5
\$2,000 to \$2,499.....	256	252	34	25	23	2	13	18	59	58	50	4
\$2,500 to \$2,999.....	143	136	14	21	14	7	8	23	24	25	23	5
\$3,000 to \$3,999.....	178	173	18	26	24	2	12	19	28	31	39	5
\$4,000 to \$4,999.....	58	58	4	7	6	1	5	3	14	9	16	-
\$5,000 to \$5,999.....	18	17	1	5	5	-	-	2	3	5	1	1
\$6,000 to \$7,499.....	5	5	-	1	1	-	-	1	-	1	2	-
\$7,500 to \$9,999.....	2	2	-	1	1	-	1	-	-	-	-	-
\$10,000 to \$14,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	4,711	4,644	504	820	614	206	107	134	953	1,563	543	67
Under 4.0%.....	57	56	3	6	4	2	-	-	-	14	33	1
4.0% to 4.4%.....	120	115	13	22	19	3	4	10	-	46	20	5
4.4% to 4.8%.....	1	1	-	-	-	-	-	-	-	-	1	-
4.8% to 5.2%.....	1,055	1,055	25	18	13	5	9	8	953	7	35	-
5.2% to 5.6%.....	1	1	-	-	-	-	-	1	-	-	-	-
5.6% to 6.0%.....	637	612	64	149	112	37	35	49	-	162	153	25
6.0% to 6.4%.....	2	2	1	-	-	-	1	-	-	-	-	-
6.4% to 6.8%.....	91	84	12	11	8	3	6	9	-	15	31	7
6.8% to 7.2%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.2% to 7.6%.....	1,948	1,930	213	280	219	61	48	51	-	1,120	218	18
7.6% to 8.0%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%.....	4	4	1	-	-	-	-	1	-	2	-	-
8.4% to 8.8%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%.....	104	101	63	9	5	4	-	4	-	20	5	3
9.2% to 9.6%.....	30	30	30	-	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	1	-	-	-	-	-	-	-	-	-	-	-
10.0% and over.....	650	653	79	325	234	91	4	1	-	197	47	7
Average interest rate.....(percent).....	5.76	5.76	6.25	6.52	6.48	6.66	5.51	5.40	4.50	6.10	5.54	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	4,212	4,145	493	682	506	176	104	134	905	1,322	505	67
Real estate taxes included in payment.....	772	749	92	101	69	32	49	71	150	104	182	23
Monthly.....	701	680	86	90	63	27	47	66	147	74	170	21
Quarterly.....	6	6	2	-	-	-	-	-	-	3	1	-
Semiannual.....	3	3	-	1	-	1	-	-	-	2	-	-
Annual.....	42	41	1	9	5	4	-					

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	4,398	675	2,928	287	558	Reporting interest rate	4,711	733	3,163	263	552
Under \$500	1,903	130	1,306	148	319	Under 4.0%	57	25	20	4	8
\$500 to \$999	983	97	741	40	105	4.0%	120	20	80	2	18
\$1,000 to \$1,499	521	86	362	19	54	4.1% to 4.4%	1	-	1	-	-
\$1,500 to \$1,999	330	97	198	9	26	4.5%	1,055	194	788	20	53
\$2,000 to \$2,499	256	94	133	7	22	4.6% to 4.9%	1	1	-	-	-
\$2,500 to \$2,999	143	62	67	5	9	5.0%	697	206	356	32	43
\$3,000 to \$3,999	178	83	78	5	12	5.1% to 5.4%	2	-	1	1	-
\$4,000 to \$4,999	58	21	29	1	7	5.5%	91	53	38	1	4
\$5,000 to \$5,999	18	3	11	2	2	5.6% to 5.9%	-	-	-	-	-
\$6,000 to \$7,499	5	2	2	1	-	6.0%	1,948	186	1,344	123	295
\$7,500 to \$9,999	2	-	1	-	1	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	-	-	-	-	-	6.5%	4	1	3	-	-
\$15,000 to \$19,999	-	-	-	-	-	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	1	-	-	-	1	7.0%	104	12	88	4	5
						7.1% to 7.4%	30	-	29	1	-
						7.5%	1	-	1	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	660	35	424	75	126
						Average interest rate (percent)	5.76	5.18	5.80	6.39	6.21

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	3,412	3,212	593	2,558	61	200		
Total first mortgage outstanding debt (dollars)	3,286,200	3,153,100	980,100	2,136,200	36,800	133,100		
Total annual mortgage payment (dollars)	679,642	665,946	153,625	498,893	13,428	13,696		
Average first mortgage outstanding debt (dollars)	963	982	1,653	835	-	666		
Average value of property (dollars)	2,096	2,109	2,906	1,955	-	1,899		
Average annual estimated rental value (dollars)	222	224	297	208	-	191		
Average annual mortgage payment (dollars)	199	207	259	195	-	68		
Percent which annual mortgage payment represents of—								
First mortgage debt	20.7	21.1	15.7	23.4	-	10.3		
Value of property	9.5	9.8	9.2	10.0	-	3.6		
Estimated annual rental value	89.7	92.6	87.1	93.9	-	35.8		
REGULAR MONTHLY PAYMENTS REQUIRED								
Reporting debt, value, and rent	2,704	2,646	558	2,042	46	58		
Average first mortgage outstanding debt (dollars)	1,053	1,057	1,732	881	-	-		
Average value of property (dollars)	2,179	2,189	2,920	1,997	-	-		
Average annual estimated rental value (dollars)	234	235	310	215	-	-		
Average annual mortgage payment (dollars)	215	217	267	203	-	-		
Percent which annual mortgage payment represents of—								
First mortgage debt	20.4	20.5	15.4	23.0	-	-		
Value of property	9.9	9.9	9.1	10.2	-	-		
Estimated annual rental value	91.9	92.5	86.1	94.3	-	-		
Monthly mortgage payment—								
Under \$10	577	538	70	461	7	39		
\$10 to \$14	682	677	81	581	15	5		
\$15 to \$19	443	441	102	332	7	2		
\$20 to \$24	330	327	87					

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)	
		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		
THE STATE.....	19,886	17,099	15,138	41,708,700	2,755	21,007,800	1,388	50.4	16,542	2,344	1,732	585	1,486	637	3,402	4,698	1,658	5.63	
Urban.....	14,138	11,945	10,748	32,705,800	3,043	16,928,600	1,575	51.8	11,591	1,819	1,084	362	1,373	497	2,449	2,932	1,068	5.58	
Rural-nonfarm.....	5,748	5,154	4,390	9,002,900	2,051	4,079,200	929	45.3	4,951	525	648	223	113	140	953	1,759	590	5.76	
ADAMS COUNTY.....	305	274	214	579,100	2,706	287,100	1,342	49.6	271	105	7	-	1	4	32	99	23	5.87	
Natchez.....	288	208	152	354,900	2,335	163,700	1,077	46.1	205	76	4	-	1	4	31	82	7	5.75	
Rural-nonfarm.....	67	66	62	224,200	3,616	123,400	1,990	55.0	66	29	8	-	-	-	1	17	16	6.23	
ALCOORN COUNTY.....	281	248	234	515,700	2,204	272,200	1,163	52.8	240	24	7	7	3	3	52	126	18	5.71	
Corinth.....	204	176	164	406,200	2,477	216,200	1,318	53.2	168	13	2	6	3	3	37	86	18	5.69	
Rural-nonfarm.....	77	72	70	109,500	1,564	56,000	800	51.1	72	11	5	1	-	-	15	40	-	5.75	
AMITE COUNTY.....	48	42	37	64,500	1,743	29,200	789	45.3	40	1	11	-	-	-	3	4	21	6.12	
ATELTA COUNTY.....	197	176	160	247,100	1,544	141,300	883	57.2	162	67	20	-	1	9	17	43	5	6.08	
Kosciusko.....	188	120	112	195,800	1,748	117,600	1,050	60.1	108	46	13	-	-	9	14	24	2	5.92	
Rural-nonfarm.....	59	56	48	51,800	1,069	23,700	494	46.2	54	21	7	-	1	-	3	19	3	6.44	
BENTON COUNTY.....	17	14	9	9,200	-	2,800	-	-	14	-	2	5	-	-	-	6	1	-	
BOLIVAR COUNTY.....	439	406	385	1,171,300	3,042	574,200	1,491	49.0	389	69	49	6	23	30	91	99	22	5.11	
Cleveland.....	205	198	187	662,700	3,544	355,600	1,902	53.7	189	50	33	4	16	15	50	20	1	4.65	
Rural-nonfarm.....	234	208	198	508,600	2,569	218,600	1,104	43.0	200	19	16	2	7	15	41	79	21	5.51	
CALHOUN COUNTY.....	85	78	59	69,700	1,181	30,300	514	43.5	70	3	5	11	-	-	13	30	8	5.90	
CARROLL COUNTY.....	44	33	25	30,900	1,236	12,200	488	39.5	32	-	2	2	-	-	9	18	1	5.95	
CHICKASAW COUNTY.....	107	99	61	95,200	1,561	42,400	695	44.5	72	2	5	9	-	1	31	18	6	5.07	
CHOCTAW COUNTY.....	44	38	38	59,900	1,576	28,100	739	46.9	37	6	3	1	-	-	7	19	1	6.38	
CLAIBORNE COUNTY.....	34	32	32	35,400	1,106	12,400	388	35.0	32	-	5	5	-	-	-	22	-	6.35	
Port Gibson town.....	21	21	21	27,700	-	9,600	-	-	21	-	4	2	-	-	-	15	-	-	
Rural-nonfarm.....	13	11	11	7,700	-	2,800	-	-	11	-	1	3	-	-	-	7	-	-	
CLARKE COUNTY.....	109	93	90	125,400	1,393	55,900	621	44.6	90	5	15	16	2	6	13	30			

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- ter- est rate— first mtg. (%)	
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
HUMPHREYS COUNTY.....	194	174	166	508,200	3,061	270,100	1,627	53.1	172	42	10	16	2	6	62	22	12	5.05	
Belzoni.....	159	139	136	421,900	3,102	225,800	1,660	53.5	139	39	9	12	2	6	49	15	7	4.94	
Rural-nonfarm.....	35	35	30	86,300	2,877	44,300	1,477	51.3	33	3	1	4	-	-	13	7	5	5.52	
ISSAQUEMA COUNTY.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ITAWAMBA COUNTY.....	45	32	30	44,800	1,493	16,600	553	37.1	31	2	-	3	2	-	6	14	4	6.21	
JACKSON COUNTY.....	357	298	286	589,300	1,886	213,900	748	39.7	292	42	65	16	4	1	31	109	24	5.99	
Moss Point.....	44	39	39	63,300	1,523	28,600	733	45.2	38	5	19	-	-	-	4	3	7	5.96	
Pascagoula.....	178	138	137	311,200	2,272	118,000	861	37.9	135	22	36	-	4	1	16	47	9	6.14	
Rural-nonfarm.....	135	121	110	164,800	1,498	67,300	612	40.8	119	15	10	16	-	-	11	59	8	5.79	
JASPER COUNTY.....	36	34	30	51,100	1,703	17,000	567	33.3	33	-	-	2	-	-	7	11	13	5.85	
JEFFERSON COUNTY.....	45	42	39	99,600	2,554	37,300	956	37.4	40	2	9	-	-	-	12	17	-	6.16	
JEFFERSON DAVIS COUNTY..	24	23	1	1,500	-	400	-	-	21	-	1	4	-	-	12	3	1	-	
JONES COUNTY.....	738	619	523	1,122,400	2,146	612,900	1,172	54.6	590	48	75	9	70	48	178	111	51	5.39	
Ellisville.....	39	34	33	43,200	1,309	19,200	582	44.4	33	1	1	3	2	-	7	12	7	5.45	
Laurel.....	658	546	467	1,059,200	2,268	577,800	1,237	54.6	519	46	72	6	67	46	168	84	30	5.39	
Rural-nonfarm.....	41	39	23	20,000	-	15,900	-	-	38	1	2	-	1	2	3	15	14	5.32	
KEMPER COUNTY.....	15	14	13	17,500	-	7,700	-	-	13	-	1	-	-	-	6	6	-	-	
LA FAYETTE COUNTY.....	78	54	47	129,000	2,745	59,100	1,257	45.8	50	2	5	-	1	-	16	25	1	5.60	
Oxford.....	61	42	38	112,400	2,958	54,500	1,434	48.5	38	-	3	-	1	-	15	19	-	5.32	
Rural-nonfarm.....	17	12	9	16,600	-	4,600	-	-	12	2	2	-	-	-	1	6	1	-	
LAMAR COUNTY.....	94	82	81	81,800	1,010	37,300	460	45.6	80	5	27	-	-	-	17	7	24	5.92	
LAUDERDALE COUNTY.....	1,351	1,132	967	2,757,900	2,852	1,426,500	1,475	51.7	1,070	282	30	13	137	24	187	287	110	5.85	
Meridian.....	1,296	1,080	919	2,674,700	2,910	1,398,200	1,511	51.9	1,018	277	28	8	135	23	179	265	103	5.86	
Rural-nonfarm.....	55	52	48	83,200	1,733	38,300	798	46.0	52	5	2	5	2	1	8	22	7	5.69	
LAWRENCE COUNTY.....	33	27	22	59,100	-	26,900	-	-	27	-	12	-	-	-	5	4	6		

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES															Av. interest rate—first mtg. (%)
		Total	Report- ing 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	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other
PANOLA COUNTY.....	139	97	80	150,400	1,880	63,100	789	42.0	90	35	2	2	3	-	8	38	2 6.38
PEARL RIVER COUNTY.....	309	295	257	372,300	1,449	174,800	680	47.0	287	16	109	4	8	6	43	77	24 5.27
Picayune.....	197	188	153	208,500	1,863	105,900	592	50.8	184	15	83	4	6	3	14	51	8 5.33
Rural-nonfarm.....	112	107	104	163,800	1,575	68,900	663	42.1	103	1	26	-	2	3	29	26	16 5.15
PERRY COUNTY.....	44	40	40	43,600	1,090	23,000	575	52.8	38	2	12	-	1	1	7	9	6 6.08
PIKE COUNTY.....	560	479	388	960,300	2,475	478,000	1,232	49.8	470	109	34	10	29	14	141	87	46 5.28
McComb.....	447	375	321	849,200	2,645	417,300	1,300	49.1	372	99	21	8	28	7	130	44	35 5.16
Rural-nonfarm.....	113	104	67	111,100	1,658	60,700	906	54.6	98	10	13	2	1	7	11	43	11 5.76
PONTOTOC COUNTY.....	91	72	65	128,100	1,971	56,900	875	44.4	67	1	7	-	3	1	24	23	8 5.61
PRENTISS COUNTY.....	86	65	43	74,600	1,735	39,700	923	53.2	62	4	7	-	-	3	18	29	1 5.48
QUITMAN COUNTY.....	156	143	113	211,900	1,875	105,600	935	49.8	140	-	11	2	4	13	25	68	17 5.70
RANKIN COUNTY.....	92	80	56	76,900	1,373	30,300	541	39.4	74	-	7	4	-	1	5	38	19 6.02
SCOTT COUNTY.....	82	69	48	82,300	1,715	41,200	858	50.1	63	12	10	5	-	8	6	20	2 6.05
Forest town.....	35	29	12	22,600	-	13,400	-	-	25	10	1	-	-	-	-	14	-
Rural-nonfarm.....	47	40	36	59,700	1,658	27,800	772	46.6	38	2	9	5	-	8	6	6	2 6.10
SHARKEY COUNTY.....	58	58	50	207,900	4,158	106,300	2,166	52.1	58	9	3	-	-	10	10	11	15 5.55
SIMPSON COUNTY.....	48	45	33	63,700	1,930	18,000	545	28.3	36	1	8	3	1	-	6	11	6 5.73
SMITH COUNTY.....	38	36	24	30,400	-	11,100	-	-	36	-	18	5	-	-	5	3	5 6.45
STONE COUNTY.....	32	29	22	22,100	-	8,700	-	-	27	-	4	1	-	1	4	7	10 -
SUNFLOWER COUNTY.....	271	248	233	756,400	3,178	303,400	1,275	40.1	240	17	33	10	10	10	89	54	17 5.43
Indianola.....	125	116	116	416,100	3,587	178,200	1,536	42.8	112	4	8	3	9	9	48	19	12 5.17
Rural-nonfarm.....	146	132	122	340,800	2,789	125,200	1,026	36.8	128	13	25	7	1	1	41	35	5 5.66
TALLAHATCHIE COUNTY.....	105	78	61	158,500	2,500	77,000	1,262	50.5	77	7	7	1	4	3	35	19	1 5.25
TATE COUNTY.....	58	54	54	151,700	2,809	65,300	1,209	43.0	53	-	9	-	2	7	5	28	2 6.06
TIPPAH COUNTY.....	59	50	28	38,900	1,389	20,000	714	51.4	49	-	9	1	-	1	4	31	3 5.98
TISHOMINGO COUNTY.....	96	83	75	122,700	1,636	44,500	593	36.3	77	1	24	-	1	2	8	34	7 6.29

HOUSING—NONFARM MORTGAGES

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									Av. in- terest rate— first mtg. (%)
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	19,886	17,099	15,188	41,708,700	2,755	21,007,800	1,388	50.4	16,542	2,3								

MISSOURI

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TABLES FOR CITIES AND PRINCIPAL METROPOLITAN DISTRICTS

The statistics for the urban area and the rural-nonfarm area of the State outside the principal metropolitan districts, for the cities of 100,000 or more, and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State.

A single alphabetical order is followed in arranging the tables for cities and principal metropolitan districts; hence

the tables for any principal metropolitan district will be found immediately after those for its largest central city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus "A" has been assigned to tables for the State, "B" and "C" to tables for the urban and the rural-nonfarm areas outside the principal metropolitan districts; "D" to the tables for the first city (or metropolitan district) presented, etc.

Page references are shown above for the tables for the urban and the rural-nonfarm areas of the State outside the principal metropolitan districts. The standard table titles for the cities and principal metropolitan districts are shown below. The page on which each table is to be found for any given area is indicated in the tabular presentation with the prefix letter assigned to the tables for that area.

CITIES OF 100,000 OR MORE

Table 1.—Occupancy, tenure, and mortgage status of dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family properties, and value of 1-family properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
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Table 5.—Holder of first mortgage on 1-family properties, by outstanding debt, interest rate, and type of payments: 1940.
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Table 7.—Payments on first mortgages on 1-family properties, in relation to debt, value, and estimated rental, by type of required payments: 1940.

PRINCIPAL METROPOLITAN DISTRICTS

Table 1.—Occupancy, tenure, and mortgage status of urban and rural-nonfarm dwelling units, by color of occupants, type of structure, and monthly rent: 1940.
Table 2.—1- to 4-family nonfarm properties, and value of 1-family nonfarm properties, by interest rate, holder of first mortgage, junior mortgage, and outstanding debt: 1940.
Table 3.—Holder of first mortgage on 1- to 4-family nonfarm properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
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		Page	Page	Page	Page			Page	Page	Page	Page
Kansas City.....	D	805	806	807	808	Kansas City, Mo.—Kansas City, Kans.....	E	809	810	811	812
St. Louis.....	F	813	814	815	816	St. Louis.....	G	817	818	819	820

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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	828,652	777,854	310,920	40.0	466,934	43,411	7,387	287,784	129,805	45.1	157,979
1930: Private families reporting tenure.....	-	659,118	300,952	45.7	358,166	-	-	-	-	-	-
1920: All families reporting tenure.....	-	542,800	221,939	40.9	320,861	-	-	217,154	82,658	38.1	134,496
Dwelling units: 1940.....	828,652	777,854	310,920	40.0	466,934	43,411	7,387	287,784	129,805	45.1	157,979
Urban.....	609,286	573,847	201,064	35.1	372,783	34,366	1,573	190,118	93,130	49.0	96,988
Rural-nonfarm.....	219,366	204,507	109,856	53.7	94,651	9,045	5,814	97,666	36,675	37.6	60,991
COLOR OF OCCUPANTS											
White.....	-	716,218	298,658	41.7	417,560	-	-	276,579	125,738	45.5	150,841
Nonwhite.....	-	61,636	12,262	19.9	49,374	-	-	11,205	4,067	36.3	7,138
TYPE OF STRUCTURE											
1-family.....	471,920	448,823	266,316	59.3	182,507	16,646	6,451	247,467	111,849	45.2	135,618
Other.....	356,732	329,031	44,604	13.6	284,427	26,765	986	40,317	17,956	44.5	22,361
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	463,982	442,299	282,627	59.4	179,672	15,750	5,883	246,588	111,482	45.2	135,056
Under \$5.....	40,939	38,635	21,199	54.9	17,436	1,639	665	17,214	3,064	17.8	14,150
\$5 to \$9.....	81,125	76,580	34,559	45.1	42,021	2,755	1,790	31,094	8,557	27.5	22,537
\$10 to \$14.....	71,116	67,118	31,299	46.6	35,819	2,712	1,286	28,957	10,647	36.8	18,310
\$15 to \$19.....	55,945	53,995	27,904	52.3	25,491	1,928	622	26,422	11,401	43.1	15,021
\$20 to \$24.....	44,679	42,897	25,576	59.6	17,321	1,293	489	24,397	11,355	46.5	13,042
\$25 to \$29.....	43,254	41,746	26,489	63.5	15,257	1,191	317	25,549	13,092	51.2	12,457
\$30 to \$39.....	54,692	52,794	37,888	71.8	14,906	1,602	296	36,666	20,418	55.7	16,268
\$40 to \$49.....	28,765	27,661	21,969	79.4	5,692	985	119	21,355	12,845	60.1	8,510
\$50 to \$59.....	17,254	16,449	13,503	82.1	2,946	635	170	13,144	7,612	59.4	5,532
\$60 to \$74.....	11,208	10,709	9,191	85.8	1,518	456	43	8,941	5,308	59.4	3,633
\$75 to \$99.....	7,606	7,292	6,474	88.8	818	281	33	6,327	3,805	60.1	2,522
\$100 and over.....	7,349	7,023	6,576	93.6	447	273	53	6,452	3,178	49.3	3,274
Median monthly rent.....(dollars).....	17.97	18.13	22.70	-	13.74	15.49	11.39	23.51	28.59	-	18.67

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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	129,805	114,706	13,269	9,678	9,942	9,576	10,040	19,258	13,002	9,946	8,911	5,477	3,457	1,213	782	155	15,099
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	124,413	109,747	12,082	9,146	9,478	9,153	9,660	18,587	12,618	9,640	8,668	5,326	3,358	1,179	752	100	14,666
Average interest rate (%)	5.59	5.60	6.25	6.00	5.88	5.73	5.66	5.56	5.40	5.30	5.17	5.07	5.04	4.98	4.88	5.77	5.49
HOLDER OF FIRST MORTGAGE																	
Reporting holder	126,836	112,046	12,850	9,445	9,767	9,372	9,840	18,822	12,727	9,701	8,707	5,363	3,388	1,186	761	117	14,790
Building and loan association	22,889	20,448	1,783	2,070	2,359	2,114	2,247	3,725	2,133	1,589	1,263	703	332	111	45	24	2,441
Commercial bank	12,702	11,762	1,145	762	749	720	750	1,729	1,484	1,318	1,260	801	596	257	183	8	940
Savings bank	5,636	5,033	520	423	399	438	425	860	720	474	397	199	101	49	25	3	603
Life insurance company	4,495	4,068	48	46	62	86	122	420	430	447	549	650	614	291	196	2	432
Mortgage company	8,551	7,393	476	443	576	601	645	1,294	915	674	691	573	327	107	64	7	1,158
Home Owners' Loan Corporation	15,410	13,501	757	1,026	1,198	1,376	1,458	2,732	1,719	1,223	1,052	539	318	75	20	8	1,909
Individual	42,039	36,572	6,612	3,703	3,455	3,040	3,045	5,668	3,571	2,692	2,306	1,296	767	204	166	47	5,467
Other	15,114	13,274	1,509	972	969	997	1,148	2,394	1,755	1,334	1,089	602	333	92	62	18	1,840
Reporting debt and value	121,410	107,222	11,575	8,735	9,171	8,885	9,419	18,245	12,441	9,527	8,578	5,343	3,357	1,191	755	-	14,188
JUNIOR MORTGAGE																	
First mortgage only	57,416	50,668	2,741	2,918	3,888	3,897	4,330	9,094	6,483	5,334	5,217	3,326	2,340	853	547	-	6,748
First and junior mortgage	3,832	3,294	103	166	259	297	347	656	444	348	270	236	110	29	20	-	538
With 1st mtg.; not rptg. on junior	60,162	53,260	8,781	5,651	5,325	4,691	4,742	8,485	5,514	3,645	3,091	1,781	907	309	188	-	6,902
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	35,850	33,047	11,355	7,048	4,897	3,144	2,299	2,576	892	438	273	91	23	6	5	-	2,303
\$1,000 to \$1,499	17,314	15,396	220	1,518	2,946	2,692	2,389	3,251	1,209	622	342	137	52	12	6	-	1,918
\$1,500 to \$1,999	14,161	12,529	-	169	1,182	2,120	2,270	3,844	1,562	747	403	150	63	14	5	-	1,632
\$2,000 to \$2,499	12,800	11,116	-	-	146	819	1,746	3,706	2,237	1,259	776	301	101	20	3	-	1,684
\$2,500 to \$2,999	8,963	7,614	-	-	-	110	618	2,842	1,958	1,234	659	262	102	22	7	-	1,149
\$3,000 to \$3,999	13,919	12,038	-	-	-	-	97	1,926	3,504	2,799	2,284	1,018	336	61	13	-	1,881
\$4,000 to \$4,999	7,957	6,890	-	-	-	-	-	100	1,025	1,957	2,057	1,195	455	83	18	-	1,067
\$5,000 to \$5,999	4,657	3,670	-	-	-	-	-	-	54	436	1,441	1,070	655	159	55	-	787
\$6,000 to \$7,499	3,057	2,410	-	-	-	-	-	-	-	35	324	869	876	230	76	-	647
\$7,500 to \$9,999	1,594	1,237	-	-	-	-	-	-	-	-	19	250	555	293	120	-	357
\$10,000 to \$14,999	867	687	-	-	-	-	-	-	-	-	-	-	139	266	282	-	180
\$15,000 to \$19,999	171	130	-	-	-	-	-	-	-	-	-	-	-	25	105	-	41
\$20,000 and over	100	58	-	-	-	-	-	-	-	-	-	-	-	-	58	-	42
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	482,396	411,049	6,552	9,723	14,750	18,308	24,114	59,629	52,727	49,099	54,837	43,782	37,240	18,999	21,289	-	71,347
Average value (dollars)	3,973	3,834	566	1,113	1,608	2,061	2,560	3,268	4,238	5,154	6,393	8,194	11,093	15,952	28,198	-	5,029
Debt on first and jr. mtgs. (thous.)	262,144	223,563	3,775	5,560	8,274	10,368	13,477	33,442	30,489	28,181	30,604	23,309	18,793	8,779	8,514	-	38,580
Percent of value of property	54.3	54.4	57.6	57.2	56.1	56.6	55.9	56.1	57.8	57.4	55.8	53.2	50.5	46.2	40.0	-	54.1
Average debt (dollars)	2,159	2,085	326	636	902	1,167	1,431	1,833	2,451	2,958	3,568	4,868	5,598	7,371	11,277	-	2,719
Debt on first mtgs. (thousands)	258,985	220,976	3,757	5,510	8,162	10,228	13,285	32,996	30,135	27,880	30,308	22,973	18,610	8,729	8,404	-	37,959
Percent of value of property	53.7	53.8	57.3	56.7	55.3	55.9	55.1	55.3	57.2	56.8	55.3	52.5	50.0	45.9	39.5	-	53.2
Average debt (dollars)	2,133	2,061	325	631	890	1,151	1,410	1,809	2,422	2,926	3,533	4,300	5,544	7,329	11,132	-	2,675

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	129,805	126,686	22,889	18,388	12,702	5,686	4,495	8,551	15,410	42,039	15,114	2,969
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	124,413	122,951	22,042	17,909	12,426	5,483	4,411	8,336	15,410	40,260	14,583	1,452
Average interest rate (percent)	5.59	5.59	5.96	5.69	5.68	5.71	5.13	5.57	4.50	5.82	5.54	5.61
Reporting debt and value	121,410	119,446	21,188	17,452	12,148	5,304	4,372	8,169	14,449	39,623	14,193	1,964
Percent distribution	-	100.0	17.7	14.6	10.2	4.4	3.7	6.8	12.1	38.2	11.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	121,410	119,446	21,188	17,452	12,148	5,304	4,372	8,169	14,449	39,623	14,193	1,964
First mortgage only	57,416	56,610	8,986	8,814	6,425	2,389	2,279	4,226	6,839	18,364	7,102	806
First and junior mortgage	3,832	3,689	598	388	245	143	195	367	287	1,419	435	143
With first mortgage; not reporting on junior mortgage	60,162	59,147	11,604	8,250	5,478	2,772	1,898	3,576	7,323	19,840	6,656	1,015
1-family properties	107,222	105,557	18,927	16,013	11,266	4,747	3,966	7,080	12,663	34,438	12,470	1,665
First mortgage only	50,668	50,011	8,083	8,156	6,088	2,118	2,066	3,686	6,019	15,724	6,277	557
First and junior mortgage	3,294	3,175	526	338	214	124	178	311	230	1,222	370	119
With first mortgage; not reporting on junior mortgage	53,260	52,371	10,318	7,519	5,014	2,505	1,722	3,088	6,414	17,492	5,823	889
2- to 4-family properties	14,188	13,889	2,261	1,439	882	557	406	1,089	1,786	5,185	1,723	299
First mortgage only	6,748	6,599	903	656	387	271	213	540	820	2,640	825	149
First and junior mortgage	538	514	72	50	31	19	17	56	57	197	65	24
With first mortgage; not reporting on junior mortgage	6,902	6,776	1,286	731	464	267	176	493	909	2,348	833	126
RELATION OF DEBT TO VALUE												
1- to 4-family properties	121,410	119,446	21,188	17,452	12,148	5,304	4,372	8,169	14,449	39,623	14,193	1,964
Value of property (dollars)	482,396,100	474,737,900	72,617,000	60,122,800	59,284,000	20,838,800	36,224,200	37,664,500	55,060,600	137,404,700	55,644,100	7,658,200
Average value (dollars)	3,973	3,974	3,427	4,591	4,880	3,929	8,285	4,611	3,811	3,468	3,921	8,899
Debt on first and junior mortgages (dollars)	262,143,700	257,955,800	38,374,900	42,373,000	30,867,100	11,505,900	19,669,700	20,209,800	33,447,000	73,020,900	30,859,900	4,188,500
Percent of value of property	54.3	54.3	52.8	52.9	52.1	55.2	54.3	53.7	53.1	53.1	55.5	54.7
Average debt (dollars)	2,159	2,160	1,811	2,428	2,541	2,169	4,499	2,474	2,315	1,843	2,174	2,138
Debt on first mortgages (dollars)	258,934,800	254,848,900	37,324,700	42,006,100	30,602,900	11,403,200	19,398,500	19,897,200	33,256,600	71,836,400	30,529,400	4,085,900
Percent distribution	-	100.0	14.9	16.5	12.0	4.5	7.6	7.8	13.0	28.2	12.0	-
Percent of value of property	53.7	53.7	52.2	52.4	51.6	54.7	53.6	52.8	60.4	52.3	54.9	53.4
Average debt (dollars)	2,133	2,134	1,790	2,407	2,519	2,150	4,487	2,436	2,302	1,813	2,151	2,080
1-family properties	107,222	105,557	18,927	16,013	11,266	4,747	3,966	7,080	12,663	34,438	12,470	1,665
Value of property (dollars)	411,049,000	404,974,600	62,898,800	72,391,000	54,517,700	17,873,300	32,241,400	31,330,200	46,785,800	112,155,100	47,222,800	6,074,400
Average value (dollars)	3,834	3,837	3,323	4,521	4,839	3,765	8,129	4,425	3,691	3,257	3,787	3,648
Debt on first and junior mortgages (dollars)	223,563,400	220,164,400	33,186,400	38,574,200	28,638,700	9,935,500	17,477,400	16,826,600	28,203,500	59,465,600	26,430,700	3,399,000
Percent of value of property	54.4	54.4	52.8	53.3	52.5	55.6	54.2	53.7	60.3	53.0	56.0	54.7
Average debt (dollars)	2,085	2,086	1,753	2,409	2,542	2,093	4,407	2,377	2,227	1,727	2,120	2,041
Debt on first mortgages (dollars)	220,976,100	217,653,300	32,811,300	38,276,400	28,424,400	9,852,000	17,228,900	16,565,700	28,071,200	58,532,300	26,167,500	3,322,800
Percent of value of property	53.8	53.7	52.2	52.9	52.1	55.1	53.4	52.9	60.1	52.2	55.4	54.7
Average debt (dollars)	2,061	2,062	1,734	2,390	2,523	2,075	4,344	2,340	2,217	1,700	2,093	1,996
2- to 4-family properties	14,188	13,889	2,261	1,439	882	557	406	1,089	1,786	5,185	1,723	299
Value of property (dollars)	71,347,100	69,763,300	9,718,700	7,731,800	4,766,300	2,965,500	3,982,800	6,834,800	8,324,800	25,249,600	8,421,300	1,563,800
Average value (dollars)	5,029	5,028	4,298	5,373	5,404	5,324	9,810	5,817	4,661	4,870	4,888	5,297
Debt on first and junior mortgages (dollars)	38,580,300	37,790,800	5,188,500	3,798,800	2,228,400	1,570,400	2,192,300	3,383,200	5,243,500	13,555,300	4,429,200	789,500
Percent of value of property	54.1	54.2	53.4	49.1	46.8	53.0	55.0	53.4	63.0	53.7	52.6	49.8
Average debt (dollars)	2,721	2,721	2,295	2,640	2,527	2,819	5,400	3,107	2,936	2,614	2,571	2,640
Debt on first mortgages (dollars)	37,958,700	37,195,800	5,113,400	3,729,700	2,178,500	1,551,200	2,169,600	3,381,500	5,185,400	13,304,100	4,361,900	763,100
Percent of value of property	53.2	53.3	52.6	48.2	45.7	52.3	54.5	52.6	62.3	52.7	51.8	48.2
Average debt (dollars)	2,675	2,678	2,262	2,592	2,470	2,785	5,344	3,059	2,903	2,566	2,532	2,552

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	114,706	112,046	20,448	16,795	11,762	5,033	4,063	7,393	13,501	36,572	13,274	2,660
RACE OF OCCUPANTS												
White	111,279	108,723	19,732	16,521	11,608	4,913	4,041	7,119	12,878	35,433	12,999	2,556
Negro	3,315	3,215	702	259	145	113	15	267	606	1,108	259	100
Other nonwhite	111	107	14	15	8	7	7	7	17	31	16	4
YEAR BUILT												
Reporting year built	111,878	109,343	19,924	16,456	11,544	4,912	4,044	7,292	13,215	35,520	12,892	2,535
1930 to 1940	28,332	27,657	4,619	5,885	3,424	1,451	1,574	1,853	2,023	7,921	3,792	665
1920 to 1929	36,059	35,433	5,468	4,560	3,044	1,516	1,687	2,726	5,331	10,758	3,903	625
1910 to 1919	19,427	18,955	3,676	2,480	1,576	804	514	1,266	2,696	6,214	2,089	472
1900 to 1909	16,290	15,859	3,009	2,082	1,388	694	200	919	2,010	5,804	1,835	431
1880 to 1899	9,935	9,644	1,801	1,182	813	364	60	445	1,034	4,030	1,031	291
1879 or earlier	1,835	1,785	351	267	194	73	9	62	121	793	182	50

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

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.....	114,706	112,046	20,448	16,795	11,762	5,038	4,053	7,393	18,501	36,572	13,274	2,660
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	107,320	105,651	18,944	16,024	11,274	4,750	3,968	7,086	12,666	34,480	12,483	1,669
Under \$500.....	15,730	15,427	2,655	2,438	1,723	715	95	668	710	7,152	1,714	303
\$500 to \$999.....	17,679	17,429	3,943	2,220	1,487	733	178	1,024	1,761	6,398	1,885	250
\$1,000 to \$1,499.....	15,523	15,299	3,316	1,892	1,188	709	242	1,045	1,950	5,186	1,668	224
\$1,500 to \$1,999.....	12,618	12,448	2,554	1,458	946	512	301	877	1,964	3,830	1,459	175
\$2,000 to \$2,499.....	11,129	10,971	1,990	1,470	1,010	460	328	798	1,739	3,307	1,339	158
\$2,500 to \$2,999.....	7,773	7,640	1,260	1,113	787	325	297	523	1,228	2,176	1,043	133
\$3,000 to \$3,999.....	11,923	11,735	1,614	2,114	1,578	536	592	892	1,686	3,195	1,642	188
\$4,000 to \$4,999.....	6,795	6,654	787	1,558	1,116	442	532	535	808	1,543	891	142
\$5,000 to \$5,999.....	3,783	3,737	415	896	702	194	454	311	411	811	439	46
\$6,000 to \$7,499.....	2,359	2,330	232	458	391	67	446	231	235	495	233	29
\$7,500 to \$9,999.....	1,155	1,143	123	214	187	27	267	121	111	207	100	12
\$10,000 to \$14,999.....	666	660	47	135	116	19	194	61	40	125	58	6
\$15,000 to \$19,999.....	131	131	5	35	27	8	33	4	3	42	9	-
\$20,000 and over.....	55	52	3	23	21	2	9	1	-	13	3	3
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	109,747	108,527	19,669	16,896	11,502	4,894	3,985	7,204	13,501	34,961	12,811	1,220
Under 4.0%.....	881	869	152	100	59	41	14	49	-	426	128	12
4.0% to 4.4%.....	2,832	2,789	247	505	381	124	148	221	-	1,258	410	43
4.5% to 4.9%.....	34	33	7	10	6	4	2	2	-	5	7	1
5.0% to 5.4%.....	19,413	19,278	543	1,919	1,374	545	849	523	13,501	818	1,123	137
5.5% to 5.9%.....	26	26	4	4	3	1	9	2	-	3	4	-
6.0% to 6.4%.....	22,358	21,994	3,004	4,357	3,284	1,073	1,488	1,950	-	7,483	3,702	364
6.5% to 6.9%.....	103	100	27	19	17	2	12	3	-	10	29	3
7.0% to 7.4%.....	4,193	4,128	771	774	580	194	556	501	-	876	640	65
7.5% to 7.9%.....	14	14	8	2	1	1	1	-	-	2	1	-
8.0% and over.....	47,666	47,183	11,489	6,374	4,098	2,276	837	3,537	-	19,021	5,925	483
Average interest rate.....(percent).....	5.60	5.60	5.97	5.68	5.68	5.71	5.17	5.58	4.50	5.85	5.55	5.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	81,406	80,367	18,707	12,285	8,407	3,878	3,566	5,354	12,974	16,706	8,775	1,089
Real estate taxes included in payment.....	26,995	26,518	6,696	5,315	3,511	1,804	780	1,878	5,002	2,924	3,923	477
Monthly.....	25,525	25,083	6,478	5,065	3,334	1,731	714	1,762	4,864	2,438	3,762	442
Quarterly.....	118	117	15	17	11	6	12	18	6	34	15	1
Semiannual.....	528	516	56	95	70	25	37	58	17	190	63	12
Annual.....	248	247	10	38	28	10	6	11	1	154	27	1
Other.....	59	59	9	9	9	-	-	3	3	28	7	-
Not reporting frequency of payment.....	517	496	128	91	59	32	11	26	111	80	49	21
Real estate taxes not included in payment.....	53,318	52,798	11,745	6,836	4,813	2,023	2,728	3,418	7,836	15,483	4,757	520
Monthly.....	40,719	40,341	10,975	4,495	3,020	1,475	1,568	1,974	7,635	10,327	3,867	379
Quarterly.....	947	942	42	171	132	39	236	103	11	267	42	5
Semiannual.....	7,483	7,416	387	1,501	1,169	382	741	1,105	41	2,828	813	67
Annual.....	2,768	2,721	92	480	352	128	70	158	19	1,537	355	42
Other.....	435	434	22	69	55	14	20	29	6	224	64	1
Not reporting frequency of payment.....	971	944	227	120	85	35	38	49	124	280	106	27
Not reporting tax payment requirements.....	1,093	1,051	255	134	83	51	63	58	136	299	95	42
Monthly.....	749	722	244	71	41	30	80	35	127	156	59	27
Quarterly.....	23	23	-	7	3	4	7	3	-	6	-	-
Semiannual.....	166	162	9	36	25	11	17	16	1	65	18	4
Annual.....	83	82	4	17	12	5	5	2	1	46	7	1
Other.....	16	15	-	-	-	-	1	-	1	9	4	1
Not reporting frequency of payment.....	56	47	9	3	2	1	3	2	6	17	7	9
No principal payments required.....	21,320	21,085	1,260	2,720	1,935	785	362	1,565	358	11,772	3,048	235
Monthly.....	2,471	2,434	414	315	206	110	48	123	284	1,008	241	37
Quarterly.....	400	397	19	84	62	22	27	43	4	182	38	3
Semiannual.....	14,042	13,909	719	1,675	1,201	474	250	1,207	49	8,001	2,008	133
Annual.....	3,582	3,539	62	521	381	140	80	132	10	2,152	632	43
Other.....	310	305	12	43	26	17	2	25	-	168	55	5
Not reporting frequency of payment.....	515	501	34	81	59	22	5	35	11	261	74	14
Not reporting principal payment requirements.....	3,033	1,761	220	245	167	78	36	103	118	785	254	1,272
Monthly.....	603	511	138	60	37	23	13	26	79	148	47	92
Quarterly.....	26	23	-	4	3	1	4	4	-	8	3	3
Semiannual.....	391	339	17	54	39	15	9	35	1	176	47	52
Annual.....	358	324	8	55	42	13	1	14	1	181	64	34
Other.....	122	113	7	14	10	4	1	5	-	66	20	9
Not reporting frequency of payment.....	1,538	451	50	58	36	22	8	19	37	206	78	1,082
No regular payments required.....	8,947	8,833	261	1,545	1,258	292	99	371	51	5,309	1,197	114

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	107,320	25,658	49,911	20,450	11,801	Reporting interest rate.....	109,747	26,227	51,754	20,930	10,836
Under \$500.....	15,780	1,356	8,522	2,534	3,818	Under 4.0%.....	861	213	379	171	118
\$500 to \$999.....	17,679	2,767	9,336	3,211	2,365	4.0%.....	2,832	387	1,166	881	398
\$1,000 to \$1,499.....	15,523	3,171	7,619	3,213	1,520	4.1% to 4.4%.....	84	13	12	5	4
\$1,500 to \$1,999.....	12,618	3,240	6,012	2,374	992	4.5%.....	19,413	7,361	10,318	1,166	568
\$2,000 to \$2,499.....	11,129	3,058	4,867	2,380	824	4.6% to 4.9%.....	26	3	16	6	1
\$2,500 to \$2,999.....	7,773	2,465	3,206	1,592	510	5.0%.....	22,358	6,846	8,083	5,469	1,960
\$3,000 to \$3,999.....	11,923	3,994	4,577	2,554	798	5.1% to 5.4%.....	103	40	54	6	3
\$4,000 to \$4,999.....	2,792	2,389	1,226	389	272	5.5%.....	4,193	1,494	1,831	626	242
\$5,000 to \$5,999.....	2,788	1,528	1,388	595	272	5.6% to 5.9%.....	14	6	7	1	-
\$6,000 to \$7,499.....	2,359	809	1,009	396	145	6.0%.....	47,665	8,436	23,543	10,419	5,268
\$7,500 to \$9,999.....	1,155	327	560	202	66	6.1% to 6.4%.....	34	11	20	2	1
\$10,000 to \$14,999.....	666	140	326	129	71	6.5%.....	688	137	412	49	40
\$15,000 to \$19,999.....	131	10	73	27	21	6.6% to 6.9%.....	205	82	114	1	8
\$20,000 and over.....	55	1	27	17	10	7.0%.....	4,794	570	2,841	972	911
						7.1% to 7.4%.....	223	48	167	1	7
						7.5%.....	111	29	63	7	12
						7.6% to 7.9%.....	8	1	7	-	-
						8.0% and over.....	6,214	550	8,221	1,148	1,295
						Average interest rate...(percent)....	5.60	5.30	5.65	5.70	5.98

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	85,053	66,000	22,900	42,493	607	19,058
Total first mortgage outstanding debt (dollars)	184,266,400	144,781,200	61,229,800	82,504,800	1,046,600	39,485,200
Total annual mortgage payment (dollars)	23,124,256	20,856,246	8,692,059	12,000,839	163,348	2,268,010
Average first mortgage outstanding debt (dollars)	2,166	2,194	2,674	1,942	1,724	2,072
Average value of property (dollars)	3,962	3,975	4,203	3,702	3,576	4,264
Average annual estimated rental value (dollars)	405	399	433	381	361	424
Average annual mortgage payment (dollars)	272	316	380	282	269	119
Percent which annual mortgage payment represents of—						
First mortgage debt	12.5	14.4	14.2	14.5	15.6	5.7
Value of property	6.9	8.2	9.0	7.6	7.5	2.6
Estimated annual rental value	67.2	79.2	87.7	74.1	74.6	28.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	59,171	57,118	22,304	34,358	456	2,053
Average first mortgage outstanding debt (dollars)	2,117	2,127	2,675	1,780	1,486	1,648
Average value of property (dollars)	3,605	3,611	4,170	3,257	2,886	3,452
Average annual estimated rental value (dollars)	374	375	431	340	301	352
Average annual mortgage payment (dollars)	315	321	381	283	250	156
Percent which annual mortgage payment represents of—						
First mortgage debt	14.9	15.1	14.2	15.9	16.8	8.4
Value of property	8.7	8.9	9.1	8.7	8.7	4.5
Estimated annual rental value	84.8	85.6	88.5	83.3	83.2	44.8
Monthly mortgage payment—						
Under \$10	6,293	5,207	841	4,281	85	1,086
\$10 to \$14	7,741	7,388	1,764	5,517	107	353
\$15 to \$19	7,133	6,901	2,442	4,390	69	232
\$20 to \$24	8,091	7,975	2,954	4,968	53	116
\$25 to \$29	8,860	8,772	3,402	5,380	40	88
\$30 to \$39	10,251	10,178	5,538	4,590	55	73
\$40 to \$49	5,582	5,541	2,645	2,882	14	41
\$50 to \$59	2,598	2,575	1,370	1,187	18	23
\$60 to \$74	1,405	1,384	757	618	9	21
\$75 to \$99	726	717	386	326	5	9
\$100 and over	491	480	210	269	1	11
Average monthly mortgage payment (dollars)	26.27	26.75	31.75	23.58	20.86	13.01
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	25,882	8,882	596	8,185	151	17,000
Average first mortgage outstanding debt (dollars)	2,279	2,624	2,645	2,626	2,444	2,099
Average value of property (dollars)	4,779	5,576	5,442	5,584	5,660	4,352
Average annual estimated rental value (dollars)	474	554	516	557	543	433
Average annual mortgage payment (dollars)	173	284	324	280	326	115
Percent which annual mortgage payment represents of—						
First mortgage debt	7.6	10.8	12.2	10.7	13.3	5.5
Value of property	8.6	5.1	5.9	5.0	5.8	2.6
Estimated annual rental value	36.4	51.2	62.7	50.3	60.1	26.5

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	179,725	178,872	77,532	44.6	96,340	5,188	665	71,320	28,901	40.5	42,419
COLOR OF OCCUPANTS											
White	-	163,174	73,563	45.1	89,611	-	-	67,739	27,773	41.0	39,966
Nonwhite	-	10,698	3,969	37.1	6,729	-	-	3,581	1,128	31.5	2,453
TYPE OF STRUCTURE											
1-family	124,280	121,236	67,561	55.7	53,675	2,664	380	62,446	25,102	40.2	37,344
Other	55,445	52,636	9,971	18.9	42,665	2,524	285	8,874	3,799	42.8	5,075
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	121,982	119,121	66,032	55.4	53,089	2,520	341	62,196	24,991	40.2	37,205
Under \$5	6,366	6,248	4,137	66.3	2,106	106	17	3,581	804	22.5	2,777
\$5 to \$9	22,278	21,763	9,437	43.4	12,826	462	53	8,794	3,117	35.4	5,677
\$10 to \$14	25,476	24,842	10,505	42.3	14,337	574	60	9,937	4,220	42.5	5,717
\$15 to \$19	19,597	19,139	9,514	49.7	9,625	420	38	9,079	3,962	43.6	5,117
\$20 to \$24	13,330	12,964	7,584	58.5	5,380	318	48	7,194	3,177	44.2	4,017
\$25 to \$29	11,743	11,430	7,248	63.4	4,182	267	46	6,924	2,957	42.7	3,967
\$30 to \$39	12,164	11,901	8,427	70.8	3,474	222	41	7,987	3,380	42.3	4,607
\$40 to \$49	5,379	5,278	4,218	79.9	1,060	83	18	4,006	1,612	40.2	2,394
\$50 to \$59	2,805	2,759	2,354	85.3	405	39	7	2,232	945	37.9	1,287
\$60 to \$74	1,537	1,513	1,371	90.6	142	16	8	1,286	521	40.5	765
\$75 to \$99	777	762	719	94.4	43	12	3	687	249	36.2	438
\$100 and over	530	527	518	98.3	9	1	2	489	147	30.1	342
Median monthly rent (dollars)	16.25	16.25	19.20	-	13.72	15.90	19.76	19.94	20.12	-	18.83

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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	28,901	25,856	4,800	3,732	3,434	2,741	2,463	3,687	1,849	1,320	906	508	268	70	24	54	3,045
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	27,195	24,262	4,350	3,510	3,250	2,582	2,333	3,490	1,761	1,253	868	493	247	67	23	35	2,933
Average interest rate (%)	5.98	5.99	6.19	6.13	6.03	5.94	5.89	5.91	5.93	5.85	5.71	5.53	5.50	-	-	-	5.90
HOLDER OF FIRST MORTGAGE																	
Reporting holder	28,254	25,260	4,679	3,639	3,375	2,680	2,414	3,609	1,801	1,280	884	500	259	69	24	47	2,994
Building and loan association	8,786	7,757	999	1,065	1,157	911	898	1,223	623	415	293	140	57	16	4	16	979
Commercial bank	2,566	2,283	280	240	238	233	213	392	211	170	138	90	55	19	1	3	283
Savings bank	929	834	164	123	110	81	71	128	57	36	29	16	11	6	2	-	95
Life insurance company	327	305	27	25	11	15	9	40	55	42	37	15	20	4	2	2	22
Mortgage company	1,174	1,085	210	147	139	109	96	155	84	50	37	36	13	2	4	3	89
Home Owners' Loan Corporation	3,268	2,914	389	442	420	335	310	462	209	142	102	61	32	6	1	3	354
Individual	8,576	7,646	2,135	1,886	1,025	761	625	819	379	279	165	96	43	14	8	11	980
Other	2,678	2,436	475	311	275	234	252	390	183	146	83	46	28	2	2	9	242
Reporting debt and value	25,574	22,838	4,159	3,322	3,088	2,420	2,172	3,255	1,634	1,164	822	472	241	68	21	-	2,786
JUNIOR MORTGAGE																	
First mortgage only	6,108	5,418	853	742	697	567	541	842	399	306	231	144	59	28	9	-	690
First and junior mortgage	376	304	32	39	42	31	35	51	28	21	15	8	2	-	-	-	72
With 1st mtg.; not rptg. on junior	19,090	17,116	3,274	2,541	2,349	1,822	1,596	2,362	1,207	837	576	320	180	40	12	-	1,974
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	12,457	11,434	4,056	2,776	1,806	1,021	695	682	205	103	63	21	2	2	-	-	1,023
\$1,000 to \$1,499	4,468	3,969	103	497	965	728	604	652	206	124	56	21	10	3	-	-	499
\$1,500 to \$1,999	2,866	2,511	-	47	291	488	485	726	258	122	63	19	8	4	-	-	355
\$2,000 to \$2,499	1,988	1,729	-	-	26	163	288	604	305	171	108	41	21	2	-	-	259
\$2,500 to \$2,999	1,171	1,006	-	-	-	20	85	366	245	154	70	43	20	3	-	-	165
\$3,000 to \$3,999	1,435	1,236	-	-	-	-	15	219	356	298	219	84	39	6	-	-	199
\$4,000 to \$4,999	616	514	-	-	-	-	-	6	58	159	142	102	41	5	1	-	102
\$5,000 to \$5,999	297	247	-	-	-	-	-	-	1	29	80	75	48	11	3	-	50
\$6,000 to \$7,499	166	125	-	-	-	-	-	-	-	4	20	55	33	11	2	-	41
\$7,500 to \$9,999	56	42	-	-	-	-	-	-	-	-	1	11	14	12	4	-	14
\$10,000 to \$14,999	38	21	-	-	-	-	-	-	-	-	-	-	5	7	9	-	17
\$15,000 to \$19,999	9	4	-	-	-	-	-	-	-	-	-	-	-	2	2	-	5
\$20,000 and over	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	68,016	58,162	2,463	3,694	4,959	4,971	5,548	10,541	6,848	5,937	5,213	3,830	2,569	1,058	532	-	9,854
Average value (dollars)	2,660	2,547	592	1,112	1,606	2,054	2,554	3,238	4,191	5,101	6,342	8,113	10,659	-	-	-	3,602
Debt on first & jr. mtgs. (thous.)	34,075	29,158	1,478	2,043	2,605	2,590	2,771	5,286	3,473	2,980	2,492	1,798	1,051	399	198	-	4,917
Percent of value of property	50.1	50.1	59.8	55.3	52.5	52.1	49.9	50.1	50.7	50.2	47.8	47.0	40.9	-	-	-	49.9
Average debt (dollars)	1,332	1,277	354	615	844	1,070	1,276	1,624	2,125	2,560	3,032	3,810	4,359	-	-	-	1,797
Debt on first mtgs. (thousands)	33,839	29,000	1,467	2,032	2,592	2,578	2,752	5,256	3,452	2,964	2,478	1,788	1,049	399	198	-	4,839
Percent of value of property	49.8	49.9	59.6	55.0	52.3	51.8	49.6	49.9	50.4	49.9	47.5	46.7	40.9	-	-	-	49.1
Average debt (dollars)	1,323	1,270	353	612	839	1,068	1,267	1,615	2,113	2,547	3,014	3,788	4,354	-	-	-	1,769

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	28,901	28,254	8,736	3,495	2,555	929	327	1,174	3,268	8,576	2,678	647
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	27,195	26,939	8,319	3,379	2,485	894	312	1,122	3,268	8,021	2,518	256
Average interest rate (percent)	5.98	5.98	6.27	6.20	6.18	6.25	5.73	6.03	4.90	6.25	5.77	6.23
Reporting debt and value	25,574	25,206	7,741	3,168	2,384	784	287	1,062	2,847	7,762	2,339	368
Percent distribution	-	100.0	80.7	12.6	9.5	8.1	1.1	4.2	11.3	80.8	9.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	25,574	25,206	7,741	3,168	2,384	784	287	1,062	2,847	7,762	2,339	368
First mortgage only	6,108	6,029	1,647	954	807	157	73	386	531	1,880	598	79
First and junior mortgage	376	354	125	36	31	5	6	26	33	88	40	22
With first mortgage; not reporting on junior mortgage	19,090	18,823	5,969	2,168	1,546	622	208	700	2,283	5,794	1,701	267
1-family properties	22,838	22,521	6,866	2,823	2,118	705	267	981	2,539	6,913	2,132	317
First mortgage only	5,418	5,362	1,456	866	722	144	68	310	458	1,657	547	56
First and junior mortgage	304	284	103	28	21	2	5	24	21	69	39	20
With first mortgage; not reporting on junior mortgage	17,116	16,875	5,307	1,934	1,375	559	194	647	2,060	5,187	1,546	241
2- to 4-family properties	2,736	2,685	875	345	266	79	20	81	308	849	207	51
First mortgage only	690	667	191	98	85	13	5	26	73	223	51	23
First and junior mortgage	72	70	22	13	10	3	1	2	12	19	1	2
With first mortgage; not reporting on junior mortgage	1,974	1,948	662	234	171	63	14	53	223	607	155	26
RELATION OF DEBT TO VALUE												
1- to 4-family properties	25,574	25,206	7,741	3,168	2,384	784	287	1,062	2,847	7,762	2,339	368
Value of property (dollars)	68,016,100	67,044,300	21,433,800	10,209,700	8,090,400	2,119,300	1,382,800	2,985,900	7,715,000	17,075,200	6,241,900	971,800
Average value (dollars)	2,660	2,660	2,769	3,223	3,394	2,703	4,818	2,812	2,710	2,200	2,669	2,641
Debt on first and junior mortgages (dollars)	34,075,400	33,611,800	10,697,800	4,635,500	3,587,900	1,047,600	644,200	1,434,700	4,294,700	8,410,300	3,444,600	463,600
Percent of value of property	50.1	50.1	49.9	45.4	44.3	49.4	46.6	49.7	55.7	49.3	55.2	47.7
Average debt (dollars)	1,332	1,338	1,382	1,463	1,505	1,336	2,245	1,398	1,509	1,084	1,473	1,260
Debt on first mortgages (dollars)	33,839,200	33,389,700	10,620,600	4,615,300	3,569,900	1,045,400	637,200	1,467,000	4,270,400	8,354,000	3,424,200	450,500
Percent distribution	-	100.0	81.8	13.8	10.7	8.1	1.9	4.4	12.8	25.0	10.3	-
Percent of value of property	49.8	49.8	49.6	45.2	44.1	49.3	46.1	49.1	55.4	48.9	54.9	46.4
Average debt (dollars)	1,323	1,325	1,372	1,457	1,497	1,333	2,220	1,381	1,500	1,076	1,464	1,224
1-family properties	22,838	22,521	6,866	2,823	2,118	705	267	981	2,539	6,913	2,132	317
Value of property (dollars)	58,161,800	57,350,700	18,071,800	8,810,700	6,947,700	1,863,700	1,272,700	2,623,700	6,689,300	14,394,500	5,468,000	811,100
Average value (dollars)	2,547	2,547	2,632	3,121	3,280	2,643	4,767	2,675	2,635	2,082	2,574	2,559
Debt on first and junior mortgages (dollars)	29,158,000	28,766,200	9,980,300	3,986,500	3,131,000	855,500	598,500	1,290,600	3,714,900	7,119,800	3,075,600	391,800
Percent of value of property	50.1	50.2	49.7	45.2	45.1	45.9	47.0	49.2	55.5	49.5	56.0	48.3
Average debt (dollars)	1,277	1,277	1,308	1,412	1,478	1,213	2,242	1,316	1,463	1,080	1,443	1,236
Debt on first mortgages (dollars)	29,000,300	28,621,000	9,924,200	3,978,300	3,123,500	854,800	593,600	1,275,700	3,704,500	7,089,500	3,055,200	379,300
Percent of value of property	49.9	49.9	49.4	45.2	45.0	45.9	46.6	48.6	55.4	49.3	55.7	46.8
Average debt (dollars)	1,270	1,271	1,300	1,409	1,475	1,212	2,223	1,300	1,459	1,026	1,433	1,197
2- to 4-family properties	2,736	2,685	875	345	266	79	20	81	308	849	207	51
Value of property (dollars)	9,854,300	9,693,600	3,362,000	1,399,000	1,142,700	256,300	110,100	362,200	1,025,700	2,680,700	753,900	160,700
Average value (dollars)	3,602	3,610	3,842	4,055	4,296	-	-	-	3,330	3,157	3,642	-
Debt on first and junior mortgages (dollars)	4,917,400	4,845,600	1,717,500	649,000	456,900	192,100	45,700	194,100	579,800	1,290,500	369,000	71,800
Percent of value of property	49.9	50.0	51.1	46.4	40.0	-	-	-	56.5	48.1	48.9	-
Average debt (dollars)	1,797	1,805	1,963	1,881	1,718	-	-	-	1,882	1,520	1,763	-
Debt on first mortgages (dollars)	4,838,900	4,767,700	1,696,400	637,000	446,400	190,600	43,600	191,300	565,900	1,264,500	369,000	71,800
Percent of value of property	49.1	49.2	50.5	45.5	39.1	-	-	-	55.2	47.2	48.9	-
Average debt (dollars)	1,769	1,776	1,939	1,846	1,678	-	-	-	1,837	1,489	1,783	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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	25,856	25,260	7,757	3,117	2,283	834	305	1,085	2,914	7,646	2,436	596
RACE OF OCCUPANTS												
White	24,813	24,245	7,432	3,036	2,244	792	303	1,063	2,799	7,230	2,382	568
Negro	1,029	1,001	322	80	39	41	2	22	113	409	53	28
Other nonwhite	14	14	3	1	-	1	-	-	2	7	1	-
YEAR BUILT												
Reporting year built	24,382	23,833	7,411	2,940	2,136	754	299	1,031	2,745	7,138	2,259	549
1930 to 1940	4,812	4,701	1,628	711	572	139	84	202	339	1,058	679	111
1920 to 1929	5,712	5,616	1,842	641	465	176	109	228	769	1,573	449	96
1910 to 1919	4,849	4,743	1,336	606	456	150	46	210	670	1,468	407	106
1900 to 1909	4,717	4,599	1,331	549	389	160	32	214	548	1,555	370	118
1880 to 1899	3,699	3,595	1,058	379	262	117	26	158	381	1,274	319	104
1879 or earlier	593	579	216	54	42	12	2	19	38	205	45	14

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	25,856	25,260	7,757	3,117	2,283	834	305	1,085	2,914	7,646	2,436	596
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	22,872	22,554	6,875	2,826	2,121	705	269	983	2,541	6,922	2,138	318
Under \$500.....	5,480	5,388	1,379	694	474	220	35	251	298	2,241	489	92
\$500 to \$999.....	6,025	5,947	1,879	642	479	163	42	264	689	1,921	510	78
\$1,000 to \$1,499.....	3,951	3,912	1,312	458	341	117	38	171	569	1,080	284	49
\$1,500 to \$1,999.....	2,515	2,489	827	280	219	61	25	101	365	658	232	27
\$2,000 to \$2,499.....	1,726	1,698	564	244	192	52	23	53	221	401	192	28
\$2,500 to \$2,999.....	995	982	308	149	122	27	29	33	118	198	147	13
\$3,000 to \$3,999.....	1,228	1,211	339	189	153	36	26	52	168	266	171	17
\$4,000 to \$4,999.....	512	499	148	82	66	16	20	27	68	83	71	13
\$5,000 to \$5,999.....	243	242	65	47	40	7	19	21	25	37	28	1
\$6,000 to \$7,499.....	119	119	35	25	22	3	6	5	16	22	10	-
\$7,500 to \$9,999.....	42	42	16	10	9	1	4	2	2	7	1	-
\$10,000 to \$14,999.....	21	21	2	5	4	1	1	3	1	6	3	-
\$15,000 to \$19,999.....	4	4	1	1	-	-	-	-	-	2	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	24,262	24,046	7,366	3,011	2,208	803	291	1,035	2,914	7,139	2,290	216
Under 4.0%.....	155	150	22	9	7	2	2	10	-	76	31	5
4.0% to 4.4%.....	314	308	58	33	22	11	4	9	-	158	46	6
4.4% to 4.9%.....	5	5	-	2	-	2	-	-	-	-	3	-
4.9% to 5.4%.....	3,297	3,283	76	75	70	5	13	19	2,914	39	147	14
5.4% to 5.9%.....	2	2	-	-	-	-	1	-	-	-	1	-
5.9% to 6.4%.....	2,351	2,309	474	351	284	67	89	160	-	718	517	42
6.4% to 6.9%.....	9	9	1	2	2	-	-	-	-	1	5	-
6.9% to 7.4%.....	402	399	99	81	68	13	24	42	-	62	91	3
7.4% to 7.9%.....	4	4	3	1	1	-	-	-	-	-	-	-
7.9% to 8.4%.....	11,843	11,733	4,380	1,614	1,148	466	126	599	-	3,912	1,102	110
8.4% to 8.9%.....	16	16	11	2	1	1	-	2	-	1	-	-
8.9% to 9.4%.....	341	340	253	23	8	15	1	3	-	42	18	1
9.4% to 9.9%.....	172	171	156	6	4	2	-	2	-	1	6	1
10.0% to 10.4%.....	2,625	2,610	910	336	248	88	16	102	-	1,084	162	15
10.4% to 10.9%.....	202	201	197	1	1	-	-	-	-	3	-	1
10.9% to 11.4%.....	71	69	44	4	2	2	-	6	-	8	7	2
11.4% to 11.9%.....	3	3	1	-	-	-	-	-	-	1	1	-
11.9% and over.....	2,450	2,434	681	471	342	129	15	81	-	1,033	153	16
Average interest rate.....(percent).....	5.99	5.99	6.28	6.22	6.21	6.25	5.75	6.02	4.50	6.26	5.80	6.22
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	19,766	19,550	7,306	2,230	1,586	644	249	768	2,800	4,488	1,709	216
Real estate taxes included in payment.....	4,668	4,599	1,671	491	321	170	65	220	960	469	722	64
Monthly.....	4,394	4,336	1,611	461	304	157	61	206	931	379	687	58
Quarterly.....	27	27	3	7	5	2	1	4	1	8	3	-
Semiannual.....	40	39	1	7	4	3	2	3	3	15	8	1
Annual.....	67	67	2	11	5	6	2	3	-	36	13	-
Other.....	10	10	2	-	-	-	-	-	-	5	3	-
Not reporting frequency of payment.....	125	120	52	5	3	2	-	4	25	26	8	5
Real estate taxes not included in payment.....	14,824	14,686	5,521	1,714	1,248	466	177	538	1,809	3,957	970	138
Monthly.....	12,509	12,392	5,258	1,264	909	355	116	368	1,766	2,869	751	117
Quarterly.....	134	134	16	39	31	8	5	11	1	54	8	-
Semiannual.....	972	963	65	230	179	51	43	109	1	442	73	9
Annual.....	751	754	34	138	100	38	10	37	6	436	93	7
Other.....	84	84	8	10	9	1	2	1	2	49	12	-
Not reporting frequency of payment.....	364	359	140	33	20	13	1	12	33	107	33	5
Not reporting tax payment requirements.....	279	265	114	25	19	8	6	10	31	62	17	14
Monthly.....	228	216	105	14	8	6	5	7	29	43	13	12
Quarterly.....	2	2	-	2	1	1	-	-	-	-	-	-
Semiannual.....	21	21	1	6	6	-	-	-	-	11	3	-
Annual.....	13	12	3	3	2	1	1	2	-	2	1	-
Other.....	1	1	-	-	-	-	-	-	1	-	-	-
Not reporting frequency of payment.....	15	13	5	-	-	-	-	1	1	6	-	2
No principal payments required.....	2,765	2,734	234	380	281	99	30	170	67	1,511	342	31
Monthly.....	559	549	138	76	49	27	5	14	57	216	43	10
Quarterly.....	59	58	2	11	8	3	2	9	1	29	4	1
Semiannual.....	975	969	64	149	117	32	16	100	4	558	78	6
Annual.....	1,047	1,035	17	133	100	33	6	43	3	634	199	12
Other.....	38	37	-	3	1	2	-	1	-	29	4	1
Not reporting frequency of payment.....	87	86	13	8	6	2	1	3	2	45	14	1
Not reporting principal payment requirements.....	905	583	133	68	50	18	6	37	37	240	62	322
Monthly.....	250	222	99	15	13	2	2	8	23	62	13	28
Quarterly.....	6	5	-	1	1	-	-	-	-	4	-	1
Semiannual.....	110	101	5	19	15	4	1	18	-	59	4	9
Annual.....	118	110	2	24	16	8	-	10	-	56	18	8
Other.....	22	22	1	1	1	-	-	2	-	11	7	-
Not reporting frequency of payment.....	399	123	26	8	4	4	3	4	14	46	20	276
No regular payments required.....	2,420	2,393	84	439	366	73	20	110	10	1,407	323	27

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	22,872	4,114	13,200	2,514	3,044	Reporting interest rate.....	24,262	4,440	14,221	2,562	2,939
Under \$500	5,480	498	3,230	741	1,011	Under 4.0%	155	19	97	18	21
\$500 to \$999	6,025	901	3,612	708	804	4.0%	314	48	185	35	45
\$1,000 to \$1,499	3,961	703	2,395	388	475	4.1% to 4.4%	5	4	1	-	-
\$1,500 to \$1,999	2,516	549	1,476	236	255	4.5%	3,297	1,133	1,982	86	96
\$2,000 to \$2,499	1,726	398	976	164	188	4.6% to 4.9%	2	1	1	-	-
						5.0%	2,351	735	1,109	233	269
\$2,500 to \$2,999	995	313	498	82	102	5.1% to 5.4%	9	5	3	-	1
\$3,000 to \$3,999	1,228	420	570	110	128	5.5%	402	165	171	32	34
\$4,000 to \$4,999	512	192	227	47	46	5.6% to 5.9%	4	3	1	-	-
\$5,000 to \$5,999	243	80	118	21	24	6.0%	11,843	1,618	7,303	1,359	1,553
\$6,000 to \$7,499	119	42	59	11	7	6.1% to 6.4%	16	5	9	1	1
						6.5%	341	53	250	13	25
\$7,500 to \$9,999	42	11	26	3	2	6.6% to 6.9%	172	65	98	1	8
\$10,000 to \$14,999	21	5	11	3	2	7.0%	2,625	388	1,419	453	415
\$15,000 to \$19,999	4	2	2	-	-	7.1% to 7.4%	202	45	150	-	7
\$20,000 and over	-	-	-	-	-	7.5%	71	17	43	3	8
						7.6% to 7.9%	3	-	3	-	-
						8.0% and over	2,450	186	1,396	423	445
						Average interest rate (percent)....	5.99	5.59	6.00	6.32	6.28

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	17,068	14,834	3,650	11,015	169	2,234
Total first mortgage outstanding debt (dollars)	22,565,700	20,066,200	6,551,400	13,313,600	201,200	2,499,500
Total annual mortgage payment (dollars)	3,665,385	3,490,107	1,047,227	2,409,775	33,105	175,278
Average first mortgage outstanding debt (dollars)	1,322	1,353	1,795	1,209	1,191	1,119
Average value of property (dollars)	2,590	2,608	3,040	2,461	2,439	2,501
Average annual estimated rental value (dollars)	276	278	316	265	261	262
Average annual mortgage payment (dollars)	215	235	287	219	196	78
Percent which annual mortgage payment represents of—						
First mortgage debt	16.2	17.4	16.0	18.1	16.5	7.0
Value of property	8.3	9.0	9.4	8.9	8.0	3.1
Estimated annual rental value	77.9	84.7	90.7	82.5	75.0	29.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	14,013	13,613	3,573	9,893	147	400
Average first mortgage outstanding debt (dollars)	1,350	1,358	1,804	1,199	1,180	1,087
Average value of property (dollars)	2,545	2,559	3,038	2,390	2,803	2,075
Average annual estimated rental value (dollars)	273	274	317	259	249	284
Average annual mortgage payment (dollars)	236	239	287	223	199	107
Percent which annual mortgage payment represents of—						
First mortgage debt	17.5	17.6	15.9	18.6	16.9	9.9
Value of property	9.3	9.4	9.5	9.3	8.6	5.2
Estimated annual rental value	86.4	87.4	90.8	85.0	79.8	46.0
Monthly mortgage payment—						
Under \$10	2,622	2,365	386	1,951	28	257
\$10 to \$14	2,398	2,328	633	1,652	43	70
\$15 to \$19	1,397	1,367	603	735	29	30
\$20 to \$24	1,728	1,711	546	1,147	18	17
\$25 to \$29	2,415	2,406	440	1,949	17	9
\$30 to \$39	1,367	1,361	519	835	7	6
\$40 to \$49	1,545	1,540	246	1,293	1	5
\$50 to \$59	321	319	112	203	4	2
\$60 to \$74	108	104	43	61	-	4
\$75 to \$99	57	57	28	29	-	-
\$100 and over	55	55	17	38	-	-
Average monthly mortgage payment (dollars)	19.63	19.95	23.96	18.55	16.58	8.95
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,055	1,221	77	1,122	22	1,834
Average first mortgage outstanding debt (dollars)	1,194	1,296	-	1,291	-	1,126
Average value of property (dollars)	2,794	3,093	-	3,085	-	2,594
Average annual estimated rental value (dollars)	288	318	-	320	-	268
Average annual mortgage payment (dollars)	119	189	-	185	-	72
Percent which annual mortgage payment represents of—						
First mortgage debt	10.0	14.6	-	14.3	-	6.4
Value of property	4.3	6.1	-	6.0	-	2.8
Estimated annual rental value	41.3	59.5	-	57.8	-	26.9

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	166,670	155,711	79,176	50.8	76,535	6,192	4,767	67,735	17,262	25.5	50,473
COLOR OF OCCUPANTS											
White	-	151,021	76,896	50.9	74,125	-	-	65,817	16,964	25.8	48,853
Nonwhite	-	4,690	2,280	48.6	2,410	-	-	1,918	298	15.5	1,620
TYPE OF STRUCTURE											
1-family	141,675	131,401	72,686	55.3	58,715	5,608	4,666	62,352	15,829	25.4	46,523
Other	24,995	24,310	6,490	26.7	17,820	584	101	5,383	1,433	26.6	3,950
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	138,188	128,667	71,553	55.6	57,114	5,348	4,173	62,000	15,716	25.3	46,284
Under \$5	32,484	30,433	16,063	52.8	14,370	1,442	609	12,688	2,087	16.4	10,601
\$5 to \$9	49,932	46,584	21,822	46.7	24,862	1,755	1,493	19,135	4,433	23.2	14,702
\$10 to \$14	26,297	24,315	13,408	55.1	10,907	1,020	962	11,889	3,245	27.3	8,644
\$15 to \$19	12,618	11,687	7,602	65.0	4,085	482	449	6,857	2,130	31.1	4,727
\$20 to \$24	6,757	6,376	4,785	75.0	1,591	166	215	4,815	1,303	30.2	3,012
\$25 to \$29	4,328	4,080	3,265	80.0	815	103	145	2,942	1,025	34.8	1,917
\$30 to \$39	3,432	3,155	2,830	89.7	325	170	107	2,564	898	35.0	1,666
\$40 to \$49	1,077	967	898	92.9	69	71	39	816	297	36.4	519
\$50 to \$59	708	566	515	91.0	51	29	113	472	174	36.9	298
\$60 to \$74	291	232	217	93.5	15	40	19	193	83	43.0	110
\$75 to \$99	117	92	72	-	20	21	4	63	19	-	44
\$100 and over	147	80	76	-	4	49	18	66	22	-	44
Median monthly rent (dollars)	8.17	8.13	9.02	-	7.35	8.01	9.45	9.28	11.56	-	8.77

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	17,262	16,329	6,860	2,726	1,882	1,262	1,053	1,306	588	336	180	86	51	9	11	29	938
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	16,107	15,213	6,246	2,572	1,727	1,203	997	1,240	571	319	173	81	49	9	9	17	894
Average interest rate. (%).....	6.21	6.22	6.41	6.19	6.13	6.09	6.03	6.10	5.84	5.70	5.64	-	-	-	-	-	6.19
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	16,687	15,769	6,601	2,655	1,791	1,222	1,020	1,256	569	320	175	80	47	8	7	18	918
Building and loan association.....	2,210	2,104	555	410	329	219	184	207	98	58	25	12	5	2	-	-	106
Commercial bank.....	2,342	2,213	796	369	285	196	157	198	93	55	34	17	10	1	1	1	129
Savings bank.....	754	707	293	126	66	66	39	69	23	12	8	2	1	-	1	1	47
Life insurance company.....	42	42	10	4	3	1	1	4	9	3	1	6	-	-	-	-	-
Mortgage company.....	400	387	134	47	38	23	33	40	36	19	5	8	3	-	1	-	13
Home Owners' Loan Corporation.....	1,232	1,152	262	206	160	136	108	141	67	37	23	6	5	-	-	1	80
Individual.....	7,598	7,199	3,668	1,160	724	460	375	442	172	93	49	19	18	3	3	13	399
Other.....	2,109	1,965	883	333	186	121	123	155	71	43	30	10	5	2	1	2	144
Reporting debt and value.....	15,192	14,341	5,914	2,391	1,629	1,144	949	1,164	588	311	160	78	49	9	5	-	851
JUNIOR MORTGAGE																	
First mortgage only.....	3,093	2,866	1,036	453	335	273	221	277	126	85	36	13	11	-	-	-	227
First and junior mortgage.....	187	176	48	23	25	13	21	20	12	7	3	2	2	-	-	-	11
With 1st mtg.; not rptg. on junior.....	11,912	11,299	4,830	1,915	1,269	858	707	867	400	219	121	63	36	9	5	-	613
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	10,934	10,374	5,850	2,114	1,099	548	360	267	80	36	15	3	2	-	-	-	560
\$1,000 to \$1,499.....	1,799	1,683	64	250	884	341	226	275	82	42	12	5	2	-	-	-	116
\$1,500 to \$1,999.....	1,017	949	-	27	133	181	199	248	102	30	13	8	1	-	-	-	68
\$2,000 to \$2,499.....	584	537	-	-	13	69	113	171	87	57	16	9	1	1	-	-	47
\$2,500 to \$2,999.....	333	309	-	-	-	5	45	119	65	39	24	6	5	1	-	-	24
\$3,000 to \$3,999.....	347	329	-	-	-	-	6	79	107	66	47	15	7	2	-	-	18
\$4,000 to \$4,999.....	97	90	-	-	-	-	-	5	12	31	22	12	8	-	-	-	7
\$5,000 to \$5,999.....	52	47	-	-	-	-	-	-	3	10	8	16	7	1	2	-	5
\$6,000 to \$7,499.....	12	10	-	-	-	-	-	-	-	-	2	2	4	1	1	-	5
\$7,500 to \$9,999.....	8	7	-	-	-	-	-	-	-	-	1	2	4	-	-	-	2
\$10,000 to \$14,999.....	8	6	-	-	-	-	-	-	-	-	-	-	1	3	2	-	2
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	24,689	23,025	9,119	2,608	2,574	2,338	2,411	3,744	2,235	1,579	1,007	622	518	137	135	-	1,664
Average value.....(dollars)	1,625	1,606	527	1,091	1,580	2,044	2,540	3,216	4,154	5,076	6,291	-	-	-	-	-	1,955
Debt on first & jr. mtgs. (thous.).....	11,949	11,148	1,684	1,303	1,230	1,135	1,159	1,818	1,071	735	456	269	193	55	43	-	801
Percent of value of property.....	48.4	48.4	54.0	50.0	47.8	48.5	48.1	48.6	47.9	46.6	45.3	-	-	-	-	-	48.1
Average debt.....(dollars)	787	777	285	545	755	992	1,221	1,562	1,990	2,363	2,851	-	-	-	-	-	941
Debt on first mtgs. (thousands).....	11,860	11,064	1,677	1,296	1,221	1,129	1,146	1,803	1,060	729	452	266	188	55	43	-	796
Percent of value of property.....	48.0	48.0	58.8	49.7	47.4	48.3	47.6	48.2	47.4	46.2	44.9	-	-	-	-	-	47.9
Average debt.....(dollars)	781	771	283	542	749	987	1,208	1,549	1,970	2,344	2,826	-	-	-	-	-	926

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	17,262	16,687	2,210	3,096	2,342	754	42	400	1,232	7,598	2,109	575
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	16,107	15,886	2,094	3,008	2,274	729	40	381	1,232	7,117	2,019	221
Average interest rate (percent)	6.21	6.22	6.35	6.70	6.72	6.66	-	6.10	4.50	6.36	5.91	6.05
Reporting debt and value	15,192	14,875	1,903	2,827	2,132	695	40	354	1,071	6,763	1,917	317
Percent distribution	-	100.0	12.8	19.0	14.3	4.7	0.3	2.4	7.2	45.5	12.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	15,192	14,875	1,903	2,827	2,132	695	40	354	1,071	6,763	1,917	317
First mortgage only	3,093	3,046	528	543	411	132	-	51	193	1,305	426	47
First and junior mortgage	187	153	22	19	14	5	-	10	16	63	23	34
With first mortgage; not reporting on junior mortgage	11,912	11,676	1,353	2,265	1,707	558	40	293	862	5,395	1,468	236
1-family properties	14,341	14,039	1,811	2,670	2,016	654	40	343	998	6,392	1,785	302
First mortgage only	2,866	2,820	495	505	379	126	-	50	179	1,209	382	46
First and junior mortgage	176	145	21	18	13	5	-	10	15	61	20	31
With first mortgage; not reporting on junior mortgage	11,299	11,074	1,295	2,147	1,624	523	40	283	804	5,122	1,383	225
2- to 4-family properties	851	836	92	157	116	41	-	11	73	371	132	15
First mortgage only	227	226	33	38	32	6	-	1	14	96	44	1
First and junior mortgage	11	8	1	1	1	-	-	-	1	2	3	3
With first mortgage; not reporting on junior mortgage	613	602	58	118	83	35	-	10	58	273	85	11
RELATION OF DEBT TO VALUE												
1- to 4-family properties	15,192	14,875	1,903	2,827	2,132	695	40	354	1,071	6,763	1,917	317
Value of property (dollars)	24,689,200	24,100,900	3,613,600	4,913,300	3,808,100	1,105,200	134,500	842,100	2,309,700	9,234,500	3,053,200	588,300
Average value (dollars)	1,625	1,620	1,899	1,738	1,786	1,590	-	2,379	2,157	1,365	1,593	1,856
Debt on first and junior mortgages (dollars)	11,949,000	11,659,300	1,772,700	2,111,500	1,588,500	523,100	81,400	439,800	1,239,200	4,461,500	1,553,100	289,700
Percent of value of property	48.4	48.4	49.1	43.0	41.7	47.3	-	52.2	53.7	48.3	50.9	49.2
Average debt (dollars)	787	784	932	747	745	753	-	1,242	1,157	650	810	914
Debt on first mortgages (dollars)	11,859,800	11,588,200	1,759,900	2,099,300	1,577,300	522,000	81,400	434,800	1,230,700	4,434,100	1,548,000	271,600
Percent distribution	-	100.0	15.2	18.1	13.6	4.5	0.7	3.8	10.6	38.3	13.4	-
Percent of value of property	48.0	48.1	48.7	42.7	41.4	47.2	-	51.6	53.3	48.0	50.7	46.2
Average debt (dollars)	781	779	925	743	740	751	-	1,228	1,149	656	803	857
1-family properties	14,341	14,039	1,811	2,670	2,016	654	40	343	998	6,392	1,785	302
Value of property (dollars)	23,025,400	22,464,000	3,427,200	4,599,000	3,572,400	1,026,600	134,500	811,600	2,113,500	8,557,900	2,820,300	561,400
Average value (dollars)	1,606	1,600	1,892	1,722	1,772	1,570	-	2,366	2,118	1,339	1,580	1,859
Debt on first and junior mortgages (dollars)	11,148,100	10,872,000	1,673,000	1,986,800	1,501,100	485,700	81,400	427,400	1,143,500	4,134,000	1,425,900	276,100
Percent of value of property	48.4	48.4	48.8	43.2	42.0	47.3	-	52.7	54.1	48.3	50.6	49.2
Average debt (dollars)	777	774	924	744	745	743	-	1,246	1,146	647	799	914
Debt on first mortgages (dollars)	11,063,500	10,803,600	1,661,200	1,974,600	1,490,000	484,600	81,400	422,400	1,135,300	4,107,500	1,421,200	259,900
Percent of value of property	48.0	48.1	48.5	42.9	41.7	47.2	-	52.0	53.7	48.0	50.4	46.3
Average debt (dollars)	771	770	917	740	739	741	-	1,231	1,138	643	796	861
2- to 4-family properties	851	836	92	157	116	41	-	11	73	371	132	15
Value of property (dollars)	1,663,800	1,636,900	186,400	314,300	235,700	78,600	-	30,500	196,200	676,600	232,900	26,900
Average value (dollars)	1,955	1,958	-	2,002	2,032	-	-	-	-	1,924	1,764	-
Debt on first and junior mortgages (dollars)	800,900	787,300	99,700	124,800	87,400	37,400	-	12,400	95,700	327,500	127,200	13,600
Percent of value of property	48.1	48.1	-	39.7	37.1	-	-	-	-	48.4	54.6	-
Average debt (dollars)	941	942	-	795	753	-	-	-	-	883	964	-
Debt on first mortgages (dollars)	796,300	784,600	98,700	124,700	87,300	37,400	-	12,400	95,400	326,600	126,800	11,700
Percent of value of property	47.9	47.9	-	39.7	37.0	-	-	-	-	48.3	54.4	-
Average debt (dollars)	935	939	-	794	753	-	-	-	-	880	961	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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	16,329	15,769	2,104	2,920	2,213	707	42	387	1,152	7,199	1,965	560
RACE OF OCCUPANTS												
White	16,047	15,503	2,083	2,886	2,186	700	41	383	1,144	7,027	1,939	544
Negro	280	265	21	34	27	7	1	4	8	171	26	15
Other nonwhite	2	1	-	-	-	-	-	-	-	1	-	1
YEAR BUILT												
Reporting year built	15,669	15,148	2,059	2,828	2,133	695	41	375	1,115	6,888	1,842	521
1930 to 1940	3,562	3,432	600	653	513	140	22	166	189	1,393	409	130
1920 to 1929	2,425	2,408	390	429	319	110	2	84	229	1,013	261	77
1910 to 1919	2,805	2,704	403	505	395	110	5	55	242	1,188	306	101
1900 to 1909	3,126	3,031	329	590	427	163	5	35	242	1,442	388	95
1880 to 1899	2,964	2,870	279	490	362	128	6	29	176	1,500	390	94
1879 or earlier	727	703	58	161	117	44	1	6	37	352	88	24

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	16,329	15,769	2,104	2,920	2,213	707	42	387	1,152	7,199	1,955	560
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	14,358	14,056	1,811	2,672	2,017	655	40	343	999	6,404	1,787	302
Under \$500.....	6,732	6,574	625	1,925	995	330	8	125	205	3,439	845	158
\$500 to \$999.....	3,680	3,625	568	644	477	167	9	52	323	1,556	454	54
\$1,000 to \$1,499.....	1,579	1,657	269	298	234	64	2	47	175	680	186	22
\$1,500 to \$1,999.....	950	926	146	170	132	38	4	35	126	341	103	24
\$2,000 to \$2,499.....	540	521	85	98	77	21	4	30	73	157	63	19
\$2,500 to \$2,999.....	296	289	41	65	47	18	-	16	31	90	46	7
\$3,000 to \$3,999.....	328	319	53	52	39	13	4	24	43	85	58	9
\$4,000 to \$4,999.....	86	82	12	11	9	2	5	7	6	25	16	4
\$5,000 to \$5,999.....	46	42	10	4	4	-	4	3	4	14	3	4
\$6,000 to \$7,499.....	9	8	1	-	-	-	-	3	-	2	2	1
\$7,500 to \$9,999.....	6	6	-	2	1	1	-	-	2	-	-	-
\$10,000 to \$14,999.....	6	6	-	2	1	1	-	-	-	3	1	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	15,213	15,001	1,995	2,831	2,148	683	40	369	1,152	6,729	1,885	212
Under 4.0%.....	133	132	25	9	8	1	1	2	-	75	20	1
4.0%.....	308	300	27	19	10	9	1	8	-	170	75	8
4.1% to 4.4%.....	3	2	1	-	-	-	-	-	-	1	1	-
4.5%.....	1,818	1,807	26	22	17	5	1	11	1,152	24	71	11
4.6% to 4.9%.....	3	3	-	-	-	-	-	-	-	2	1	-
5.0%.....	1,470	1,425	158	186	141	45	10	64	-	706	302	44
5.1% to 5.4%.....	6	6	1	1	1	-	-	-	-	2	2	-
5.5%.....	163	155	41	23	18	5	5	17	-	37	32	8
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	7,121	7,038	1,076	1,275	958	318	17	181	-	3,432	1,056	83
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	-	-	-	-
6.5%.....	85	83	57	7	4	3	-	-	-	11	5	2
6.6% to 6.9%.....	8	8	6	-	-	-	-	-	-	-	2	-
7.0%.....	1,471	1,462	117	340	267	73	2	36	-	835	132	9
7.1% to 7.4%.....	10	10	10	-	-	-	-	-	-	-	-	-
7.5%.....	16	16	8	2	2	-	-	-	-	5	1	-
7.6% to 7.9%.....	2	2	2	-	-	-	-	-	-	-	-	-
8.0% and over.....	3,094	3,049	438	946	722	224	3	50	-	1,430	182	45
Average interest rate.....(percent).....	6.22	6.22	6.35	6.70	6.71	6.65	-	6.11	4.50	6.37	5.91	6.06
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	9,790	9,680	2,004	1,646	1,217	429	30	307	1,069	3,603	971	160
Real estate taxes included in payment.....	1,655	1,609	363	186	136	50	6	109	283	385	277	46
Monthly.....	1,454	1,411	356	159	115	44	6	108	275	243	264	43
Quarterly.....	13	13	3	2	1	-	-	-	-	10	-	-
Semiannual.....	38	37	1	7	6	1	-	-	-	27	2	1
Annual.....	103	103	1	11	9	2	-	1	-	81	9	-
Other.....	13	13	1	2	2	-	-	-	2	8	-	-
Not reporting frequency of payment.....	34	32	4	4	2	2	-	-	6	16	2	2
Real estate taxes not included in payment.....	7,717	7,611	1,547	1,399	1,043	355	21	190	747	3,057	650	106
Monthly.....	5,881	5,805	1,511	986	726	260	16	165	718	1,980	430	75
Quarterly.....	115	114	1	38	29	9	-	2	2	69	2	1
Semiannual.....	372	368	7	121	95	26	3	10	5	198	24	4
Annual.....	1,149	1,129	11	199	150	49	1	10	11	723	174	20
Other.....	70	70	1	20	15	5	-	2	-	38	9	-
Not reporting frequency of payment.....	130	124	16	35	28	7	1	1	11	49	11	6
Not reporting tax payment requirements.....	418	410	94	61	38	23	3	8	39	161	44	8
Monthly.....	279	275	92	34	24	10	1	8	36	77	27	4
Quarterly.....	10	10	-	5	2	3	-	-	-	5	-	-
Semiannual.....	45	44	1	9	3	6	1	-	-	28	5	1
Annual.....	56	56	-	11	7	4	1	-	1	38	5	-
Other.....	7	7	-	-	-	-	-	-	-	5	2	-
Not reporting frequency of payment.....	21	18	1	2	2	-	-	-	2	8	5	3
No principal payments required.....	2,717	2,679	70	543	425	118	8	44	37	1,546	431	38
Monthly.....	402	398	58	65	53	12	2	4	32	209	33	4
Quarterly.....	45	44	-	18	18	-	1	2	-	20	3	1
Semiannual.....	421	418	4	143	118	25	2	18	2	223	26	3
Annual.....	1,676	1,650	9	276	207	69	3	17	2	999	344	26
Other.....	44	43	-	8	5	3	-	-	-	29	6	1
Not reporting frequency of payment.....	129	126	4	33	24	9	-	3	1	66	19	3
Not reporting principal payment requirements.....	842	815	20	97	61	36	1	8	31	263	95	327
Monthly.....	115	105	11	19	9	10	-	3	19	44	9	10
Quarterly.....	6	6	-	2	1	1	1	1	-	1	1	-
Semiannual.....	30	28	-	9	5	4	-	1	-	14	4	2
Annual.....	200	179	2	26	22	4	-	1	-	108	42	21
Other.....	13	11	1	4	1	3	-	-	-	4	2	2
Not reporting frequency of payment.....	478	186	6	37	23	14	-	2	12	92	37	292
No regular payments required.....	2,980	2,945	10	634	510	124	3	28	15	1,787	468	35

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	14,358	1,432	6,839	2,455	3,632	Reporting interest rate	15,218	1,578	7,329	2,652	3,554
Under \$500	6,782	393	3,181	1,217	1,941	Under 4.0%	133	17	71	18	27
\$500 to \$999	3,680	352	1,804	637	887	4.0% to 4.4%	308	43	125	43	97
\$1,000 to \$1,499	1,679	187	807	289	396	4.4% to 4.8%	3	1	2	-	-
\$1,500 to \$1,999	950	139	468	150	193	4.8% to 5.2%	1,318	357	817	51	98
\$2,000 to \$2,499	540	114	254	66	106	5.2% to 5.6%	3	-	1	1	1
\$2,500 to \$2,999	296	94	117	41	44	5.6% to 6.0%	1,470	254	645	219	352
\$3,000 to \$3,999	328	108	141	37	47	6.0% to 6.4%	6	2	1	2	1
\$4,000 to \$4,999	86	31	40	9	6	6.4% to 6.8%	163	45	81	16	21
\$5,000 to \$5,999	46	16	18	5	9	6.8% to 7.2%	1	1	-	-	-
\$6,000 to \$6,999	9	3	4	1	1	7.2% to 7.6%	7,121	357	3,452	1,300	1,812
\$7,000 to \$7,999	6	-	4	1	1	7.6% to 8.0%	1	-	1	-	-
\$8,000 to \$8,999	6	-	3	2	1	8.0% and over	85	9	60	7	9
\$9,000 to \$9,999	-	-	-	-	-	Average interest rate (percent)	6.22	5.73	6.19	6.48	6.39
\$10,000 to \$10,999	-	-	-	-	-						
\$11,000 to \$11,999	-	-	-	-	-						
\$12,000 to \$12,999	-	-	-	-	-						
\$13,000 to \$13,999	-	-	-	-	-						
\$14,000 to \$14,999	-	-	-	-	-						
\$15,000 to \$15,999	-	-	-	-	-						
\$16,000 to \$16,999	-	-	-	-	-						
\$17,000 to \$17,999	-	-	-	-	-						
\$18,000 to \$18,999	-	-	-	-	-						
\$19,000 to \$19,999	-	-	-	-	-						
\$20,000 and over	-	-	-	-	-						

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	8,795	6,642	1,143	5,340	159	2,153
Total first mortgage outstanding debt (dollars)	7,318,800	5,796,000	1,500,500	4,184,000	111,500	1,517,800
Total annual mortgage payment (dollars)	1,252,081	1,148,706	244,857	877,719	26,130	103,325
Average first mortgage outstanding debt (dollars)	832	873	1,313	784	701	705
Average value of property (dollars)	1,669	1,703	2,290	1,584	1,484	1,563
Average annual estimated rental value (dollars)	173	177	229	167	156	161
Average annual mortgage payment (dollars)	142	173	214	164	164	48
Percent which annual mortgage payment represents of—						
First mortgage debt	17.1	19.8	16.3	21.0	23.4	6.8
Value of property	8.5	10.2	9.4	10.4	11.1	3.1
Estimated annual rental value	82.2	97.6	93.6	98.5	105.7	29.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,956	5,656	1,063	4,472	121	800
Average first mortgage outstanding debt (dollars)	903	914	1,338	818	708	695
Average value of property (dollars)	1,724	1,743	2,315	1,616	1,412	1,359
Average annual estimated rental value (dollars)	180	181	234	170	148	158
Average annual mortgage payment (dollars)	176	181	218	173	164	67
Percent which annual mortgage payment represents of—						
First mortgage debt	19.5	19.9	16.3	21.2	23.2	9.6
Value of property	10.2	10.4	9.4	10.7	11.6	4.9
Estimated annual rental value	97.5	100.1	93.5	102.0	110.9	42.2
Monthly mortgage payment—						
Under \$10	1,901	1,660	252	1,364	44	241
\$10 to \$14	1,627	1,594	233	1,324	37	33
\$15 to \$19	902	889	177	700	12	13
\$20 to \$24	586	579	138	429	12	7
\$25 to \$29	442	439	112	321	6	3
\$30 to \$39	314	314	102	208	4	-
\$40 to \$49	88	88	30	55	3	-
\$50 to \$59	62	60	11	46	3	2
\$60 to \$74	14	13	4	9	-	1
\$75 to \$99	8	8	1	7	-	-
\$100 and over	12	12	3	9	-	-
Average monthly mortgage payment (dollars)	14.64	15.12	18.20	14.43	13.69	5.55
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,839	986	80	868	38	1,853
Average first mortgage outstanding debt (dollars)	682	637	-	604	-	707
Average value of property (dollars)	1,553	1,470	-	1,415	-	1,596
Average annual estimated rental value (dollars)	159	154	-	152	-	162
Average annual mortgage payment (dollars)	73	124	-	119	-	45
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	19.5	-	19.8	-	6.4
Value of property	4.7	8.5	-	8.4	-	2.8
Estimated annual rental value	45.6	80.7	-	78.7	-	27.8

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR KANSAS CITY: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	133,157	122,103	37,761	30.9	84,342	10,769	285	36,255	20,081	55.4	16,174
1930: Private families reporting tenure.....	-	105,616	42,335	40.0	63,481	-	-	-	-	-	-
1920: All families reporting tenure.....	-	80,286	27,679	34.7	52,407	-	-	27,386	17,317	63.2	10,069
Dwelling units: 1940.....	133,157	122,103	37,761	30.9	84,342	10,769	285	36,255	20,081	55.4	16,174
COLOR OF OCCUPANTS											
White.....	-	108,814	35,831	32.9	72,983	-	-	34,447	19,187	55.7	15,260
Nonwhite.....	-	13,289	1,930	14.5	11,359	-	-	1,808	894	49.4	914
TYPE OF STRUCTURE											
1-family.....	63,893	60,589	33,326	55.0	27,263	3,164	140	32,209	17,947	55.7	14,262
Other.....	69,264	61,514	4,435	7.2	57,079	7,605	145	4,046	2,134	52.7	1,912
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	62,987	59,907	32,975	55.0	26,932	2,950	130	32,097	17,884	55.7	14,213
Under \$5.....	651	625	283	45.3	342	20	6	262	42	16.0	220
\$5 to \$9.....	3,212	2,984	1,025	34.3	1,959	221	7	970	288	24.5	732
\$10 to \$14.....	6,951	6,530	2,209	33.8	4,321	411	10	2,079	805	38.7	1,274
\$15 to \$19.....	8,645	8,158	3,321	40.7	4,837	454	23	3,197	1,544	48.3	1,653
\$20 to \$24.....	9,411	8,998	4,350	48.3	4,648	393	20	4,225	2,205	52.2	2,020
\$25 to \$29.....	9,536	9,099	5,046	55.5	4,053	418	19	4,947	2,794	56.5	2,153
\$30 to \$39.....	11,027	10,590	6,946	65.6	3,644	416	21	6,819	4,168	61.1	2,651
\$40 to \$49.....	4,880	4,670	3,278	70.2	1,392	202	8	3,208	2,052	64.0	1,154
\$50 to \$59.....	3,442	3,253	2,355	72.4	898	178	11	2,309	1,503	65.1	906
\$60 to \$74.....	2,579	2,450	1,919	78.3	531	126	3	1,889	1,229	65.1	660
\$75 to \$99.....	1,481	1,425	1,213	85.1	212	56	-	1,197	808	67.3	391
\$100 and over.....	1,172	1,125	1,030	91.6	95	45	2	997	498	49.3	499
Median monthly rent.....(dollars).....	25.88	25.96	29.86	-	21.66	24.07	24.25	30.04	32.65	-	27.30

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR KANSAS CITY: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	20,081	18,334	479	1,016	1,589	1,888	2,189	4,102	2,283	1,550	1,466	995	454	168	127	28	1,747
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	19,401	17,708	440	957	1,524	1,816	2,131	4,002	2,220	1,503	1,425	967	425	164	119	15	1,693
Average interest rate.....(%).....	5.39	5.38	5.66	5.65	5.61	5.54	5.48	5.41	5.35	5.23	5.11	5.06	4.93	4.92	4.70	-	5.47
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	19,509	17,805	459	984	1,557	1,843	2,145	3,995	2,221	1,488	1,420	958	434	163	121	17	1,704
Building and loan association.....	2,952	2,689	71	281	327	372	407	622	261	125	131	103	24	5	6	4	263
Commercial bank.....	1,920	1,775	21	56	90	130	180	383	313	217	196	96	46	26	20	1	145
Savings bank.....	1,042	959	35	78	107	143	156	221	62	45	48	37	3	2	2	-	83
Life insurance company.....	2,211	2,048	6	5	36	52	92	318	273	268	359	330	199	59	51	-	163
Mortgage company.....	2,650	2,431	45	89	173	214	254	518	329	245	251	184	69	35	22	3	219
Home Owners' Loan Corporation.....	3,136	2,846	44	143	263	351	412	745	381	228	178	63	24	10	2	2	290
Individual.....	4,107	3,666	206	313	448	430	461	847	382	258	160	82	43	19	12	5	441
Other.....	1,491	1,891	31	69	118	151	183	341	200	102	97	63	26	7	6	2	100
Reporting debt and value.....	19,151	17,549	431	938	1,516	1,781	2,103	3,965	2,230	1,478	1,420	969	432	167	119	-	1,602
JUNIOR MORTGAGE																	
First mortgage only.....	8,822	8,152	249	561	925	1,027	1,170	2,039	949	496	436	219	53	7	1	-	670
First and junior mortgage.....	696	639	11	18	43	63	63	127	64	58	64	94	27	4	3	-	57
With 1st mtg.; not rptg. on junior.....	9,633	8,758	171	339	548	691	870	1,799	1,217	924	920	656	352	156	115	-	875
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,490	3,164	404	623	614	477	377	482	141	49	30	12	4	-	1	-	326
\$1,000 to \$1,499.....	3,104	2,854	27	276	560	505	535	621	200	75	39	12	3	-	-	-	250
\$1,500 to \$1,999.....	3,210	2,928	-	39	303	555	542	928	350	124	57	26	3	-	1	-	282
\$2,000 to \$2,499.....	2,629	2,422	-	-	39	227	460	881	445	210	99	44	13	2	2	-	207
\$2,500 to \$2,999.....	1,768	1,636	-	-	-	16	169	688	393	212	111	35	10	1	1	-	132
\$3,000 to \$3,999.....	2,227	2,065	-	-	-	-	20	395	575	456	415	158	37	6	3	-	162
\$4,000 to \$4,999.....	1,165	1,074	-	-	-	-	-	20	121	273	386	204	57	11	2	-	91
\$5,000 to \$5,999.....	670	625	-	-	-	-	-	-	5	72	215	96	22	15	-	-	45
\$6,000 to \$7,499.....	463	420	-	-	-	-	-	-	-	7	62	179	124	32	16	-	43
\$7,500 to \$9,999.....	264	236	-	-	-	-	-	-	-	-	6	89	74	51	16	-	28
\$10,000 to \$14,999.....	116	95	-	-	-	-	-	-	-	-	-	-	21	34	40	-	21
\$15,000 to \$19,999.....	30	23	-	-	-	-	-	-	-	-	-	-	-	8	15	-	7
\$20,000 and over.....	15	7	-	-	-	-	-	-	-	-	-	-	-	-	7	-	8
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	77,660	70,407	291	1,058	2,461	3,673	5,374	12,922	9,387	7,599	9,106	7,923	4,733	2,644	3,236	-	7,254
Average value.....(dollars).....	4,055	4,012	675	1,128	1,623	2,062	2,555	3,259	4,210	5,142	6,413	8,176	10,956	15,831	27,189	-	4,528
Debt on first and jr. mtgs.(thous.).....	44,339	40,328	200	734	1,595	2,312	3,250	7,548	5,296	4,414	5,243	4,608	2,529	1,829	1,271	-	4,011
Percent of value of property.....	57.1	57.3	68.8	69.4	64.8	62.9	60.5	58.4	56.4	58.1	57.6	58.2	53.4	50.3	39.3	-	55.3
Average debt.....(dollars).....	2,315	2,298	464	783	1,052	1,298	1,545	1,904	2,375	2,986	3,692	4,756	5,853	7,957	10,676	-	2,503
Debt on first mtgs.(thousands).....	43,731	39,789	197	730	1,578	2,286	3,218	7,462	5,244	4,359	5,170	4,488	2,486	1,818	1,252	-	3,942
Percent of value of property.....	56.3	56.5	67.8	69.0	64.1	62.2	59.9	57.8	55.9	57.4	56.8	56.6	52.5	49.8	38.7	-	54.3
Average debt.....(dollars).....	2,283	2,267	458	778	1,041	1,284	1,530	1,882	2,351	2,949	3,641	4,632	5,754	7,890	10,524	-	2,461

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR KANSAS CITY: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	20,081	19,509	2,952	2,962	1,920	1,042	2,211	2,650	3,186	4,107	1,491	572
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	19,401	19,101	2,887	2,899	1,884	1,015	2,179	2,594	3,136	3,953	1,453	300
Average interest rate (percent)	5.39	5.39	5.72	5.53	5.43	5.64	5.23	5.51	4.50	5.70	5.46	5.35
Reporting debt and value	19,151	18,783	2,832	2,850	1,859	991	2,155	2,548	3,019	3,943	1,436	368
Percent distribution	-	100.0	15.1	15.2	9.9	5.3	11.5	13.6	16.1	21.0	7.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	19,151	18,783	2,832	2,850	1,859	991	2,155	2,548	3,019	3,943	1,436	368
First mortgage only	8,822	8,702	1,457	1,324	773	551	685	1,174	1,501	1,868	693	120
First and junior mortgage	696	674	105	92	44	48	125	114	52	143	43	22
With first mortgage; not reporting on junior mortgage	9,633	9,407	1,270	1,434	1,042	392	1,345	1,260	1,466	1,932	700	225
1-family properties	17,549	17,223	2,595	2,645	1,723	917	2,010	2,350	2,746	3,580	1,347	326
First mortgage only	8,152	8,042	1,357	1,226	714	512	635	1,094	1,378	1,695	657	110
First and junior mortgage	639	618	97	85	41	44	123	102	46	124	41	21
With first mortgage; not reporting on junior mortgage	8,758	8,563	1,141	1,334	973	361	1,252	1,154	1,322	1,711	649	195
2- to 4-family properties	1,602	1,560	237	205	131	74	145	198	273	413	89	42
First mortgage only	670	660	100	98	59	39	50	80	123	173	36	10
First and junior mortgage	57	56	8	7	3	4	2	12	6	19	2	1
With first mortgage; not reporting on junior mortgage	875	844	129	100	69	31	93	106	144	221	51	31
RELATION OF DEBT TO VALUE												
1- to 4-family properties	19,151	18,783	2,832	2,850	1,859	991	2,155	2,548	3,019	3,943	1,436	368
Value of property (dollars)	77,660,300	76,015,300	9,216,600	11,805,300	8,629,600	3,176,700	14,481,200	11,623,300	10,461,000	12,993,800	5,434,100	1,645,000
Average value (dollars)	4,055	4,047	3,254	4,142	4,642	3,206	6,720	4,562	3,465	3,295	3,784	4,470
Debt on first and junior mortgages (dollars)	44,338,500	43,364,400	5,391,400	6,263,100	4,449,100	1,814,000	8,106,900	6,379,800	6,722,900	7,247,000	3,253,300	974,100
Percent of value of property	57.1	57.0	58.5	53.1	51.6	57.1	54.9	54.3	64.3	55.8	59.9	59.2
Average debt (dollars)	2,315	2,309	1,904	2,198	2,393	1,830	3,762	2,504	2,227	1,838	2,266	2,647
Debt on first mortgages (dollars)	43,730,700	42,772,700	5,304,600	6,196,700	4,414,000	1,782,700	7,955,500	6,279,700	6,704,700	7,113,300	3,218,200	958,000
Percent distribution	-	100.0	12.4	14.5	10.3	4.2	18.6	14.7	15.7	16.6	7.5	-
Percent of value of property	56.3	56.3	57.6	52.5	51.2	56.1	54.9	54.0	64.1	54.7	59.2	58.2
Average debt (dollars)	2,283	2,277	1,873	2,174	2,374	1,799	3,692	2,465	2,221	1,804	2,241	2,603
1-family properties	17,549	17,223	2,595	2,645	1,723	917	2,010	2,350	2,746	3,530	1,347	326
Value of property (dollars)	70,406,800	69,001,700	8,282,000	10,871,300	7,961,100	2,910,200	13,339,700	10,566,300	9,446,100	11,393,400	5,102,900	1,405,100
Average value (dollars)	4,012	4,006	3,192	4,110	4,607	3,174	6,637	4,496	3,440	3,223	3,783	4,310
Debt on first and junior mortgages (dollars)	40,328,000	39,465,900	4,815,900	5,790,300	4,120,900	1,669,400	7,457,800	5,860,000	6,070,100	6,387,100	3,034,700	862,100
Percent of value of property	57.3	57.2	58.1	53.3	51.8	57.4	55.9	55.5	64.3	56.1	60.4	61.4
Average debt (dollars)	2,298	2,291	1,856	2,189	2,385	1,821	3,710	2,494	2,211	1,809	2,230	2,644
Debt on first mortgages (dollars)	39,788,500	38,939,500	4,737,900	5,727,700	4,087,600	1,640,100	7,307,700	5,771,700	6,054,400	6,289,200	3,050,900	849,000
Percent of value of property	56.5	56.4	57.2	52.7	51.3	56.4	54.8	54.6	64.1	55.2	59.8	60.4
Average debt (dollars)	2,267	2,261	1,826	2,165	2,366	1,789	3,636	2,456	2,205	1,782	2,265	2,604
2- to 4-family properties	1,602	1,560	237	205	131	74	145	198	273	413	89	42
Value of property (dollars)	7,253,500	7,013,600	934,600	984,000	667,500	266,500	1,141,500	1,057,000	1,014,900	1,600,400	331,200	239,900
Average value (dollars)	4,528	4,496	3,943	4,556	5,095	-	7,872	5,338	3,718	3,875	-	-
Debt on first and junior mortgages (dollars)	4,010,500	3,898,500	575,500	472,800	323,200	144,600	649,100	519,800	652,800	859,900	168,600	112,000
Percent of value of property	55.3	55.6	61.6	50.6	49.2	-	56.9	49.2	64.3	53.7	-	-
Average debt (dollars)	2,503	2,499	2,428	2,806	2,505	-	4,477	2,625	2,391	2,082	-	-
Debt on first mortgages (dollars)	3,942,200	3,833,200	566,700	469,000	326,400	142,600	647,800	508,000	650,300	824,100	167,800	109,000
Percent of value of property	54.3	54.7	60.6	50.2	48.9	-	56.7	48.1	64.1	51.5	-	-
Average debt (dollars)	2,461	2,457	2,391	2,288	2,492	-	4,468	2,566	2,382	1,995	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR KANSAS CITY: 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	18,334	17,805	2,689	2,734	1,775	959	2,048	2,431	2,846	3,666	1,351	529
RACE OF OCCUPANTS												
White	17,561	17,052	2,551	2,660	1,737	923	2,036	2,338	2,677	3,442	1,353	499
Negro	733	705	135	66	33	33	6	87	162	220	29	28
Other nonwhite	40	38	3	8	5	3	6	6	7	4	4	2
YEAR BUILT												
Reporting year built	18,166	17,654	2,669	2,709	1,758	951	2,039	2,416	2,825	3,625	1,371	512
1930 to 1940	2,310	2,203	258	382	288	94	489	349	220	281	224	107
1920 to 1929	7,985	7,795	1,040	1,234	857	377	1,075	1,167	1,234	1,461	584	190
1910 to 1919	4,591	4,491	787	631	362	269	352	547	831	991	352	100
1900 to 1909	2,671	2,580	498	374	201	173	112	282	427	702	185	91
1880 to 1899	577	554	82	81	47	34	10	68	108	180	25	23
1879 or earlier	32	31	4	7	3	4	1	3	5	10	1	1

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR KANSAS CITY: 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]

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.....	18,384	17,805	2,689	2,734	1,775	959	2,048	2,431	2,846	3,666	1,391	529
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	17,567	17,239	2,599	2,646	1,729	917	2,010	2,353	2,747	3,535	1,349	328
Under \$500.....	919	902	188	132	75	57	31	98	59	333	61	17
\$500 to \$999.....	2,288	2,250	483	385	226	159	92	254	260	621	155	38
\$1,000 to \$1,499.....	2,905	2,853	531	478	259	219	154	357	420	697	216	52
\$1,500 to \$1,999.....	2,946	2,901	475	425	267	158	218	370	571	589	253	45
\$2,000 to \$2,499.....	2,412	2,379	316	377	251	126	210	346	474	461	195	33
\$2,500 to \$2,999.....	1,680	1,602	210	216	142	74	202	206	357	274	137	28
\$3,000 to \$3,999.....	2,045	2,002	193	290	234	56	363	322	360	321	153	43
\$4,000 to \$4,999.....	1,063	1,027	86	160	121	39	254	182	147	119	79	36
\$5,000 to \$5,999.....	616	598	55	97	81	16	184	85	64	62	51	18
\$6,000 to \$7,499.....	433	422	33	52	45	7	180	74	20	33	30	11
\$7,500 to \$9,999.....	189	185	25	15	12	4	69	43	9	10	13	4
\$10,000 to \$14,999.....	92	91	4	9	9	-	44	15	5	10	4	1
\$15,000 to \$19,999.....	24	24	-	8	6	2	7	1	1	5	2	-
\$20,000 and over.....	5	3	-	1	1	-	2	-	-	-	-	2
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	17,708	17,443	2,633	2,676	1,742	934	2,019	2,380	2,846	3,529	1,360	265
Under 4.0%.....	198	198	67	38	10	28	3	21	-	47	22	-
4.0%.....	280	272	20	47	30	17	33	69	-	71	32	8
4.1% to 4.4%.....	3	3	-	-	-	-	1	-	-	2	-	-
4.5%.....	3,770	3,734	78	159	127	42	262	163	2,846	81	135	36
4.6% to 4.9%.....	6	6	-	-	-	-	5	1	-	-	-	-
5.0%.....	3,879	3,776	487	765	579	186	792	662	-	694	376	103
5.1% to 5.4%.....	21	21	1	5	5	-	8	1	-	3	3	-
5.5%.....	1,697	1,672	259	313	239	74	432	287	-	218	163	25
5.6% to 5.9%.....	2	2	1	-	-	-	1	-	-	-	-	-
6.0%.....	7,344	7,257	1,526	1,248	707	541	470	1,125	-	2,289	599	87
6.1% to 6.4%.....	4	4	2	-	-	-	1	-	-	1	-	-
6.5%.....	84	84	46	14	5	9	1	9	-	8	6	-
6.6% to 6.9%.....	12	12	6	5	1	4	-	1	-	-	-	-
7.0%.....	232	229	74	44	22	22	5	21	-	73	12	3
7.1% to 7.4%.....	1	1	-	-	-	-	-	-	-	-	1	-
7.5%.....	4	4	2	-	-	-	-	-	-	1	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	171	168	64	28	17	11	5	20	-	41	10	3
Average interest rate..... (percent).....	5.38	5.38	5.72	5.52	5.47	5.68	5.27	5.50	4.50	5.70	5.44	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	15,945	15,553	2,604	2,374	1,485	889	1,845	2,098	2,786	2,665	1,281	292
Real estate taxes included in payment.....	6,456	6,297	1,614	1,062	543	519	364	754	1,284	586	693	159
Monthly.....	6,164	6,011	1,572	1,013	512	501	333	712	1,186	526	669	153
Quarterly.....	28	27	4	3	1	2	4	6	2	4	4	1
Semiannual.....	115	112	8	24	19	5	15	18	5	35	9	3
Annual.....	20	20	1	3	3	-	8	4	-	9	-	-
Other.....	6	6	1	2	2	-	-	-	-	1	2	-
Not reporting frequency of payment.....	123	121	28	17	6	11	9	16	31	11	9	2
Real estate taxes not included in payment.....	9,316	9,192	971	1,288	927	361	1,438	1,318	1,539	2,055	583	124
Monthly.....	6,308	6,228	853	660	410	250	835	600	1,499	1,381	400	80
Quarterly.....	274	271	6	25	21	4	147	47	2	34	8	3
Semiannual.....	2,266	2,238	79	531	440	91	388	575	5	520	140	28
Annual.....	270	263	8	50	39	11	38	71	1	76	19	7
Other.....	33	33	3	5	5	-	5	4	3	10	3	-
Not reporting frequency of payment.....	165	159	20	17	12	5	25	21	29	34	13	6
Not reporting tax payment requirements.....	173	164	19	24	15	9	43	26	23	24	5	9
Monthly.....	98	93	15	9	4	5	19	11	22	15	2	5
Quarterly.....	7	7	-	-	-	-	5	2	-	-	-	-
Semiannual.....	53	52	2	14	11	3	13	12	1	7	3	1
Annual.....	3	3	-	-	-	-	2	-	-	1	-	-
Other.....	3	2	-	-	-	-	1	-	-	1	-	1
Not reporting frequency of payment.....	9	7	2	1	-	1	3	1	-	-	-	2
No principal payments required.....	1,511	1,494	60	262	209	53	141	238	42	681	70	17
Monthly.....	267	261	33	31	20	11	20	23	35	105	14	6
Quarterly.....	41	41	2	9	6	3	15	5	-	10	-	-
Semiannual.....	1,009	999	18	188	158	30	93	171	4	479	46	10
Annual.....	133	133	5	22	15	7	10	24	1	66	5	-
Other.....	18	18	-	4	4	-	-	4	-	9	1	-
Not reporting frequency of payment.....	43	42	2	8	6	2	3	11	2	12	4	1
Not reporting principal payment requirements.....	356	150	11	27	20	7	26	24	15	44	9	206
Monthly.....	73	54	5	8	4	4	8	9	11	10	3	19
Quarterly.....	4	3	-	-	-	-	2	1	-	-	-	1
Semiannual.....	51	45	2	7	7	-	6	9	-	16	3	8
Annual.....	10	9	-	3	2	1	1	-	-	3	1	1
Other.....	17	15	1	5	4	1	1	3	-	5	-	2
Not reporting frequency of payment.....	201	26	3	4	3	1	2	2	3	10	2	175
No regular payments required.....	522	508	14	71	61	10	42	71	3	276	31	14

HOUSING—NONFARM MORTGAGES

Table D-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR KANSAS CITY: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE--			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE--			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	17,567	6,254	9,018	1,460	885	Reporting interest rate.....	17,708	6,325	9,132	1,486	765
Under \$500.....	919	161	586	91	81	Under 4.0%.....	198	112	55	18	13
\$500 to \$999.....	2,288	667	1,249	230	142	4.0% to 4.4%.....	280	76	141	29	34
\$1,000 to \$1,499.....	2,905	981	1,490	315	119	4.4% to 4.8%.....	3	-	2	-	1
\$1,500 to \$1,999.....	2,946	1,182	1,486	218	110	4.8% to 4.9%.....	3,770	1,490	2,067	118	95
\$2,000 to \$2,499.....	2,412	983	1,128	203	98	5.0%.....	6	-	6	-	-
						5.0% to 5.4%.....	3,879	1,449	1,934	292	204
\$2,500 to \$2,999.....	1,630	726	757	100	47	5.4%.....	21	9	11	1	-
\$3,000 to \$3,999.....	2,045	769	1,042	144	90	5.4% to 5.9%.....	1,697	619	901	120	57
\$4,000 to \$4,999.....	1,063	419	516	78	50	6.0%.....	2	1	1	-	-
\$5,000 to \$5,999.....	616	212	325	35	44	6.0% to 6.4%.....	7,344	2,399	3,754	849	342
\$6,000 to \$7,499.....	433	147	245	20	21	6.4% to 6.8%.....	4	1	2	1	-
						6.8%.....	84	35	41	5	3
\$7,500 to \$9,999.....	189	45	115	16	13	6.8% to 6.9%.....	12	10	2	-	-
\$10,000 to \$14,999.....	92	11	60	6	15	7.0%.....	232	66	124	32	10
\$15,000 to \$19,999.....	24	1	17	4	2	7.1% to 7.4%.....	1	-	1	-	-
\$20,000 and over.....	5	-	2	-	3	7.5%.....	4	3	1	-	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	171	55	89	21	6
						Average interest rate...(percent)....	5.38	5.33	5.39	5.63	5.41

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR KANSAS CITY: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	14,754	13,416	5,431	7,856	129	1,338
Total first mortgage outstanding debt..... (dollars)	33,428,500	30,815,600	12,573,100	17,845,400	397,100	2,607,900
Total annual mortgage payment..... (dollars)	4,742,265	4,576,891	1,994,102	2,529,902	52,887	165,374
Average first mortgage outstanding debt..... (dollars)	2,265	2,297	2,315	2,272	3,078	1,949
Average value of property..... (dollars)	3,980	3,981	3,619	4,189	6,548	3,970
Average annual estimated rental value..... (dollars)	436	485	403	454	544	440
Average annual mortgage payment..... (dollars)	321	341	367	322	410	124
Percent which annual mortgage payment represents of—						
First mortgage debt	14.2	14.9	15.9	14.2	13.3	6.3
Value of property	8.1	8.6	10.1	7.7	6.3	3.1
Estimated annual rental value	73.8	78.4	91.1	70.9	63.7	28.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	11,173	10,947	5,316	5,554	77	226
Average first mortgage outstanding debt..... (dollars)	2,203	2,214	2,317	2,111	-	1,677
Average value of property..... (dollars)	3,617	3,630	3,587	3,649	-	2,996
Average annual estimated rental value..... (dollars)	403	403	401	404	-	356
Average annual mortgage payment..... (dollars)	345	349	369	330	-	156
Percent which annual mortgage payment represents of—						
First mortgage debt	15.7	15.8	15.9	15.6	-	9.3
Value of property	9.5	9.6	10.3	9.0	-	5.3
Estimated annual rental value	85.8	86.5	91.8	81.7	-	48.7
Monthly mortgage payment—						
Under \$10	892	272	60	208	4	120
\$10 to \$14	1,036	1,003	322	672	9	33
\$15 to \$19	1,573	1,544	670	864	10	29
\$20 to \$24	1,918	1,905	864	1,038	8	13
\$25 to \$29	1,944	1,934	1,015	914	5	10
\$30 to \$39	2,232	2,223	1,267	937	19	9
\$40 to \$49	939	934	513	417	4	5
\$50 to \$59	604	603	344	251	8	1
\$60 to \$74	333	331	180	144	7	2
\$75 to \$99	125	122	57	63	2	3
\$100 and over	77	76	24	51	1	1
Average monthly mortgage payment..... (dollars)	28.76	29.09	30.71	27.47	-	12.97
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,581	2,469	115	2,302	52	1,112
Average first mortgage outstanding debt..... (dollars)	2,460	2,665	2,237	2,658	-	2,004
Average value of property..... (dollars)	5,113	5,538	5,137	5,491	-	4,168
Average annual estimated rental value..... (dollars)	539	577	481	576	-	457
Average annual mortgage payment..... (dollars)	247	306	305	304	-	117
Percent which annual mortgage payment represents of—						
First mortgage debt	10.1	11.5	13.6	11.4	-	5.8
Value of property	4.8	5.5	5.9	5.5	-	2.8
Estimated annual rental value	45.9	53.1	63.4	52.7	-	25.6

Table E-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 KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	197,435	184,211	72,426	39.3	111,785	12,734	490	69,842	36,742	52.6	33,100
Urban.....	174,134	161,779	57,296	35.4	104,483	12,002	853	55,062	27,508	50.0	27,554
Rural-nonfarm.....	23,301	22,432	15,130	67.4	7,302	732	137	14,780	9,234	62.5	5,546
COLOR OF OCCUPANTS											
White.....	-	163,889	67,055	40.9	96,834	-	-	64,782	34,857	53.8	29,925
Nonwhite.....	-	20,322	5,371	26.4	14,951	-	-	5,060	1,885	37.3	3,175
TYPE OF STRUCTURE											
1-family.....	116,290	111,311	65,496	58.8	45,815	4,648	331	63,529	33,656	53.0	29,861
Other.....	81,145	72,900	6,980	9.5	65,970	8,086	159	6,313	3,074	48.7	3,239
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	114,931	110,287	64,944	58.9	45,343	4,330	314	63,361	33,579	53.0	29,782
Under \$5.....	2,011	1,940	1,142	58.9	798	59	12	1,074	193	18.0	881
\$5 to \$9.....	9,455	9,023	4,037	45.4	4,926	409	23	3,902	1,098	28.1	2,804
\$10 to \$14.....	16,752	16,027	6,777	42.3	9,250	664	61	6,535	2,628	40.2	3,908
\$15 to \$19.....	17,465	16,750	8,238	49.2	8,512	663	52	7,996	3,948	49.4	4,048
\$20 to \$24.....	16,605	15,989	8,706	54.4	7,283	577	39	8,505	4,436	52.2	4,069
\$25 to \$29.....	16,164	15,562	9,495	61.0	6,067	560	42	9,319	5,309	57.0	4,010
\$30 to \$39.....	17,738	17,081	12,155	71.2	4,926	619	38	11,956	7,127	59.6	4,829
\$40 to \$49.....	7,891	7,112	5,422	76.2	1,690	263	16	5,314	3,347	63.0	1,967
\$50 to \$59.....	4,641	4,393	3,408	77.6	985	230	18	3,352	2,187	65.2	1,165
\$60 to \$74.....	3,805	3,135	2,565	81.8	570	166	4	2,524	1,689	66.9	835
\$75 to \$99.....	1,798	1,727	1,497	86.7	230	65	6	1,477	950	65.0	517
\$100 and over.....	1,606	1,548	1,442	93.2	106	55	3	1,406	657	46.7	749
Median monthly rent..... (dollars).....	23.05	23.07	26.35	-	19.02	22.71	20.65	26.47	28.73	-	23.49

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	36,742	34,302	1,781	2,832	3,608	3,651	4,068	7,118	3,914	2,589	2,296	1,364	602	249	188	42	2,440
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	35,447	33,070	1,643	2,686	3,475	3,513	3,959	6,928	3,808	2,512	2,221	1,316	567	241	177	24	2,377
Average interest rate.....(%).....	5.52	5.52	5.80	5.77	5.74	5.66	5.63	5.54	5.43	5.31	5.15	5.05	4.98	4.93	4.73	-	5.53
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	35,764	33,379	1,723	2,762	3,542	3,578	3,991	6,963	3,810	2,494	2,193	1,298	575	242	181	27	2,385
Building and loan association.....	7,676	7,258	285	704	913	940	1,090	1,665	770	406	276	147	38	10	8	6	418
Commercial bank.....	3,385	3,163	131	204	248	260	319	629	474	322	290	157	65	37	26	1	222
Savings bank.....	1,730	1,609	82	166	186	217	234	360	140	79	76	44	11	7	5	2	121
Life insurance company.....	2,783	2,608	10	18	52	59	104	349	314	338	533	418	239	95	79	-	175
Mortgage company.....	3,409	3,160	86	172	261	287	339	629	397	307	310	217	82	42	28	3	249
Home Owners' Loan Corporation.....	5,743	5,283	222	411	610	662	705	1,276	636	354	266	86	34	14	2	5	460
Individual.....	8,121	7,525	786	914	1,088	887	892	1,468	649	412	248	125	61	23	15	7	596
Other.....	2,917	2,773	121	173	234	266	308	587	430	276	194	104	45	14	18	3	144
Reporting debt and value.....	34,902	32,642	1,638	2,634	3,403	3,454	3,897	6,840	3,784	2,473	2,213	1,319	569	240	178	-	2,260
JUNIOR MORTGAGE																	
First mortgage only.....	15,742	14,783	716	1,307	1,725	1,775	1,990	3,301	1,577	933	884	430	108	27	10	-	959
First and junior mortgage.....	1,041	962	19	37	79	103	110	193	117	85	79	100	30	7	3	-	79
With 1st mtg.; not rptg. on junior.....	18,119	16,897	903	1,290	1,599	1,576	1,797	3,346	2,090	1,455	1,250	789	431	206	165	-	1,222
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	8,943	8,393	1,584	1,947	1,553	1,043	836	934	305	110	52	19	6	2	2	-	550
\$1,000 to \$1,499.....	6,032	5,659	53	616	1,229	1,013	977	1,138	382	147	71	24	9	-	-	-	373
\$1,500 to \$1,999.....	5,479	5,111	1	68	567	1,006	997	1,564	560	211	91	37	8	-	1	-	368
\$2,000 to \$2,499.....	4,206	3,920	-	3	54	353	801	1,433	698	328	155	65	24	3	3	-	286
\$2,500 to \$2,999.....	2,761	2,574	-	-	-	34	257	1,110	618	319	164	52	17	2	1	-	187
\$3,000 to \$3,999.....	3,417	3,203	-	-	-	5	29	636	983	713	561	206	50	13	7	-	214
\$4,000 to \$4,999.....	1,792	1,683	-	-	-	-	-	25	230	502	560	270	77	14	5	-	109
\$5,000 to \$5,999.....	1,079	1,024	-	-	-	-	-	7	133	439	290	105	30	20	-	-	55
\$6,000 to \$7,499.....	636	586	-	-	-	-	-	-	-	-	7	110	97	69	30	-	28
\$7,500 to \$9,999.....	341	313	-	-	-	-	-	-	-	-	-	7	25	51	58	-	22
\$10,000 to \$14,999.....	156	134	-	-	-	-	-	-	-	-	-	-	97	69	30	-	28
\$15,000 to \$19,999.....	41	33	-	-	-	-	-	-	-	-	-	-	1	9	23	-	8
\$20,000 and over.....	19	9	-	-	-	-	-	-	-	-	-	-	-	-	9	-	10
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	127,146	117,574	1,058	2,955	5,517	7,129	9,969	22,300	15,966	12,753	14,167	10,758	6,234	3,818	4,952	-	9,572
Average value.....(dollars).....	3,643	3,602	646	1,122	1,621	2,064	2,558	3,260	4,219	5,157	6,401	8,156	10,956	15,907	27,820	-	4,235
Debt on first & jr. mtgs.....(thous.).....	71,595	66,461	652	1,896	3,359	4,319	5,776	12,568	8,924	7,380	8,348	6,197	3,231	1,661	1,952	-	5,138
Percent of value of property.....	56.3	56.5	61.6	64.1	60.9	60.6	57.9	56.4	55.9	57.9	58.9	57.6	51.8	48.7	39.4	-	53.6
Average debt.....(dollars).....	2,051	2,036	398	720	987	1,251	1,482	1,837	2,358	2,984	3,772	4,698	5,678	7,752	10,965	-	2,271
Debt on first mtgs.....(thousands).....	70,760	65,716	647	1,886	3,325	4,274	5,720	12,442	8,829	7,305	8,262	6,071	3,173	1,850	1,934	-	5,044
Percent of value of property.....	55.7	55.9	61.1	63.8	60.3	59.9	57.4	55.8	55.3	57.3	58.3	56.4	50.9	48.5	39.0	-	52.7
Average debt.....(dollars).....	2,027	2,013	395	716	977	1,237	1,468	1,819	2,333	2,954	3,733	4,603	5,577	7,707	10,863	-	2,232

HOUSING—NONFARM MORTGAGES

Table E-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 KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	36,742	35,764	7,676	5,115	3,385	1,730	2,783	3,409	5,743	8,121	2,917	978
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	35,447	34,909	7,494	4,996	3,316	1,680	2,737	3,320	5,743	7,793	2,826	538
Average interest rate (percent)	5.52	5.52	5.97	5.70	5.66	5.79	5.25	5.56	4.50	5.83	5.43	5.37
Reporting debt and value	34,902	34,257	7,352	4,891	3,258	1,633	2,714	3,287	5,489	7,758	2,766	645
Percent distribution	-	100.0	21.5	14.3	9.5	4.8	7.9	9.6	16.0	22.6	8.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	34,902	34,257	7,352	4,891	3,258	1,633	2,714	3,287	5,489	7,758	2,766	645
First mortgage only	15,742	15,541	3,305	2,060	1,234	826	1,037	1,578	2,845	3,763	1,458	201
First and junior mortgage	1,041	1,000	224	135	66	69	135	131	79	225	71	41
With first mortgage; not reporting on junior mortgage	18,119	17,716	3,823	2,696	1,958	738	1,542	1,583	3,065	3,770	1,237	403
1-family properties	32,642	32,050	6,969	4,577	3,052	1,525	2,557	3,062	5,052	7,198	2,635	592
First mortgage only	14,783	14,594	3,144	1,929	1,155	774	980	1,479	2,162	3,505	1,395	189
First and junior mortgage	962	924	210	124	60	64	133	117	71	201	68	38
With first mortgage; not reporting on junior mortgage	16,897	16,532	3,615	2,524	1,837	687	1,444	1,466	2,819	3,492	1,172	365
2- to 4-family properties	2,260	2,207	383	314	206	108	157	225	437	560	131	53
First mortgage only	959	947	161	131	79	52	57	94	183	258	63	12
First and junior mortgage	79	76	14	11	6	5	2	14	8	24	3	3
With first mortgage; not reporting on junior mortgage	1,222	1,184	208	172	121	51	98	117	246	278	65	38
RELATION OF DEBT TO VALUE												
1- to 4-family properties	34,902	34,257	7,352	4,891	3,258	1,633	2,714	3,287	5,489	7,758	2,766	645
Value of property (dollars)	127,146,100	124,374,900	22,364,300	18,555,100	13,433,900	5,121,200	18,768,900	14,361,400	17,478,000	22,269,300	10,577,900	2,771,200
Average value (dollars)	3,643	3,621	3,042	3,794	4,123	3,186	6,916	4,369	3,184	2,870	3,824	4,296
Debt on first and junior mortgages (dollars)	71,594,600	69,857,300	12,645,900	9,643,700	6,849,900	2,798,800	10,670,900	7,918,400	10,609,400	12,094,100	6,224,900	1,787,300
Percent of value of property	56.3	56.2	56.5	52.0	51.0	54.6	56.9	55.1	60.7	54.3	59.8	62.7
Average debt (dollars)	2,051	2,039	1,720	1,972	2,102	1,711	3,932	2,409	1,938	1,559	2,269	2,693
Debt on first mortgages (dollars)	70,760,300	69,055,700	12,483,800	9,545,700	6,794,900	2,750,800	10,506,600	7,806,700	10,576,800	11,910,400	6,225,700	1,704,600
Percent distribution	-	100.0	18.1	13.8	9.8	4.0	15.2	11.3	15.3	17.2	9.0	-
Percent of value of property	55.7	55.5	55.8	51.4	50.6	53.7	56.0	54.4	60.6	58.9	58.9	61.5
Average debt (dollars)	2,027	2,016	1,698	1,952	2,086	1,685	3,871	2,375	1,927	1,535	2,251	2,643
1-family properties	32,642	32,050	6,969	4,577	3,052	1,525	2,557	3,062	5,052	7,198	2,635	592
Value of property (dollars)	117,574,200	115,075,800	20,889,500	17,203,700	12,466,300	4,737,400	17,580,200	13,182,100	15,903,200	20,284,200	10,082,400	2,498,900
Average value (dollars)	3,602	3,590	2,997	3,759	4,065	3,106	6,875	4,305	3,148	2,811	3,826	4,221
Debt on first and junior mortgages (dollars)	66,461,300	64,849,700	11,816,800	8,988,400	6,392,500	2,595,900	9,991,600	7,384,600	9,671,300	11,019,700	6,027,300	1,611,600
Percent of value of property	56.5	56.4	56.6	52.2	51.3	54.8	56.8	55.6	60.8	54.5	59.8	64.5
Average debt (dollars)	2,036	2,023	1,696	1,964	2,095	1,702	3,908	2,395	1,914	1,531	2,287	2,722
Debt on first mortgages (dollars)	65,715,900	64,131,800	11,674,200	8,896,500	6,340,600	2,555,900	9,828,600	7,236,600	9,642,300	10,873,900	5,979,700	1,584,100
Percent of value of property	55.9	55.7	55.9	51.7	50.9	54.0	55.9	54.9	60.6	58.7	59.3	63.4
Average debt (dollars)	2,013	2,001	1,675	1,944	2,078	1,676	3,844	2,363	1,909	1,511	2,269	2,676
2- to 4-family properties	2,260	2,207	383	314	206	108	157	225	437	560	131	53
Value of property (dollars)	9,571,900	9,299,600	1,474,800	1,351,400	967,600	383,800	1,188,700	1,179,300	1,574,800	2,035,100	495,500	272,300
Average value (dollars)	4,285	4,214	3,851	4,304	4,697	3,554	7,571	5,241	3,604	3,164	3,782	-
Debt on first and junior mortgages (dollars)	5,138,300	5,007,600	829,100	655,300	457,400	197,900	679,300	583,800	938,100	1,074,400	247,600	125,700
Percent of value of property	53.6	53.8	56.2	48.5	47.3	51.6	57.1	49.5	59.6	52.8	50.0	-
Average debt (dollars)	2,271	2,269	2,165	2,087	2,220	1,832	4,327	2,595	2,147	1,919	1,890	-
Debt on first mortgages (dollars)	5,044,400	4,923,900	809,600	649,200	454,300	194,900	678,000	570,100	934,500	1,036,500	246,000	120,500
Percent of value of property	52.7	52.9	54.9	48.0	47.0	50.8	57.0	48.3	59.3	50.9	49.6	-
Average debt (dollars)	2,232	2,221	2,114	2,068	2,205	1,805	4,318	2,534	2,138	1,851	1,878	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 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	34,302	33,379	7,258	4,772	3,163	1,609	2,608	3,160	5,283	7,525	2,773	923
RACE OF OCCUPANTS												
White	32,608	31,731	6,904	4,622	3,065	1,557	2,594	3,036	4,798	7,080	2,697	877
Negro	1,636	1,593	346	140	91	49	7	118	476	436	70	43
Other nonwhite	58	55	8	10	7	3	3	6	9	9	6	3
YEAR BUILT												
Reporting year built	33,789	32,895	7,142	4,719	3,134	1,585	2,597	3,127	5,210	7,384	2,716	894
1930 to 1940	7,192	6,901	1,496	1,014	749	255	922	622	560	1,368	919	291
1920 to 1929	13,922	13,643	2,911	1,944	1,311	633	1,172	1,457	2,192	2,991	976	279
1910 to 1919	6,902	6,755	1,520	939	581	358	372	630	1,322	1,493	479	147
1900 to 1909	4,343	4,220	959	633	371	262	118	317	819	1,104	270	128
1880 to 1899	1,335	1,291	240	171	109	62	12	96	304	399	69	44
1879 or earlier	90	85	16	18	13	5	1	5	13	29	3	5

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 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]

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.....	34,302	33,379	7,258	4,772	3,163	1,609	2,608	3,160	5,283	7,525	2,773	923
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	32,662	32,068	6,973	4,580	3,058	1,527	2,557	3,055	5,052	7,204	2,637	594
Under \$500.....	3,074	3,034	668	524	353	171	41	166	286	1,128	221	40
\$500 to \$999.....	5,417	5,333	1,378	793	507	286	119	413	773	1,520	337	84
\$1,000 to \$1,499.....	5,725	5,642	1,422	813	470	343	176	509	911	1,420	291	83
\$1,500 to \$1,999.....	5,127	5,052	1,219	662	404	258	242	452	984	1,055	324	59
\$2,000 to \$2,499.....	3,898	3,843	837	534	357	177	229	401	750	764	228	55
\$2,500 to \$2,999.....	2,557	2,520	543	312	208	104	224	241	510	455	235	37
\$3,000 to \$3,999.....	3,156	3,088	546	417	329	88	429	366	511	488	336	68
\$4,000 to \$4,999.....	1,663	1,598	190	237	187	50	363	222	194	178	214	65
\$5,000 to \$5,999.....	1,012	959	90	149	125	24	319	126	84	92	99	53
\$6,000 to \$7,499.....	598	573	45	84	72	12	235	91	29	41	48	25
\$7,500 to \$9,999.....	264	252	31	28	19	9	98	48	13	18	21	12
\$10,000 to \$14,999.....	131	130	4	16	15	1	70	16	6	10	8	1
\$15,000 to \$19,999.....	33	33	-	10	6	4	10	3	1	5	4	2
\$20,000 and over.....	7	5	-	1	1	-	2	1	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	33,070	32,578	7,085	4,560	3,099	1,561	2,565	3,081	5,283	7,214	2,690	492
Under 4.0%.....	305	303	90	53	19	34	4	24	-	95	37	2
4.0%.....	423	411	37	68	40	26	45	78	-	127	58	12
4.1% to 4.4%.....	5	5	-	-	-	-	3	-	-	2	-	-
4.5%.....	6,767	6,671	144	277	219	58	366	208	5,283	109	284	96
4.6% to 4.9%.....	6	6	-	-	-	-	5	1	-	-	-	-
5.0%.....	5,604	5,441	798	1,008	761	247	1,051	793	-	1,058	733	163
5.1% to 5.4%.....	54	53	6	12	12	-	15	4	-	4	12	1
5.5%.....	2,082	2,047	360	380	290	90	495	325	-	263	224	35
5.6% to 5.9%.....	3	3	1	-	-	-	1	1	-	-	-	-
6.0%.....	15,564	15,406	4,621	2,485	1,524	961	561	1,531	-	4,979	1,229	158
6.1% to 6.4%.....	9	9	4	1	-	1	1	-	-	1	2	-
6.5%.....	194	193	105	22	11	11	3	16	-	32	15	1
6.6% to 6.9%.....	14	14	7	5	1	4	-	1	-	-	1	-
7.0%.....	1,328	1,315	575	218	133	85	7	66	-	392	57	13
7.1% to 7.4%.....	7	7	6	-	-	-	-	-	-	4	4	2
7.5%.....	23	21	11	2	1	1	-	-	-	-	-	-
7.6% to 7.9%.....	1	1	-	1	-	-	-	-	-	-	-	-
8.0% and over.....	681	672	320	130	88	42	8	33	-	143	33	9
Average interest rate..... (percent)	5.52	5.52	5.97	5.70	5.65	5.79	5.24	5.55	4.50	5.33	5.47	5.35
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	30,470	29,934	7,054	4,220	2,730	1,490	2,384	2,755	5,149	5,794	2,578	586
Real estate taxes included in payment.....	12,142	11,825	3,564	1,717	940	777	713	1,034	2,243	1,104	1,450	317
Monthly.....	11,674	11,370	3,475	1,642	892	750	669	980	2,180	1,009	1,415	304
Quarterly.....	32	31	4	4	2	2	5	7	2	4	5	1
Semiannual.....	141	138	13	33	25	8	15	20	5	40	12	3
Annual.....	38	37	3	5	4	1	4	7	-	18	-	1
Other.....	17	17	3	3	3	-	-	-	2	7	2	-
Not reporting frequency of payment.....	240	232	66	30	14	15	20	20	54	26	16	8
Real estate taxes not included in payment.....	17,976	17,776	3,425	2,451	1,759	692	1,624	1,692	2,833	4,637	1,114	200
Monthly.....	14,265	14,118	3,238	1,699	1,130	549	982	894	2,766	3,660	884	147
Quarterly.....	324	320	9	85	29	6	158	51	5	52	10	4
Semiannual.....	2,635	2,604	93	601	492	109	411	625	8	700	165	31
Annual.....	377	370	14	74	57	17	42	86	1	126	27	7
Other.....	67	67	4	11	10	1	5	7	3	29	8	-
Not reporting frequency of payment.....	308	297	72	31	21	10	26	28	50	70	20	11
Not reporting tax payment requirements.....	352	333	65	52	31	21	21	14	69	40	7	13
Monthly.....	251	238	59	28	15	13	21	5	2	-	-	-
Quarterly.....	7	7	-	-	-	-	-	-	-	-	-	-
Semiannual.....	62	61	2	19	14	5	14	12	1	9	4	1
Annual.....	6	6	1	1	1	-	-	-	-	2	1	1
Other.....	4	4	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	21	17	3	4	1	3	4	1	3	-	2	4
No principal payments required.....	2,153	2,129	123	357	273	84	153	221	69	1,037	109	24
Monthly.....	470	463	79	67	39	28	21	33	59	180	24	7
Quarterly.....	53	53	3	12	9	3	16	6	-	16	-	-
Semiannual.....	1,303	1,290	28	229	188	41	98	196	5	676	58	13
Annual.....	227	226	8	30	22	8	14	29	1	128	16	1
Other.....	36	36	1	7	5	2	4	6	-	16	6	-
Not reporting frequency of payment.....	64	61	4	12	10	2	4	11	4	21	5	3
Not reporting principal payment requirements.....	716	372	40	55	43	12	23	36	57	136	25	344
Monthly.....	194	158	24	21	13	8	10	16	37	36	14	36
Quarterly.....	6	5	-	10	1	2	2	1	-	1	-	1
Semiannual.....	69	59	3	4	9	1	7	10	-	26	3	10
Annual.....	25	23	1	4	3	1	1	2	1	12	3	2
Other.....	39	35	1	7	6	1	1	3	-	23	-	4
Not reporting frequency of payment.....	383	92	12	12	11	1	2	4	19	38	5	291
No regular payments required.....	963	944	41	140	117	23	48	88	8	558	61	19

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	32,662	11,667	17,806	2,080	1,609	Reporting interest rate	38,070	11,819	17,620	2,112	1,519
Under \$500	3,074	516	2,090	210	258	Under 4.0%	305	146	108	28	23
\$500 to \$999	5,417	1,482	3,217	388	380	4.0%	423	120	223	35	45
\$1,000 to \$1,499	5,725	1,867	3,152	439	267	4.1% to 4.4%	5	-	4	-	1
\$1,500 to \$1,999	5,127	1,984	2,652	288	203	4.5%	6,767	2,911	3,500	148	208
\$2,000 to \$2,499	3,898	1,592	1,877	268	161	4.6% to 4.9%	6	-	6	-	-
						5.0%	5,604	2,420	2,545	356	283
\$2,500 to \$2,999	2,557	1,142	1,212	125	78	5.1% to 5.4%	54	37	16	1	-
\$3,000 to \$3,999	3,156	1,363	1,490	179	124	5.5%	2,082	833	1,056	124	69
\$4,000 to \$4,999	1,663	849	652	92	70	5.6% to 5.9%	3	2	1	-	-
\$5,000 to \$5,999	1,012	512	404	39	57	6.0%	15,564	4,784	8,816	1,219	745
\$6,000 to \$7,499	598	256	295	22	23	6.1% to 6.4%	9	2	6	1	-
						6.5%	194	75	104	9	8
\$7,500 to \$9,999	264	82	148	18	16	6.6% to 6.9%	14	11	3	-	-
\$10,000 to \$14,999	131	16	91	7	17	7.0%	1,328	312	787	135	94
\$15,000 to \$19,999	33	4	23	4	2	7.1% to 7.4%	7	1	6	-	-
\$20,000 and over	7	-	3	1	3	7.5%	23	9	14	-	-
						7.6% to 7.9%	1	-	1	-	-
						8.0% and over	681	156	424	56	45
						Average interest rate—(percent)...	5.52	5.40	5.60	5.77	5.63

Table E-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 KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	27,797	25,902	10,361	15,302	239	1,895
Total first mortgage outstanding debt (dollars)	56,226,200	52,790,000	23,695,000	28,542,400	552,600	3,436,200
Total annual mortgage payment (dollars)	8,371,041	8,148,959	3,601,554	4,466,866	80,589	222,082
Average first mortgage outstanding debt (dollars)	2,023	2,038	2,287	1,855	2,312	1,813
Average value of property (dollars)	3,574	3,560	3,552	3,547	4,774	3,764
Average annual estimated rental value (dollars)	381	380	382	377	479	403
Average annual mortgage payment (dollars)	301	315	348	292	337	117
Percent which annual mortgage payment represents of—						
First mortgage debt	14.9	15.4	15.2	15.6	14.6	6.5
Value of property	8.4	8.8	9.8	8.2	7.1	3.1
Estimated annual rental value	79.0	82.9	91.1	77.5	70.3	29.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	23,436	23,030	10,220	12,630	180	406
Average first mortgage outstanding debt (dollars)	1,964	1,970	2,288	1,713	1,861	1,664
Average value of property (dollars)	3,319	3,326	3,530	3,155	3,678	2,927
Average annual estimated rental value (dollars)	357	357	380	338	385	321
Average annual mortgage payment (dollars)	314	315	348	291	314	146
Percent which annual mortgage payment represents of—						
First mortgage debt	16.0	16.1	15.2	17.0	16.9	8.9
Value of property	9.4	9.5	9.9	9.2	8.5	5.1
Estimated annual rental value	87.9	88.6	91.6	85.9	81.8	46.2
Monthly mortgage payment—						
Under \$10	1,382	1,157	232	858	17	225
\$10 to \$14	3,147	3,084	865	2,184	35	63
\$15 to \$19	3,877	3,831	1,455	2,343	33	46
\$20 to \$24	3,912	3,886	1,669	2,201	16	26
\$25 to \$29	3,872	3,858	1,858	1,984	16	14
\$30 to \$39	4,144	4,127	2,378	1,715	34	17
\$40 to \$49	1,482	1,475	847	621	7	7
\$50 to \$59	880	879	502	367	10	1
\$60 to \$74	448	446	244	194	8	2
\$75 to \$99	172	169	81	86	2	3
\$100 and over	120	118	39	77	2	2
Average monthly mortgage payment (dollars)	26.13	26.37	29.03	24.22	26.20	12.37
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,361	2,872	141	2,672	59	1,489
Average first mortgage outstanding debt (dollars)	2,337	2,587	2,192	2,584	-	1,854
Average value of property (dollars)	4,944	5,438	5,082	5,397	-	3,992
Average annual estimated rental value (dollars)	513	558	483	557	-	425
Average annual mortgage payment (dollars)	285	300	293	298	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt	10.0	11.6	13.4	11.5	-	5.9
Value of property	4.7	5.5	5.8	5.5	-	2.7
Estimated annual rental value	45.8	53.8	60.7	53.5	-	25.5

Table F-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF ST. LOUIS: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	251,610	234,872	62,829	26.8	172,043	16,293	445	60,306	30,645	50.8	29,661
1930: Private families reporting tenure.....	-	211,074	67,193	31.8	143,881	-	-	-	-	-	-
1920: All families reporting tenure.....	-	187,806	44,700	23.8	143,106	-	-	43,868	19,666	44.8	24,202
Dwelling units: 1940.....	251,610	234,872	62,829	26.8	172,043	16,293	445	60,306	30,645	50.8	29,661
COLOR OF OCCUPANTS											
White.....	-	205,408	60,695	29.5	144,713	-	-	58,291	29,625	50.8	28,666
Nonwhite.....	-	29,464	2,134	7.2	27,330	-	-	2,015	1,020	50.6	995
TYPE OF STRUCTURE											
1-family.....	65,464	63,206	42,517	67.3	20,689	2,158	100	41,319	21,715	52.6	19,604
Other.....	186,146	171,666	20,312	11.8	151,354	14,135	345	18,987	8,939	47.0	10,057
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	64,739	62,636	42,163	67.3	20,473	2,013	90	41,185	21,566	52.6	19,517
Under \$5.....	455	443	190	42.9	253	12	-	177	15	8.5	162
\$5 to \$9.....	1,405	1,294	345	26.7	949	105	6	384	63	19.4	261
\$10 to \$14.....	4,381	4,055	1,432	35.3	2,623	270	6	1,362	482	35.4	880
\$15 to \$19.....	6,468	6,258	2,975	47.5	3,283	204	6	2,874	1,166	40.6	1,708
\$20 to \$24.....	6,879	6,681	3,976	59.5	2,705	190	8	3,859	1,747	45.3	2,112
\$25 to \$29.....	8,572	8,354	5,147	61.6	3,207	208	10	5,030	2,596	51.6	2,434
\$30 to \$39.....	15,462	15,068	10,694	71.0	4,374	380	14	10,469	5,798	55.4	4,671
\$40 to \$49.....	9,631	9,345	7,540	80.7	1,805	263	23	7,403	4,497	60.7	2,906
\$50 to \$59.....	5,652	5,455	4,645	85.2	810	186	11	4,569	2,702	59.1	1,867
\$60 to \$74.....	3,033	2,933	2,676	91.2	257	98	2	2,625	1,456	55.5	1,169
\$75 to \$99.....	1,663	1,606	1,472	91.7	134	55	2	1,444	766	53.0	678
\$100 and over.....	1,188	1,144	1,071	93.6	73	42	2	1,049	380	36.2	669
Median monthly rent.....(dollars).....	32.25	32.31	36.06	-	25.16	29.96	-	36.15	37.72	-	34.21

Table F-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF ST. LOUIS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	30,645	22,486	109	503	1,012	1,454	1,837	4,777	3,774	3,164	3,429	1,587	634	129	59	18	8,159
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	29,631	21,696	105	474	965	1,389	1,767	4,613	3,645	3,057	3,339	1,533	621	124	51	18	7,935
Average interest rate.....(%).....	5.29	5.29	5.61	5.61	5.57	5.49	5.50	5.42	5.29	5.19	5.07	5.02	4.96	5.05	-	-	5.29
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	29,945	21,979	108	488	993	1,427	1,795	4,673	3,697	3,085	3,345	1,550	626	124	54	14	7,966
Building and loan association.....	3,753	2,856	19	67	158	197	280	720	466	382	355	162	39	9	1	1	897
Commercial bank.....	1,629	1,383	2	12	29	34	48	144	192	209	383	170	75	16	19	-	296
Savings bank.....	1,209	871	1	17	28	49	53	159	138	136	179	76	29	5	1	-	338
Life insurance company.....	581	356	1	3	1	8	11	20	32	44	83	62	61	25	5	-	175
Mortgage company.....	2,293	1,547	10	35	95	113	137	318	274	190	218	112	39	4	2	-	746
Home Owners' Loan Corporation.....	3,714	2,706	10	44	107	203	252	628	479	890	366	151	67	7	2	-	1,008
Individual.....	11,843	8,548	51	202	415	592	706	1,847	1,460	1,181	1,212	577	232	46	18	9	3,295
Other.....	4,973	3,762	14	108	160	281	308	887	656	553	549	240	84	12	6	4	1,211
Reporting debt and value.....	29,371	21,579	98	470	949	1,381	1,761	4,594	3,618	3,056	3,296	1,551	624	124	57	-	7,792
JUNIOR MORTGAGE																	
First mortgage only.....	17,557	13,198	51	214	483	717	952	2,632	2,278	1,925	2,265	1,099	463	81	38	-	4,359
First and junior mortgage.....	1,162	890	2	26	40	64	82	200	120	126	92	53	20	3	2	-	332
With 1st mtg.; not rptg. on junior.....	10,652	7,551	45	230	426	600	727	1,762	1,220	1,005	989	399	141	40	17	-	3,101
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,407	2,690	95	383	433	437	361	566	206	129	91	22	4	1	2	-	727
\$1,000 to \$1,499.....	3,929	3,029	3	120	341	438	474	880	385	197	123	54	13	-	1	-	900
\$1,500 to \$1,999.....	3,594	2,786	-	17	142	327	423	976	448	249	142	43	15	3	1	-	808
\$2,000 to \$2,499.....	4,136	3,093	-	-	33	149	354	1,002	699	419	321	92	22	2	-	-	1,043
\$2,500 to \$2,999.....	2,940	2,214	-	-	-	30	122	665	628	415	245	86	22	-	1	-	726
\$3,000 to \$3,999.....	5,113	3,748	-	-	-	-	27	461	963	959	923	336	70	8	1	-	1,365
\$4,000 to \$4,999.....	2,895	2,112	-	-	-	-	-	44	251	505	812	385	102	10	3	-	783
\$5,000 to \$5,999.....	1,819	1,203	-	-	-	-	-	-	38	166	532	302	136	19	10	-	616
\$6,000 to \$7,499.....	974	493	-	-	-	-	-	-	-	17	101	185	158	28	4	-	481
\$7,500 to \$9,999.....	375	153	-	-	-	-	-	-	-	-	6	46	64	27	10	-	222
\$10,000 to \$14,999.....	142	55	-	-	-	-	-	-	-	-	-	-	18	24	13	-	87
\$15,000 to \$19,999.....	23	8	-	-	-	-	-	-	-	-	-	-	-	2	6	-	15
\$20,000 and over.....	24	5	-	-	-	-	-	-	-	-	-	-	-	-	5	-	19
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	144,018	99,795	66	544	1,544	2,855	4,526	15,057	15,339	15,776	21,053	12,609	6,910	1,963	1,553	-	44,223
Average value.....(dollars).....	4,903	4,625	-	1,158	1,627	2,068	2,570	3,278	4,240	5,162	6,387	8,129	11,074	15,827	-	-	5,675
Debt on first and jr. mtgs.(thous.).....	78,782	54,386	47	341	918	1,667	2,592	8,421	8,768	8,908	11,694	6,393	3,228	852	558	-	24,396
Percent of value of property.....	54.7	54.5	-	62.6	59.4	58.4	57.3	55.9	57.2	56.5	55.5	50.7	45.7	43.4	-	-	55.2
Average debt.....(dollars).....	2,662	2,520	-	724	967	1,207	1,472	1,833	2,423	2,915	3,548	4,122	5,172	6,867	-	-	3,131
Debt on first mtgs.....(thousands).....	77,727	53,713	47	332	896	1,637	2,547	8,267	8,675	8,822	11,589	6,317	3,188	844	552	-	24,014
Percent of value of property.....	54.0	53.8	-	60.9	58.2	57.3	56.3	54.9	56.6	55.9	55.0	50.1	46.1	43.0	-	-	54.3
Average debt.....(dollars).....	2,646	2,489	-	705	946	1,185	1,446	1,799	2,398	2,887	3,516	4,073	5,109	6,802	-	-	3,082

HOUSING—NONFARM MORTGAGES

Table F-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF ST. LOUIS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100)

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	30,645	29,945	3,753	2,838	1,629	1,209	581	2,293	3,714	11,843	4,973	700
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	29,631	29,208	3,631	2,768	1,593	1,175	518	2,246	3,714	11,524	4,807	423
Average interest rate (percent)	5.29	5.29	5.61	5.23	5.15	5.34	5.13	5.46	4.50	5.37	5.42	5.38
Reporting debt and value	29,371	28,817	3,615	2,741	1,580	1,161	518	2,196	3,526	11,446	4,775	554
Percent distribution	-	100.0	12.5	9.5	5.5	4.0	1.8	7.6	12.2	39.7	16.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	29,371	28,817	3,615	2,741	1,580	1,161	518	2,196	3,526	11,446	4,775	554
First mortgage only	17,557	17,227	2,042	1,717	1,032	685	356	1,272	2,043	6,997	2,800	330
First and junior mortgage	1,162	1,124	114	64	40	24	22	116	96	523	189	38
With first mortgage; not reporting on junior mortgage	10,652	10,466	1,459	960	508	452	140	808	1,387	3,926	1,786	186
1-family properties	21,579	21,209	2,753	2,136	1,298	898	349	1,487	2,570	8,292	3,622	370
First mortgage only	13,198	12,979	1,585	1,379	885	494	249	902	1,546	5,127	2,191	219
First and junior mortgage	830	807	80	40	27	13	9	80	64	398	136	23
With first mortgage; not reporting on junior mortgage	7,551	7,423	1,088	717	386	331	91	505	960	2,767	1,295	128
2- to 4-family properties	7,792	7,608	862	605	282	323	169	709	956	3,154	1,153	184
First mortgage only	4,359	4,248	457	338	147	191	107	370	497	1,870	609	111
First and junior mortgage	332	317	34	24	13	11	13	36	32	125	53	15
With first mortgage; not reporting on junior mortgage	3,101	3,043	371	243	122	121	49	303	427	1,159	491	58
RELATION OF DEBT TO VALUE												
1- to 4-family properties	29,371	28,817	3,615	2,741	1,580	1,161	518	2,196	3,526	11,446	4,775	554
Value of property (dollars)	144,017,500	141,160,400	15,847,100	16,185,400	9,886,400	6,299,000	4,307,400	10,671,900	16,388,500	55,466,400	22,293,700	2,857,100
Average value (dollars)	4,903	4,899	4,384	5,905	6,257	5,425	8,315	4,860	4,648	4,846	4,669	5,157
Debt on first and junior mortgages (dollars)	78,782,000	77,262,200	8,319,400	8,716,300	5,413,600	3,302,700	2,326,300	5,701,700	10,282,000	29,939,100	11,977,400	1,519,800
Percent of value of property	54.7	54.7	52.5	53.9	54.8	52.4	54.0	53.4	62.7	54.0	53.7	53.2
Average debt (dollars)	2,682	2,681	2,301	3,180	3,426	2,845	4,491	2,596	2,916	2,618	2,508	2,743
Debt on first mortgages (dollars)	77,727,100	76,239,800	8,217,800	8,636,400	5,360,700	3,275,700	2,294,200	5,595,600	10,194,300	29,491,200	11,810,300	1,467,300
Percent distribution	-	100.0	10.8	11.3	7.0	4.3	3.0	7.3	13.4	38.7	15.5	-
Percent of value of property	54.0	54.0	51.9	53.4	54.2	52.0	53.3	52.4	62.2	53.2	53.0	52.1
Average debt (dollars)	2,646	2,646	2,273	3,151	3,393	2,821	4,429	2,548	2,891	2,577	2,473	2,685
1-family properties	21,579	21,209	2,753	2,136	1,298	898	349	1,487	2,570	8,292	3,622	370
Value of property (dollars)	99,794,800	98,037,000	11,596,100	12,029,700	7,864,900	4,164,800	2,789,600	6,595,500	11,313,000	37,567,100	16,195,000	1,757,800
Average value (dollars)	4,625	4,622	4,212	5,632	6,059	4,970	7,850	4,436	4,402	4,531	4,471	4,751
Debt on first and junior mortgages (dollars)	54,386,400	53,435,500	6,051,800	6,649,600	4,433,300	2,215,800	1,442,700	3,441,000	6,977,800	20,174,300	8,698,900	950,900
Percent of value of property	54.5	54.5	52.2	55.3	56.4	53.2	52.7	52.7	61.7	53.7	53.7	54.1
Average debt (dollars)	2,520	2,519	2,198	3,113	3,416	2,644	4,134	2,314	2,715	2,433	2,402	2,570
Debt on first mortgages (dollars)	53,712,800	52,779,800	5,982,000	6,615,500	4,411,600	2,203,900	1,427,900	3,367,800	6,928,400	19,871,600	8,586,600	933,000
Percent of value of property	53.8	53.8	51.6	55.0	56.1	52.9	52.1	51.1	61.2	52.9	53.0	53.1
Average debt (dollars)	2,489	2,489	2,173	3,097	3,399	2,630	4,091	2,265	2,696	2,396	2,371	2,522
2- to 4-family properties	7,792	7,608	862	605	282	323	169	709	956	3,154	1,153	184
Value of property (dollars)	44,222,700	43,123,400	4,251,000	4,155,700	2,021,500	2,134,200	1,567,800	4,075,400	5,075,500	17,899,300	6,098,700	1,099,300
Average value (dollars)	5,675	5,668	4,932	6,869	7,168	6,607	9,277	5,748	5,309	5,675	5,289	5,974
Debt on first and junior mortgages (dollars)	24,395,600	23,826,700	2,267,600	2,066,700	979,800	1,086,900	883,600	2,260,700	3,304,800	9,764,800	3,278,500	568,900
Percent of value of property	55.2	55.3	53.3	49.7	48.5	50.9	56.4	55.5	65.1	54.6	53.8	51.8
Average debt (dollars)	3,131	3,132	2,631	3,416	3,474	3,365	5,228	3,189	3,457	3,096	2,843	3,092
Debt on first mortgages (dollars)	24,014,300	23,460,000	2,235,800	2,020,900	949,100	1,071,800	866,300	2,227,800	3,265,900	9,619,600	3,223,700	554,300
Percent of value of property	54.3	54.4	52.6	48.6	47.0	50.2	55.3	54.7	64.3	53.7	52.9	50.4
Average debt (dollars)	3,082	3,084	2,594	3,340	3,366	3,318	5,126	3,142	3,416	3,050	2,796	3,013

Table F-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF ST. LOUIS: 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	22,486	21,979	2,856	2,204	1,333	871	356	1,547	2,706	8,548	3,762	507
RACE OF OCCUPANTS												
White	21,844	21,358	2,768	2,167	1,313	854	352	1,478	2,526	8,410	3,657	486
Negro	619	598	85	34	18	16	4	69	176	129	101	21
Other nonwhite	23	23	3	3	2	1	-	-	4	9	4	-
YEAR BUILT												
Reporting year built	22,326	21,831	2,825	2,192	1,323	869	355	1,541	2,686	8,491	3,741	495
1930 to 1940	4,701	4,616	432	311	551	250	171	324	340	1,771	767	85
1920 to 1929	7,157	7,031	939	624	328	296	95	424	952	2,725	1,272	125
1910 to 1919	4,242	4,126	593	325	186	139	47	310	537	1,603	711	116
1900 to 1909	3,671	3,768	589	282	169	113	31	288	554	1,427	647	103
1880 to 1899	2,051	1,995	276	136	74	62	9	166	280	819	309	55
1879 or earlier	804	295	45	14	5	9	2	29	23	146	35	9

Table F-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF ST. LOUIS: 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]

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.....	22,486	21,979	2,856	2,204	1,333	871	356	1,547	2,706	8,548	3,752	507
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	21,591	21,221	2,754	2,136	1,298	838	349	1,487	2,570	8,300	3,625	370
Under \$500.....	630	618	112	52	25	27	5	53	35	248	113	12
\$500 to \$999.....	2,107	2,065	322	174	76	98	18	195	142	823	391	42
\$1,000 to \$1,499.....	3,080	3,027	450	210	106	104	15	235	279	1,229	549	53
\$1,500 to \$1,999.....	2,820	2,775	420	180	92	88	17	199	369	1,120	470	45
\$2,000 to \$2,499.....	3,109	3,054	431	245	144	102	41	203	444	1,183	516	45
\$2,500 to \$2,999.....	2,209	2,161	265	179	99	80	21	147	325	844	380	48
\$3,000 to \$3,999.....	3,736	3,678	443	393	255	138	41	236	479	1,444	642	58
\$4,000 to \$4,999.....	2,092	2,050	204	264	181	83	75	119	279	777	332	42
\$5,000 to \$5,999.....	1,137	1,126	72	322	222	100	50	63	140	323	156	11
\$6,000 to \$7,499.....	466	456	25	83	69	14	40	31	51	170	56	10
\$7,500 to \$9,999.....	140	139	6	16	14	2	20	5	22	55	15	1
\$10,000 to \$14,999.....	51	49	4	13	12	1	5	1	5	17	4	2
\$15,000 to \$19,999.....	8	8	-	2	1	1	-	-	-	5	1	-
\$20,000 and over.....	6	5	-	2	2	-	1	-	-	2	-	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	21,696	21,425	2,760	2,145	1,301	844	345	1,515	2,706	8,321	3,633	271
Under 4.0%.....	180	175	12	8	4	4	2	7	-	122	24	5
4.0%.....	942	927	75	129	78	51	17	63	-	509	134	15
4.1% to 4.4%.....	8	8	4	1	1	-	-	-	-	1	2	-
4.5%.....	3,971	3,943	116	317	225	92	95	101	2,706	344	264	28
4.6% to 4.9%.....	7	7	4	1	1	-	-	1	-	1	-	-
5.0%.....	7,044	6,948	826	960	618	342	138	516	-	3,124	1,384	96
5.1% to 5.4%.....	15	14	7	4	3	1	-	-	-	2	1	1
5.5%.....	801	786	115	91	64	27	23	58	-	317	184	13
5.6% to 5.9%.....	3	3	1	-	-	-	-	-	-	2	-	-
6.0%.....	8,481	8,323	1,498	617	302	315	67	741	-	3,813	1,592	108
6.1% to 6.4%.....	3	3	3	-	-	-	-	-	-	-	-	-
6.5%.....	29	29	11	3	2	1	2	-	-	11	2	-
6.6% to 6.9%.....	6	6	6	-	-	-	-	-	-	-	-	-
7.0%.....	63	61	27	2	-	2	1	7	-	9	15	2
7.1% to 7.4%.....	4	4	4	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	1	-	-	-	-	-	-	-	2	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	186	183	55	12	3	9	-	21	-	66	29	3
Average interest rate.....(percent).....	5.29	5.29	5.60	5.19	5.11	5.30	5.05	5.48	4.50	5.39	5.41	5.33
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	12,093	11,937	2,176	1,449	925	524	281	753	2,527	2,821	1,930	156
Real estate taxes included in payment.....	4,260	4,182	847	844	579	265	56	231	1,007	449	748	78
Monthly.....	3,941	3,871	793	803	552	251	52	205	972	351	695	70
Quarterly.....	20	20	4	-	-	-	-	1	2	9	4	-
Semiannual.....	171	167	31	18	10	8	3	20	8	55	32	4
Annual.....	25	25	1	5	3	2	1	1	-	13	4	-
Other.....	15	15	1	1	1	-	-	3	-	9	1	-
Not reporting frequency of payment.....	88	84	17	17	13	4	-	1	25	12	12	4
Real estate taxes not included in payment.....	7,737	7,665	1,312	596	342	254	223	517	1,501	2,351	1,165	72
Monthly.....	5,208	5,161	1,104	331	186	145	139	262	1,457	1,146	722	47
Quarterly.....	133	132	8	25	15	10	13	14	8	57	12	1
Semiannual.....	1,869	1,854	152	193	116	77	54	196	17	902	340	15
Annual.....	254	250	20	31	16	15	8	21	-	132	38	4
Other.....	119	118	7	9	7	2	3	13	1	61	24	1
Not reporting frequency of payment.....	154	150	21	7	2	5	6	11	23	53	29	4
Not reporting tax payment requirements.....	96	90	17	9	4	5	2	5	19	21	17	6
Monthly.....	56	54	12	7	2	5	1	2	17	5	10	2
Quarterly.....	2	2	-	-	-	-	-	1	-	1	-	-
Semiannual.....	24	22	4	1	1	-	1	2	-	9	5	2
Annual.....	6	5	-	1	1	-	-	-	-	4	-	1
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	7	1	-	-	-	-	-	2	2	2	1
No principal payments required.....	8,579	8,472	584	618	318	300	68	685	142	4,820	1,555	107
Monthly.....	666	655	117	49	22	27	8	44	106	230	101	11
Quarterly.....	140	139	12	24	11	13	1	13	3	68	18	1
Semiannual.....	7,110	7,028	420	484	250	234	58	579	24	4,135	1,328	82
Annual.....	343	339	15	29	16	13	1	23	3	222	46	4
Other.....	132	129	8	13	8	5	-	16	-	64	28	3
Not reporting frequency of payment.....	188	182	12	19	11	8	-	10	6	101	34	6
Not reporting principal payment requirements.....	526	304	30	25	15	10	4	24	25	133	63	222
Monthly.....	82	69	10	6	3	3	3	2	18	18	12	13
Quarterly.....	8	7	-	1	1	-	-	1	-	3	2	1
Semiannual.....	153	127	9	11	6	5	1	10	1	63	32	26
Annual.....	14	13	3	2	2	-	-	2	-	4	2	1
Other.....	24	22	2	-	-	-	-	-	-	15	5	2
Not reporting frequency of payment.....	245	66	6	5	3	2	-	9	6	30	10	179
No regular payments required.....	1,286	1,266	66	112	75	37	3	85	12	774	214	22

HOUSING—NONFARM MORTGAGES

Table F-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ST. LOUIS: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	21,591	4,089	7,478	8,344	1,680	Reporting interest rate	21,696	4,140	7,552	8,441	1,568
Under \$500	630	52	299	200	79	Under 4.0%	180	16	69	67	28
\$500 to \$999	2,107	196	798	692	221	4.0% to 4.4%	942	87	279	467	109
\$1,000 to \$1,499	3,080	385	1,075	1,374	246	4.4% to 4.8%	8	2	3	3	-
\$1,500 to \$1,999	2,820	435	1,028	1,138	219	4.8% to 5.2%	3,971	1,419	1,885	522	145
\$2,000 to \$2,499	3,109	564	1,074	1,259	212	5.2% to 5.6%	7	-	4	3	-
						5.6% to 6.0%	7,044	1,274	2,007	3,178	587
\$2,500 to \$2,999	2,209	430	772	854	153	6.0% to 6.4%	15	3	12	-	-
\$3,000 to \$3,999	3,736	825	1,205	1,440	266	6.4% to 6.8%	801	174	279	280	68
\$4,000 to \$4,999	2,092	600	845	700	147	6.8% to 7.2%	3	-	2	1	-
\$5,000 to \$5,999	1,137	465	323	268	80	7.2% to 7.6%	8,431	1,099	2,865	3,852	615
\$6,000 to \$7,499	466	107	190	134	35	7.6% to 8.0%	3	2	1	-	-
						8.0% and over	29	4	12	12	1
\$7,500 to \$9,999	140	23	57	53	7	Average interest rate (percent)	6	3	3	-	-
\$10,000 to \$14,999	51	6	10	24	11		63	21	29	10	3
\$15,000 to \$19,999	8	-	-	5	3		4	1	3	-	-
\$20,000 and over	6	-	2	3	1		3	-	2	1	-
							-	-	-	-	-
							186	35	97	45	9
							5.29	5.13	5.28	5.40	5.29

Table F-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ST. LOUIS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	17,431	9,554	3,450	6,049	55	7,877
Total first mortgage outstanding debt (dollars)	43,708,300	25,324,400	10,486,900	14,705,800	131,700	18,883,900
Total annual mortgage payment (dollars)	4,620,561	3,594,662	1,497,542	2,076,386	20,734	1,025,699
Average first mortgage outstanding debt (dollars)	2,508	2,651	3,040	2,431	-	2,334
Average value of property (dollars)	4,605	4,609	4,811	4,490	-	4,600
Average annual estimated rental value (dollars)	464	467	485	456	-	460
Average annual mortgage payment (dollars)	265	376	434	343	-	130
Percent which annual mortgage payment represents of—						
First mortgage debt	10.6	14.2	14.3	14.1	-	5.6
Value of property	5.8	8.2	9.0	7.6	-	2.8
Estimated annual rental value	57.2	80.6	89.5	75.3	-	28.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	8,345	7,772	3,313	4,422	37	578
Average first mortgage outstanding debt (dollars)	2,663	2,681	3,073	2,390	-	2,412
Average value of property (dollars)	4,486	4,500	4,824	4,259	-	4,293
Average annual estimated rental value (dollars)	455	457	486	435	-	453
Average annual mortgage payment (dollars)	381	394	441	359	-	225
Percent which annual mortgage payment represents of—						
First mortgage debt	14.3	14.7	14.3	15.0	-	8.5
Value of property	8.5	8.8	9.1	8.4	-	4.8
Estimated annual rental value	83.7	86.2	90.6	82.6	-	47.3
Monthly mortgage payment—						
Under \$10	396	156	15	140	1	240
\$10 to \$14	557	453	86	361	6	104
\$15 to \$19	848	767	216	546	5	81
\$20 to \$24	1,098	1,056	329	725	2	42
\$25 to \$29	1,230	1,194	457	733	4	36
\$30 to \$39	1,994	1,964	942	1,010	12	30
\$40 to \$49	1,232	1,233	752	477	4	19
\$50 to \$59	582	574	325	247	2	8
\$60 to \$74	256	250	129	121	-	6
\$75 to \$99	92	90	51	38	1	2
\$100 and over	40	35	11	24	-	5
Average monthly mortgage payment (dollars)	31.73	32.82	36.72	29.92	-	17.06
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	9,086	1,782	137	1,627	18	7,304
Average first mortgage outstanding debt (dollars)	2,365	2,518	2,241	2,542	-	2,328
Average value of property (dollars)	4,714	5,083	4,480	5,119	-	4,624
Average annual estimated rental value (dollars)	471	510	454	514	-	462
Average annual mortgage payment (dollars)	159	300	274	300	-	124
Percent which annual mortgage payment represents of—						
First mortgage debt	6.7	11.9	12.2	11.8	-	5.3
Value of property	3.4	5.9	6.1	5.9	-	2.7
Estimated annual rental value	33.7	58.8	60.5	58.5	-	26.9

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 ST. LOUIS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	403,365	379,446	136,961	36.6	240,485	22,054	1,865	133,674	70,293	52.6	63,381
Urban	350,824	330,806	109,212	33.0	221,594	19,277	741	104,803	52,871	50.4	51,932
Rural-nonfarm	52,541	48,640	29,749	61.2	18,891	2,777	1,124	28,871	17,422	60.3	11,449
COLOR OF OCCUPANTS											
White	-	338,727	131,983	39.0	206,744	-	-	127,127	68,086	53.6	59,041
Nonwhite	-	40,719	6,978	17.1	33,741	-	-	6,547	2,207	33.7	4,340
TYPE OF STRUCTURE											
1-family	175,862	168,906	111,408	66.0	57,498	5,541	1,415	108,150	58,341	53.9	49,809
Other	227,503	210,540	27,553	13.1	182,987	16,513	450	25,524	11,952	46.8	13,572
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	174,048	167,433	110,489	66.0	56,944	5,240	1,375	107,871	58,244	54.0	49,627
Under \$5	2,484	2,366	1,506	63.7	860	66	52	1,432	151	10.5	1,281
\$5 to \$9	9,598	8,559	3,916	44.2	4,643	412	327	3,743	1,051	28.1	2,692
\$10 to \$14	18,199	17,131	7,042	41.1	10,089	812	256	6,807	2,747	40.4	4,060
\$15 to \$19	19,300	18,618	9,098	48.9	9,520	575	107	8,849	4,058	45.9	4,791
\$20 to \$24	18,157	17,532	10,440	59.5	7,092	417	208	10,189	5,014	49.2	5,175
\$25 to \$29	21,461	20,919	12,967	62.0	7,952	436	106	12,710	6,978	54.9	5,732
\$30 to \$39	34,170	33,199	23,678	71.9	9,321	825	146	23,383	13,729	58.7	9,654
\$40 to \$49	20,195	19,485	15,647	81.3	3,638	649	61	15,505	9,736	62.8	5,769
\$50 to \$59	11,592	11,150	9,392	84.2	1,758	398	44	9,176	5,658	61.7	3,518
\$60 to \$74	7,549	7,256	6,381	87.9	875	279	14	6,231	3,703	59.4	2,528
\$75 to \$99	5,571	5,355	4,802	89.7	553	193	23	4,692	2,833	60.4	1,859
\$100 and over	5,772	5,563	5,220	93.8	343	178	31	5,154	2,586	50.2	2,568
Median monthly rent (dollars)	28.99	29.09	33.80	-	21.66	28.98	16.95	33.86	36.15	-	30.62

Table G-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	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	70,293	59,956	1,472	2,400	3,378	4,160	4,907	11,638	9,244	7,308	6,770	4,099	2,789	998	688	55
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	68,201	58,140	1,368	2,300	3,252	4,033	4,751	11,293	9,091	7,114	6,587	3,987	2,736	969	617	42
Average interest rate (%)	5.36	5.37	5.80	5.69	5.71	5.61	5.57	5.48	5.33	5.24	5.14	5.06	5.02	4.97	4.89	5.34
HOLDER OF FIRST MORTGAGE																
Reporting holder	68,973	58,846	1,434	2,352	3,320	4,097	4,827	11,397	9,193	7,172	6,632	4,025	2,754	975	624	44
Building and loan association	13,454	11,823	279	558	819	1,033	1,279	2,688	1,820	1,299	1,071	544	290	96	37	10
Commercial bank	6,034	5,620	58	90	136	165	204	731	896	895	908	620	495	209	164	4
Savings bank	3,250	2,813	55	100	126	148	180	472	625	431	341	163	103	46	21	2
Life insurance company	1,889	1,640	2	3	9	18	20	51	80	132	253	306	392	232	142	-
Mortgage company	4,562	3,698	134	169	244	292	277	621	513	370	390	337	241	71	37	2
Home Owners' Loan Corporation	8,332	7,069	68	249	360	561	666	1,506	1,187	896	790	433	271	62	19	1
Individual	22,613	18,746	632	887	1,233	1,401	1,634	3,763	2,823	2,175	2,026	1,146	683	174	149	20
Other	8,839	7,437	211	296	398	479	567	1,615	1,249	974	853	476	279	85	55	5
Reporting debt and value	67,468	57,685	1,373	2,231	3,164	3,963	4,714	11,196	9,002	7,091	6,555	4,016	2,730	975	625	-
JUNIOR MORTGAGE																
First mortgage only	37,446	32,285	429	773	1,269	1,740	2,126	5,635	4,967	4,865	4,462	2,943	2,222	815	539	-
First and junior mortgage	2,451	2,054	16	79	135	167	210	445	323	247	183	129	77	26	17	-
With 1st mtg. not rptg. on junior	27,571	23,296	928	1,879	1,760	2,056	2,378	5,116	3,712	2,479	1,910	944	431	134	69	-
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	10,804	9,704	1,341	1,647	1,552	1,342	1,067	1,520	599	332	200	71	22	5	6	-
\$1,000 to \$1,499	8,769	7,588	32	531	1,085	1,160	1,105	1,921	876	433	275	114	38	11	6	-
\$1,500 to \$1,999	7,668	6,812	-	53	459	976	1,131	2,148	1,022	548	309	106	46	10	4	-
\$2,000 to \$2,499	8,499	7,203	-	-	68	418	982	2,310	1,588	928	606	218	64	18	3	-
\$2,500 to \$2,999	6,314	5,420	-	-	-	57	370	1,854	1,432	901	498	208	67	17	6	-
\$3,000 to \$3,999	10,606	9,006	-	-	-	-	59	1,370	2,604	2,127	1,697	815	275	48	11	-
\$4,000 to \$4,999	6,194	5,285	-	-	-	-	-	73	832	1,472	1,555	900	367	70	16	-
\$5,000 to \$5,999	3,709	3,001	-	-	-	-	-	-	49	324	1,149	782	538	124	35	-
\$6,000 to \$7,499	2,488	1,914	-	-	-	-	-	-	-	26	255	653	729	193	58	-
\$7,500 to \$9,999	1,285	965	-	-	-	-	-	-	-	-	10	149	470	235	101	-
\$10,000 to \$14,999	721	581	-	-	-	-	-	-	-	-	-	-	114	228	289	-
\$15,000 to \$19,999	184	105	-	-	-	-	-	-	-	-	-	-	-	16	89	-
\$20,000 and over	77	51	-	-	-	-	-	-	-	-	-	-	-	-	51	-
RELATION OF DEBT TO VALUE																
Value of property (thousands)	335,545	279,335	859	2,533	5,134	8,211	12,133	36,830	38,305	36,618	41,931	32,951	30,475	15,599	17,759	-
Average value (dollars)	4,973	4,847	625	1,185	1,622	2,072	2,574	3,290	4,255	5,164	6,397	8,205	11,163	15,999	23,414	-
Debt on first & jr. mtgs. (thous.)	182,204	151,731	507	1,543	2,986	4,736	6,991	21,036	22,468	21,061	23,406	17,237	15,459	7,178	7,125	-
Percent of value of property	54.3	54.3	59.0	60.9	58.2	57.7	57.6	57.1	58.7	57.5	55.8	52.3	50.7	46.0	40.1	-
Average debt (dollars)	2,701	2,633	369	691	944	1,195	1,483	1,879	2,496	2,970	3,571	4,292	5,663	7,362	11,399	-
Debt on first mtgs. (thousands)	180,026	150,014	504	1,517	2,924	4,655	6,871	20,743	22,211	20,850	23,209	17,037	15,327	7,133	7,083	-
Percent of value of property	53.7	53.7	58.7	59.9	57.0	56.7	56.3	58.0	58.0	55.9	55.4	51.7	50.3	45.7	39.6	-
Average debt (dollars)	2,568	2,603	367	680	924	1,175	1,458	1,853	2,467	2,940	3,541	4,242	5,614	7,316	11,253	-

HOUSING—NONFARM MORTGAGES

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 ST. LOUIS METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	70,293	68,973	13,454	9,284	6,084	3,250	1,889	4,562	8,332	22,613	8,839	1,320
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	68,201	67,463	13,130	9,124	5,947	3,177	1,854	4,481	8,332	21,955	8,587	738
Average interest rate (percent)	5.36	5.36	5.81	5.22	5.14	5.35	4.96	5.47	4.50	5.47	5.42	5.32
Reporting debt and value	67,468	66,485	12,689	9,047	5,923	3,124	1,864	4,417	8,027	21,917	8,524	983
Percent distribution	-	100.0	19.1	18.6	8.9	4.7	2.8	6.6	12.1	33.0	12.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	67,468	66,485	12,689	9,047	5,923	3,124	1,864	4,417	8,027	21,917	8,524	983
First mortgage only	37,446	36,923	5,535	5,800	4,342	1,453	1,482	2,427	4,417	12,386	4,882	517
First and junior mortgage	2,451	2,385	325	225	147	78	60	211	179	1,075	310	56
With first mortgage; not reporting on junior mortgage	27,571	27,171	6,829	3,022	1,434	1,588	322	1,779	3,431	8,456	3,332	400
1-family properties	57,635	56,853	11,174	8,237	5,524	2,713	1,621	3,595	6,828	18,210	7,188	782
First mortgage only	32,285	31,832	4,900	5,378	4,135	1,243	1,327	1,995	3,816	10,271	4,195	403
First and junior mortgage	2,054	2,006	278	198	132	66	46	170	142	920	252	48
With first mortgage; not reporting on junior mortgage	23,296	22,965	5,996	2,661	1,257	1,404	248	1,430	2,870	7,019	2,741	331
2- to 4-family properties	9,833	9,632	1,515	810	399	411	243	822	1,199	3,707	1,336	201
First mortgage only	5,161	5,047	685	422	207	215	155	432	601	2,115	687	114
First and junior mortgage	397	379	47	27	15	12	14	41	37	155	58	18
With first mortgage; not reporting on junior mortgage	4,275	4,206	833	361	177	184	74	349	561	1,437	591	69
RELATION OF DEBT TO VALUE												
1- to 4-family properties	67,468	66,485	12,689	9,047	5,923	3,124	1,864	4,417	8,027	21,917	8,524	983
Value of property (dollars)	335,545,400	330,814,700	52,603,700	55,640,000	39,719,100	15,920,900	20,205,800	22,703,300	37,046,800	102,095,100	40,520,000	4,730,700
Average value (dollars)	4,973	4,976	4,146	6,150	6,706	5,096	10,840	5,140	4,615	4,658	4,754	4,813
Debt on first and junior mortgages (dollars)	182,204,400	179,611,200	27,412,400	30,284,200	21,603,900	8,680,300	10,752,500	12,096,300	22,388,800	54,684,400	21,992,600	2,593,200
Percent of value of property	54.3	54.3	52.1	54.4	54.4	54.5	53.2	53.3	60.4	53.6	54.3	54.8
Average debt (dollars)	2,701	2,702	2,160	3,347	3,647	2,779	5,769	2,789	2,789	2,495	2,580	2,688
Debt on first mortgages (dollars)	180,025,700	177,483,300	27,161,800	30,028,000	21,416,700	8,611,300	10,642,100	11,911,800	22,253,300	53,752,000	21,734,300	2,542,400
Percent distribution	-	100.0	15.3	16.9	12.1	4.9	6.0	6.7	12.5	30.3	12.2	-
Percent of value of property	53.7	53.7	51.6	54.0	53.9	54.1	52.7	52.5	60.1	52.6	53.6	53.7
Average debt (dollars)	2,668	2,670	2,141	3,319	3,616	2,766	5,709	2,697	2,772	2,453	2,550	2,586
1-family properties	57,635	56,853	11,174	8,237	5,524	2,713	1,621	3,595	6,828	18,210	7,188	782
Value of property (dollars)	279,335,000	275,800,700	45,601,800	50,063,500	36,793,500	13,270,000	17,462,700	17,733,200	30,592,600	81,050,500	33,296,400	3,534,300
Average value (dollars)	4,847	4,851	4,081	6,078	6,661	4,891	10,773	4,933	4,430	4,451	4,632	4,820
Debt on first and junior mortgages (dollars)	151,731,400	149,752,200	23,805,300	27,530,600	20,156,700	7,373,900	9,255,200	9,406,000	18,286,100	43,293,400	18,175,600	1,979,200
Percent of value of property	54.3	54.3	52.2	55.0	54.8	55.6	53.0	53.0	59.8	53.4	54.6	56.0
Average debt (dollars)	2,633	2,634	2,130	3,342	3,649	2,718	5,710	2,616	2,678	2,377	2,529	2,581
Debt on first mortgages (dollars)	150,014,300	148,065,000	23,595,500	27,326,600	20,006,000	7,320,600	9,164,100	9,256,800	18,191,000	42,548,400	17,982,600	1,949,300
Percent of value of property	53.7	53.7	51.7	54.6	54.4	55.2	52.5	52.2	59.5	52.5	54.0	55.2
Average debt (dollars)	2,603	2,604	2,112	3,318	3,622	2,698	5,653	2,575	2,664	2,337	2,502	2,493
2- to 4-family properties	9,833	9,632	1,515	810	399	411	243	822	1,199	3,707	1,336	201
Value of property (dollars)	56,210,400	55,014,000	7,001,900	5,576,500	2,925,600	2,650,900	2,745,100	4,970,100	6,454,200	21,044,600	7,223,600	1,196,400
Average value (dollars)	5,717	5,712	4,622	6,885	7,332	6,450	11,288	6,045	5,333	5,677	5,407	5,952
Debt on first and junior mortgages (dollars)	30,473,000	29,859,000	3,607,100	2,753,600	1,447,200	1,306,400	1,497,300	2,690,300	4,102,700	11,391,000	3,817,000	614,000
Percent of value of property	54.2	54.3	51.5	49.4	49.5	49.3	54.6	54.1	63.6	54.1	52.8	51.3
Average debt (dollars)	3,099	3,100	2,381	3,400	3,627	3,179	6,162	3,273	3,422	3,073	2,857	3,055
Debt on first mortgages (dollars)	30,011,400	29,418,300	3,566,300	2,701,400	1,410,700	1,290,700	1,478,000	2,655,500	4,062,300	11,203,600	3,751,700	593,100
Percent of value of property	53.4	53.5	50.9	48.4	48.2	48.7	53.9	53.4	62.9	53.2	51.9	49.6
Average debt (dollars)	3,052	3,054	2,354	3,385	3,536	3,140	6,082	3,230	3,388	3,022	2,808	2,951

Table G-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 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	59,956	58,846	11,823	8,433	5,620	2,813	1,640	3,698	7,069	18,746	7,437	1,110
RACE OF OCCUPANTS												
White	58,213	57,150	11,494	8,307	5,562	2,745	1,632	3,523	6,695	18,300	7,199	1,063
Negro	1,686	1,640	320	119	55	64	7	174	364	428	223	46
Other nonwhite	57	56	9	7	3	4	1	1	10	18	10	1
YEAR BUILT												
Reporting year built	59,174	58,102	11,573	8,368	5,587	2,781	1,636	3,633	7,000	18,534	7,358	1,072
1930 to 1940	18,592	18,265	3,023	4,196	3,049	1,147	943	1,237	1,308	5,348	2,210	327
1920 to 1929	21,688	21,376	4,519	2,353	1,443	910	515	1,233	3,321	6,767	2,668	312
1910 to 1919	8,242	8,059	1,772	833	495	338	100	507	1,047	2,724	1,076	183
1900 to 1909	6,731	6,579	1,346	655	398	257	52	420	891	2,270	945	152
1880 to 1899	3,150	3,069	657	264	161	103	20	198	387	1,142	401	81
1879 or earlier	771	754	256	67	41	26	6	38	46	283	58	17

Table G-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 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]

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.....	59,956	58,846	11,823	8,433	5,620	2,813	1,640	3,698	7,069	18,746	7,437	1,110
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	57,672	56,889	11,181	8,243	5,528	2,715	1,621	3,597	6,828	18,228	7,191	783
Under \$500.....	3,414	3,361	866	370	184	186	15	255	167	1,224	464	53
\$500 to \$999.....	6,471	6,378	1,646	588	320	268	31	477	540	2,316	780	98
\$1,000 to \$1,499.....	7,679	7,576	1,786	685	353	332	45	502	820	2,766	972	103
\$1,500 to \$1,999.....	6,872	6,788	1,594	605	349	256	51	407	974	2,279	878	84
\$2,000 to \$2,499.....	7,229	7,148	1,513	808	517	291	93	384	1,080	2,398	872	81
\$2,500 to \$2,999.....	5,415	5,320	1,037	716	494	222	71	285	778	1,721	712	95
\$3,000 to \$3,999.....	8,943	8,813	1,487	1,636	1,164	472	189	510	1,194	2,656	1,191	130
\$4,000 to \$4,999.....	5,215	5,186	661	1,325	926	399	246	311	609	1,343	641	79
\$5,000 to \$5,999.....	2,927	2,899	315	764	585	179	244	195	324	717	340	28
\$6,000 to \$7,499.....	1,859	1,837	189	384	324	60	263	148	204	457	192	22
\$7,500 to \$9,999.....	981	923	88	193	168	25	191	76	100	190	85	8
\$10,000 to \$14,999.....	562	556	41	121	103	18	149	43	36	112	54	6
\$15,000 to \$19,999.....	105	105	5	26	21	5	26	8	2	35	7	-
\$20,000 and over.....	50	49	3	22	20	2	7	1	-	13	3	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	58,140	57,568	11,549	8,290	5,538	2,752	1,607	3,633	7,069	18,194	7,226	572
Under 4.0%.....	469	462	34	45	33	12	7	18	-	298	60	7
4.0% to 4.9%.....	2,029	2,007	156	410	324	86	109	133	-	939	260	22
4.1% to 4.4%.....	23	28	6	8	6	2	1	2	-	3	3	-
4.5% to 4.9%.....	11,521	11,423	358	1,682	1,149	533	568	328	7,069	680	738	98
4.6% to 4.9%.....	15	15	4	4	3	1	8	1	-	1	2	-
5.0% to 5.4%.....	14,989	14,797	2,044	3,140	2,316	824	582	1,074	-	5,563	2,394	192
5.1% to 5.4%.....	55	52	21	9	7	2	4	3	-	4	11	3
5.5% to 5.9%.....	1,879	1,853	370	347	248	99	105	141	-	552	336	26
5.6% to 5.9%.....	7	7	3	1	-	1	-	-	-	2	1	-
6.0% to 6.4%.....	25,666	25,453	7,734	2,532	1,403	1,129	222	1,869	-	9,804	3,292	213
6.1% to 6.4%.....	8	8	4	1	1	-	-	1	-	1	1	-
6.5% to 6.9%.....	133	133	66	15	6	9	2	7	-	32	11	-
6.6% to 6.9%.....	13	13	9	1	-	1	-	-	-	1	2	-
7.0% to 7.4%.....	808	803	534	54	21	33	3	19	-	144	49	5
7.1% to 7.4%.....	14	14	13	1	-	1	-	-	-	-	-	-
7.5% to 7.9%.....	24	24	15	1	-	1	-	-	-	5	3	-
7.6% to 7.9%.....	2	2	-	1	-	1	-	1	-	-	-	-
8.0% and over.....	485	479	178	38	21	17	1	36	-	165	61	6
Average interest rate.....(percent).....	5.37	5.37	5.82	5.20	5.13	5.34	4.92	5.48	4.50	5.50	5.42	5.28
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	40,679	40,263	10,510	6,298	4,197	2,101	1,416	2,313	6,751	8,301	4,674	416
Real estate taxes included in payment.....	12,780	12,579	2,505	3,409	2,447	962	304	685	2,598	1,257	1,821	201
Monthly.....	12,086	11,903	2,406	3,272	2,345	927	272	628	2,595	1,062	1,728	183
Quarterly.....	58	53	10	4	3	1	8	7	3	14	7	7
Semiannual.....	335	328	44	53	38	15	21	39	9	116	46	-
Annual.....	57	57	4	12	10	2	1	3	1	28	8	-
Other.....	30	30	4	7	5	2	-	4	1	12	2	-
Not reporting frequency of payment.....	219	208	37	61	46	15	2	4	49	25	30	11
Real estate taxes not included in payment.....	27,515	27,317	7,885	2,855	1,734	1,121	1,102	1,610	4,101	6,942	2,822	196
Monthly.....	21,671	21,580	7,437	1,918	1,099	819	615	1,060	4,005	4,503	1,962	151
Quarterly.....	502	501	23	88	54	29	136	53	5	143	58	1
Semiannual.....	3,994	3,969	249	668	463	205	304	413	31	1,708	596	25
Annual.....	662	653	43	106	63	43	20	41	2	353	88	9
Other.....	256	255	13	36	27	9	14	23	1	124	44	1
Not reporting frequency of payment.....	430	419	120	44	28	16	13	20	57	111	54	11
Not reporting tax payment requirements.....	384	367	120	34	16	18	10	18	52	102	31	17
Monthly.....	272	259	108	17	9	8	3	13	49	51	18	13
Quarterly.....	5	5	-	-	-	-	2	1	-	2	-	-
Semiannual.....	67	65	6	13	5	8	3	4	-	33	6	2
Annual.....	16	15	-	3	2	1	2	-	-	9	1	1
Other.....	3	3	-	-	-	-	-	-	-	2	1	-
Not reporting frequency of payment.....	21	20	6	1	-	1	-	-	3	5	5	1
No principal payments required.....	14,828	14,678	1,019	1,605	1,048	557	181	1,176	243	8,207	2,247	150
Monthly.....	1,503	1,485	298	168	95	73	22	104	189	536	168	18
Quarterly.....	271	270	17	48	31	17	9	28	3	127	38	1
Semiannual.....	11,794	11,680	641	1,229	819	410	136	952	39	6,809	1,874	114
Annual.....	762	757	33	95	60	35	10	51	5	479	84	5
Other.....	216	213	13	31	18	13	2	22	-	108	42	3
Not reporting frequency of payment.....	282	273	17	34	25	9	2	19	7	153	41	9
Not reporting principal payment requirements.....	1,152	651	129	70	38	32	11	36	48	255	102	501
Monthly.....	255	204	59	22	10	12	3	5	38	55	22	51
Quarterly.....	15	14	-	1	1	-	2	2	-	6	3	1
Semiannual.....	211	176	11	24	13	11	2	13	1	86	39	35
Annual.....	37	31	5	5	3	2	-	2	-	14	5	6
Other.....	53	50	4	3	3	-	-	-	-	32	11	3
Not reporting frequency of payment.....	581	176	50	15	8	7	4	14	9	62	22	405
No regular payments required.....	3,297	3,254	165	460	337	123	32	173	27	1,983	414	43

HOUSING—NONFARM MORTGAGES

Table G-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE ST. LOUIS METROPOLITAN DISTRICT: 1940
Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	57,672	12,471	26,417	14,499	4,285	Reporting interest rate.....	58,140	12,549	27,014	14,614	3,968
Under \$500.....	3,414	218	2,315	541	340	Under 4.0%.....	469	44	212	184	79
\$500 to \$999.....	6,471	616	3,529	1,727	599	4.0% to 4.4%.....	2,029	207	779	790	258
\$1,000 to \$1,499.....	7,679	1,017	3,754	2,316	592	4.4% to 4.8%.....	23	8	7	5	3
\$1,500 to \$1,999.....	6,872	1,184	3,351	1,889	498	4.8% to 5.2%.....	11,521	4,397	5,861	950	313
\$2,000 to \$2,499.....	7,229	1,423	3,322	1,982	502	5.2% to 5.6%.....	15	2	8	5	-
\$2,500 to \$2,999.....	5,415	1,251	2,381	1,415	368	5.6% to 6.0%.....	14,989	4,129	4,816	4,821	1,223
\$3,000 to \$3,999.....	8,943	2,562	3,457	2,321	603	6.0% to 6.4%.....	55	14	27	3	1
\$4,000 to \$4,999.....	5,215	1,999	1,602	1,104	310	6.4% to 6.8%.....	1,879	607	678	461	133
\$5,000 to \$5,999.....	2,927	1,181	993	544	209	6.8% to 7.2%.....	7	1	5	1	-
\$6,000 to \$7,499.....	1,859	614	749	368	128	7.2% to 7.6%.....	25,666	2,944	13,598	7,272	1,852
\$7,500 to \$9,999.....	931	273	423	181	54	7.6% to 8.0%.....	8	4	4	-	-
\$10,000 to \$14,999.....	562	125	280	121	56	8.0% and over.....	133	34	71	24	4
\$15,000 to \$19,999.....	105	7	56	23	19	Average interest rate.....	13	5	8	-	-
\$20,000 and over.....	50	1	25	17	7		808	62	639	55	51
							14	3	11	-	-
							24	2	18	2	2
							2	1	1	-	-
							485	85	261	90	49
							5.37	5.10	5.45	5.44	5.42

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 ST. LOUIS METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	48,951	35,188	11,431	23,502	255	13,763
Total first mortgage outstanding debt..... (dollars).....	128,556,800	94,965,600	38,065,800	56,846,900	552,900	33,591,200
Total annual mortgage payment..... (dollars).....	14,592,656	12,719,105	5,066,244	7,571,325	81,536	1,873,551
Average first mortgage outstanding debt..... (dollars).....	2,626	2,699	3,330	2,398	2,166	2,441
Average value of property..... (dollars).....	4,820	4,758	5,189	4,552	4,432	4,977
Average annual estimated rental value..... (dollars).....	480	476	520	455	463	489
Average annual mortgage payment..... (dollars).....	296	361	443	322	320	186
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	13.4	13.3	13.4	14.7	5.6
Value of property.....	6.2	7.6	8.5	7.1	7.2	2.7
Estimated annual rental value.....	62.1	75.9	85.3	70.8	69.1	27.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	32,133	30,765	11,101	19,461	203	1,868
Average first mortgage outstanding debt..... (dollars).....	2,591	2,603	3,327	2,196	2,066	2,383
Average value of property..... (dollars).....	4,413	4,417	5,139	4,009	3,926	4,384
Average annual estimated rental value..... (dollars).....	445	445	516	405	450	425
Average annual mortgage payment..... (dollars).....	358	366	445	321	303	186
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	14.1	13.4	14.6	14.6	8.0
Value of property.....	8.1	8.3	8.7	8.0	7.7	4.3
Estimated annual rental value.....	80.6	82.1	86.3	79.2	72.0	43.8
Monthly mortgage payment—						
Under \$10.....	2,188	1,603	117	1,471	15	585
\$10 to \$14.....	3,376	3,101	383	2,686	32	275
\$15 to \$19.....	3,888	3,699	757	2,908	84	189
\$20 to \$24.....	4,331	4,235	1,147	3,062	26	96
\$25 to \$29.....	4,583	4,507	1,620	2,861	26	76
\$30 to \$39.....	6,889	6,828	3,356	3,428	44	61
\$40 to \$49.....	3,245	3,209	1,638	1,360	11	36
\$50 to \$59.....	1,730	1,710	894	809	7	20
\$60 to \$74.....	993	979	526	450	3	14
\$75 to \$99.....	547	541	296	240	5	6
\$100 and over.....	363	353	167	186	-	10
Average monthly mortgage payment..... (dollars).....	29.86	30.49	37.08	26.79	25.22	15.50
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	16,818	4,423	330	4,041	52	12,395
Average first mortgage outstanding debt..... (dollars).....	2,693	3,364	3,431	3,369	-	2,454
Average value of property..... (dollars).....	5,597	7,136	6,866	7,167	-	5,043
Average annual estimated rental value..... (dollars).....	547	690	662	693	-	496
Average annual mortgage payment..... (dollars).....	183	330	383	325	-	131
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.8	9.8	11.2	9.7	-	5.3
Value of property.....	3.3	4.6	5.6	4.5	-	2.6
Estimated annual rental value.....	33.5	47.9	57.8	47.0	-	25.3

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

Percent not shown where less than 0.1; average and percent not shown where base is less than 25

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing 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	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE.....	129,805	114,706	107,222	411,049,000	3,834	223,563,400	2,085	54.4	112,046	20,448	11,762	5,033	4,063	7,393	13,501	36,572	13,274	5.60	
Urban.....	93,180	79,362	74,385	316,987,700	4,264	170,718,400	2,297	53.9	77,587	15,328	7,366	3,188	3,697	5,989	10,010	23,098	8,916	5.52	
Rural-nonfarm.....	36,675	35,344	32,887	94,061,300	2,860	52,845,000	1,607	56.2	34,459	5,120	4,396	1,850	366	1,404	3,491	13,474	4,358	5.78	
ADAIR COUNTY.....	608	550	528	1,307,100	2,476	624,700	1,183	47.8	539	148	36	11	1	2	62	216	63	5.95	
Kirksville.....	576	518	503	1,292,600	2,570	617,300	1,227	47.8	507	148	36	9	1	2	57	196	58	5.94	
Rural-nonfarm.....	32	32	25	14,500	580	7,400	296	51.0	32	-	-	2	-	-	5	20	5	6.11	
ANDREW COUNTY.....	194	169	160	293,000	1,831	159,400	996	54.4	164	4	4	5	-	3	6	100	42	6.00	
ATCHISON COUNTY.....	247	226	214	484,200	2,263	241,200	1,127	49.8	217	22	24	1	1	1	37	71	60	5.77	
AUDRAIN COUNTY.....	621	535	441	1,158,100	2,626	575,300	1,305	49.7	523	66	50	72	1	8	62	181	83	6.05	
Mexico.....	400	331	242	776,000	3,207	349,600	1,445	45.1	325	53	36	43	-	3	35	109	46	6.10	
Vandalia.....	114	104	102	223,300	2,189	152,900	1,499	68.5	100	1	6	11	-	-	23	29	30	5.59	
Rural-nonfarm.....	107	100	97	158,800	1,637	72,800	751	45.8	98	12	8	18	1	5	4	43	7	6.36	
HARRY COUNTY.....	292	279	251	449,300	1,790	210,500	839	46.9	270	43	31	21	3	7	26	117	17	6.36	
Monett city (part).....	170	157	138	259,800	1,888	129,800	941	50.0	153	42	11	14	1	5	19	59	2	6.04	
Rural-nonfarm.....	122	122	113	189,500	1,677	80,700	714	42.6	117	6	20	7	2	2	7	58	15	6.79	
BARTON COUNTY.....	240	218	194	232,900	1,201	109,600	565	47.1	207	6	32	7	1	5	8	51	97	6.00	
Lamar.....	160	138	127	185,800	1,463	83,000	654	44.7	134	5	27	2	-	5	4	21	70	5.97	
Rural-nonfarm.....	80	80	67	47,100	703	26,600	397	56.5	73	1	5	5	1	-	4	30	27	6.04	
BATES COUNTY.....	322	303	282	403,400	1,430	172,200	611	42.7	287	37	21	22	-	19	2	148	38	6.37	
Butler.....	138	125	121	241,200	1,933	107,600	889	44.6	120	33	5	-	-	18	-	40	24	5.87	
Rural-nonfarm.....	184	178	161	162,200	1,007	64,600	401	39.8	167	4	16	22	-	1	2	108	14	6.73	
BENTON COUNTY.....	105	99	92	177,000	1,924	84,700	921	47.9	97	31	29	4	-	1	2	26	4	6.20	
BOLLINGER COUNTY.....	75	75	61	75,800	1,234	33,700	552	44.8	65	1	13	-	-	-	3	26	22	6.98	
BOONE COUNTY.....	1,305	1,123	1,040	4,140,600	3,981	2,035,400	1,957	49.2	1,104	325	148	63	18	19	92	316	123	5.98	
Columbia.....	1,065	893	818	3,821,700	4,672	1,866,300	2,282	48.8	879	295	118	53	18	17	78	243	56	5.89	
Rural-nonfarm.....	240	230	222	318,900	1,436	169,100	762	53.0	225	29	30	10	-	2	14	73	67	6.33	
BUCHANAN COUNTY.....	3,455	3,157	3,070	8,322,500	2,711	4,157,800	1,354	50.0	3,092	531	436	161	71	314	213	1,005	361	5.71	
St. Joseph.....	2,965	2,672	2,616	7,335,500	2,804	3,689,900	1,391	49.6	2,516	475	419	122	69	238	182	836	274	5.70	
Rural-nonfarm.....	490	485	454	987,000	2,174	517,900	1,141	52.5	476	55	17	39	2	76	31	169	87	5.75	
BUTLER COUNTY.....	422	377	252	531,700	2,110	262,900	1,043	49.4	359	105	28	23	1	7	53	106	36	6.30	
Poplar Bluff.....	372	327	212	496,500	2,342	247,400	1,167	49.8	315	103	21	14	1	5	61	94	26	6.21	
Rural-nonfarm.....	50	50	40	35,200	880	15,500	388	44.0	44	2	7	9	-	2	2	12	10	6.86	
CALDWELL COUNTY.....	174	165	156	166,700	1,069	81,200	521	46.7	162	40	2	9	-	-	6	81	24	6.00	
CALLAWAY COUNTY.....	406	339	316	802,400	2,539	390,900	1,237	48.7	332	133	22	11	4	3	11	113	35	6.50	
Fulton.....	323	284	249	708,700	2,846	350,600	1,408	49.5	261	123	16	2	4	1	6	82	27	6.61	
Rural-nonfarm.....	83	75	67	98,700	1,399	40,300	601	43.0	71	10	6	9	-	2	5	31	8	6.07	
CAMDEN COUNTY.....	95	86	79	110,100	1,394	54,600	691	49.6	85	15	16	-	-	1	3	40	10	6.57	
CAPE GIRARDEAU COUNTY...	1,225	1,116	742	1,812,700	2,443	997,000	1,344	55.0	1,097	664	43	33	2	9	63	223	60	5.94	
Cape Girardeau city.....	932	832	475	1,238,700	2,608	678,100	1,428	54.7	518	531	23	25	2	9	60	119	49	5.88	
Jackson.....	192	186	175	370,800	2,119	219,600	1,255	59.2	183	96	12	2	-	-	-	66	7	6.08	
Rural-nonfarm.....	101	98	92	208,200	2,209	99,300	1,079	48.9	96	37	8	6	-	-	3	38	4	6.15	
CARROLL COUNTY.....	218	207	133	263,200	1,979	118,800	889	44.9	204	82	30	15	1	2	10	59	5	5.94	
Carrollton.....	158	148	98	232,500	2,372	107,000	1,092	46.0	145	70	19	14	-	2	5	32	3	5.85	
Rural-nonfarm.....	60	59	35	30,700	877	11,300	323	36.8	59	12	11	1	1	-	5	27	2	6.18	
CARTER COUNTY.....	40	38	34	26,500	779	12,900	379	48.7	31	2	8	4	-	-	1	15	1	7.39	
CASS COUNTY.....	359	348	322	540,200	1,678	258,000	801	47.8	329	7	64	3	1	20	16	151	67	6.12	
CEDAR COUNTY.....	158	151	33	49,300	1,494	19,500	591	39.6	145	3	10	4	-	-	10	109	9	6.70	
CHARITON COUNTY.....	189	180	176	237,500	1,349	120,400	684	50.7	172	7	20	9	-	2	9	94	31	6.13	
CHRISTIAN COUNTY.....	128	125	120	168,000	1,400	73,100	609	43.5	123	54	3	2	-	1	14	44	5	6.24	
CLARK COUNTY.....	104	98	93	94,000	1,011	52,300	562	55.6	94	1	12	6	-	1	7	64	3	5.80	
CLAY COUNTY.....	1,922	1,798	1,595	4,681,000	2,935	2,587,300	1,622	55.3	1,773	578	137	47	12	28	146	547	278	5.86	
Excelsior Springs.....	262	220	218	451,500	2,071	230,300	1,056	51.0	217	66	53	6	-	-	31	51	10	6.01	
Liberty.....	226	189	184	614,000	3,337	286,500	1,557	46.7	188	97	16	1	2	-	9	39	24	5.76	
North Kansas City town.....	201	171	169	604,700	3,578	365,500	2,163	60.4	171	83	9	17	-	3	14	22	23	5.81	
Rural-nonfarm.....	1,233	1,218	1,024	3,010,800	2,940	1,705,000	1,665	56.6	1,197	332	59	23	10	25	92	435	221	5.86	
CLINTON COUNTY.....	270	246	237	389,800	1,645	171,400	723	44.0	241	87	33	6	1	1	17	85	11	6.22	
Cameron city (part).....	151	136	132	210,400	1,594	97,000	735	45.1	134	75	13	4	-	-	4	35	3	6.35	
Rural-nonfarm.....	119	110	105	179,400	1,709	74,400	709	41.5	107	12	20	2	1	1	13	50	8	6.06	
COLE COUNTY.....	1,292	992	900	4,088,900	4,543	2,235,800	2,484	54.7	972	630	67	24	12	13	26	154	46	5.95	
Jefferson City.....	1,164	867	783	3,777,700	4,825	2,063,400	2,635	54.6	848	588	55	19	11	13	25	101	36	5.98	
Rural-nonfarm.....	128	125	117	311,200	2,660	172,400	1,474	55.4	124	42	12	5	1	-	1	53	10	5.77	

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
COOPER COUNTY.....	331	295	256	695,300	2,716	398,900	1,558	57.4	284	112	25	1	-	3	7	114	22	5.85	
Boonville.....	241	210	175	606,100	3,463	354,700	2,027	58.5	200	111	1	1	-	2	7	57	21	5.74	
Rural-nonfarm.....	90	86	81	89,200	1,101	44,200	546	49.6	84	1	24	-	-	1	-	57	1	6.13	
CRAWFORD COUNTY.....	171	161	152	253,900	1,670	118,000	776	46.5	154	4	50	-	-	1	18	72	9	6.49	
Sullivan city (part).....	10	10	10	8,500	-	4,900	-	-	10	-	8	-	-	-	-	2	-	-	
Rural-nonfarm.....	161	151	142	245,400	1,728	113,100	796	46.1	144	4	42	-	-	1	18	70	9	6.42	
DADE COUNTY.....	96	94	80	84,200	1,058	39,800	498	47.3	89	1	17	2	-	-	7	23	34	6.34	
DALL'S COUNTY.....	120	119	112	149,800	1,338	83,900	749	56.0	114	-	15	-	1	-	1	81	16	6.94	
DAVIESS COUNTY.....	200	184	180	229,500	1,275	108,600	603	47.3	181	5	17	6	1	2	7	88	55	6.16	
DE KALE COUNTY.....	127	118	115	149,600	1,301	67,200	584	44.9	115	4	21	17	-	-	4	46	23	6.06	
Cameron city (part) ¹	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rural-nonfarm.....	124	116	114	147,100	1,290	65,200	572	44.3	113	4	21	16	-	-	4	45	23	6.06	
DENT COUNTY.....	97	96	91	168,800	1,800	72,400	796	44.2	93	1	25	2	1	4	4	55	1	6.60	
Salem.....	87	86	84	155,800	1,855	69,200	824	44.4	83	1	25	-	1	4	3	48	1	6.61	
Rural-nonfarm.....	10	10	7	8,000	-	3,200	-	-	10	-	-	2	-	-	1	7	-	-	
DOUGLAS COUNTY.....	86	79	73	114,800	1,573	55,300	758	48.2	77	41	5	-	-	-	2	25	4	6.60	
DUNKLIN COUNTY.....	417	366	289	457,600	1,583	243,800	844	53.3	342	58	41	20	2	2	38	88	93	6.37	
Kennett.....	194	160	114	224,900	1,973	122,500	1,075	54.5	145	7	16	11	1	2	13	28	67	5.95	
Malden.....	42	38	37	88,500	2,392	48,600	1,314	54.9	38	23	5	-	-	-	1	9	7	7.55	
Rural-nonfarm.....	181	170	138	144,200	1,045	72,700	527	50.4	159	28	20	9	1	-	24	60	17	6.51	
FRANKLIN COUNTY.....	819	716	688	1,918,300	2,788	863,800	1,255	45.0	709	54	293	27	-	16	27	258	34	5.81	
Sullivan city (part).....	117	110	108	217,700	2,016	100,400	930	46.1	110	-	74	-	-	1	-	31	4	6.85	
Washington.....	286	216	208	799,800	3,845	335,500	1,613	42.0	214	45	94	5	-	-	1	67	2	5.61	
Rural-nonfarm.....	416	390	372	900,800	2,422	427,800	1,149	47.4	385	9	125	22	-	15	26	160	28	5.68	
GASCONADE COUNTY.....	230	218	142	347,600	2,448	161,000	1,134	46.3	216	-	33	12	-	1	25	138	7	5.39	
GENIVY COUNTY.....	212	202	195	270,800	1,389	120,200	616	44.4	196	22	18	-	-	2	10	119	25	6.09	
GREENE COUNTY.....	4,214	3,946	3,434	8,442,200	2,458	4,475,700	1,303	53.0	3,846	813	111	120	142	357	639	1,258	406	6.00	
Springfield.....	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	
Rural-nonfarm.....	521	513	422	1,003,600	2,378	512,900	1,215	51.1	493	78	16	7	8	62	52	187	83	6.21	
GRUNDY COUNTY.....	411	385	228	327,700	1,437	169,000	741	51.6	374	40	34	18	-	2	74	113	93	6.07	
Trenton.....	349	325	171	268,200	1,568	141,700	828	52.8	317	40	21	18	-	2	70	88	78	5.97	
Rural-nonfarm.....	62	60	57	59,500	1,044	27,300	479	45.9	57	-	13	-	-	-	4	25	15	6.54	
HARRISON COUNTY.....	253	229	224	353,100	1,576	169,200	755	47.9	226	28	30	2	-	1	11	76	78	6.40	
Bethany.....	136	118	117	244,900	2,093	112,500	962	45.9	117	19	8	-	-	1	6	27	56	6.29	
Rural-nonfarm.....	117	111	107	108,200	1,011	56,700	530	52.4	109	9	22	2	-	-	5	49	22	6.51	
HENRY COUNTY.....	535	490	430	787,900	1,832	384,900	895	48.9	471	152	39	12	2	4	23	209	30	6.42	
Clinton.....	342	309	275	569,400	2,071	279,400	1,016	47.1	307	150	2	2	-	2	20	116	15	6.35	
Rural-nonfarm.....	193	181	155	218,500	1,410	105,500	681	48.3	164	2	37	10	2	2	3	93	15	6.55	
HICKORY COUNTY.....	55	53	51	41,500	814	21,200	416	51.1	50	1	7	-	-	-	1	30	11	6.66	
HOLT COUNTY.....	184	174	171	251,000	1,468	109,800	642	43.7	172	4	31	1	-	1	15	101	19	6.14	
HOWARD COUNTY.....	281	206	197	422,800	2,146	197,900	1,005	46.8	203	59	22	2	-	2	22	88	8	6.13	
Fayette.....	157	135	132	326,100	2,470	150,500	1,140	46.2	133	57	9	-	-	1	17	44	5	6.02	
Rural-nonfarm.....	74	71	65	96,700	1,488	47,400	729	49.0	70	2	13	2	-	1	5	44	3	6.35	
HOWELL COUNTY.....	276	261	217	389,500	1,795	193,900	894	49.8	250	98	61	1	-	-	4	76	10	7.08	
West Plains.....	157	146	135	298,400	2,210	144,000	1,067	48.3	140	67	36	-	-	-	1	28	8	7.13	
Rural-nonfarm.....	119	115	82	91,100	1,111	49,900	609	54.8	110	31	25	1	-	-	3	48	2	6.96	
IRON COUNTY.....	123	122	110	238,000	2,164	99,900	908	42.0	117	1	29	-	-	6	17	36	28	6.16	
JACKSON COUNTY.....	26,138	24,182	23,241	86,359,500	3,716	49,195,100	2,117	57.0	23,507	4,063	2,121	1,247	2,141	2,791	3,378	5,668	2,098	5.46	
Independence.....	1,151	1,025	1,002	2,514,900	2,510	1,271,500	1,269	50.6	1,014	225	43	28	12	50	96	492	68	5.85	
Kansas City.....	20,081	18,334	17,549	70,406,800	4,012	40,328,000	2,298	57.3	17,805	2,689	1,775	959	2,048	2,431	2,846	3,666	1,891	5.38	
Rural-nonfarm.....	4,906	4,823	4,690	13,437,800	2,865	7,595,600	1,620	56.5	4,688	1,149	303	260	81	310	436	1,510	639	5.68	
JASPER COUNTY.....	3,052	2,844	2,604	5,553,800	2,171	2,711,500	1,041	48.0	2,773	645	257	49	19	63	500	1,071	169	6.00	
Carthage.....	629	589	529	1,198,200	2,265	541,600	1,024	45.2	575	355	21	1	1	10	59	110	18	6.02	
Joplin city (part).....	1,842	1,699	1,600	3,891,700	2,432	1,912,000	1,195	49.1	1,661	217	119	32	17	48	391	705	132	5.87	
Webb City.....	222	200	178	254,200	1,428	115,700	650	45.5	194	32	44	5	1	2	26	31	3	6.29	
Rural-nonfarm.....	359	356	297	309,700	1,043	142,200	479	45.9	343	41	73	11	-	3	24	175	16	6.41	
JEFFERSON COUNTY.....	1,198	1,130	1,093	2,581,400	2,362	1,260,100	1,153	48.8	1,121	316	211	59	3	14	61	263	194	6.16	
Crystal City.....	201	180	180	572,200	3,179	295,300	1,641	51.6	180	90	20	6	-	5	1	12	46	6.05	
De Soto.....	190	179	156	292,000	1,872	155,100	994	53.1	175	14	34	19	-	2	24	43	39	6.06	
Festus.....	271	247	246	642,800	2,613	305,900	1,243	47.6	247	62	39	26	-	4	22	35	59	5.80	
Rural-nonfarm.....	536	524	511	1,074,400	2,103	503,800	986	46.9	519	150	118	8	3	3	14	173	50	6.40	
JOHNSON COUNTY.....	365	333	318	637,500	2,005	321,800	1,012	50.5	327	58	34	8	1	26	20	167	13	6.15	
Warrensburg.....	263	237	231	527,900	2,285	271,500	1,175	51.4	232	50	18	5	-	26	17	106	10	6.17	
Rural-nonfarm.....	102	96	87	109,600	1,260	50,300	578	45.9	95	8	16	3	1	-	3	61	3	6.10	

¹ Detailed mortgage data not shown for areas containing fewer than three 1-family mortgaged units.

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
KNOX COUNTY.....	87	73	62	73,100	1,179	40,900	660	56.0	71	1	6	2	2	1	9	49	1	5.93	
LACLEDE COUNTY.....	267	249	236	406,800	1,724	179,300	780	44.1	243	67	45	2	2	4	5	95	23	6.85	
Lebanon.....	240	222	212	376,200	1,775	166,300	784	44.2	218	58	42	2	1	4	3	87	21	6.85	
Rural-nonfarm.....	27	27	24	30,600	-	13,000	-	-	25	9	3	-	1	-	2	8	2	-	
LAFAYETTE COUNTY.....	496	446	426	805,600	1,891	380,100	892	47.2	442	276	56	7	-	5	10	77	11	6.32	
Higginsville.....	192	174	168	349,600	2,081	179,900	1,071	51.5	172	81	30	-	-	4	6	49	2	7.05	
Lexington.....	251	219	211	392,300	1,859	170,200	807	43.4	218	181	14	7	-	-	3	7	6	5.76	
Rural-nonfarm.....	53	53	47	68,700	1,355	30,000	688	47.1	52	14	12	-	-	1	1	21	3	6.12	
LAWRENCE COUNTY.....	538	512	398	573,200	1,440	276,600	695	48.3	498	175	43	6	2	4	87	154	27	5.98	
Aurora.....	209	194	183	280,100	1,531	148,400	811	53.0	186	77	6	5	2	1	40	37	18	6.04	
Monett city (part).....	45	45	43	75,000	1,744	33,100	770	44.1	45	5	10	-	-	2	8	19	1	6.36	
Rural-nonfarm.....	284	273	172	218,100	1,268	95,100	553	43.6	267	93	27	1	-	1	39	98	8	5.89	
LEWIS COUNTY.....	192	173	158	179,200	1,134	100,200	634	55.9	171	2	20	30	-	-	25	79	15	5.70	
LINCOLN COUNTY.....	282	250	232	456,200	1,966	232,500	1,002	51.0	239	-	13	22	-	-	25	144	35	6.00	
LINN COUNTY.....	643	594	541	808,600	1,495	445,900	824	55.1	583	109	44	30	2	13	89	255	41	6.14	
Brookfield.....	341	306	301	497,900	1,654	281,100	934	56.5	301	74	23	-	1	12	54	117	20	6.12	
Marceline.....	180	167	124	201,800	1,627	100,100	807	49.6	166	34	9	19	1	1	26	68	8	6.21	
Rural-nonfarm.....	122	121	116	108,900	939	64,700	558	59.4	116	1	12	11	-	-	9	70	13	6.09	
LIVINGSTON COUNTY.....	469	424	392	727,500	1,856	376,100	959	51.7	414	62	28	6	3	5	47	197	66	6.12	
Chillicothe.....	423	380	356	704,600	1,979	363,700	1,022	51.6	371	62	24	6	2	5	43	166	63	6.11	
Rural-nonfarm.....	46	44	36	22,900	636	12,400	344	54.1	43	-	4	-	1	-	4	31	3	6.21	
McDONALD COUNTY.....	120	108	91	127,000	1,396	44,100	485	34.7	106	2	24	7	-	1	4	58	10	7.26	
MACON COUNTY.....	419	380	355	610,000	1,718	299,500	844	49.1	360	102	10	23	-	7	47	153	18	5.93	
Macon city.....	270	235	221	476,300	2,155	232,700	1,053	48.9	221	99	6	2	-	6	30	72	6	5.86	
Rural-nonfarm.....	149	145	134	183,700	998	66,800	499	50.0	139	3	4	21	-	1	17	81	12	6.04	
MADISON COUNTY.....	290	257	247	418,500	1,694	211,900	858	50.6	255	85	68	1	-	1	18	72	10	6.25	
Fredericktown.....	260	227	221	401,500	1,817	204,200	924	50.9	226	84	53	-	-	1	17	64	7	6.15	
Rural-nonfarm.....	30	30	26	17,000	654	7,700	296	45.3	29	1	15	1	-	-	1	8	3	7.00	
MARIES COUNTY.....	56	49	49	78,900	1,610	38,400	784	48.7	49	6	17	1	-	3	2	19	1	6.29	
MARION COUNTY.....	1,358	1,227	1,073	2,673,800	2,492	1,245,300	1,161	46.6	1,192	770	28	21	1	4	74	256	38	5.96	
Hannibal.....	1,143	1,018	961	2,413,100	2,511	1,126,700	1,172	46.7	985	668	23	12	1	4	54	198	25	6.02	
Rural-nonfarm.....	215	209	112	260,700	2,328	118,600	1,059	45.5	207	102	5	9	-	-	20	58	13	5.72	
MERCER COUNTY.....	132	117	110	139,800	1,271	53,600	487	38.3	112	8	11	10	-	1	8	31	43	6.36	
MILLER COUNTY.....	176	164	159	262,400	1,650	118,700	747	45.2	161	21	21	31	-	-	16	56	16	6.24	
Eldon.....	140	133	131	223,400	1,705	106,300	811	47.6	130	19	14	29	-	-	15	37	16	6.14	
Rural-nonfarm.....	36	31	28	39,000	1,393	12,400	443	31.8	31	2	7	2	-	-	1	19	-	6.67	
MISSISSIPPI COUNTY.....	223	193	157	285,600	1,819	121,300	773	42.5	183	4	5	-	-	1	11	105	57	6.72	
Charleston.....	107	97	70	177,700	2,539	76,700	1,096	43.2	93	2	1	-	-	1	5	50	34	6.42	
Rural-nonfarm.....	116	96	87	107,900	1,240	44,600	513	41.3	90	2	4	-	-	-	6	55	23	7.10	
MONITEAU COUNTY.....	180	155	149	252,700	1,696	108,400	728	42.9	150	54	11	-	-	-	12	56	7	5.08	
California.....	120	99	97	203,700	2,100	86,100	888	42.3	99	59	5	-	-	-	9	26	-	5.88	
Rural-nonfarm.....	60	56	52	49,000	942	22,300	429	45.5	51	5	6	-	-	-	3	30	7	6.31	
MONROE COUNTY.....	211	192	180	280,600	1,559	131,500	731	46.9	181	23	25	1	-	-	15	110	7	6.00	
MONTGOMERY COUNTY.....	163	155	143	210,000	1,469	87,900	615	41.9	150	2	40	15	1	1	15	73	3	5.96	
MORGAN COUNTY.....	110	34	33	55,500	1,682	24,400	739	44.0	34	3	10	-	-	-	3	15	3	6.46	
NEW MADRID COUNTY.....	254	237	110	145,000	1,318	65,500	595	45.2	217	73	17	-	-	29	24	53	21	6.73	
NEWTON COUNTY.....	601	586	480	922,800	1,923	388,100	809	42.1	570	230	40	27	2	18	48	146	59	6.39	
Joplin city (part).....	80	80	52	120,800	2,323	47,500	913	39.3	79	12	5	1	2	2	12	19	26	5.98	
Neosho.....	309	298	282	600,900	2,131	259,300	920	43.2	291	198	6	23	-	2	19	29	14	6.41	
Rural-nonfarm.....	212	208	146	201,100	1,377	81,300	557	40.4	200	20	29	3	-	14	17	98	19	6.50	
NODAWAY COUNTY.....	518	454	445	926,900	2,083	459,600	1,033	49.6	443	35	71	2	-	4	31	201	99	5.81	
Maryville.....	325	269	268	731,100	2,728	367,000	1,389	50.2	262	24	53	-	-	4	21	113	47	5.66	
Rural-nonfarm.....	193	185	177	195,800	1,106	92,600	523	47.3	181	11	18	2	-	-	10	88	52	6.03	
OREGON COUNTY.....	72	70	68	91,500	1,346	33,500	493	36.6	70	3	20	2	-	-	3	25	17	7.12	
OSAGE COUNTY.....	123	111	99	160,400	1,620	96,400	974	60.1	108	1	11	4	-	-	11	74	7	5.49	
OZARK COUNTY.....	25	24	8	7,700	-	3,600	-	-	22	-	5	-	-	3	-	12	2	-	
PEMISCOT COUNTY.....	274	256	232	454,400	1,959	208,400	898	45.9	254	60	38	2	-	4	25	67	57	6.56	
Caruthersville.....	124	108	106	270,800	2,555	112,800	1,064	41.7	108	34	13	-	-	-	21	14	26	6.30	
Hayti.....	49	49	44	53,000	1,205	28,900	657	54.5	49	4	5	-	-	1	3	31	5	7.27	
Rural-nonfarm.....	101	99	82	130,600	1,593	66,700	813	51.1	97	22	20	2	-	3	2	22	26	6.56	
PERRY COUNTY.....	325	277	266	605,200	2,275	308,200	1,159	50.9	268	67	58	18	1	1	9	112	2	6.03	
Perryville.....	250	204	196	475,600	2,427	240,200	1,226	50.5	196	61	53	1	1	-	8	72	-	6.03	
Rural-nonfarm.....	75	73	70	129,600	1,851	68,000	971	52.5	72	6	5	17	-	1	1	40	2	6.02	

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PETTIS COUNTY.....	1,090	988	758	1,573,600	2,076	748,700	988	47.6	958	185	34	52	1	171	108	306	101	5.80	
Sedalia.....	1,028	927	708	1,491,100	2,106	705,200	996	47.3	902	183	32	49	1	165	106	277	89	5.80	
Rural-nonfarm.....	62	61	50	82,500	1,650	43,500	870	52.7	56	2	2	3	-	6	2	29	12	5.78	
PHILIPS COUNTY.....	321	296	277	716,400	2,594	366,900	1,325	51.1	291	73	19	10	-	5	13	146	25	6.29	
Rolla.....	219	209	197	615,800	3,126	319,500	1,622	51.9	205	63	15	10	-	3	7	85	22	6.19	
Rural-nonfarm.....	102	87	80	102,600	1,283	47,400	593	46.2	86	10	4	-	-	2	6	61	3	6.56	
PIKE COUNTY.....	313	279	217	371,500	1,712	179,200	826	48.2	269	37	20	12	-	2	29	151	18	5.79	
Louisiana.....	164	145	98	190,800	1,947	87,300	891	45.8	138	33	14	8	-	1	18	60	4	5.87	
Rural-nonfarm.....	149	134	119	180,700	1,518	91,900	772	50.9	131	4	6	4	-	1	11	91	14	5.71	
PLATTE COUNTY.....	271	265	255	795,400	3,119	435,000	1,706	54.7	262	9	55	4	5	31	17	127	14	5.84	
POLK COUNTY.....	243	238	171	301,300	1,762	127,200	744	42.2	230	41	16	15	-	28	7	91	32	6.55	
Bolivar.....	157	152	111	240,000	2,162	97,600	879	40.7	146	37	7	10	-	25	3	38	26	6.64	
Rural-nonfarm.....	86	86	60	61,300	1,022	29,600	493	48.3	84	4	9	5	-	3	4	53	6	6.68	
PULASKI COUNTY.....	93	87	82	141,400	1,724	55,600	678	39.3	83	14	32	-	-	1	3	23	10	7.00	
PUTNAM COUNTY.....	122	109	98	128,800	1,314	65,900	672	51.2	104	3	1	8	-	2	21	28	41	5.52	
RAILS COUNTY.....	85	84	72	101,000	1,403	56,100	779	55.5	83	20	1	2	-	1	8	43	8	5.90	
RANDOLPH COUNTY.....	912	817	731	1,492,100	2,041	778,500	1,065	52.2	791	76	45	19	-	8	131	456	55	5.89	
Moberly.....	760	675	597	1,336,100	2,238	699,800	1,172	52.4	653	68	38	16	-	4	119	378	30	5.82	
Rural-nonfarm.....	152	142	134	156,000	1,164	78,700	587	50.4	138	8	7	3	-	4	12	78	26	6.20	
RAY COUNTY.....	361	340	278	394,700	1,420	215,000	773	54.5	332	154	40	7	1	-	15	105	10	6.79	
Richmond.....	174	161	107	191,300	1,788	108,600	1,015	56.8	154	74	15	4	1	-	11	46	3	6.72	
Rural-nonfarm.....	187	179	171	203,400	1,189	106,400	622	52.3	178	80	25	3	-	-	4	59	7	6.86	
REYNOLDS COUNTY.....	62	61	56	61,200	1,093	23,200	414	37.9	60	1	13	6	-	-	2	23	15	5.92	
RIPLEY COUNTY.....	105	98	85	104,400	1,228	44,500	524	42.6	95	-	10	-	-	1	7	61	16	7.06	
ST. CHARLES COUNTY.....	663	587	536	1,552,800	2,897	764,200	1,426	49.2	565	182	30	40	7	10	44	214	38	5.66	
St. Charles city.....	493	423	395	1,202,700	3,045	595,300	1,507	49.5	414	166	17	24	6	9	34	130	28	5.71	
Rural-nonfarm.....	170	164	141	350,100	2,483	168,900	1,198	48.2	151	16	13	16	1	1	10	84	10	5.50	
ST. CLAIR COUNTY.....	104	100	67	104,000	1,552	45,600	681	43.8	98	1	3	-	-	6	1	69	18	6.53	
ST. FRANCOIS COUNTY.....	1,502	1,444	1,242	2,026,100	1,631	997,000	803	49.2	1,407	481	176	85	1	23	211	310	120	5.89	
Bonne Terre.....	269	264	112	249,100	2,224	136,800	1,221	54.9	261	86	63	-	-	-	53	28	31	5.61	
Farmington.....	255	235	203	652,600	3,215	311,800	1,536	47.8	230	189	6	1	-	-	11	22	1	5.97	
Flat River.....	307	291	287	402,800	1,403	189,900	662	47.1	285	55	25	11	-	20	75	68	30	5.64	
Rural-nonfarm.....	671	654	640	721,500	1,128	358,500	560	49.7	631	151	82	73	1	3	71	192	58	6.09	
ST. LOUIS COUNTY.....	25,606	24,681	24,249	140,335,900	5,787	77,732,500	3,206	55.4	24,359	3,201	3,828	1,320	1,204	1,562	3,249	7,223	2,767	5.23	
Berkeley.....	241	233	108	329,300	3,049	183,400	1,698	55.7	231	53	11	3	2	7	34	75	46	5.60	
Brentwood.....	573	572	557	2,975,900	5,343	1,954,000	3,508	65.7	568	148	53	14	24	69	124	84	52	5.08	
Clayton.....	762	700	686	9,169,500	13,367	4,551,100	6,634	49.6	689	68	140	28	106	85	72	135	55	4.83	
Ferguson.....	705	696	695	3,376,000	4,858	1,942,200	2,795	57.5	684	52	254	6	9	24	78	188	73	5.22	
Glendale.....	439	437	437	3,646,800	8,345	2,125,100	4,863	56.3	432	84	42	21	54	10	29	154	38	5.08	
Kirkwood.....	1,274	1,222	1,206	7,840,100	8,501	4,169,400	3,457	53.2	1,202	146	364	27	97	57	130	242	139	5.17	
Ladue.....	405	403	401	8,176,900	20,391	3,879,600	9,675	47.4	403	28	85	5	118	45	8	84	30	4.79	
Maplewood.....	979	867	857	3,715,800	4,336	1,902,900	2,220	51.2	862	117	60	39	8	29	139	323	147	5.41	
Overland.....	424	414	407	1,710,300	4,202	1,137,600	2,795	66.5	412	121	13	97	1	36	67	63	14	5.29	
Richmond Heights.....	1,126	1,057	1,032	8,116,900	7,865	4,352,500	4,218	53.6	1,050	104	159	30	92	101	157	276	131	4.99	
University City.....	2,763	2,528	2,489	21,201,000	8,518	11,439,100	4,596	54.0	2,494	224	367	102	313	302	297	597	292	5.00	
Webster Groves.....	1,967	1,938	1,928	14,043,500	7,284	6,976,800	3,619	49.7	1,917	407	358	78	146	99	255	373	191	5.24	
Rural-nonfarm.....	13,948	13,614	13,446	56,033,900	4,167	33,118,800	2,463	59.1	13,415	1,649	1,922	870	234	698	1,849	4,634	1,559	5.33	
ST. LOUIS CITY.....	30,645	22,486	21,579	99,794,800	4,625	54,386,400	2,520	54.5	21,979	2,856	1,333	871	356	1,547	2,706	8,548	3,762	5.29	
STE. GENEVIEVE COUNTY.....	198	185	174	422,200	2,426	196,300	1,128	46.5	179	68	41	13	-	-	-	48	9	6.14	
Ste. Genevieve city.....	111	104	94	233,900	2,488	112,000	1,191	47.9	101	37	18	13	-	-	-	28	5	6.22	
Rural-nonfarm.....	87	81	80	188,300	2,354	84,300	1,054	44.8	78	31	23	-	-	-	-	20	4	6.05	
SALINE COUNTY.....	754	671	647	1,295,700	2,003	712,700	1,102	55.0	658	82	37	10	3	41	91	326	68	5.99	
Marshall.....	468	402	390	953,300	2,444	525,800	1,348	55.2	397	44	24	2	2	36	39	197	53	5.01	
Slater.....	164	158	151	205,900	1,364	124,900	827	60.7	157	22	7	6	1	1	45	70	5	5.84	
Rural-nonfarm.....	122	111	106	136,500	1,288	62,000	585	45.4	104	16	6	2	-	4	7	59	10	6.16	
SCHUYLER COUNTY.....	102	98	74	104,500	1,412	49,300	666	47.2	94	2	7	24	-	1	9	41	10	6.15	
SCOTLAND COUNTY.....	160	159	149	236,700	1,589	131,300	881	55.5	158	44	15	-	-	-	4	56	39	6.03	
SCOTT COUNTY.....	745	677	366	762,500	2,083	419,500	1,146	55.0	651	145	84	5	1	6	167	174	69	6.12	
Charfee.....	172	158	105	143,200	1,364	73,400	699	51.3	156	33	11	-	1	1	75	27	8	5.79	
Sikeston.....	279	246	149	517,700	3,474	295,600	1,984	57.1	228	72	19	3	-	4	64	33	33	6.07	
Rural-nonfarm.....	294	273	112	101,600	907	50,500	451	49.7	267	40	54	2	-	1	28	114	28	6.37	
SHANNON COUNTY.....	58	51	49	46,900	957	17,300	353	36.9	48	-	2	12	-	-	4	23	7	7.04	
SHELBY COUNTY.....	250	229	222	358,700	1,616	162,100	730	45.2	227	65	27	15	-	1	10	87	22	5.86	
STODDARD COUNTY.....	290	282	211	299,400	1,419	165,100	782	55.1	270	39	17	8	2	4	35	122	43	6.57	
Dexter.....	102	99	49	116,200	2,371	63,900	1,304	55.0	96	30	7	1	2	-	17	24	15	6.56	
Rural-nonfarm.....	188	183	162	168,200	1,131	101,200	625	55.2	174	9	10	7	-	4	18	98	28	6.59	

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage								Av. in- terest rate—first mtg. (%)	
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual		Other
STONE COUNTY.....	89	83	77	101,800	1,322	43,600	566	42.8	72	2	15	2	-	-	9	33	17	7.00
SULLIVAN COUNTY.....	161	151	132	138,100	1,046	71,700	543	51.9	146	24	4	-	-	2	20	78	18	6.18
TANEY COUNTY.....	68	65	47	71,200	1,515	22,700	483	31.9	56	3	7	12	-	-	4	21	9	7.00
TEXAS COUNTY.....	128	123	109	153,900	1,412	83,600	767	54.3	121	23	27	5	-	2	4	53	7	7.13
VERNON COUNTY.....	527	479	434	811,900	1,871	362,500	835	44.6	465	18	25	9	23	57	25	193	115	6.15
Nevada.....	414	370	341	731,500	2,145	322,500	946	44.1	359	17	12	7	22	50	18	138	95	6.11
Rural-nonfarm.....	113	109	93	80,400	865	40,000	430	49.8	106	1	13	2	1	7	7	55	20	6.27
WARREN COUNTY.....	105	86	74	214,500	2,899	107,400	1,451	50.1	82	-	17	17	-	-	11	34	3	5.47
WASHINGTON COUNTY.....	130	124	116	195,400	1,684	84,200	726	43.1	118	12	57	3	-	-	3	35	8	6.47
WAYNE COUNTY.....	71	67	63	99,600	1,581	41,900	665	42.1	61	9	20	-	-	1	1	20	10	7.32
WEBSTER COUNTY.....	161	158	137	287,300	2,097	126,300	922	44.0	153	38	16	6	-	1	22	55	15	6.27
WORTH COUNTY.....	75	74	70	76,700	1,096	42,400	606	55.3	70	-	5	-	-	1	2	27	35	6.22
WRIGHT COUNTY.....	224	211	207	309,200	1,494	139,600	674	45.1	208	82	32	2	-	3	14	63	12	6.90
TOTALS FOR URBAN PLACES IN TWO COUNTIES																		
Cameron city.....	154	138	133	212,900	1,601	99,000	744	45.5	136	75	13	5	-	-	4	36	3	6.34
Joplin city.....	1,922	1,779	1,652	4,012,500	2,429	1,959,500	1,186	48.8	1,740	229	124	33	19	50	403	724	159	5.88
Monett city.....	215	202	181	334,800	1,850	162,900	900	48.7	198	47	21	14	1	7	27	78	3	6.11
Sullivan city.....	127	120	116	226,200	1,917	105,900	892	46.6	120	-	82	-	-	1	-	38	4	6.90

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing 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	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
KANSAS CITY																			
THE CITY.....	20,081	18,334	17,549	70,406,800	4,012	40,328,000	2,298	57.3	17,805	2,689	1,775	959	2,048	2,431	2,846	3,666	1,391	5.38	
Tract 1.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 2.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 3.....	39	15	12	17,300	-	10,400	-	-	14	1	3	1	-	-	-	6	3	-	
Tract 4.....	17	16	14	15,200	-	9,300	-	-	16	-	-	2	-	1	-	13	-	-	
Tract 5.....	55	48	47	94,500	2,011	52,300	1,113	55.3	48	24	2	5	-	1	8	6	2	5.66	
Tract 6.....	437	394	379	800,000	2,111	446,500	1,178	55.8	392	101	12	36	6	22	64	120	31	5.68	
Tract 7.....	417	392	368	1,291,300	3,328	645,900	1,665	50.0	383	60	23	27	39	28	59	71	71	5.54	
Tract 8.....	394	348	322	941,400	2,924	509,900	1,584	54.2	338	34	31	30	26	38	62	76	41	5.48	
Tract 9.....	215	169	167	462,400	2,769	240,300	1,439	52.0	167	30	16	5	13	21	23	48	11	5.66	
Tract 10.....	77	52	37	83,100	2,246	39,900	1,078	48.0	52	8	6	3	1	1	7	22	4	5.63	
Tract 11.....	11	3	2	5,500	-	4,700	-	-	3	1	-	-	-	1	-	1	-	-	
Tract 12.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 13.....	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 14.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 15.....	33	18	16	23,700	-	12,100	-	-	17	2	1	1	-	1	6	5	1	-	
Tract 16.....	28	18	17	32,300	-	18,400	-	-	18	7	-	-	-	1	1	7	1	-	
Tract 17.....	60	34	34	62,700	1,844	31,100	915	49.6	30	4	2	1	-	3	2	18	-	5.90	
Tract 18.....	231	164	149	374,300	2,512	205,300	1,378	54.8	158	32	13	5	4	23	33	43	5	5.46	
Tract 19.....	209	172	127	258,000	2,031	154,800	1,219	60.0	168	33	3	12	3	18	45	37	17	5.50	
Tract 20.....	140	138	127	226,400	1,788	135,200	1,065	59.7	134	53	5	12	2	3	27	31	1	5.59	
Tract 21.....	203	190	187	399,700	2,137	221,400	1,184	55.4	187	34	2	12	-	3	37	66	33	5.51	
Tract 22.....	366	348	339	819,100	2,416	480,800	1,418	58.7	341	56	9	60	7	25	55	77	52	5.59	
Tract 23.....	247	231	229	432,600	1,889	299,900	1,310	69.3	228	62	14	11	3	28	30	42	18	5.65	
Tract 24.....	142	90	88	146,800	1,668	71,300	810	48.6	86	13	8	8	2	4	10	38	3	5.64	
Tract 25.....	109	85	74	160,400	2,168	77,000	1,041	48.0	83	17	9	2	1	7	23	20	4	5.17	
Tract 26.....	10	7	6	6,700	-	3,500	-	-	7	1	-	2	-	-	4	-	-	-	
Tract 27.....	9	3	3	5,000	-	3,200	-	-	3	-	-	1	-	-	-	2	-	-	
Tract 28.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 29.....	60	28	18	26,600	-	12,400	-	-	27	3	4	1	-	3	8	8	-	5.45	
Tract 30.....	53	44	32	21,700	678	14,800	463	68.2	39	5	2	-	-	6	4	20	2	5.40	
Tract 31.....	10	4	4	4,000	-	4,000	-	-	4	1	1	-	-	-	-	1	1	-	
Tract 32.....	61	51	48	121,800	2,538	63,800	1,329	52.4	50	15	2	2	-	7	9	15	-	5.19	
Tract 33.....	161	152	146	246,300	1,687	161,500	1,106	65.6	143	30	4	9	1	17	23	55	4	5.67	
Tract 34.....	496	485	471	1,171,800	2,488	687,900	1,461	58.7	480	97	26	21	9	88	81	127	31	5.66	
Tract 35.....	267	260	249	568,600	2,284	307,200	1,234	54.0	259	38	7	48	1	33	66	54	12	5.52	
Tract 36.....	428	419	413	986,000	2,266	475,400	1,151	50.8	412	102	25	22	12	33	70	125	23	5.67	
Tract 37.....	208	179	179	339,100	1,894	210,100	1,174	62.0	177	30	10	22	4	15	35	47	14	5.50	
Tract 38.....	144	133	132	434,300	3,290	246,200	1,665	55.7	129	14	15	6	12	21	18	30	13	5.38	
Tract 39.....	200	152	139	318,100	2,283	185,200	1,332	58.2	144	30	7	4	2	17	29	45	10	5.68	
Tract 40.....	146	85	54	190,000	3,519	70,400	1,304	37.1	81	13	7	5	5	13	14	16	8	5.59	

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
KANSAS CITY--Con.																			
Tract 41.....	145	112	105	250,300	2,384	143,500	1,367	57.3	108	14	5	2	3	34	28	20	2	5.67	
Tract 42.....	120	85	70	185,700	2,653	101,000	1,443	54.4	76	12	7	5	5	6	12	28	1	5.78	
Tract 43.....	133	86	79	229,200	2,901	124,300	1,573	54.2	84	10	13	8	4	12	11	23	3	5.66	
Tract 44.....	31	16	13	50,400	-	23,500	-	-	16	2	-	-	-	1	7	6	-	-	
Tract 45.....	66	63	59	77,700	1,317	41,100	697	52.9	60	13	2	2	1	1	6	32	3	5.52	
Tract 46.....	221	195	139	702,800	5,056	402,600	2,896	57.3	191	13	9	20	31	27	34	41	16	5.34	
Tract 47.....	109	65	64	256,400	4,006	126,700	1,980	49.4	63	7	8	6	6	2	14	16	4	5.31	
Tract 48.....	101	68	58	248,200	4,279	150,700	2,598	60.7	60	9	5	1	3	13	14	13	2	5.40	
Tract 49.....	101	51	47	153,300	3,262	83,300	1,772	54.3	50	10	9	-	2	11	9	9	-	5.38	
Tract 50.....	71	45	44	212,000	4,818	113,300	2,575	53.4	44	5	8	3	5	2	9	9	3	5.43	
Tract 51.....	109	89	86	584,000	6,791	319,800	3,719	54.8	88	5	12	1	16	13	16	19	6	5.14	
Tract 52.....	100	65	62	162,500	2,621	90,800	1,465	55.9	63	5	6	8	4	7	12	18	3	5.38	
Tract 53.....	177	150	149	434,100	2,913	245,200	1,646	56.5	147	22	10	13	15	10	34	30	13	5.39	
Tract 54.....	170	129	127	328,300	2,585	190,800	1,502	58.1	123	19	14	-	13	14	14	38	11	5.46	
Tract 55.....	253	217	210	528,300	2,516	309,600	1,474	58.6	212	27	32	16	16	24	25	52	20	5.55	
Tract 56.....	612	547	538	1,675,900	3,115	1,003,000	1,864	59.8	536	61	52	20	59	77	116	96	55	5.38	
Tract 57.....	386	382	375	1,174,500	3,132	680,700	1,815	58.0	377	72	29	19	81	26	72	91	37	5.44	
Tract 58.....	291	287	281	573,700	2,042	350,100	1,246	61.0	286	51	20	28	12	32	37	85	21	5.47	
Tract 59.....	83	83	83	122,000	1,470	72,700	876	59.6	81	18	2	1	-	21	24	7	8	5.50	
Tract 60.....	163	163	163	426,100	2,614	267,900	1,644	62.9	160	36	9	4	5	25	24	40	17	5.30	
Tract 61.....	540	531	516	1,782,000	3,453	1,038,800	2,013	58.3	522	50	37	27	46	91	114	129	28	5.36	
Tract 62.....	288	270	266	700,800	2,633	401,900	1,511	57.4	261	44	20	7	21	37	52	64	16	5.40	
Tract 63.....	290	248	245	614,700	2,509	353,400	1,442	57.5	247	44	23	16	15	33	48	36	32	5.72	
Tract 64.....	291	259	249	668,900	2,686	363,900	1,461	54.4	249	55	17	12	10	34	40	63	18	5.55	
Tract 65.....	171	137	135	410,100	3,038	224,200	1,661	54.7	134	25	14	1	14	8	18	34	20	5.43	
Tract 66.....	85	68	66	374,900	5,680	177,200	2,685	47.3	67	9	10	6	15	2	10	10	5	5.40	
Tract 67.....	108	71	66	221,600	3,957	107,400	1,918	48.5	58	9	5	6	3	7	11	15	2	5.38	
Tract 68.....	90	73	67	190,900	2,849	104,500	1,560	54.7	67	6	11	4	2	11	16	17	-	5.35	
Tract 69.....	152	145	144	422,100	2,931	224,500	1,559	53.2	143	19	7	8	5	19	33	37	15	5.54	
Tract 70.....	246	220	162	473,500	2,923	242,900	1,499	51.3	213	43	35	17	16	31	31	31	9	5.56	
Tract 71.....	316	297	293	867,400	2,960	399,300	1,363	46.9	288	76	24	10	15	21	51	79	12	5.61	
Tract 72.....	283	249	200	1,341,100	6,706	736,800	3,684	54.9	228	28	26	5	52	35	37	34	11	5.24	
Tract 73.....	67	55	55	223,900	4,071	104,100	1,893	46.5	54	4	4	1	6	9	12	17	1	5.56	
Tract 74.....	271	231	217	1,432,300	6,500	711,800	3,280	49.7	222	17	29	4	57	38	31	36	10	5.19	
Tract 75.....	429	401	396	1,645,100	4,154	936,800	2,366	56.9	395	50	87	1	55	61	67	43	31	5.32	
Tract 76.....	528	525	520	2,012,500	3,870	1,141,000	2,194	56.7	509	61	86	15	41	102	76	76	52	5.41	
Tract 77.....	280	279	273	775,700	2,841	463,300	1,697	59.7	270	52	23	34	4	36	65	51	5	5.42	
Tract 78.....	133	133	121	299,000	2,471	199,500	1,649	56.7	126	19	8	29	4	10	15	31	10	5.65	
Tract 79.....	415	412	401	1,865,700	3,156	766,500	1,911	60.6	404	60	47	33	16	20	87	87	54	5.44	
Tract 80.....	470	466	460	1,654,500	3,597	1,013,900	2,204	61.3	451	54	61	16	38	56	81	78	67	5.32	
Tract 81.....	412	385	366	1,632,400	4,460	969,300	2,648	59.4	366	44	52	5	45	58	58	76	28	5.25	
Tract 82.....	562	548	541	2,658,300	4,914	1,565,000	2,893	58.9	533	58	83	10	120	98	47	78	39	5.21	
Tract 83.....	327	326	324	2,279,600	7,036	1,305,800	4,030	57.3	323	23	39	3	103	79	24	38	14	5.13	
Tract 84.....	332	330	320	4,080,800	12,753	2,094,400	6,545	51.3	320	13	33	-	134	63	24	31	22	4.83	
Tract 85.....	376	375	365	4,377,700	11,994	2,338,900	6,408	53.4	366	8	60	3	160	69	10	41	15	4.81	
Tract 86.....	941	941	911	5,853,700	7,218	3,322,900	4,097	56.8	820	60	94	42	272	182	50	74	45	4.96	
Tract 87.....	421	421	416	1,739,100	4,181	1,014,600	2,439	58.3	413	50	70	8	48	77	68	68	24	5.26	
Tract 88.....	361	361	355	1,116,400	3,145	714,700	2,013	64.0	341	77	34	31	1	45	62	70	21	5.46	
Tract 89.....	182	180	178	434,400	2,440	285,100	1,602	65.6	176	52	10	-	2	28	34	37	13	5.45	
Tract 90.....	484	480	473	2,321,100	4,907	1,481,600	3,132	63.8	438	58	62	24	41	69	59	89	36	5.24	
Tract 91.....	679	679	657	3,996,000	6,082	2,650,200	4,034	66.3	660	62	94	22	157	103	77	74	71	5.14	
Tract 92.....	518	513	500	3,129,000	6,258	1,921,100	3,842	61.4	498	77	43	27	145	59	67	57	23	5.18	
ST. LOUIS AND ADJACENT AREA																			
ST. LOUIS CITY.....	30,645	22,486	21,579	99,794,800	4,625	54,386,400	2,520	54.5	21,979	2,856	1,333	871	356	1,547	2,706	8,548	3,762	5.29	
Tract 1-A.....	82	81	81	271,300	3,349	155,200	1,916	57.2	81	12	2	3	-	-	15	46	3	5.17	
Tract 1-B.....	251	247	245	1,508,200	6,156	847,500	3,459	56.2	247	15	3	4	6	-	46	160	13	4.82	
Tract 1-C.....	727	618	614	3,841,100	6,256	2,126,000	3,463	55.3	612	81	47	13	13	52	70	278	58	5.15	
Tract 1-D.....	317	277	264	1,293,600	4,900	622,600	2,358	48.1	274	17	10	6	1	3	14	73	150	5.36	
Tract 1-E.....	283	233	227	672,600	2,963	339,100	1,494	50.4	231	31	5	2	1	47	199	109	17	5.54	
Tract 1-F.....	75	62	62	144,800	2,335	68,700	1,108	47.4	62	19	3	-	-	-	7	32	1	5.70	
Tract 1-G.....	146	89	87	356,700	4,100	178,100	2,047	49.9	89	9	3	3	-	3	6	43	22	5.56	
Tract 2-A.....	297	270	258	1,045,300	4,052	605,400	2,347	57.9	266	33	6	12	1	3	41	120	50	5.25	
Tract 2-B.....	854	783	766	4,710,500	6,149	2,557,800	3,339	54.3	769	48	20	43	13	50	55	366	174	5.09	
Tract 2-C.....	146	135	132	449,800	3,408	245,400	1,859	54.6	134	14	-	11	1	40	33	33	2	5.44	

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

Percent not shown where less than 0.1; average and percent not shown where base is less than 25

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		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		
ST. LOUIS AND ADJACENT AREA—Con.																			
St. Louis city—Con.																			
Tract 7-A.....	99	97	86	397,200	4,619	228,700	2,659	57.6	97	8	2	6	1	4	45	16	15	4.96	
Tract 7-B.....	291	261	258	938,900	3,639	515,500	1,998	54.9	258	34	30	3	-	12	34	116	29	5.45	
Tract 7-C.....	727	702	658	2,813,600	4,276	1,642,500	2,496	58.4	692	115	62	33	7	32	75	262	106	5.39	
Tract 7-D.....	645	607	586	1,784,600	3,045	907,300	1,548	50.8	600	106	20	13	1	35	62	227	136	5.53	
Tract 7-E.....	555	493	465	1,923,100	4,135	1,019,400	2,192	53.0	483	84	23	20	4	66	59	181	46	5.35	
Tract 7-F.....	382	323	291	1,242,300	4,269	639,500	2,198	51.5	316	37	16	4	6	2	32	131	88	5.22	
Tract 7-G.....	565	467	373	1,882,100	5,046	981,900	2,632	52.2	465	23	10	24	5	32	32	259	80	5.21	
Tract 8-A.....	440	405	401	2,168,300	5,407	1,351,700	3,371	62.3	401	57	15	74	2	15	31	103	104	5.07	
Tract 8-B.....	208	193	193	1,321,200	6,846	728,400	3,774	55.1	189	25	24	13	2	14	7	65	39	5.06	
Tract 8-C.....	175	172	160	565,500	3,534	342,500	2,141	60.6	167	48	6	1	-	1	35	47	29	5.27	
Tract 8-D.....	79	79	78	337,900	4,332	173,800	2,228	51.4	79	4	2	8	2	10	18	20	15	5.09	
Tract 8-E.....	36	25	20	54,000	-	27,900	-	-	25	5	2	3	-	1	5	9	-	5.42	
Tract 8-F.....	5	5	5	7,000	-	4,000	-	-	5	-	-	-	-	2	-	3	-	-	
Tract 9-A.....	212	110	105	582,000	5,543	305,400	2,909	52.5	106	16	6	6	1	3	17	53	4	5.17	
Tract 9-B.....	18	16	13	25,800	-	8,700	-	-	15	4	1	1	1	-	1	2	5	-	
Tract 9-C.....	181	124	115	352,700	3,087	177,000	1,539	50.2	120	15	7	3	1	22	9	51	12	5.44	
Tract 9-D.....	98	56	35	77,100	2,203	46,600	1,331	60.4	55	7	1	2	-	1	6	18	20	5.37	
Tract 9-E.....	148	76	66	155,900	2,362	83,100	1,259	53.3	74	13	-	-	1	1	6	39	14	5.53	
Tract 10-A.....	414	325	289	1,064,900	3,685	584,300	2,022	54.9	324	51	5	9	3	1	36	104	115	5.48	
Tract 10-B.....	337	237	236	787,400	3,336	443,600	1,880	56.3	235	45	11	5	2	15	31	86	40	5.30	
Tract 10-C.....	332	222	203	730,200	3,597	343,100	1,690	47.0	216	42	12	6	-	14	35	72	35	5.53	
Tract 10-D.....	167	76	73	388,900	5,327	213,400	2,923	54.9	74	26	2	1	1	3	6	30	5	5.21	
Tract 10-E.....	233	152	145	478,800	3,302	232,700	1,605	48.6	145	11	5	5	-	10	15	51	48	5.52	
Tract 11-A.....	289	151	142	630,900	4,443	305,500	2,151	48.4	147	20	3	1	-	10	51	34	28	5.49	
Tract 11-B.....	250	155	153	490,000	3,203	271,900	1,777	55.5	153	21	4	5	-	17	43	44	19	5.54	
Tract 11-C.....	244	164	162	437,900	2,703	187,400	1,157	42.8	161	28	5	8	3	23	43	25	26	5.50	
Tract 11-D.....	228	148	138	388,900	2,818	215,000	1,558	55.3	142	13	5	10	1	19	26	42	26	5.44	
Tract 11-E.....	151	86	70	171,100	2,444	100,000	1,429	58.4	84	21	3	2	-	7	13	21	17	5.54	
Tract 12-A.....	82	71	71	366,700	1,221	389,400	5,485	44.9	71	11	21	-	5	3	7	23	1	4.92	
Tract 12-B.....	196	88	88	443,100	5,035	269,300	3,050	60.8	86	6	2	-	4	6	17	38	13	5.46	
Tract 12-C.....	222	103	98	376,300	3,840	197,800	2,018	52.6	100	11	7	9	-	21	15	29	8	5.52	
Tract 12-D.....	96	73	72	619,800	8,608	315,600	4,383	50.9	70	4	9	1	1	5	13	26	11	5.19	
Tract 13-A.....	215	188	185	576,100	3,114	286,400	1,548	49.7	187	16	8	3	-	7	27	75	51	5.38	
Tract 13-B.....	212	182	178	587,800	3,302	323,600	1,818	55.1	182	2	1	13	4	23	40	80	19	5.23	
Tract 13-C.....	77	60	56	140,600	2,511	73,700	1,316	52.4	55	25	3	2	-	-	2	14	9	5.77	
Tract 13-D.....	96	59	59	286,000	4,847	167,900	2,846	58.7	56	3	4	-	-	2	10	22	15	5.36	
Tract 14-A.....	951	809	802	6,381,600	7,957	3,524,400	4,395	55.2	799	77	169	43	73	81	15	249	92	4.88	
Tract 14-B.....	345	302	298	1,512,500	5,076	920,700	3,090	60.9	294	17	26	20	12	5	41	133	40	5.14	
Tract 14-C.....	999	915	909	5,231,200	5,755	2,845,600	3,130	54.4	989	120	44	32	19	21	59	366	228	5.06	
Tract 15-A.....	581	527	521	1,928,100	3,701	1,081,600	2,076	56.1	521	100	17	22	1	2	32	213	134	5.39	
Tract 15-B.....	295	257	254	887,500	3,494	498,200	1,961	56.1	250	50	4	11	-	-	31	142	12	5.42	
Tract 15-C.....	672	598	595	2,285,000	3,840	1,302,800	2,190	57.0	590	105	36	6	2	50	58	298	35	5.42	
Tract 15-D.....	505	482	478	1,771,800	3,707	970,100	2,029	54.8	478	63	23	26	1	44	60	185	76	5.43	
Tract 15-E.....	524	345	305	1,273,000	4,174	686,400	2,250	53.9	333	27	3	7	2	46	21	185	42	5.33	
Tract 15-F.....	401	247	242	867,100	3,583	477,200	1,972	55.0	236	26	5	5	-	17	21	131	31	5.38	
Tract 15-G.....	266	117	116	525,200	4,528	275,100	2,372	52.4	114	13	7	3	-	11	7	59	14	5.39	
Tract 16-A.....	339	287	281	1,442,500	5,133	843,500	3,002	58.5	279	30	3	5	3	24	37	126	51	5.08	
Tract 16-B.....	491	377	368	1,674,000	4,549	911,700	2,477	54.5	355	67	27	11	1	27	40	109	73	5.27	
Tract 16-C.....	391	189	183	951,500	5,199	523,100	2,858	55.0	182	26	6	20	1	6	17	77	29	5.27	
Tract 16-D.....	338	150	147	633,800	4,312	335,800	2,284	53.0	147	29	6	3	-	2	14	86	10	5.23	
Tract 16-E.....	286	115	111	583,000	5,252	302,500	2,725	51.9	110	11	7	2	1	1	14	62	12	5.14	
Tract 17-A.....	99	59	59	363,600	6,163	196,900	3,337	54.2	57	6	4	5	-	11	7	22	2	5.26	
Tract 17-B.....	414	193	182	1,145,600	6,295	579,500	3,184	50.6	186	14	14	6	3	10	29	78	32	5.20	
Tract 17-C.....	261	164	155	822,100	5,304	431,000	2,781	52.4	161	27	11	4	3	14	28	45	29	5.11	
Tract 17-D.....	287	145	136	833,900	6,132	452,400	3,326	54.3	139	11	14	6	3	7	14	59	25	5.34	
Tract 18-A.....	129	79	71	191,700	2,700	95,200	1,341	49.7	77	9	4	1	-	4	10	46	3	5.59	
Tract 18-B.....	189	90	82	274,700	3,350	134,700	1,643	49.0	87	11	6	3	-	16	11	27	13	5.51	
Tract 18-C.....	7	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 18-D.....	9	5	4	10,500	-	4,400	-	-	5	-	1	1	-	-	-	-	3	-	
Tract 18-E.....	100	62	60	179,200	2,987	75,500	1,258	42.1	58	10	4	3	-	4	8	19	10	5.75	
Tract 19-A.....	154	73	69	490,000	7,101	283,200	4,104	57.8	68	4	5	3	-	4	16	24	12	5.22	
Tract 19-B.....	139	84	76	484,700	6,378	208,400	2,742	43.0	81	14	7	-	4	5	13	23	15	5.25	
Tract 19-C.....	77	39	39	333,100	8,541	129,100	3,310	38.8	39	-	6	-	-	-	7	22	4	5.80	
Tract 20-A.....	82	45	36	79,800	2,217	38,600	1,072	48.4	44	13	1	-	-	8	5	17	-	5.73	
Tract 20-B.....	91	51	45	116,000	2,578	54,500	1,211	47.0	50	4	3	1	-	3	6	20	18	5.57	
Tract 20-C.....																			

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		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		
ST. LOUIS AND ADJACENT AREA--Con. St. Louis City--Con.																			
Tract 25-A.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 25-B.....	33	10	8	30,000	-	14,200	-	-	10	3	1	-	1	-	2	3	-	-	
Tract 25-C ¹	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 25-D ²	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tract 26-A.....	105	13	7	25,500	-	11,800	-	-	11	-	-	2	-	2	-	3	4	-	
Tract 26-B.....	25	10	10	27,900	-	10,400	-	-	10	-	-	-	-	-	2	5	2	-	
Tract 26-C.....	82	20	19	41,400	-	19,900	-	-	19	2	-	1	-	4	1	7	4	-	
Tract 26-D.....	93	55	55	140,100	2,547	72,200	1,313	51.5	54	1	-	3	-	23	7	16	4	5.58	
Tract 26-E.....	76	18	18	53,500	-	28,700	-	-	18	-	1	1	-	3	2	10	1	-	
In St. Louis County, Mo.																			
University City.....	2,763	2,528	2,489	21,201,000	8,518	11,439,100	4,596	54.0	2,494	224	367	102	313	302	297	597	292	5.00	
Tract SLC-32.....	227	194	190	690,500	3,634	398,800	2,099	57.8	185	25	13	6	3	13	27	72	21	5.47	
Tract SLC-33.....	340	284	276	2,480,800	8,988	1,342,900	4,866	54.1	279	19	67	2	30	20	41	66	34	5.00	
Tract SLC-34.....	839	710	695	7,805,000	11,230	4,027,000	5,794	51.6	701	50	125	21	111	80	87	177	50	4.87	
Tract SLC-35.....	635	627	623	3,914,300	6,283	2,293,200	3,681	58.6	623	76	68	48	52	92	80	137	70	5.07	
Tract SLC-36.....	137	135	133	443,900	3,338	254,100	1,911	57.2	134	18	22	-	5	20	22	31	16	5.48	
Tract SLC-37.....	585	578	572	5,866,500	10,256	3,123,100	5,460	53.2	572	36	72	25	112	72	40	114	101	4.83	
Webster Groves city....	1,967	1,938	1,928	14,043,500	7,284	6,976,800	3,619	49.7	1,917	407	358	78	146	99	265	373	191	5.24	
Tract SLC-57.....	602	598	596	3,367,800	5,651	1,695,200	2,844	50.3	592	139	100	12	22	40	104	124	51	5.43	
Tract SLC-58.....	275	270	267	2,264,500	8,481	1,122,100	4,203	49.6	266	49	61	21	27	19	28	46	15	5.05	
Tract SLC-59.....	242	235	234	1,350,500	5,771	656,100	2,804	48.6	234	49	36	2	8	3	41	56	39	5.43	
Tract SLC-60.....	468	466	463	4,764,000	10,289	2,272,400	4,908	47.7	461	81	78	40	70	29	39	61	63	5.02	
Tract SLC-61.....	380	369	368	2,296,700	6,241	1,231,000	3,345	53.6	364	89	83	3	19	8	53	86	23	5.22	
Clayton city.....	762	700	686	9,169,500	13,367	4,551,100	6,634	49.6	689	68	140	23	106	85	72	135	55	4.83	
Tract SLC-44.....	162	156	153	1,602,500	10,474	815,300	5,329	50.9	153	19	26	2	22	24	21	36	3	4.91	
Tract SLC-45.....	462	428	419	6,257,400	14,934	3,057,000	7,296	48.9	422	42	85	15	76	50	41	77	36	4.76	
Tract SLC-46.....	138	116	114	1,309,600	11,488	678,800	5,954	51.8	114	7	29	11	8	11	10	22	16	4.96	
Maplewood city.....	979	867	857	3,715,800	4,336	1,902,900	2,220	51.2	862	117	60	39	8	29	139	323	147	5.41	
Tract SLC-52.....	285	279	278	1,094,300	3,936	606,600	2,132	55.4	279	28	32	6	3	3	47	126	34	5.36	
Tract SLC-53.....	263	236	230	1,171,700	5,094	585,800	2,547	50.0	234	30	10	12	3	13	34	111	21	5.35	
Tract SLC-54.....	314	244	242	1,004,300	4,150	479,800	1,993	47.8	243	43	15	13	2	12	43	60	55	5.52	
Tract SLC-55.....	117	108	107	445,500	4,164	230,700	2,156	51.8	106	16	3	-	-	1	15	26	37	5.42	
Richmond Heights city..	1,126	1,057	1,052	8,116,900	7,865	4,352,500	4,218	53.6	1,050	104	159	30	92	101	157	276	131	4.99	
Tract SLC-48.....	470	445	441	2,475,800	5,614	1,370,300	3,107	55.3	442	55	46	18	25	36	69	114	79	5.16	
Tract SLC-49.....	470	427	408	3,084,200	7,559	1,700,300	4,167	55.1	424	36	63	12	35	37	77	113	51	4.91	
Tract SLC-50.....	186	185	183	2,556,900	13,972	1,281,900	7,005	50.1	184	13	50	-	32	28	11	49	1	4.80	
Kirkwood city.....	1,274	1,222	1,206	7,840,100	5,501	4,169,400	3,457	53.2	1,202	146	364	27	97	57	130	242	139	5.17	
Tract SLC-67.....	238	238	236	1,286,500	5,451	799,500	3,388	62.1	234	24	73	4	17	13	18	51	34	5.27	
Tract SLC-68.....	227	218	217	1,485,400	6,845	784,600	3,616	52.8	218	23	50	5	20	18	24	47	31	5.14	
Tract SLC-69.....	197	173	168	1,793,500	10,676	888,600	5,289	49.5	166	23	48	8	27	1	12	19	28	4.92	
Tract SLC-70.....	173	164	163	1,013,400	6,217	525,100	3,221	51.8	157	19	62	3	10	3	17	25	18	5.08	
Tract SLC-71.....	326	306	302	1,380,100	4,570	709,600	2,350	51.4	305	44	94	2	12	20	38	73	32	5.32	
Tract SLC-72.....	123	123	120	881,200	7,343	462,000	3,850	52.4	122	13	37	5	11	2	21	27	6	5.10	
Ferguson city.....	705	696	695	3,376,000	4,858	1,942,200	2,795	57.5	684	52	254	6	9	24	78	188	73	5.22	
Tract SLC-10.....	235	225	224	1,360,400	4,790	813,100	2,863	59.8	232	21	100	1	4	18	35	85	18	5.15	
Tract SLC-11.....	420	411	411	2,015,600	4,904	1,129,100	2,747	56.0	403	31	154	5	5	6	43	103	55	5.23	
Ladue city.....	405	403	401	8,176,900	20,391	3,879,600	9,675	47.4	403	28	85	5	118	45	8	84	30	4.79	
Tract SLC-42.....	125	125	124	2,211,100	17,831	1,097,000	8,847	49.6	125	9	26	2	39	14	3	26	8	4.83	
Tract SLC-43.....	280	278	277	5,965,800	21,537	2,782,600	10,045	46.6	278	19	59	3	79	31	5	58	24	4.77	
Glendale city.....	439	437	437	3,646,800	8,345	2,125,100	4,863	58.3	432	84	42	21	54	10	29	154	38	5.08	
Tract SLC-65.....	439	437	437	3,646,800	8,345	2,125,100	4,863	58.3	432	84	42	21	54	10	29	154	38	5.08	
Other tracted area:																			
Tract SLC-1.....	283	275	269	934,800	3,661	523,500	1,946	53.2	263	35	22	11	-	10	46	125	19	5.46	
Tract SLC-2.....	148	148	148	892,900	6,033	443,100	2,994	49.6	148	5	31	-	-	1	4	91	16	5.40	
Tract SLC-3.....	4	4	4	15,100	-	6,000	-	-	4	-	-	1	-	-	2	1	-	-	
Tract SLC-4.....	133	133	128	515,300	2,895	268,400	1,508	52.1	130	18	16	4	-	8	14	62	58	5.65	
Tract SLC-5.....	87	87	86	350,400	4,074	203,100	2,362	58.0	81	13	2	8	-	-	12	36	10	5.36	
Tract SLC-6.....	41	40	39	91,400	2,344	52,400	1,344	57.3	40	5	2	3	-	8	4	15	3	5.47	
Tract SLC-7.....	405	398	394	1,069,300	2,714	669,300	1,699	62.6	392	20	6	17	1	21	85	213	29	5.44	
Tract SLC-8.....	4	4	4	7,500	-	3,400	-	-	4	-	-	-	-	-	1	3	-	-	
Tract SLC-9.....	407	401	276	345,600	1,252	161,000	583	46.6	398	125	10	5	1	68	68	85	36	5.67	
Tract SLC-12.....	56	56	56	182,500	3,259	100,300	1,791	55.0	51	20	5	-	-	5	11	10	-	5.29	
Tract SLC-13.....	513	498	495	1,878,800	3,766	1,197,800	2,420	63.8	498	43	113	1	1	17	34	241	18	5.33	
Tract SLC-14.....	763	772	770	2,200,400	2,688	1,451,100	1,885	65.9	745	112	181	20	5	68	103	182	74	5.28	
Tract SLC-15.....	838	814	808	3,305,000	4,090	2,281,200	2,323	69.0	811	85	274	3	10	9	95	254	81	5.23	
Tract SLC-16.....	1,230	1,224	1,210	3,098,000	4,213	3,307,000	2,733	64.9	1,208	102	63	382	19	69	140	231	202	5.13	
Tract SLC-17.....	356	350	346	3,234,700	9,349	1,679,600	4,854	51.9	3										

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR TRACTED AREAS BY CENSUS TRACTS: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND CENSUS TRACT	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Aver- age (dol- lars)	Total (dollars)	Aver- age (dol- lars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
ST. LOUIS AND ADJACENT AREA--Con.																			
In St. Louis County, Mo.--Con.																			
Other tracted area--Con.																			
Tract SLC-26.....	594	581	571	2,447,900	4,287	1,608,700	2,817	65.7	578	187	38	100	5	57	93	101	2	5.32	
Tract SLC-27.....	423	420	418	1,723,700	4,124	971,300	2,324	56.3	417	39	17	29	4	20	70	213	25	5.35	
Tract SLC-28.....	219	204	203	704,100	3,468	378,800	1,856	53.8	197	73	1	10	1	5	37	47	23	5.37	
Tract SLC-29.....	236	224	221	751,900	3,402	456,000	2,063	60.6	220	24	44	4	1	12	34	70	31	5.47	
Tract SLC-30.....	362	321	314	804,300	2,561	401,400	1,278	49.9	317	55	9	11	—	18	48	152	24	5.63	
Tract SLC-31.....	157	123	122	452,900	3,712	181,700	1,489	40.1	123	14	2	7	—	7	21	46	26	5.58	
Tract SLC-33.....	86	85	84	812,900	9,677	397,600	4,733	48.9	84	7	25	1	9	2	9	21	10	5.06	
Tract SLC-39.....	93	93	88	260,800	2,964	141,400	1,607	54.2	89	40	7	—	—	1	17	18	6	5.41	
Tract SLC-40.....	94	85	69	758,600	10,994	386,100	5,596	50.9	80	7	13	3	3	1	7	37	9	5.27	
Tract SLC-41.....	140	140	138	1,641,100	11,892	813,400	5,894	49.6	136	6	22	8	21	3	9	51	16	5.07	
Tract SLC-47.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Tract SLC-51.....	573	572	557	2,975,900	5,343	1,954,000	3,508	65.7	568	148	53	14	24	69	124	64	52	5.08	
Tract SLC-52.....	251	245	244	1,208,800	4,952	727,100	2,980	60.2	244	27	74	1	6	5	25	70	36	5.21	
Tract SLC-53.....	73	70	69	180,500	2,616	97,700	1,415	54.1	66	10	1	8	1	1	23	15	7	5.31	
Tract SLC-59.....	215	214	213	1,038,400	4,875	634,000	2,977	61.1	213	29	38	5	19	17	25	52	33	5.20	
Tract SLC-63.....	31	31	31	273,300	8,816	194,300	6,268	71.1	31	1	10	—	7	4	3	6	—	5.05	
Tract SLC-64.....	10	10	10	522,800	—	195,500	—	—	10	—	3	1	—	—	—	4	2	—	
Tract SLC-66.....	39	37	36	171,600	4,787	79,500	2,208	46.3	37	2	5	2	1	—	1	16	10	5.76	
Tract SLC-73.....	85	83	82	609,000	7,427	213,500	2,604	35.1	81	—	14	—	1	—	1	49	16	5.70	
Tract SLC-74.....	118	110	105	427,500	4,033	210,600	1,987	49.3	107	13	10	20	—	1	12	39	12	5.51	
Tract SLC-76.....	73	70	70	165,300	2,361	84,700	1,210	51.2	69	3	7	3	—	3	13	27	13	5.25	
Tract SLC-81.....	180	176	171	791,400	4,523	400,800	2,340	50.6	174	59	51	4	4	2	16	62	2	5.54	
Tract SLC-78.....	97	97	97	668,600	6,893	362,100	3,733	54.2	97	16	19	4	15	—	12	15	16	5.04	
Tract SLC-79.....	173	171	169	1,218,500	7,210	668,700	3,957	54.9	170	26	17	22	24	9	15	47	10	5.11	
Tract SLC-80.....	96	96	95	475,600	5,006	309,700	3,250	65.1	95	8	7	9	3	8	24	35	1	5.23	
Tract SLC-81.....	560	549	546	1,887,100	3,456	1,138,500	2,085	60.3	543	28	18	58	1	5	90	206	137	5.24	
Tract SLC-82.....	467	461	457	2,306,200	5,046	1,755,200	3,841	76.1	460	117	185	5	7	8	14	92	32	5.03	
Tract SLC-83.....	154	151	150	873,100	5,821	477,800	3,135	54.7	151	3	24	—	2	38	17	66	1	5.30	
Tract SLC-84.....	105	104	100	620,800	6,202	367,600	3,636	58.6	101	21	4	10	5	—	3	53	5	5.40	
Tract SLC-85.....	351	348	342	1,463,200	4,278	881,200	2,577	60.2	342	18	148	8	2	16	10	115	25	5.734	
Tract SLC-86.....	340	330	327	1,390,400	4,252	974,600	2,980	70.1	323	11	124	10	—	5	28	111	34	5.28	
Tract SLC-87.....	675	646	636	1,571,300	2,471	923,400	1,452	58.8	640	30	54	16	1	21	70	363	85	5.60	
Tract SLC-88.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
In Madison County, Ill.																			
Granite City.....	1,098	955	852	2,927,700	3,436	1,451,300	1,703	49.6	931	414	34	44	5	37	173	142	82	5.58	
Tract MC-1.....	665	600	589	2,261,900	3,840	1,123,400	1,907	49.7	584	256	28	21	4	32	109	79	55	5.52	
Tract MC-2.....	164	145	96	213,300	2,222	114,600	1,194	53.7	142	65	3	8	—	2	28	29	7	5.70	
Tract MC-3.....	58	46	42	173,600	4,133	79,600	1,895	45.9	45	17	—	1	—	—	16	10	2	5.40	
Tract MC-4.....	112	80	50	153,700	3,074	73,300	1,466	47.7	75	29	2	2	1	1	16	14	10	5.71	
Tract MC-5.....	99	84	75	125,200	1,669	60,400	805	48.2	84	47	1	12	—	2	4	10	3	5.69	
Madison village.....	283	250	237	694,000	2,928	304,400	1,284	43.9	247	97	15	21	—	4	31	59	20	5.40	
Tract MC-6.....	283	250	237	694,000	2,928	304,400	1,284	43.9	247	97	15	21	—	4	31	59	20	5.40	
Venice city.....	106	98	82	137,800	1,680	63,800	778	46.3	94	23	3	14	—	2	8	36	8	5.36	
Tract MC-7.....	106	98	82	137,800	1,680	63,800	778	46.3	94	23	3	14	—	2	8	36	8	5.36	
Nameoki village.....	194	193	189	622,600	3,294	331,800	1,756	53.3	191	70	15	1	4	7	37	55	2	5.54	
Tract MC-8.....	194	193	189	622,600	3,294	331,800	1,756	53.3	191	70	15	1	4	7	37	55	2	5.54	
In St. Clair County, Ill.																			
East St. Louis city....	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	
Tract SCC-21.....	2	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Tract SCC-3.....	193	145	142	385,400	2,714	172,000	1,211	44.6	135	49	4	5	1	2	13	43	19	5.81	
Tract SCC-4.....	401	389	373	1,331,200	3,568	665,400	1,784	50.0	383	81	10	28	4	31	57	120	52	5.87	
Tract SCC-5.....	223	218	208	1,076,900	5,134	482,800	2,321	44.8	213	16	2	25	14	—	42	66	48	5.56	
Tract SCC-6.....	154	119	112	492,100	4,394	226,500	2,022	46.0	114	36	6	4	—	8	20	34	6	5.62	
Tract SCC-7.....	5	4	4	12,500	—	4,500	—	—	4	—	—	—	—	—	2	2	—	—	
Tract SCC-7.....	5	4	4	32,800	—	15,300	—	—	17	2	—	—	1	2	7	1	4	—	
Tract SCC-8.....	29	19	14	32,800	—	15,300	—	—	17	2	—	—	1	2	7	1	4	—	
Tract SCC-9.....	281	222	209	698,200	3,341	324,400	1,552	46.5	211	36	16	4	—	5	43	72	35	5.65	
Tract SCC-9.....	87	80	71	125,400	1,765	40,800	575	32.5	75	13	1	8	—	5	19	13	16	5.40	
Tract SCC-10.....	87	80	71	125,400	1,765	40,800	575	32.5	75	13	1	8	—	5	19	13	16	5.40	
Tract SCC-10.....	133	120	112	290,700	2,595	145,700	1,301	50.1	120	14	2	6	—	9	37	51	1	5.45	
Tract SCC-11.....	557	511	495	1,892,900	3,824	853,700	1,725	45.1	501	105	10	40	1	47	97	174	27	5.60	
Tract SCC-12.....	423	416	408	1,479,300	3,626	721,400	1,768	48.8	398	116	20	30	9	13	68	111	31	5.63	
Tract SCC-13.....	142	142	140	501,300	3,581	284,200	2,030	56.7	133	52	5	4	12	2	17	36	5	5.53	
Tract SCC-14.....	142	142	140	501,300	3,581	284,200	2,030	56.7	133	52	5	4	12	2	17	36	5	5.53	
Bellefonte city.....	1,917	1,630	1,402	5,538,000	3,950	2,878,800	2,053	52.0	1,617	967	89	72	7	13	54	350	65	5.72	
Tract SCC-15.....	181	172	171	1,048,900	5,134	558,300	3,265	53.2	172	60	20	1	4	—	17	43	27	5.49	
Tract SCC-16.....	645	551	517	1,713,800	3,324	876,900	1,696	51.0	548	332	35	25	1	7	10	121	17	5.79	
Tract SCC-17.....	307	229	165	524,000	3,176	253,500	1,597	50.3	227	153	12	6	1	5	4	42	4	5.81	
Tract SCC-18.....	400	344	312	1,155,200	3,706	581,800	1,865	50.3	343	213	15	11	1	1	12	77	12	5.58	
Tract SCC-19.....	384	334	297	1,090,600	4,602	598,300	2,524	54.9	328	209	7	29							

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4-family mortgaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
THE STATE																			
TOTAL.....	129,805	114,706	107,222	411,049,000	3,834	223,563,400	2,085	54.4	112,046	20,448	11,762	5,033	4,063	7,393	13,501	36,572	12,274	5.60	
Inside principal metropolitan districts.....	88,642	72,521	70,043	329,861,800	4,709	183,257,300	2,616	55.6	71,017	10,587	7,266	3,492	3,716	5,921	9,435	21,727	8,873	5.33	
Outside principal metropoli- tan districts.....	46,163	42,185	37,179	81,187,200	2,184	40,306,100	1,084	49.6	41,029	9,861	4,496	1,541	347	1,472	4,066	14,845	4,401	6.08	
Inside secondary metro- politan districts.....	7,474	6,915	6,357	16,565,200	2,606	8,540,000	1,343	51.6	6,760	1,329	541	278	212	667	842	2,188	703	5.86	
Outside secondary metro- politan districts.....	38,689	35,270	30,822	64,622,000	2,097	31,766,100	1,031	49.2	34,269	8,532	3,955	1,263	135	805	3,224	12,657	3,698	6.12	
URBAN.....	93,130	79,362	74,385	316,987,700	4,264	170,718,400	2,297	53.9	77,587	15,328	7,866	3,183	3,697	5,989	10,010	23,098	8,916	5.52	
Inside principal metropolitan districts.....	64,229	53,506	51,497	258,825,900	5,026	141,560,400	2,749	54.7	52,327	7,571	5,083	2,349	3,392	4,904	7,096	15,452	6,480	5.30	
Outside principal metropoli- tan districts.....	28,901	25,856	22,838	58,161,800	2,547	29,158,000	1,277	50.1	25,260	7,757	2,283	834	305	1,085	2,914	7,646	2,436	5.99	
Inside secondary metro- politan districts.....	6,658	6,105	5,628	14,774,100	2,625	7,602,700	1,351	51.5	5,969	1,211	514	235	203	533	769	1,907	597	5.85	
Outside secondary metro- politan districts.....	22,243	19,751	17,210	43,387,700	2,521	21,555,300	1,252	49.7	19,291	6,546	1,769	599	102	552	2,145	5,739	1,899	6.03	
RURAL-NONFARM.....	36,675	35,344	32,887	94,061,300	2,860	52,845,000	1,607	56.2	34,459	5,120	4,396	1,850	366	1,404	3,491	13,474	4,358	5.78	
Inside principal metropolitan districts.....	19,413	19,015	18,546	71,035,900	3,830	41,696,900	2,248	58.7	18,690	3,016	2,183	1,143	324	1,017	2,339	6,275	2,393	5.43	
Outside principal metropoli- tan districts.....	17,262	16,329	14,341	23,025,400	1,606	11,148,100	777	48.4	15,769	2,104	2,213	707	42	387	1,152	7,199	1,965	6.22	
Inside secondary metro- politan districts.....	816	810	729	1,791,100	2,457	937,300	1,286	52.3	791	118	27	48	9	134	73	281	106	5.94	
Outside secondary metro- politan districts.....	16,446	15,519	13,612	21,234,300	1,560	10,210,800	750	48.1	14,978	1,986	2,186	654	33	253	1,079	6,918	1,859	6.23	
PRINCIPAL METROPOLITAN DISTRICTS																			
KANSAS CITY, MO.—KANSAS CITY, KANS., DISTRICT.....	36,742	34,302	32,642	117,574,200	3,602	66,461,300	2,036	56.5	33,379	7,258	3,163	1,609	2,608	3,160	5,283	7,525	2,773	5.52	
In central cities.....	26,156	23,963	22,779	83,056,300	3,646	46,789,300	2,054	56.3	23,317	4,606	2,406	1,188	2,100	2,562	4,286	4,531	1,638	5.46	
Kansas City, Mo.....	20,081	18,334	17,549	70,406,800	4,012	40,328,000	2,298	57.3	17,805	2,689	1,775	959	2,048	2,431	2,846	3,666	1,391	5.38	
Kansas City, Kans.....	6,075	5,629	5,230	12,649,500	2,419	6,461,300	1,235	51.1	5,512	1,917	631	229	52	131	1,440	865	247	5.71	
Outside central cities.....	10,586	10,339	9,863	34,517,900	3,500	19,672,000	1,995	57.0	10,062	2,652	757	421	508	598	997	2,994	1,135	5.67	
Urban.....	1,352	1,196	1,171	3,119,600	2,664	1,637,000	1,398	52.5	1,185	308	52	45	12	53	110	514	91	5.83	
Rural-nonfarm.....	9,234	9,143	8,692	31,398,300	3,512	18,035,000	2,075	57.4	8,877	2,344	705	376	496	545	887	2,480	1,044	5.65	
District includes following urban places and rural-nonfarm areas:																			
In Clay County, Mo.....	1,212	1,174	1,006	3,234,900	3,216	1,882,800	1,872	58.2	1,161	365	42	37	10	23	90	363	231	5.81	
North Kansas City town*..	201	171	169	604,700	3,578	365,500	2,163	60.4	171	83	9	17	-	3	14	22	23	5.81	
Rural-nonfarm**.....	1,011	1,003	837	2,630,200	3,142	1,517,300	1,813	57.7	990	282	33	20	10	20	76	341	208	5.81	
In Jackson County, Mo.....	25,740	23,806	22,867	85,413,300	3,735	48,730,000	2,131	57.1	23,152	3,989	2,067	1,236	2,140	2,784	3,359	5,491	2,086	5.45	
Independence city*.....	1,151	1,025	1,002	2,514,900	2,510	1,271,500	1,269	50.6	1,014	225	43	23	12	50	96	492	68	5.83	
Kansas City*.....	20,081	18,334	17,549	70,406,800	4,012	40,328,000	2,298	57.3	17,805	2,689	1,775	959	2,048	2,431	2,846	3,666	1,391	5.38	
Rural-nonfarm**.....	4,508	4,447	4,316	12,491,600	2,894	7,130,500	1,652	57.1	4,333	1,075	249	249	80	303	417	1,333	627	5.66	
In Johnson County, Kans.....	2,313	2,307	2,203	12,598,900	5,719	7,456,600	3,385	59.2	2,184	614	193	76	400	199	171	415	116	5.47	
In Wyandotte County, Kans....	7,472	7,015	6,566	16,327,100	2,487	8,391,900	1,278	51.4	6,882	2,290	861	260	58	154	1,663	1,256	340	5.73	
Kansas City.....	6,075	5,629	5,230	12,649,500	2,419	6,461,300	1,235	51.1	5,512	1,917	631	229	52	131	1,440	865	247	5.71	
Rural-nonfarm.....	1,397	1,386	1,336	3,677,600	2,753	1,930,600	1,445	52.5	1,370	373	230	31	6	23	223	391	93	5.79	
ST. LOUIS DISTRICT.....																			
St. Louis city.....	30,645	22,486	21,579	99,794,800	4,625	54,386,400	2,520	54.5	21,979	2,856	1,333	871	356	1,547	2,706	8,548	3,762	5.29	
Outside central city.....	39,648	37,470	36,056	173,540,200	4,979	97,346,000	2,700	54.2	36,867	8,967	4,287	1,942	1,284	2,151	4,363	10,198	3,675	5.41	
Urban.....	22,226	20,461	19,365	114,404,100	5,908	59,616,300	3,079	52.1	20,146	5,849	2,257	915	1,042	1,265	2,397	4,683	1,798	5.39	
Rural-nonfarm.....	17,422	17,009	16,691	59,136,100	3,902	37,728,700	2,260	57.9	16,721	3,118	2,030	1,027	242	886	2,026	5,515	1,977	5.45	
District includes following urban places and rural-nonfarm areas:																			
St. Louis city, Mo.*.....	30,645	22,486	21,579	99,794,800	4,625	54,386,400	2,520	54.5	21,979	2,856	1,333	871	356	1,547	2,706	8,548	3,762	5.29	
In St. Charles County, Mo....	553	483	447	1,359,400	3,041	670,800	1,501	49.3	474	182	22	28	7	9	40	154	32	5.69	
St. Charles city*.....	493	423	395	1,302,700	3,045	595,300	1,507	49.5	414	166	17	24	6	9	34	130	28	5.71	
Rural-nonfarm**.....	60	60	52	156,700	3,013	75,500	1,452	48.2	60	16	5	4	1	-	6	24	4	5.53	
In St. Louis County, Mo.....	25,492	24,572	24,144	140,059,400	5,801	77,587,300	3,214	55.4	24,251	3,195	3,802	1,320	1,203	1,558	3,240	7,171	2,762	5.23	
Berkeley city*.....	241	233	108	329,300	3,049	183,400	1,698	55.7	231	53	11	3	2	7	34	75	46	5.60	
Brentwood city*.....	573	572	557	2,975,900	5,343	1,954,000	3,508	65.7	568	148	53	14	24	69	124	84	52	5.08	
Clayton city*.....	762	700	686	3,169,500	3,367	4,551,100	6,634	49.6	689	68	140	28	106	85	72	135	55	4.83	
Ferguson city*.....	705	696	695	3,376,000	4,858	1,942,200	2,795	57.5	684	52	254	6	9	24	78	188	73	5.22	
Glendale city*.....	439	437	437	3,646,800	8,345	2,125,100	4,863	59.3	432	84	42	21	54	10	29	154	38	5.08	
Kirkwood city*.....	1,274	1,222	1,206	7,840,100	6,501	4,169,400	3,457	53.2	1,202	146	364	27	97	57	130	242	139	5.17	
Ladue city*.....	405	403	401	8,176,900	20,391	3,879,300	9,675	47.4	403	28	85	5	118	45	8	34	30	4.79	
Maplewood city*.....	979	867	857	3,715,800	4,336	1,902,900	2,220	51.2	862	117	60	39	8	29	139	323	147	5.41	
Overland city*.....	424	414	407	1,710,300	4,202	1,137,600	2,795	66.5	412	121	13	97	1	36	67	63	14	5.29	
Richmond Heights city*.....	1,126	1,057	1,032	8,116,900	7,865	4,352,500	4,218	53.6	1,050	104	159	30	92	101	157	276	131	4.99	
University City*.....	2,763	2,528	2,489	21,201,000	8,518	11,439,100	4,596	54.0	2,494	224	367	102	313	302	297	597	292	5.00	
Webster Groves city*.....	1,967	1,938	1,928	14,043,500	7,284	6,976,800	3,619	49.7	1,917	407	358	78	146	99	265	373	191	5.24	
Rural-nonfarm**.....	13,834	13,505	13,341	55,757,400	4,179	32,973,600	2,472	59.1	13,307	1,643	1,896	8707							

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in-ter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
PRINCIPAL DISTRICTS—Con.																			
St. Louis district—Con.																			
District includes following urban places and rural- nonfarm areas—Con.																			
In Madison County, Ill.....	6,616	6,000	5,483	17,639,100	3,217	8,878,000	1,619	50.3	5,890	3,351	220	170	16	103	466	1,190	374	5.84	
Alton city.....	1,488	1,304	1,148	4,486,500	3,865	2,269,700	1,977	51.2	1,279	824	36	54	3	15	48	248	51	5.88	
Collinsville city.....	558	587	575	1,678,500	2,919	780,300	1,357	46.5	582	416	20	3	3	4	24	95	17	5.90	
East Alton village.....	373	328	284	816,000	2,873	496,500	1,748	60.8	322	226	10	-	1	1	13	58	13	5.92	
Edwardsville city.....	371	389	307	1,198,600	3,904	519,600	1,693	43.4	334	202	6	4	-	4	44	66	8	5.75	
Granite City.....	1,098	955	852	2,927,700	3,436	1,451,300	1,703	49.6	931	414	34	44	5	37	173	142	82	5.57	
Madison village.....	283	250	237	694,000	2,928	304,400	1,284	43.9	247	97	15	21	-	4	31	59	20	5.40	
Nameoki village.....	194	193	189	622,600	3,294	331,800	1,756	53.3	191	70	15	1	4	7	37	55	2	5.54	
Venice city.....	106	98	82	137,800	1,680	63,800	778	46.3	94	23	3	14	-	2	8	36	8	5.36	
Wood River city.....	565	511	432	1,605,200	3,716	868,900	2,011	54.1	505	343	29	2	-	2	27	52	50	5.84	
Rural-nonfarm.....	1,480	1,435	1,377	3,522,200	2,558	1,791,700	1,301	50.9	1,405	736	52	27	-	27	61	379	123	6.10	
In Monroe County, Ill.....	81	78	74	258,500	3,493	112,900	1,526	43.7	76	19	6	9	-	-	9	32	1	5.23	
In St. Clair County, Ill.....	6,906	6,397	5,908	20,223,800	3,423	10,096,000	1,709	49.9	6,176	2,220	237	415	58	481	608	1,651	506	5.71	
Bellefonte city.....	1,917	1,630	1,402	5,538,000	3,950	2,878,800	2,053	52.0	1,617	967	89	72	7	13	54	350	65	5.72	
East St. Louis city.....	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	
Washington Park village..	392	390	370	923,400	2,496	504,000	1,362	54.6	380	29	1	71	-	174	23	72	6	5.70	
Rural-nonfarm.....	1,967	1,931	1,847	5,441,300	2,946	2,775,000	1,502	51.0	1,873	704	71	117	8	165	110	503	195	5.83	
SECONDARY METROPOLITAN DISTRICTS																			
ST. JOSEPH DISTRICT....																			
St. Joseph city.....	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	
Outside central city.....	477	469	456	977,800	2,144	512,800	1,125	52.4	458	48	27	44	1	76	33	176	53	5.76	
Rural-nonfarm.....	477	469	456	977,800	2,144	512,800	1,125	52.4	458	48	27	44	1	76	33	176	53	5.76	
District includes following urban place and rural- nonfarm area:																			
In Buchanan County, Mo.....	3,366	3,069	3,006	8,224,500	2,736	4,112,000	1,368	50.0	3,006	524	433	160	70	314	206	974	325	5.70	
St. Joseph city.....	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	
Rural-nonfarm.....	401	397	390	889,000	2,279	472,100	1,211	53.1	390	48	14	38	1	76	24	138	51	5.73	
In Doniphan County, Kans.....	76	72	66	88,800	1,345	40,700	617	45.8	68	-	13	6	-	-	9	38	2	6.00	
SPRINGFIELD DISTRICT...																			
Springfield city.....	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	
Outside central city ¹	415	413	339	902,100	2,661	465,200	1,372	51.6	401	70	13	5	8	58	49	143	55	6.14	
Rural-nonfarm.....	415	413	339	902,100	2,661	465,200	1,372	51.6	401	70	13	5	8	58	49	143	55	6.14	

¹ Comprising parts of Campbell and North Campbell townships in Greene County, outside Springfield city.

MONTANA

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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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	123,522	113,885	54,279	47.7	59,606	7,178	2,459	49,206	12,969	26.4	35,237
1930: Private families reporting tenure.....	-	84,681	39,444	46.6	45,237	-	-	-	-	-	-
1920: All families reporting tenure.....	-	78,505	35,512	45.2	42,993	-	-	34,148	9,890	29.0	24,258
Dwelling units: 1940.....	123,522	113,885	54,279	47.7	59,606	7,178	2,459	49,206	12,969	26.4	35,237
Urban.....	67,221	64,148	27,627	43.1	36,521	2,638	435	25,519	8,780	34.4	16,739
Rural-nonfarm.....	56,301	49,737	26,652	53.6	23,085	4,540	2,024	23,687	4,189	17.7	19,498
COLOR OF OCCUPANTS											
White.....	-	111,140	52,847	47.5	58,293	-	-	47,936	12,857	26.8	35,079
Nonwhite.....	-	2,745	1,432	52.2	1,313	-	-	1,270	112	8.8	1,158
TYPE OF STRUCTURE											
1-family.....	89,930	82,846	48,576	58.6	34,270	4,951	2,133	44,313	11,377	25.7	32,936
Other.....	33,592	31,039	5,703	18.4	25,336	2,227	326	4,893	1,592	32.5	3,301
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	88,271	81,483	48,022	58.9	33,461	4,781	2,007	44,187	11,345	25.7	32,792
Under \$5.....	6,974	6,353	4,857	76.5	1,496	413	208	3,926	218	5.6	3,708
\$5 to \$9.....	16,344	14,160	7,169	50.6	6,991	1,582	602	6,397	658	10.3	5,739
\$10 to \$14.....	16,545	14,957	7,377	49.3	7,580	1,182	406	6,796	1,283	18.9	5,513
\$15 to \$19.....	11,959	11,174	5,851	52.4	5,323	549	236	5,484	1,339	24.4	4,145
\$20 to \$24.....	9,420	8,909	5,067	56.9	3,842	355	156	4,810	1,363	28.3	3,447
\$25 to \$29.....	8,559	8,149	4,734	58.1	3,415	274	136	4,534	1,525	33.6	3,009
\$30 to \$39.....	9,286	8,895	5,907	66.4	2,988	230	111	5,609	2,115	37.7	3,494
\$40 to \$49.....	4,497	4,371	3,190	73.0	1,181	89	37	3,007	1,299	43.2	1,708
\$50 to \$59.....	2,587	2,480	2,017	81.3	463	58	49	1,905	865	45.4	1,040
\$60 to \$74.....	1,308	1,252	1,114	89.0	138	31	25	1,029	443	43.1	586
\$75 to \$99.....	534	512	479	93.6	33	12	10	433	182	42.0	251
\$100 and over.....	308	271	260	95.9	11	6	31	207	55	26.6	152
Median monthly rent..... (dollars).....	16.29	16.86	18.44	-	15.12	11.17	11.88	19.01	27.16	-	16.23

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	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 \$6,999	\$7,500 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 and over	
Mortgaged properties.....	12,969	11,517	1,528	1,308	1,238	1,095	1,195	1,858	1,180	948	684	302	133	28	15	1,452
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	12,272	10,877	1,812	1,202	1,175	1,052	1,147	1,778	1,158	928	664	290	128	26	14	1,395
Average interest rate..... (%).....	5.92	5.92	6.44	6.25	6.14	5.98	5.87	5.78	5.60	5.58	5.56	5.49	5.48	-	-	5.92
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	12,648	11,244	1,473	1,271	1,213	1,073	1,164	1,823	1,158	924	674	296	129	26	15	1,404
Building and loan association.....	2,957	2,606	95	168	218	242	310	537	370	294	223	94	42	8	4	851
Commercial bank.....	955	855	138	124	100	86	86	106	76	46	43	28	14	4	4	100
Savings bank.....	273	250	29	39	30	27	33	43	12	15	15	4	3	-	-	23
Life insurance company.....	480	388	5	9	8	13	17	60	99	81	60	21	9	5	1	92
Mortgage company.....	315	286	47	34	43	28	23	37	28	21	16	8	1	-	-	29
Home Owners' Loan Corporation.....	2,365	2,093	107	195	219	227	248	421	238	194	146	63	27	4	2	272
Individual.....	4,441	3,999	862	599	515	390	396	523	275	214	131	48	25	5	3	442
Other.....	862	767	189	103	80	60	51	86	60	59	40	30	8	-	1	95
Reporting debt and value.....	11,857	10,544	1,353	1,159	1,110	988	1,101	1,709	1,115	915	648	284	125	22	15	1,313
JUNIOR MORTGAGE																
First mortgage only.....	1,967	1,763	224	197	207	163	189	308	151	137	97	62	26	2	-	204
First and junior mortgage.....	136	106	5	13	12	12	14	21	10	7	9	2	1	-	-	30
With 1st mtg.; not rptg. on junior.....	9,754	8,675	1,124	949	891	813	898	1,380	954	771	542	220	98	20	15	1,079
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	5,336	4,983	1,340	1,030	818	556	475	487	156	70	34	9	4	2	2	353
\$1,000 to \$1,499.....	1,824	1,635	13	120	225	266	292	406	151	95	51	12	2	-	-	189
\$1,500 to \$1,999.....	1,300	1,145	-	9	61	128	199	352	198	121	54	16	7	-	-	155
\$2,000 to \$2,499.....	932	791	-	-	6	35	96	236	183	128	68	30	8	-	-	141
\$2,500 to \$2,999.....	614	527	-	-	-	3	32	147	129	114	72	17	12	-	-	87
\$3,000 to \$3,999.....	1,011	848	-	-	-	-	7	78	258	230	172	78	21	4	-	163
\$4,000 to \$4,999.....	471	381	-	-	-	-	-	3	88	131	135	52	17	4	1	90
\$5,000 to \$5,999.....	201	188	-	-	-	-	-	-	2	24	38	24	3	-	-	63
\$6,000 to \$7,499.....	113	71	-	-	-	-	-	-	-	2	13	29	19	4	4	42
\$7,500 to \$9,999.....	27	15	-	-	-	-	-	-	-	-	3	3	7	3	-	12
\$10,000 to \$14,999.....	19	8	-	-	-	-	-	-	-	-	-	-	4	1	3	11
\$15,000 to \$19,999.....	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
\$20,000 and over.....	5	2	-	-	-	-	-	-	-	-	-	-	-	-	2	3
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	39,744	32,183	711	1,282	1,780	2,028	2,812	5,585	4,745	4,719	4,106	2,300	1,362	348	405	7,561
Average value..... (dollars).....	3,352	3,052	525	1,106	1,604	2,053	2,554	3,268	4,256	5,157	6,337	8,099	10,892	-	-	5,759
Debt on first and jr. mtgs. (thous.).....	17,855	14,794	358	572	773	895	1,232	2,481	2,339	2,373	1,993	1,025	543	110	100	3,062
Percent of value of property.....	44.9	46.0	50.4	44.6	43.4	44.1	43.8	44.4	49.3	50.3	48.5	44.6	39.9	-	-	40.5
Average debt..... (dollars).....	1,506	1,408	265	494	696	906	1,119	1,451	2,098	2,593	3,076	3,610	4,342	-	-	2,332
Debt on first mtgs. (thousands).....	17,762	14,736	358	570	769	891	1,222	2,470	2,384	2,362	1,986	1,024	541	110	100	3,026
Percent of value of property.....	44.7	45.8	50.4	44.4	43.2	43.9	43.5	44.2	49.2	50.1	48.4	44.5	39.8	-	-	40.0
Average debt..... (dollars).....	1,498	1,398	265	491	693	902	1,110	1,445	2,093	2,581	3,065	3,606	4,330	-	-	2,305

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	12,969	12,648	2,957	1,228	955	273	480	315	2,865	4,441	862	321
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	12,272	12,145	2,908	1,192	983	259	473	307	2,365	4,110	790	127
Average interest rate (percent)	5.92	5.92	6.18	6.60	6.58	6.68	5.73	6.23	4.50	6.36	5.85	5.86
Reporting debt and value	11,857	11,664	2,808	1,118	882	236	451	283	2,175	4,062	767	193
Percent distribution	-	100.0	24.1	9.6	7.6	2.0	3.9	2.4	18.6	34.8	6.6	-
JUNIOR MORTGAGE												
1- to 4-family properties	11,857	11,664	2,808	1,118	882	236	451	283	2,175	4,062	767	193
First mortgage only	1,967	1,943	394	174	116	58	73	47	349	787	119	24
First and junior mortgage	136	119	23	12	10	2	2	2	38	38	4	17
With first mortgage; not reporting on junior mortgage	9,754	9,602	2,391	932	756	176	376	234	1,788	3,237	644	152
1-family properties	10,544	10,385	2,474	1,008	791	217	368	261	1,929	3,660	685	159
First mortgage only	1,763	1,750	345	161	106	55	56	42	313	727	106	13
First and junior mortgage	106	92	17	9	8	1	1	2	30	30	3	14
With first mortgage; not reporting on junior mortgage	8,675	8,543	2,112	838	677	161	311	217	1,586	2,903	576	132
2- to 4-family properties	1,313	1,279	334	110	91	19	83	22	246	402	82	34
First mortgage only	204	193	49	13	10	8	17	5	36	60	13	11
First and junior mortgage	30	27	6	3	2	1	1	-	8	8	1	3
With first mortgage; not reporting on junior mortgage	1,079	1,059	279	94	79	15	65	17	202	334	68	20
RELATION OF DEBT TO VALUE												
1- to 4-family properties	11,857	11,664	2,808	1,118	882	236	451	283	2,175	4,062	767	193
Value of property (dollars)	39,744,400	39,080,200	11,105,400	3,659,500	2,982,000	677,500	2,529,900	823,000	7,746,400	10,973,200	2,242,800	664,200
Average value (dollars)	3,352	3,350	3,955	3,273	3,381	2,871	5,610	2,908	3,562	2,701	2,924	3,441
Debt on first and junior mortgages (dollars)	17,855,400	17,543,000	4,944,000	1,512,000	1,236,400	275,600	1,314,200	392,400	3,595,900	4,777,000	1,007,500	312,400
Percent of value of property	44.9	44.9	44.5	41.3	41.5	40.7	51.9	47.7	46.4	43.5	44.9	47.0
Average debt (dollars)	1,506	1,504	1,761	1,352	1,402	1,168	2,914	1,387	1,653	1,176	1,314	1,619
Debt on first mortgages (dollars)	17,762,100	17,462,800	4,938,700	1,504,700	1,232,100	272,600	1,312,100	391,600	3,567,300	4,747,400	1,006,000	299,300
Percent distribution	-	100.0	28.3	8.6	7.1	1.6	7.5	2.2	20.4	27.2	5.8	-
Percent of value of property	44.7	44.7	44.4	41.1	41.3	40.2	51.9	47.6	46.1	43.3	44.9	45.1
Average debt (dollars)	1,498	1,497	1,757	1,346	1,397	1,155	2,909	1,384	1,640	1,169	1,312	1,551
1-family properties	10,544	10,385	2,474	1,008	791	217	368	261	1,929	3,660	685	159
Value of property (dollars)	32,183,400	31,723,800	9,208,100	2,914,600	2,328,600	566,000	1,833,000	735,900	6,491,300	8,697,600	1,843,300	459,600
Average value (dollars)	3,052	3,055	3,722	2,891	2,944	2,700	4,981	2,820	3,365	2,376	2,691	2,891
Debt on first and junior mortgages (dollars)	14,793,500	14,562,200	4,203,600	1,231,600	994,600	237,000	999,700	355,900	3,046,100	3,877,400	847,900	231,300
Percent of value of property	46.0	45.9	45.7	42.3	42.7	40.4	54.5	48.4	46.9	44.6	46.0	50.3
Average debt (dollars)	1,403	1,402	1,699	1,232	1,257	1,092	2,717	1,364	1,579	1,059	1,238	1,455
Debt on first mortgages (dollars)	14,736,000	14,514,600	4,196,300	1,229,500	992,500	237,000	997,700	355,100	3,025,500	3,863,500	847,000	221,400
Percent of value of property	45.8	45.8	45.6	42.2	42.6	40.4	54.4	48.3	46.6	44.4	46.0	48.2
Average debt (dollars)	1,398	1,398	1,696	1,220	1,255	1,092	2,711	1,361	1,568	1,056	1,236	1,392
2- to 4-family properties	1,313	1,279	334	110	91	19	83	22	246	402	82	34
Value of property (dollars)	7,561,000	7,356,400	1,897,300	744,900	653,400	91,500	696,900	87,100	1,255,100	2,275,600	399,500	204,600
Average value (dollars)	5,759	5,752	5,681	6,772	-	-	-	-	5,102	5,661	-	-
Debt on first and junior mortgages (dollars)	3,061,900	2,980,800	740,400	280,400	241,800	38,600	314,500	36,500	549,800	699,600	159,600	81,100
Percent of value of property	40.5	40.5	39.0	37.6	-	-	-	-	43.8	39.5	-	-
Average debt (dollars)	2,332	2,331	2,217	2,549	-	-	-	-	2,235	2,258	-	-
Debt on first mortgages (dollars)	3,026,100	2,948,200	737,400	275,200	239,600	35,600	314,400	36,500	541,800	688,900	159,000	77,900
Percent of value of property	40.0	40.1	38.9	36.9	-	-	-	-	43.2	38.8	-	-
Average debt (dollars)	2,305	2,305	2,208	2,502	-	-	-	-	2,202	2,199	-	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	11,517	11,244	2,606	1,105	855	250	388	286	2,093	3,999	767	273
RACE OF OCCUPANTS												
White	11,412	11,143	2,593	1,091	844	247	387	285	2,080	3,955	752	269
Negro	33	32	7	4	4	-	-	-	8	12	1	1
Other nonwhite	72	69	6	10	7	3	1	1	5	32	14	3
YEAR BUILT												
Reporting year built	11,209	10,948	2,571	1,074	837	237	387	280	2,019	3,877	740	261
1930 to 1940	3,345	3,265	887	395	331	64	187	127	317	1,070	282	80
1920 to 1929	2,229	2,194	583	202	140	62	83	63	480	672	111	35
1910 to 1919	3,321	3,237	643	299	226	73	77	50	791	1,188	189	84
1900 to 1909	1,559	1,518	305	113	94	19	26	29	301	651	93	41
1880 to 1899	739	718	148	63	45	18	13	11	126	295	62	21
1879 or earlier	16	16	5	2	1	1	1	-	4	1	3	-

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

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.....	11,517	11,244	2,606	1,105	855	250	388	286	2,093	3,999	767	273
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	10,547	10,388	2,474	1,008	791	217	368	261	1,930	3,663	684	159
Under \$500.....	2,662	2,619	341	357	284	73	12	75	258	1,293	283	43
\$500 to \$999.....	2,334	2,301	525	231	180	51	35	61	465	863	121	33
\$1,000 to \$1,499.....	1,641	1,615	436	121	92	29	36	32	394	524	72	26
\$1,500 to \$1,999.....	1,147	1,130	324	81	55	26	45	24	255	354	47	17
\$2,000 to \$2,499.....	789	779	225	56	41	15	33	16	172	240	37	10
\$2,500 to \$2,999.....	521	513	172	43	35	8	35	13	107	122	21	8
\$3,000 to \$3,999.....	843	831	256	62	52	10	105	27	164	165	52	12
\$4,000 to \$4,999.....	377	371	122	30	28	2	39	9	74	60	37	6
\$5,000 to \$5,999.....	138	136	45	12	10	2	15	1	28	29	6	2
\$6,000 to \$7,499.....	71	70	19	13	12	1	10	3	10	10	5	1
\$7,500 to \$9,999.....	14	14	6	-	-	-	3	-	2	1	2	-
\$10,000 to \$14,999.....	8	7	3	2	2	-	-	-	-	1	1	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	2	2	-	-	-	-	-	-	1	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	10,877	10,770	2,561	1,073	836	237	383	278	2,093	3,683	699	107
Under 4.0%.....	88	87	7	8	7	1	-	4	-	49	19	1
4.0%.....	258	256	22	14	12	2	6	7	-	136	71	2
4.1% to 4.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
4.5%.....	2,289	2,274	39	45	39	6	25	8	2,093	28	36	15
4.6% to 4.9%.....	6	6	1	4	4	-	-	-	-	-	1	-
5.0%.....	1,063	1,043	196	158	130	28	68	46	-	413	162	20
5.1% to 5.4%.....	24	23	11	5	5	-	5	-	-	1	1	1
5.5%.....	341	337	177	28	20	8	62	13	-	26	31	4
5.6% to 5.9%.....	3	3	1	-	-	-	1	-	-	-	1	-
6.0%.....	4,484	4,393	1,514	392	296	96	192	185	-	1,921	239	41
6.1% to 6.4%.....	4	4	3	1	1	-	-	-	-	-	-	-
6.5%.....	122	120	80	4	4	-	5	2	-	21	8	2
6.6% to 6.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.0%.....	676	669	272	60	52	8	5	14	-	295	23	7
7.1% to 7.4%.....	1	1	1	-	-	-	-	-	-	-	-	-
7.5%.....	20	20	11	2	2	-	-	-	-	6	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,546	1,532	224	352	264	88	14	49	-	787	106	14
Average interest rate.....(percent)	5.92	5.92	6.16	6.61	6.59	6.68	5.70	6.17	4.50	6.37	5.84	5.91
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	9,961	9,845	2,581	967	752	215	372	254	2,011	3,040	670	116
Real estate taxes included in payment.....	3,017	2,980	1,439	206	163	43	181	82	557	320	195	37
Monthly.....	2,902	2,867	1,412	197	156	41	177	77	542	281	181	35
Quarterly.....	6	6	-	-	-	-	-	-	1	3	2	-
Semiannual.....	12	12	-	1	1	-	1	-	-	2	-	-
Annual.....	41	41	1	4	3	1	1	2	2	23	8	-
Other.....	1	1	-	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment.....	55	53	26	4	3	1	2	3	12	4	2	2
Real estate taxes not included in payment.....	6,821	6,747	1,082	745	577	168	190	166	1,434	2,672	458	74
Monthly.....	5,990	5,928	1,060	656	512	144	180	145	1,398	2,164	325	62
Quarterly.....	69	68	4	10	7	3	-	5	1	44	4	1
Semiannual.....	180	179	3	18	13	5	3	2	3	136	14	1
Annual.....	429	422	4	48	36	12	3	6	12	249	100	7
Other.....	34	33	-	2	2	-	-	2	3	21	5	1
Not reporting frequency of payment.....	119	117	11	11	7	4	4	5	18	58	10	2
Not reporting tax payment requirements.....	123	118	10	16	12	4	1	6	20	48	17	5
Monthly.....	97	93	10	14	10	4	1	5	18	35	10	4
Quarterly.....	3	3	-	-	-	-	-	-	-	1	2	-
Semiannual.....	5	4	-	1	1	-	-	-	-	3	-	1
Annual.....	10	10	-	1	1	-	-	1	-	6	2	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	8	-	-	-	-	-	-	2	3	3	-
No principal payments required.....	545	540	28	57	39	18	8	18	34	362	33	5
Monthly.....	207	203	22	23	15	8	6	6	31	105	10	4
Quarterly.....	38	33	2	2	2	-	-	3	2	19	5	-
Semiannual.....	89	89	1	8	7	1	-	3	-	74	3	-
Annual.....	159	159	-	23	15	8	1	6	-	116	18	-
Other.....	20	20	1	-	-	-	-	-	1	17	1	-
Not reporting frequency of payment.....	37	36	2	1	-	1	1	-	-	31	1	1
Not reporting principal payment requirements.....	397	253	39	25	17	8	7	4	43	106	29	144
Monthly.....	157	138	30	16	10	6	4	4	32	38	19	19
Quarterly.....	7	7	-	-	-	-	-	-	-	4	3	-
Semiannual.....	6	5	-	1	-	1	-	-	-	8	1	1
Annual.....	25	19	-	4	3	1	-	-	-	15	-	6
Other.....	14	13	-	-	-	-	-	-	-	12	1	1
Not reporting frequency of payment.....	188	71	9	4	4	-	3	-	11	39	5	117
No regular payments required.....	614	606	8	56	47	9	1	10	5	491	35	8

HOUSING—NONFARM MORTGAGES

Table A-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940
 [Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	10,547	2,818	6,386	477	921	Reporting interest rate.....	10,877	2,955	6,528	532	862
Under \$500	2,662	249	1,943	184	386	Under 4.0%.....	88	12	59	6	11
\$500 to \$999	2,834	428	1,585	119	202	4.0% to 4.4%.....	258	39	180	17	22
\$1,000 to \$1,499	1,641	398	1,017	69	127	4.4% to 4.8%.....	1	-	1	-	-
\$1,500 to \$1,999	1,147	349	582	35	81	4.8% to 5.2%.....	2,289	678	1,497	38	76
\$2,000 to \$2,499	789	262	418	30	59	5.2% to 5.6%.....	6	5	1	-	-
\$2,500 to \$2,999	521	236	281	20	34	5.6% to 6.0%.....	1,063	374	563	41	65
\$3,000 to \$3,999	548	504	276	23	40	6.0% to 6.4%.....	24	16	7	1	-
\$4,000 to \$4,999	377	232	111	15	19	6.4% to 6.8%.....	341	241	65	7	8
\$5,000 to \$5,999	186	80	43	7	8	6.8% to 7.2%.....	3	2	1	-	-
\$6,000 to \$7,499	71	47	17	5	2	7.2% to 7.6%.....	4,434	1,270	2,576	211	377
\$7,500 to \$9,999	14	6	7	-	1	7.6% to 8.0%.....	4	4	-	-	-
\$10,000 to \$14,999	8	2	4	-	2	8.0% and over.....	122	32	83	2	5
\$15,000 to \$19,999	-	-	-	-	-	Average interest rate — (percent).....	1	1	-	-	-
\$20,000 and over	2	-	2	-	-		676	125	435	51	65
							1	-	1	-	-
							20	9	8	2	1
							-	-	-	-	-
							1,546	147	1,031	156	212
							5.92	5.62	5.95	6.55	6.37

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	8,586	8,122	2,461	5,601	50	414
Total first mortgage outstanding debt.....(dollars).....	12,144,100	11,645,300	5,292,900	6,293,500	58,900	498,800
Total annual mortgage payment.....(dollars).....	2,559,513	2,527,022	968,861	1,547,179	15,982	42,491
Average first mortgage outstanding debt.....(dollars).....	1,423	1,434	2,151	1,124	-	1,205
Average value of property.....(dollars).....	3,076	3,091	4,045	2,679	-	2,787
Average annual estimated rental value.....(dollars).....	349	350	442	310	-	328
Average annual mortgage payment.....(dollars).....	301	311	392	276	-	103
Percent which annual mortgage payment represents of—						
First mortgage debt.....	21.2	21.7	18.2	24.6	-	8.5
Value of property.....	9.8	10.1	9.7	10.3	-	8.7
Estimated annual rental value.....	86.4	89.0	88.6	89.2	-	31.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	7,786	7,610	2,429	5,127	54	176
Average first mortgage outstanding debt.....(dollars).....	1,464	1,469	2,166	1,144	-	1,240
Average value of property.....(dollars).....	3,136	3,145	4,068	2,714	-	2,749
Average annual estimated rental value.....(dollars).....	355	356	445	314	-	333
Average annual mortgage payment.....(dollars).....	314	319	393	283	-	132
Percent which annual mortgage payment represents of—						
First mortgage debt.....	21.5	21.7	18.2	24.8	-	10.7
Value of property.....	10.0	10.1	9.7	10.4	-	4.8
Estimated annual rental value.....	88.5	89.6	88.5	90.2	-	39.7
Monthly mortgage payment—						
Under \$10.....	718	604	60	542	2	114
\$10 to \$14.....	1,092	1,074	189	872	13	18
\$15 to \$19.....	1,117	1,108	253	849	6	9
\$20 to \$24.....	1,067	1,050	269	776	5	17
\$25 to \$29.....	1,113	1,106	321	774	11	7
\$30 to \$39.....	1,310	1,306	595	700	11	4
\$40 to \$49.....	641	640	385	253	2	1
\$50 to \$59.....	438	436	205	227	4	2
\$60 to \$74.....	173	172	111	61	-	1
\$75 to \$99.....	64	63	26	37	-	1
\$100 and over.....	53	51	15	36	-	2
Average monthly mortgage payment.....(dollars).....	26.20	26.55	32.79	23.62	-	11.02
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	750	512	32	474	6	238
Average first mortgage outstanding debt.....(dollars).....	993	907	-	903	-	1,179
Average value of property.....(dollars).....	2,455	2,287	-	2,295	-	2,815
Average annual estimated rental value.....(dollars).....	280	260	-	261	-	324
Average annual mortgage payment.....(dollars).....	162	200	-	198	-	81
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.4	22.1	-	21.9	-	6.8
Value of property.....	6.6	8.8	-	8.6	-	2.9
Estimated annual rental value.....	58.0	77.2	-	75.9	-	24.9

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	67,221	64,148	27,627	43.1	36,521	2,638	435	25,519	8,780	34.4	16,739
1930: Private families reporting tenure.....	-	46,042	20,569	44.7	25,473	-	-	-	-	-	-
1920: All families reporting tenure.....	-	41,014	17,162	41.8	23,852	-	-	16,425	5,168	31.5	11,257
Dwelling units: 1940.....	67,221	64,148	27,627	43.1	36,521	2,638	435	25,519	8,780	34.4	16,739
COLOR OF OCCUPANTS											
White.....	-	63,479	27,418	43.2	36,061	-	-	25,332	8,729	34.5	16,603
Nonwhite.....	-	669	209	31.2	460	-	-	187	51	27.3	136
TYPE OF STRUCTURE											
1-family.....	41,333	39,958	23,907	59.8	16,051	1,138	237	22,218	7,478	33.7	14,740
Other.....	25,888	24,190	3,720	15.4	20,470	1,500	198	3,301	1,302	39.4	1,999
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	40,616	39,339	23,565	59.9	15,774	1,065	212	22,106	7,452	33.7	14,654
Under \$5.....	848	813	655	80.6	158	26	9	574	68	11.8	506
\$5 to \$9.....	3,358	3,142	1,676	53.3	1,466	176	40	1,516	237	15.6	1,279
\$10 to \$14.....	5,435	5,173	2,566	49.6	2,607	223	39	2,388	587	24.6	1,801
\$15 to \$19.....	5,685	5,489	2,774	50.5	2,715	168	28	2,640	758	28.7	1,882
\$20 to \$24.....	5,297	5,161	2,793	54.1	2,368	118	18	2,646	837	31.6	1,809
\$25 to \$29.....	5,465	5,318	2,977	56.0	2,341	131	16	2,847	1,037	36.4	1,810
\$30 to \$39.....	6,874	6,717	4,242	63.2	2,475	126	31	4,021	1,576	39.2	2,445
\$40 to \$49.....	3,696	3,639	2,569	70.8	1,060	57	10	2,411	1,047	43.4	1,364
\$50 to \$59.....	2,151	2,109	1,687	80.0	422	31	11	1,598	720	45.1	878
\$60 to \$74.....	1,103	1,091	966	88.5	125	7	5	392	376	42.2	516
\$75 to \$99.....	470	465	434	93.3	31	2	3	392	161	41.1	231
\$100 and over.....	284	282	226	97.4	6	-	2	181	48	26.5	133
Median monthly rent.....(dollars).....	24.20	24.39	25.71	-	21.49	17.70	17.71	26.76	30.78	-	24.64

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	8,780	7,550	592	699	758	686	848	1,346	914	759	551	257	107	22	12	4	1,230
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	8,391	7,206	522	645	716	662	818	1,287	897	742	536	245	102	20	11	3	1,185
Average interest rate..... (%).....	5.84	5.83	6.27	6.20	6.07	5.90	5.86	5.79	5.60	5.59	5.55	5.44	5.40	-	-	-	5.88
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	8,581	7,394	583	682	739	676	831	1,317	894	737	544	252	103	20	12	4	1,187
Building and loan association.....	2,322	2,009	67	125	164	170	252	421	285	235	173	76	33	5	3	-	313
Commercial bank.....	459	394	42	37	38	35	42	49	43	31	36	23	11	3	4	-	65
Savings bank.....	149	132	8	18	15	12	18	26	7	12	11	4	1	-	-	-	17
Life insurance company.....	402	317	3	7	8	11	14	53	74	72	46	20	4	4	1	-	65
Mortgage company.....	229	203	25	16	29	19	19	32	24	16	16	6	1	-	-	-	26
Home Owners' Loan Corporation.....	1,678	1,443	38	104	129	142	175	292	196	154	126	57	24	3	1	2	235
Individual.....	2,778	2,412	307	322	305	255	274	332	222	169	105	40	22	5	2	2	366
Other.....	564	484	93	53	51	32	37	62	43	48	31	26	7	-	1	-	80
Reporting debt and value.....	8,058	6,953	526	620	670	616	785	1,243	866	733	523	241	100	18	12	-	1,105
JUNIOR MORTGAGE																	
First mortgage only.....	1,331	1,158	81	98	122	90	181	224	117	115	93	60	25	2	-	-	173
First and junior mortgage.....	90	67	-	4	5	7	9	17	9	6	8	1	1	-	-	-	23
With 1st mtg.; not rptg. on junior.....	6,637	5,728	445	518	543	519	645	1,002	740	612	422	180	74	16	12	-	909
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	2,999	2,729	522	545	474	330	324	321	120	54	25	8	4	2	-	-	270
\$1,000 to \$1,499.....	1,311	1,158	4	71	154	167	205	312	119	74	41	8	-	-	2	-	153
\$1,500 to \$1,999.....	987	855	-	4	37	93	150	265	152	98	43	9	4	-	-	-	132
\$2,000 to \$2,499.....	746	626	-	-	5	23	76	179	141	110	61	23	7	1	-	-	120
\$2,500 to \$2,999.....	487	409	-	-	-	3	24	106	100	89	59	15	12	-	1	-	78
\$3,000 to \$3,999.....	824	679	-	-	-	-	5	57	205	182	144	66	18	2	-	-	145
\$4,000 to \$4,999.....	387	306	-	-	-	-	-	3	27	105	103	48	16	3	1	-	81
\$5,000 to \$5,999.....	171	112	-	-	-	-	-	-	2	10	37	32	19	3	-	-	59
\$6,000 to \$7,499.....	100	61	-	-	-	-	-	-	-	-	10	3	4	3	-	-	12
\$7,500 to \$9,999.....	22	10	-	-	-	-	-	-	-	-	-	3	1	8	-	-	10
\$10,000 to \$14,999.....	17	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
\$15,000 to \$19,999.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
\$20,000 and over.....	4	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	3
RELATION OF DEBT TO VALUE																	
Value of property..... (thousands).....	30,551	23,842	292	695	1,085	1,270	2,009	4,067	3,694	3,780	3,315	1,950	1,085	285	314	-	6,709
Average value..... (dollars).....	3,791	3,429	556	1,121	1,619	2,062	2,559	3,272	4,266	5,156	6,339	8,092	10,850	-	-	-	6,072
Debt on first and jr. mtgs. (thous.).....	13,817	11,103	146	329	493	580	906	1,840	1,819	1,903	1,578	900	425	92	92	-	2,713
Percent of value of property.....	45.2	46.6	49.8	47.3	45.5	45.6	45.1	45.2	49.2	50.3	47.6	46.1	39.2	-	-	-	40.4
Average debt..... (dollars).....	1,715	1,597	277	530	736	941	1,155	1,481	2,101	2,596	3,018	3,734	4,253	-	-	-	2,455
Debt on first mtgs. (thousands).....	13,747	11,062	146	328	491	578	902	1,831	1,815	1,892	1,572	900	424	92	92	-	2,685
Percent of value of property.....	45.0	46.4	49.8	47.2	45.3	45.5	44.9	45.0	49.1	50.1	47.4	46.1	39.1	-	-	-	40.0
Average debt..... (dollars).....	1,706	1,591	277	529	733	938	1,149	1,473	2,096	2,582	3,005	3,734	4,238	-	-	-	2,429

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	8,780	8,581	2,322	608	459	149	402	229	1,678	2,778	564	199
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	8,391	8,302	2,284	590	450	140	396	223	1,678	2,618	513	89
Average interest rate (percent)	5.84	5.84	6.17	6.28	6.24	6.43	5.80	6.13	4.50	6.29	5.79	-
Reporting debt and value	8,058	7,928	2,201	552	425	127	375	208	1,543	2,545	504	130
Percent distribution	-	100.0	27.8	7.0	5.4	1.6	4.7	2.6	19.5	32.1	6.4	-
JUNIOR MORTGAGE												
1- to 4-family properties	8,058	7,928	2,201	552	425	127	375	208	1,543	2,545	504	130
First mortgage only	1,331	1,310	326	87	55	32	67	29	257	454	90	21
First and junior mortgage	90	80	18	3	1	2	2	1	29	24	3	10
With first mortgage; not reporting on junior mortgage	6,537	6,538	1,857	462	369	93	306	178	1,257	2,067	411	99
1-family properties	6,953	6,855	1,905	480	367	113	299	187	1,332	2,215	437	98
First mortgage only	1,158	1,147	282	77	48	29	54	24	225	408	77	11
First and junior mortgage	67	60	13	2	1	1	1	1	24	17	2	7
With first mortgage; not reporting on junior mortgage	5,728	5,648	1,610	401	318	83	244	162	1,083	1,790	358	80
2- to 4-family properties	1,105	1,073	296	72	58	14	76	21	211	330	67	32
First mortgage only	173	163	44	10	7	3	13	5	32	46	13	10
First and junior mortgage	23	20	5	1	-	1	1	-	5	7	1	3
With first mortgage; not reporting on junior mortgage	909	890	247	61	51	10	62	16	174	277	58	19
RELATION OF DEBT TO VALUE												
1- to 4-family properties	8,058	7,928	2,201	552	425	127	375	208	1,543	2,545	504	130
Value of property (dollars)	30,551,300	30,004,200	8,859,100	2,370,700	1,945,000	425,700	2,106,900	673,800	6,030,300	8,262,200	1,701,800	547,100
Average value (dollars)	3,791	3,785	4,025	4,295	4,576	3,352	5,617	3,239	3,908	3,246	3,377	4,208
Debt on first and junior mortgages (dollars)	13,816,500	13,558,400	3,946,200	972,700	794,100	178,600	1,052,200	336,700	2,840,600	3,630,300	774,700	263,100
Percent of value of property	45.2	45.2	44.5	41.0	40.8	42.0	50.0	50.0	47.1	43.9	45.5	48.1
Average debt (dollars)	1,715	1,710	1,793	1,762	1,868	1,406	2,806	1,619	1,841	1,426	1,537	2,024
Debt on first mortgages (dollars)	13,746,500	13,492,300	3,938,600	969,700	794,100	175,600	1,050,100	335,900	2,819,100	3,605,600	773,300	254,300
Percent distribution	-	100.0	29.2	7.2	5.9	1.8	7.8	2.5	20.9	26.7	5.7	-
Percent of value of property	45.0	45.0	44.5	40.9	40.8	41.2	49.9	49.9	46.7	43.6	45.4	46.5
Average debt (dollars)	1,706	1,702	1,789	1,757	1,868	1,383	2,800	1,615	1,827	1,417	1,534	1,956
1-family properties	6,953	6,855	1,905	480	367	113	299	187	1,332	2,215	437	98
Value of property (dollars)	23,841,900	23,479,900	7,133,600	1,777,300	1,421,100	356,200	1,462,200	591,700	4,913,600	6,242,000	1,359,500	368,000
Average value (dollars)	3,429	3,425	3,745	3,703	3,872	3,152	4,890	3,164	3,689	2,818	3,111	-
Debt on first and junior mortgages (dollars)	11,103,400	10,914,800	3,266,600	751,500	603,400	148,100	766,900	302,700	2,354,000	2,839,400	633,700	188,600
Percent of value of property	46.6	46.3	45.8	42.3	42.5	41.6	52.4	51.2	47.9	45.5	46.6	-
Average debt (dollars)	1,597	1,592	1,715	1,566	1,644	1,311	2,565	1,619	1,767	1,282	1,450	-
Debt on first mortgages (dollars)	11,062,100	10,879,100	3,261,500	751,500	603,400	148,100	764,900	301,900	2,336,800	2,829,600	632,900	183,000
Percent of value of property	46.4	46.3	45.7	42.3	42.5	41.6	52.3	51.0	47.6	45.3	46.6	-
Average debt (dollars)	1,591	1,587	1,712	1,566	1,644	1,311	2,558	1,614	1,754	1,277	1,448	-
2- to 4-family properties	1,105	1,073	296	72	58	14	76	21	211	330	67	32
Value of property (dollars)	6,709,400	6,524,300	1,725,500	593,400	523,900	69,500	644,100	82,100	1,116,700	2,020,200	342,300	185,100
Average value (dollars)	6,072	6,080	5,829	-	-	-	-	-	5,292	6,122	-	-
Debt on first and junior mortgages (dollars)	2,713,100	2,638,600	679,600	221,200	190,700	30,500	285,300	34,000	486,600	790,900	141,000	74,500
Percent of value of property	40.4	40.4	39.4	-	-	-	-	-	43.6	39.1	-	-
Average debt (dollars)	2,455	2,459	2,296	-	-	-	-	-	2,306	2,397	-	-
Debt on first mortgages (dollars)	2,684,500	2,613,200	677,100	218,200	190,700	27,500	285,200	34,000	482,300	776,000	140,400	71,300
Percent of value of property	40.0	40.1	39.2	-	-	-	-	-	43.2	38.4	-	-
Average debt (dollars)	2,429	2,435	2,288	-	-	-	-	-	2,286	2,352	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	7,550	7,394	2,009	525	394	132	317	203	1,443	2,412	484	155
RACE OF OCCUPANTS												
White	7,504	7,349	1,996	521	391	130	316	202	1,434	2,397	483	155
Negro	29	28	7	2	2	-	-	-	7	11	1	1
Other nonwhite	17	17	6	3	1	2	1	1	2	4	-	-
YEAR BUILT												
Reporting year built	7,315	7,169	1,983	510	385	125	317	198	1,390	2,313	458	146
1930 to 1940	1,957	1,916	587	172	143	29	129	86	226	537	179	41
1920 to 1929	1,475	1,458	481	101	70	31	76	45	309	385	61	17
1910 to 1919	2,113	2,064	522	134	95	39	73	40	496	698	101	49
1900 to 1909	1,181	1,156	253	63	51	12	26	17	250	478	69	25
1880 to 1899	574	560	135	38	25	13	12	10	105	214	46	14
1879 or earlier	15	15	5	2	1	1	1	-	4	1	2	-

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS. FOR THE STATE: 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]

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	7,550	7,394	2,009	525	394	132	317	203	1,443	2,412	484	155
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	6,955	6,857	1,905	480	367	113	299	187	1,333	2,217	436	98
Under \$500	1,262	1,249	240	125	95	30	10	43	121	563	147	18
\$500 to \$999	1,474	1,457	408	110	84	26	32	35	285	509	78	17
\$1,000 to \$1,499	1,165	1,149	346	53	38	15	33	24	272	368	53	16
\$1,500 to \$1,999	858	843	246	46	31	15	44	22	185	268	32	15
\$2,000 to \$2,499	624	615	183	30	21	9	26	13	141	193	29	9
\$2,500 to \$2,999	406	399	136	31	25	6	25	12	83	96	16	7
\$3,000 to \$3,999	672	661	192	40	32	8	85	25	143	188	38	11
\$4,000 to \$4,999	304	298	96	21	20	1	27	9	67	47	31	6
\$5,000 to \$5,999	112	110	37	11	9	2	7	1	26	23	5	2
\$6,000 to \$7,499	61	60	15	11	10	1	7	3	9	10	1	1
\$7,500 to \$9,999	9	9	3	2	2	-	3	-	1	1	-	-
\$10,000 to \$14,999	7	6	3	-	-	-	-	-	-	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,206	7,135	1,975	510	387	123	313	197	1,443	2,251	436	71
Under 4.0%	52	51	5	3	2	1	-	2	-	27	14	1
4.0%	141	140	13	6	4	2	4	5	-	75	37	1
4.1% to 4.4%	1	1	1	-	-	-	-	-	-	-	-	-
4.5%	1,557	1,543	29	18	9	4	10	5	1,443	17	26	14
4.6% to 4.9%	6	6	1	4	4	-	-	-	-	-	1	-
5.0%	633	622	128	76	63	13	49	32	-	236	101	11
5.1% to 5.4%	18	17	7	4	4	-	4	-	-	1	1	1
5.5%	255	251	134	19	12	7	46	12	-	20	20	4
5.6% to 5.9%	2	2	1	-	-	-	1	-	-	-	-	-
6.0%	3,180	3,155	1,218	242	186	56	178	108	-	1,258	156	25
6.1% to 6.4%	4	4	3	1	1	-	-	-	-	-	-	-
6.5%	107	105	71	3	3	-	5	2	-	17	7	2
6.6% to 6.9%	1	1	1	-	-	-	-	-	-	-	-	-
7.0%	514	508	230	34	31	3	4	8	-	218	14	6
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	18	18	10	1	1	-	-	-	-	6	1	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	717	711	128	104	67	37	12	23	-	386	58	6
Average interest rate (percent)	5.83	5.83	6.15	6.30	6.25	6.44	5.78	6.02	4.50	6.29	5.76	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	6,608	6,533	1,950	460	341	119	301	177	1,380	1,846	419	75
Real estate taxes included in payment	2,200	2,170	1,115	106	76	30	126	69	413	198	143	30
Monthly	2,131	2,103	1,093	103	74	29	122	64	401	184	136	28
Quarterly	5	5	-	-	-	-	-	-	1	2	2	-
Semiannual	4	4	-	-	-	-	-	-	-	3	-	-
Annual	16	16	1	-	-	-	1	2	1	7	4	-
Other	-	-	-	-	-	-	-	-	-	-	1	2
Not reporting frequency of payment	44	42	21	3	2	1	2	3	10	2	-	-
Real estate taxes not included in payment	4,381	4,290	825	344	258	85	174	104	951	1,624	268	41
Monthly	3,925	3,887	808	306	231	75	165	88	923	1,386	206	38
Quarterly	33	32	2	5	3	2	-	4	1	17	3	1
Semiannual	105	105	2	11	9	2	3	2	2	78	7	-
Annual	163	163	2	19	13	6	2	5	6	86	43	-
Other	23	22	-	1	1	-	-	2	2	13	4	1
Not reporting frequency of payment	82	81	11	2	1	1	4	3	12	44	5	1
Not reporting tax payment requirements	77	73	10	10	7	3	1	4	16	24	8	4
Monthly	65	62	10	10	7	3	1	3	14	19	5	3
Quarterly	1	1	-	-	-	-	-	-	-	-	1	-
Semiannual	3	2	-	-	-	-	-	-	-	2	-	-
Annual	2	2	-	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	6	6	-	-	-	-	-	-	2	2	2	-
No principal payments required	349	345	19	24	19	5	8	16	23	236	19	4
Monthly	131	128	16	11	8	3	6	6	21	62	6	3
Quarterly	24	24	-	1	1	-	-	3	1	16	3	-
Semiannual	74	74	-	4	4	-	-	3	-	65	2	-
Annual	82	82	-	7	6	1	1	4	-	64	6	-
Other	11	11	1	-	-	-	-	-	1	8	1	-
Not reporting frequency of payment	27	26	2	1	-	1	1	-	-	21	1	1
Not reporting principal payment requirements	254	178	33	15	10	5	7	4	38	54	27	75
Monthly	116	106	28	10	5	5	4	4	27	14	19	10
Quarterly	4	4	-	-	-	-	-	-	-	1	3	-
Semiannual	3	3	-	-	-	-	-	-	-	2	1	-
Annual	10	8	-	1	1	-	-	-	-	7	-	2
Other	12	11	-	-	-	-	-	-	-	10	1	1
Not reporting frequency of payment	109	46	5	4	4	-	3	-	11	20	3	63
No regular payments required	339	338	7	27	24	3	1	6	2	276	19	1

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	6,955	2,054	4,058	804	544	Reporting interest rate	7,206	2,160	4,192	888	516
Under \$500	1,262	136	938	56	132	Under 4.0%	52	8	32	5	7
\$500 to \$999	1,474	294	1,005	74	101	4.0% to 4.4%	141	23	99	12	7
\$1,000 to \$1,499	1,165	303	694	67	101	4.4% to 4.8%	1	-	1	-	-
\$1,500 to \$1,999	658	261	508	26	68	4.8% to 5.2%	1,557	484	968	25	60
\$2,000 to \$2,499	624	212	389	22	51	5.2% to 5.6%	6	5	1	-	-
\$2,500 to \$2,999	406	173	169	16	28	5.6% to 6.0%	633	242	315	29	47
\$3,000 to \$3,999	672	366	230	19	37	6.0% to 6.4%	18	14	3	1	-
\$4,000 to \$4,999	304	180	98	13	18	6.4% to 6.8%	255	177	66	5	7
\$5,000 to \$5,999	112	63	35	6	8	6.8% to 7.2%	2	2	-	-	-
\$6,000 to \$7,499	61	39	15	5	2	7.2% to 7.6%	3,180	977	1,804	147	252
\$7,500 to \$9,999	9	5	3	-	1	7.6% to 8.0%	4	4	-	-	-
\$10,000 to \$14,999	7	2	3	-	2	8.0% and over	107	25	75	2	4
\$15,000 to \$19,999	-	-	-	-	-	Average interest rate — (percent)	514	109	325	36	44
\$20,000 and over	1	-	1	-	-		18	8	7	2	1
							717	80	476	74	87
							5.83	5.62	5.86	6.33	6.16

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	5,695	5,438	1,780	3,621	32	262
Total first mortgage outstanding debt (dollars)	9,020,300	8,639,400	3,947,300	4,651,800	40,300	380,300
Total annual mortgage payment (dollars)	1,854,391	1,823,574	738,091	1,080,675	9,808	30,817
Average first mortgage outstanding debt (dollars)	1,584	1,590	2,218	1,285	-	1,454
Average value of property (dollars)	3,399	3,406	4,201	3,019	-	3,244
Average annual estimated rental value (dollars)	386	386	465	347	-	379
Average annual mortgage payment (dollars)	326	336	412	298	-	118
Percent which annual mortgage payment represents of—						
First mortgage debt	20.6	21.1	18.6	23.2	-	8.1
Value of property	9.6	9.9	9.8	9.9	-	8.6
Estimated annual rental value	84.4	86.9	88.5	85.9	-	31.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,310	5,198	1,764	3,403	31	112
Average first mortgage outstanding debt (dollars)	1,603	1,606	2,227	1,288	-	1,468
Average value of property (dollars)	3,425	3,431	4,211	3,029	-	3,178
Average annual estimated rental value (dollars)	386	389	467	348	-	381
Average annual mortgage payment (dollars)	326	340	413	303	-	146
Percent which annual mortgage payment represents of—						
First mortgage debt	21.0	21.2	18.5	23.5	-	9.9
Value of property	9.8	9.9	9.8	10.0	-	4.6
Estimated annual rental value	86.5	87.5	88.5	86.9	-	38.2
Monthly mortgage payment—						
Under \$10	378	309	25	282	2	69
\$10 to \$14	632	620	120	493	7	12
\$15 to \$19	728	722	175	546	1	6
\$20 to \$24	720	707	181	523	3	13
\$25 to \$29	781	778	223	551	4	3
\$30 to \$39	982	979	436	534	9	3
\$40 to \$49	519	518	309	207	2	1
\$50 to \$59	338	336	165	168	3	2
\$60 to \$74	140	139	95	44	-	1
\$75 to \$99	48	48	21	27	-	-
\$100 and over	44	42	14	28	-	2
Average monthly mortgage payment (dollars)	28.00	28.34	34.40	25.22	-	12.13
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	385	235	16	218	1	150
Average first mortgage outstanding debt (dollars)	1,314	1,232	-	1,230	-	1,443
Average value of property (dollars)	3,038	2,875	-	2,857	-	3,294
Average annual estimated rental value (dollars)	351	333	-	333	-	378
Average annual mortgage payment (dollars)	122	237	-	233	-	97
Percent which annual mortgage payment represents of—						
First mortgage debt	13.9	19.2	-	18.9	-	6.7
Value of property	6.0	8.2	-	8.2	-	2.9
Estimated annual rental value	52.0	71.1	-	69.9	-	25.6

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	
1940: Dwelling units	56,301	49,737	26,652	53.6	23,085	4,540	2,024	23,687	4,189	17.7	19,498
1930: Private families reporting tenure	-	38,639	18,875	48.8	19,764	-	-	-	-	-	-
1920: All families reporting tenure	-	37,491	18,850	48.9	19,141	-	-	17,723	4,722	26.6	18,001
Dwelling units: 1940	56,301	49,737	26,652	53.6	23,085	4,540	2,024	23,687	4,189	17.7	19,498
COLOR OF OCCUPANTS											
White	-	47,661	25,429	58.4	22,232	-	-	22,604	4,128	18.3	18,476
Nonwhite	-	2,076	1,223	58.9	853	-	-	1,083	61	5.6	1,022
TYPE OF STRUCTURE											
1-family	48,597	42,888	24,669	57.5	18,219	3,813	1,896	22,095	3,899	17.6	18,196
Other	7,704	6,849	1,983	29.0	4,866	727	128	1,592	290	18.2	1,302
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	47,655	42,144	24,457	58.0	17,687	3,716	1,795	22,031	3,893	17.7	18,138
Under \$5	6,126	5,540	4,202	75.8	1,338	387	199	3,352	150	4.5	3,202
\$5 to \$9	12,986	11,018	5,493	49.9	5,525	1,406	562	4,881	421	8.6	4,460
\$10 to \$14	11,110	9,784	4,811	49.2	4,973	959	367	4,408	696	15.8	3,712
\$15 to \$19	6,274	5,665	3,077	54.1	2,608	381	208	2,844	581	20.4	2,263
\$20 to \$24	4,123	3,748	2,274	60.7	1,474	237	188	2,164	526	24.3	1,638
\$25 to \$29	3,094	2,831	1,757	62.1	1,074	143	120	1,687	468	28.9	1,199
\$30 to \$39	2,362	2,178	1,665	76.4	513	104	80	1,588	539	33.9	1,049
\$40 to \$49	801	742	621	83.7	121	32	27	596	252	42.3	344
\$50 to \$59	436	371	330	88.9	41	27	38	307	145	47.2	162
\$60 to \$74	205	161	148	91.9	13	24	20	137	67	48.9	70
\$75 to \$99	64	47	45	-	2	10	7	41	21	-	20
\$100 and over	74	39	34	-	5	6	29	26	7	-	19
Median monthly rent (dollars)	11.62	11.81	12.13	-	11.49	9.84	11.36	12.66	20.44	-	11.40

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	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	
Mortgaged properties.....	4,189	3,967	936	609	485	409	347	512	266	189	133	45	26	6	3	222
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	3,881	3,871	790	557	459	390	329	491	261	186	128	45	26	6	3	210
Average interest rate.....(%).....	6.10	6.09	6.55	6.31	6.25	6.12	5.88	5.74	5.62	5.52	5.58	-	-	-	-	6.13
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	4,067	3,850	890	589	474	397	338	506	284	187	130	44	26	6	3	217
Building and loan association.....	635	597	29	43	54	72	58	116	85	59	50	18	9	3	1	38
Commercial bank.....	496	461	96	87	62	51	44	57	33	15	7	5	3	1	-	35
Savings bank.....	124	118	21	21	15	15	15	17	5	3	4	-	2	-	-	6
Life insurance company.....	78	71	2	2	-	2	3	7	25	9	14	1	5	1	-	7
Mortgage company.....	86	83	22	18	14	9	4	5	4	5	-	2	-	-	-	3
Home Owners' Loan Corporation.....	687	650	69	91	90	85	73	129	42	40	20	6	3	1	1	37
Individual.....	1,663	1,587	555	277	210	135	122	151	53	45	26	8	3	-	1	76
Other.....	298	283	96	50	29	28	14	24	17	11	9	4	1	-	-	15
* Reporting debt and value.....	3,799	3,591	827	539	440	372	316	466	249	182	125	43	25	4	3	208
JUNIOR MORTGAGE																
First mortgage only.....	636	605	143	99	85	73	58	84	34	22	4	2	1	-	-	31
First and junior mortgage.....	46	39	5	9	7	5	5	4	1	1	1	1	-	-	-	7
With 1st mtg.; not rptg. on junior.....	3,117	2,947	679	431	348	294	253	378	214	159	120	40	24	4	3	170
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	2,337	2,254	818	485	344	226	151	166	96	16	9	1	-	-	2	83
\$1,000 to \$1,499.....	513	477	9	49	71	99	86	94	32	21	10	4	2	-	-	36
\$1,500 to \$1,999.....	313	290	-	5	24	35	49	67	46	28	11	7	3	-	-	28
\$2,000 to \$2,499.....	186	165	-	-	1	12	20	57	42	18	7	7	1	-	-	21
\$2,500 to \$2,999.....	127	118	-	-	-	-	8	41	29	25	13	2	-	-	-	9
\$3,000 to \$3,999.....	187	169	-	-	-	-	2	21	53	48	28	12	3	2	-	18
\$4,000 to \$4,999.....	84	75	-	-	-	-	-	-	11	26	32	4	1	1	-	9
\$5,000 to \$5,999.....	30	26	-	-	-	-	-	-	-	5	10	6	5	-	-	4
\$6,000 to \$7,499.....	13	10	-	-	-	-	-	-	-	-	3	-	6	1	-	3
\$7,500 to \$9,999.....	5	5	-	-	-	-	-	-	-	-	2	-	3	-	-	-
\$10,000 to \$14,999.....	2	1	-	-	-	-	-	-	-	-	-	-	1	-	-	1
\$15,000 to \$19,999.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-
RELATION OF DEBT TO VALUE																
Value of property.....(thousands).....	9,193	8,342	418	587	695	758	804	1,518	1,051	939	791	350	277	63	91	852
Average value.....(dollars).....	2,420	2,823	506	1,089	1,580	2,038	2,543	3,258	4,222	5,159	6,327	-	-	-	-	4,094
Debt on first and jr. mtgs.(thous.).....	4,039	3,690	213	244	280	315	325	640	520	470	415	126	117	17	8	349
Percent of value of property.....	43.9	44.2	50.9	41.5	40.2	41.6	40.5	42.2	49.5	50.1	52.5	-	-	-	-	41.0
Average debt.....(dollars).....	1,063	1,028	257	452	636	848	1,029	1,374	2,089	2,582	3,319	-	-	-	-	1,677
Debt on first mtgs.....(thousands).....	4,016	3,674	212	242	278	313	321	639	519	470	414	124	117	17	8	342
Percent of value of property.....	43.7	44.0	50.8	41.2	40.0	41.3	39.9	42.1	49.4	50.0	52.3	-	-	-	-	40.1
Average debt.....(dollars).....	1,057	1,023	257	448	632	842	1,015	1,371	2,084	2,580	3,312	-	-	-	-	1,642

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	4,189	4,067	635	620	496	124	78	86	687	1,663	298	122
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3.881	3.843	6.24	6.02	4.83	1.19	77	84	687	1,492	277	38
Average interest rate.....(percent).....	6.10	6.10	6.23	6.91	6.89	6.97	-	-	4.50	6.49	5.97	-
Reporting debt and value	3,799	3,736	607	566	457	109	76	75	632	1,517	263	63
Percent distribution	-	100.0	16.2	15.1	12.2	2.9	2.0	2.0	16.9	40.6	7.0	-
JUNIOR MORTGAGE												
1- to 4-family properties	3,799	3,736	607	566	457	109	76	75	632	1,517	263	63
First mortgage only	636	633	68	87	61	26	6	18	92	333	29	3
First and junior mortgage	46	39	5	9	9	-	-	1	9	14	1	7
With first mortgage; not reporting on junior mortgage	3,117	3,064	534	470	387	83	70	56	531	1,170	233	53
1-family properties	3,591	3,530	569	528	424	104	69	74	597	1,445	248	61
First mortgage only	605	603	63	84	58	26	2	18	88	319	29	2
First and junior mortgage	39	32	4	7	7	-	-	1	6	13	1	7
With first mortgage; not reporting on junior mortgage	2,947	2,895	502	437	359	78	67	55	503	1,113	218	52
2- to 4-family properties	208	206	38	38	33	5	7	1	35	72	15	2
First mortgage only	31	30	5	3	3	-	4	-	4	14	-	1
First and junior mortgage	7	7	1	2	2	-	-	-	3	1	-	-
With first mortgage; not reporting on junior mortgage	170	169	32	33	28	5	3	1	28	57	15	1
RELATION OF DEBT TO VALUE												
1- to 4-family properties	3,799	3,736	607	566	457	109	76	75	632	1,517	263	63
Value of property.....(dollars).....	9,193,100	9,076,000	2,246,300	1,288,800	1,037,000	251,800	423,600	149,200	1,716,100	2,711,000	541,000	117,100
Average value.....(dollars).....	2,420	2,429	3,701	2,277	2,269	2,310	-	-	2,715	1,787	2,057	-
Debt on first and junior mortgages.....(dollars).....	4,038,900	3,989,600	997,800	539,300	442,300	97,000	262,000	55,700	755,300	1,146,700	232,800	49,300
Percent of value of property	43.9	44.0	44.4	41.8	42.7	38.5	-	-	44.0	42.3	43.0	-
Average debt.....(dollars).....	1,063	1,058	1,644	953	968	890	-	-	1,195	756	685	-
Debt on first mortgages.....(dollars).....	4,015,500	3,970,500	995,100	535,000	438,000	97,000	262,000	55,700	748,200	1,141,800	232,700	45,000
Percent distribution	-	100.0	25.1	13.5	11.0	2.4	6.6	1.4	16.8	28.8	5.9	-
Percent of value of property	43.7	43.7	44.3	41.5	42.2	38.5	-	-	43.6	42.1	43.0	-
Average debt.....(dollars).....	1,057	1,063	1,639	945	958	890	-	-	1,184	753	685	-
1-family properties	3,591	3,530	569	528	424	104	69	74	597	1,445	248	61
Value of property.....(dollars).....	8,341,500	8,243,900	2,074,500	1,137,300	907,500	229,800	370,800	144,200	1,577,700	2,455,600	483,800	97,600
Average value.....(dollars).....	2,323	2,335	3,646	2,154	2,140	2,210	-	-	2,643	1,699	1,951	-
Debt on first and junior mortgages.....(dollars).....	3,690,100	3,647,400	937,000	480,100	391,200	88,900	232,800	53,200	692,100	1,038,000	214,200	42,700
Percent of value of property	44.2	44.2	45.2	42.2	43.1	38.7	-	-	43.9	42.3	44.3	-
Average debt.....(dollars).....	1,023	1,033	1,647	909	923	855	-	-	1,159	718	664	-
Debt on first mortgages.....(dollars).....	3,673,900	3,635,500	934,800	478,000	389,100	88,900	232,800	53,200	688,700	1,033,900	214,100	38,400
Percent of value of property	44.0	44.1	45.1	42.0	42.9	38.7	-	-	43.7	42.1	44.3	-
Average debt.....(dollars).....	1,023	1,030	1,643	905	918	855	-	-	1,154	716	663	-
2- to 4-family properties	208	206	38	38	33	5	7	1	35	72	15	2
Value of property.....(dollars).....	851,600	832,100	171,800	151,500	129,500	22,000	52,800	5,000	138,400	255,400	57,200	19,500
Average value.....(dollars).....	4,094	4,039	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages.....(dollars).....	348,800	342,200	60,800	59,200	51,100	8,100	29,200	2,500	63,200	108,700	18,600	6,600
Percent of value of property	41.0	41.1	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,677	1,661	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages.....(dollars).....	341,600	335,000	60,300	57,000	48,900	8,100	29,200	2,500	59,500	107,900	18,600	6,600
Percent of value of property	40.1	40.3	-	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,642	1,626	-	-	-	-	-	-	-	-	-	-

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

[illegible]

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 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]

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	3,967	3,850	597	579	461	118	71	83	650	1,587	283	117
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	3,592	3,531	569	528	424	104	69	74	597	1,446	243	61
Under \$500	1,400	1,370	101	232	189	43	2	32	137	780	136	30
\$500 to \$999	860	844	117	121	96	25	3	26	180	354	43	16
\$1,000 to \$1,499	476	466	90	68	54	14	3	122	156	19	10	2
\$1,500 to \$1,999	289	287	78	35	24	11	2	70	86	15	2	1
\$2,000 to \$2,499	165	164	42	26	20	6	7	31	47	8	1	1
\$2,500 to \$2,999	115	114	36	12	10	2	10	1	24	26	5	1
\$3,000 to \$3,999	171	170	64	22	20	2	20	2	21	27	14	1
\$4,000 to \$4,999	73	73	26	9	8	1	12	7	13	6	1	1
\$5,000 to \$5,999	26	26	8	1	1	1	8	2	6	1	1	1
\$6,000 to \$7,499	10	10	4	2	2	1	3	1	1	1	1	1
\$7,500 to \$9,999	5	5	3	1	1	1	1	1	1	1	1	1
\$10,000 to \$14,999	1	1	1	1	1	1	1	1	1	1	1	1
\$15,000 to \$19,999	1	1	1	1	1	1	1	1	1	1	1	1
\$20,000 and over	1	1	1	1	1	1	1	1	1	1	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	3,671	3,635	586	563	449	114	70	81	650	1,422	263	36
Under 4.0%	36	36	2	5	5	1	1	2	22	5	1	1
4.0%	117	116	9	8	8	1	2	2	61	34	1	1
4.1% to 4.4%	782	781	10	32	30	2	15	3	650	11	10	1
4.5%	430	421	68	82	67	15	19	14	177	61	9	9
5.1% to 5.4%	5	6	4	1	1	1	1	1	6	11	1	1
5.5%	86	86	43	9	8	1	16	1	1	1	1	1
5.6% to 5.9%	1	1	1	1	1	1	1	1	1	1	1	1
6.0%	1,254	1,238	301	150	110	40	14	27	663	88	16	16
6.1% to 6.4%	15	15	9	1	1	1	1	1	4	1	1	1
6.5%	162	161	42	26	21	5	1	6	77	9	1	1
7.1% to 7.4%	1	1	1	1	1	1	1	1	1	1	1	1
7.5%	2	2	1	1	1	1	1	1	1	1	1	1
7.6% to 7.9%	829	821	96	243	197	51	2	26	401	48	8	8
8.0% and over	6.09	6.09	6.20	6.90	6.89	6.95	6.95	6.95	4.50	5.49	5.97	5.97
Average interest rate (percent)	6.09	6.09	6.20	6.90	6.89	6.95	6.95	6.95	4.50	5.49	5.97	5.97
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	3,358	3,312	561	507	411	96	71	77	631	1,194	251	41
Real estate taxes included in payment	817	810	324	100	87	13	55	13	144	122	52	7
Monthly	771	764	319	94	82	12	55	13	141	97	45	7
Quarterly	1	1	1	1	1	1	1	1	1	1	1	1
Semiannual	8	8	1	1	1	1	1	1	1	1	1	1
Annual	25	25	4	4	3	1	1	1	16	4	1	1
Other	1	1	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment	11	11	5	1	1	1	1	1	2	1	1	1
Real estate taxes not included in payment	2,490	2,457	257	401	319	82	16	62	483	1,048	190	33
Monthly	2,065	2,041	252	350	281	69	15	57	470	778	119	24
Quarterly	36	36	2	5	4	1	1	1	27	1	1	1
Semiannual	75	74	1	7	4	3	1	1	58	7	1	1
Annual	266	259	2	29	23	6	1	6	163	57	7	7
Other	11	11	1	1	1	1	1	1	8	1	1	1
Not reporting frequency of payment	37	36	9	6	3	3	2	2	6	14	5	1
Not reporting tax payment requirements	46	45	6	5	1	1	2	4	24	9	1	1
Monthly	32	31	4	3	1	1	2	4	16	5	1	1
Quarterly	2	2	1	1	1	1	1	1	1	1	1	1
Semiannual	2	2	1	1	1	1	1	1	1	1	1	1
Annual	8	8	1	1	1	1	1	1	5	2	1	1
Other	2	2	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment	2	2	1	1	1	1	1	1	1	1	1	1
No principal payments required	196	195	9	33	20	13	1	2	11	126	14	1
Monthly	76	75	6	12	7	5	1	1	10	43	4	1
Quarterly	9	9	2	1	1	1	1	1	1	3	1	1
Semiannual	15	15	1	4	3	1	1	1	1	9	1	1
Annual	77	77	16	9	7	7	2	2	52	7	1	1
Other	9	9	1	1	1	1	1	1	9	1	1	1
Not reporting frequency of payment	10	10	1	1	1	1	1	1	10	1	1	1
Not reporting principal payment requirements	143	73	6	10	7	3	1	1	5	52	2	68
Monthly	41	32	2	6	5	1	1	1	5	19	1	9
Quarterly	3	3	1	1	1	1	1	1	1	1	1	1
Semiannual	3	3	1	1	1	1	1	1	1	1	1	1
Annual	15	11	3	3	2	1	1	1	8	1	1	1
Other	2	2	1	1	1	1	1	1	2	1	1	1
Not reporting frequency of payment	79	25	4	1	1	1	1	1	19	2	54	54
No regular payments required	275	268	1	29	23	6	1	4	3	215	16	7

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	3,592	759	2,288	173	377	Reporting interest rate	3,671	795	2,336	194	346
Under \$500	1,400	118	1,005	78	204	Under 4.0%	36	4	27	1	4
\$500 to \$999	860	134	580	45	101	4.0%	117	16	81	5	15
\$1,000 to \$1,499	476	95	323	22	36	4.1% to 4.4%	-	-	-	-	-
\$1,500 to \$1,999	289	88	174	9	18	4.5%	732	194	509	18	16
\$2,000 to \$2,499	165	70	79	8	8	4.6% to 4.9%	430	-	248	12	38
\$2,500 to \$2,999	115	63	42	4	6	5.0%	6	2	4	-	-
\$3,000 to \$3,999	171	118	46	4	9	5.1% to 5.4%	86	64	19	2	1
\$4,000 to \$4,999	73	52	18	2	1	5.5%	1	-	1	-	-
\$5,000 to \$5,999	26	17	8	1	-	5.6% to 5.9%	-	-	-	-	-
\$6,000 to \$7,499	10	8	2	-	-	6.0%	1,254	293	772	64	125
\$7,500 to \$9,999	5	1	4	-	-	6.1% to 6.4%	-	-	-	-	-
\$10,000 to \$14,999	1	-	1	-	-	6.5%	15	6	8	-	1
\$15,000 to \$19,999	-	-	-	-	-	6.6% to 6.9%	-	-	-	-	-
\$20,000 and over	1	-	1	-	-	7.0%	162	16	110	15	21
						7.1% to 7.4%	1	-	1	-	-
						7.5%	2	1	1	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	829	67	555	82	125
						Average interest rate — (percent)	6.09	5.61	6.10	6.90	6.66

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	2,841	2,689	681	1,980	23	152
Total first mortgage outstanding debt (dollars)	3,123,800	3,005,900	1,345,600	1,641,700	18,600	117,900
Total annual mortgage payment (dollars)	715,122	708,448	230,770	466,504	6,174	11,674
Average first mortgage outstanding debt (dollars)	1,100	1,118	1,976	829	-	776
Average value of property (dollars)	2,429	2,453	3,638	2,057	-	2,000
Average annual estimated rental value (dollars)	274	276	381	240	-	239
Average annual mortgage payment (dollars)	252	262	339	236	-	77
Percent which annual mortgage payment represents of—						
First mortgage debt	22.9	23.4	17.1	23.4	-	9.9
Value of property	10.4	10.7	9.8	11.5	-	3.8
Estimated annual rental value	91.9	94.9	88.8	98.0	-	32.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,476	2,412	665	1,724	23	64
Average first mortgage outstanding debt (dollars)	1,165	1,174	2,006	860	-	-
Average value of property (dollars)	2,516	2,530	3,689	2,092	-	-
Average annual estimated rental value (dollars)	284	285	386	247	-	-
Average annual mortgage payment (dollars)	268	272	342	246	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	23.0	23.2	17.0	23.6	-	-
Value of property	10.7	10.8	9.8	11.7	-	-
Estimated annual rental value	94.4	95.6	88.5	99.6	-	-
Monthly mortgage payment—						
Under \$10	340	295	35	260	-	45
\$10 to \$14	460	454	69	379	6	6
\$15 to \$19	389	386	78	303	5	3
\$20 to \$24	347	343	88	253	2	4
\$25 to \$29	332	328	98	223	7	4
\$30 to \$39	328	327	159	166	2	1
\$40 to \$49	122	122	76	46	-	-
\$50 to \$59	100	100	40	59	1	-
\$60 to \$74	38	33	16	17	-	-
\$75 to \$99	16	15	5	10	-	1
\$100 and over	9	9	1	8	-	-
Average monthly mortgage payment (dollars)	22.33	22.68	28.50	20.47	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	365	277	16	256	5	88
Average first mortgage outstanding debt (dollars)	654	631	-	624	-	-
Average value of property (dollars)	1,839	1,787	-	1,816	-	-
Average annual estimated rental value (dollars)	205	197	-	199	-	-
Average annual mortgage payment (dollars)	141	169	-	168	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	21.6	25.8	-	26.9	-	-
Value of property	7.7	9.5	-	9.3	-	-
Estimated annual rental value	68.8	85.9	-	84.6	-	-

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									Av. interest rate—first mtg. (%)
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Percent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE.....	12,969	11,517	10,544	32,183,400	3,052	14,793,500	1,403	46.0	11,244	2,606	855	250	383	236	2,093	3,999	767	5.92
Urban.....	8,780	7,550	6,953	23,841,900	3,129	11,103,400	1,597	46.6	7,394	2,009	394	132	317	203	1,443	2,412	434	5.83
Rural-nonfarm.....	4,189	3,967	3,591	8,341,500	2,323	3,690,100	1,023	44.2	3,850	597	461	118	71	83	650	1,587	283	6.09
BEAVERHEAD COUNTY.....	128	115	112	384,500	2,987	159,600	1,425	47.7	111	16	29	3	-	-	18	44	1	6.13
Dillon.....	109	100	97	313,500	3,232	152,100	1,568	48.5	97	16	26	2	-	-	14	39	-	6.16
Rural-nonfarm.....	19	15	15	21,000	-	7,500	-	-	14	-	3	1	-	-	4	5	1	-
BIG HORN COUNTY.....	122	112	92	227,000	2,467	90,700	986	40.0	112	13	34	3	-	5	16	32	9	6.66
BLAINE COUNTY.....	127	105	103	245,300	2,332	115,700	1,123	47.2	102	19	29	1	-	1	12	34	6	6.13
BROADWATER COUNTY.....	65	61	60	134,200	2,237	52,500	875	39.1	60	1	24	1	-	-	8	25	1	6.11
CARBON COUNTY.....	107	99	91	139,400	1,532	53,700	645	42.1	96	5	9	20	-	-	14	47	1	6.69
Red Lodge.....	45	40	36	68,500	1,903	27,100	753	39.6	39	4	3	5	-	-	6	20	1	6.89
Rural-nonfarm.....	62	59	55	70,900	1,239	31,600	575	44.6	57	1	6	15	-	-	8	27	-	6.55
CARTER COUNTY.....	17	17	17	12,500	-	5,400	-	-	16	-	5	-	-	-	-	10	1	-
CASCADE COUNTY.....	1,494	1,261	1,167	4,529,100	3,861	2,061,500	1,766	45.5	1,223	251	61	14	17	78	337	406	64	5.53
Great Falls.....	1,341	1,112	1,030	4,241,100	4,118	1,955,000	1,898	46.1	1,089	237	53	8	17	64	312	340	58	5.51
Rural-nonfarm.....	158	149	137	238,000	2,102	106,500	777	37.0	139	14	8	6	-	14	25	66	6	5.72
CHOUTEAU COUNTY.....	38	37	33	70,000	2,121	31,200	945	44.6	36	9	1	-	-	-	2	22	2	5.54
CUSTER COUNTY.....	260	235	235	630,700	2,634	296,400	1,261	47.0	234	26	8	-	16	6	49	110	19	6.00
Miles City.....	238	213	213	603,900	2,835	283,300	1,330	46.9	212	24	8	-	16	5	46	94	19	5.99
Rural-nonfarm.....	22	22	22	26,800	-	13,100	-	-	22	2	-	-	-	1	3	16	-	-
DANIELS COUNTY.....	46	46	22	35,300	-	17,000	-	-	38	2	2	-	-	1	13	17	3	5.63
DANSON COUNTY.....	199	167	154	506,500	3,239	209,000	1,357	41.3	164	66	9	7	-	1	20	53	8	6.70
Glenlivet.....	135	153	142	485,600	3,420	200,300	1,411	41.2	150	65	9	2	-	1	18	43	7	6.67
Rural-nonfarm.....	14	14	12	20,900	-	8,700	-	-	14	1	-	5	-	-	2	5	1	-
DEER LODGE COUNTY.....	363	316	304	869,100	2,859	399,900	1,315	46.0	313	4	4	8	1	-	117	170	9	5.82
Anaconda.....	336	289	277	824,300	2,976	387,500	1,399	47.0	236	4	4	7	1	-	110	151	9	5.82
Rural-nonfarm.....	27	27	27	44,800	1,659	12,400	459	27.7	27	-	-	1	-	-	7	19	-	-
FALLON COUNTY.....	37	37	34	100,800	2,965	44,700	1,315	44.3	35	7	3	-	-	-	14	10	1	5.96
FERGUS COUNTY.....	343	313	302	843,700	2,794	363,300	1,205	43.1	308	25	10	-	11	7	99	136	20	5.44
Lewistown.....	295	267	261	773,400	2,932	334,200	1,230	42.9	254	24	10	-	11	6	80	114	19	5.47
Rural-nonfarm.....	48	46	41	65,300	1,593	29,600	722	45.3	44	1	-	-	-	1	19	22	1	5.27
FLATHEAD COUNTY.....	721	672	631	1,481,300	2,348	668,000	1,059	45.1	658	127	88	11	13	3	103	276	37	6.03
Kalispell.....	510	465	441	1,136,800	2,573	530,000	1,202	46.6	458	95	70	2	13	3	62	200	13	5.91
Whitefish.....	115	113	111	224,100	2,019	94,500	851	42.2	111	24	5	8	-	-	35	29	10	6.05
Rural-nonfarm.....	96	94	79	120,400	1,524	43,500	551	36.1	89	8	13	1	-	-	6	47	14	6.65
GALLATIN COUNTY.....	540	455	415	1,389,900	3,349	607,500	1,464	43.7	447	103	14	3	22	1	43	235	21	6.14
Bozeman.....	471	390	362	1,312,100	3,625	568,400	1,570	43.3	384	107	10	-	22	1	30	201	13	6.16
Rural-nonfarm.....	69	65	53	77,800	1,468	39,100	738	50.3	63	1	4	3	-	-	13	34	3	5.98
GARFIELD COUNTY.....	4	4	3	2,300	-	1,200	-	-	4	1	-	-	-	-	1	1	1	-
GLACIER COUNTY.....	133	165	152	392,600	2,533	169,900	1,113	43.3	164	40	23	2	-	6	14	65	9	6.49
Cut Bank town.....	113	106	94	325,300	3,461	140,900	1,499	43.3	105	37	16	-	-	6	10	33	3	6.03
Rural-nonfarm.....	65	59	58	67,300	1,160	29,000	500	43.1	59	3	12	2	-	-	4	32	6	7.32
GOLDEN VALLEY COUNTY....	6	6	-	-	-	-	-	-	6	1	-	-	-	1	1	1	2	-
GRANITE COUNTY.....	27	24	14	13,900	-	7,300	-	-	22	3	-	-	2	-	1	16	-	-
HILL COUNTY.....	307	231	221	734,300	3,549	349,200	1,580	44.5	229	37	10	-	-	5	51	64	12	5.84
Haystack.....	231	206	204	739,600	3,625	340,200	1,668	46.0	204	35	10	-	-	5	48	50	6	5.77
Rural-nonfarm.....	26	25	17	44,700	-	9,000	-	-	25	2	-	-	-	-	3	14	6	-
JEFFERSON COUNTY.....	29	26	6	8,000	-	3,200	-	-	21	1	3	1	-	-	4	11	1	-
JUDITH BASIN COUNTY.....	22	22	19	38,700	-	15,500	-	-	22	1	2	-	-	-	14	2	3	-
LAKE COUNTY.....	172	161	138	350,800	2,542	138,700	1,005	39.5	156	44	1	3	-	-	45	59	4	5.59
LEWIS AND CLARK COUNTY..	573	496	452	1,613,800	3,581	750,600	1,661	46.4	472	174	29	25	27	8	46	112	51	5.95
Helena.....	523	453	410	1,544,000	3,766	720,900	1,758	46.7	432	163	27	13	27	8	40	100	49	5.97
Rural-nonfarm.....	45	43	42	74,800	1,731	29,700	707	39.7	40	11	2	7	-	-	6	12	2	-
LIBERTY COUNTY.....	26	24	23	54,900	-	20,600	-	-	23	5	1	-	-	-	7	5	5	-
LINCOLN COUNTY.....	131	177	170	313,700	1,875	130,000	765	40.8	170	2	70	1	-	4	33	57	3	5.75
McCONE COUNTY.....	10	10	9	13,200	-	6,800	-	-	9	2	-	-	-	-	1	5	1	-
MADISON COUNTY.....	59	56	53	110,500	2,035	39,200	740	35.5	53	-	8	5	-	-	2	36	2	6.65
MEACHER COUNTY.....	29	27	24	58,300	-	22,400	-	-	27	3	14	-	-	-	4	4	2	6.58
MINERAL COUNTY.....	15	14	9	58,800	-	3,800	-	-	13	1	-	-	-	-	1	10	1	-

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

(Percent not shown where less than 0.1; average and percent not shown where base is less than 25)

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																	Av. interest rate—first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mercial bank	Sav- ings bank	Life insurance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
MISSOULA COUNTY.....	1,662	1,498	1,473	5,155,600	3,500	2,462,300	1,672	47.8	1,479	673	56	1	62	26	188	378	95	5.69	
Missoula city.....	1,273	1,116	1,097	3,784,300	3,450	1,724,700	1,572	45.6	1,101	502	45	1	20	22	164	269	78	5.69	
Rural-nonfarm.....	389	382	376	1,371,300	3,647	737,600	1,952	53.8	378	171	11	-	42	4	24	109	17	5.66	
MUSSELSHELL COUNTY.....	103	97	86	104,600	1,216	39,800	463	38.0	97	15	9	3	-	3	18	35	14	5.77	
Roundup.....	95	89	79	96,400	1,220	36,700	465	38.1	89	15	9	3	-	3	17	30	12	5.74	
Rural-nonfarm.....	8	8	7	8,200	-	3,100	-	-	8	-	-	-	-	-	1	5	2	-	
PARK COUNTY.....	330	298	227	567,500	2,500	231,100	1,018	40.7	296	67	6	1	9	6	55	139	13	5.78	
Livingston.....	301	270	209	525,900	2,516	217,500	1,041	41.4	269	65	5	1	9	3	52	122	12	5.77	
Rural-nonfarm.....	29	28	18	41,600	-	13,600	-	-	27	2	1	-	-	3	3	17	1	5.91	
PETROLEUM COUNTY ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PHILLIPS COUNTY.....	45	39	33	55,500	1,682	22,900	694	41.3	38	5	8	-	-	-	8	13	4	6.09	
PONDERA COUNTY.....	96	95	93	253,900	2,730	101,300	1,089	39.9	93	20	5	1	-	2	27	35	3	5.65	
POWDER RIVER COUNTY.....	11	11	10	29,900	-	7,300	-	-	11	-	3	-	-	-	-	7	1	-	
POWELL COUNTY.....	183	170	165	358,900	2,175	151,400	918	42.2	167	59	8	1	1	-	52	37	9	5.58	
Deer Lodge.....	167	159	154	348,700	2,264	146,700	953	42.1	156	59	7	1	1	-	48	32	8	5.62	
Rural-nonfarm.....	16	11	11	10,200	-	4,700	-	-	11	-	1	-	-	-	4	5	1	-	
PRAIRIE COUNTY.....	24	24	21	37,900	-	13,600	-	-	24	1	8	1	-	-	9	3	2	-	
RAVALLI COUNTY.....	228	211	192	466,200	2,428	208,100	1,084	44.6	205	35	53	-	-	-	8	85	23	6.22	
RICHLAND COUNTY.....	160	148	120	337,700	2,814	138,800	1,157	41.1	145	46	7	3	-	1	15	60	13	6.28	
Sidney.....	125	116	88	277,200	3,150	116,900	1,328	42.2	113	37	6	3	-	1	13	45	8	6.14	
Rural-nonfarm.....	35	32	32	60,500	1,891	21,900	684	36.2	32	9	1	-	-	-	2	15	5	6.84	
ROOSEVELT COUNTY.....	148	134	119	221,400	1,861	86,700	729	39.2	129	7	11	20	-	-	36	30	25	5.91	
ROSEBUD COUNTY.....	82	79	77	119,300	1,549	51,400	668	43.1	79	9	-	-	-	1	9	41	19	5.67	
SANDERS COUNTY.....	129	120	80	127,900	1,599	62,400	780	48.8	116	-	47	4	-	-	17	46	2	7.55	
SHERIDAN COUNTY.....	71	69	68	144,600	2,126	58,100	854	40.2	67	-	11	-	-	-	15	23	13	5.52	
SILVER BOW COUNTY.....	1,057	945	772	1,940,300	2,513	812,800	1,053	41.9	910	42	22	63	5	49	264	350	115	6.17	
Butte.....	556	559	409	1,177,900	2,880	494,700	1,210	42.0	538	28	11	44	1	24	155	190	85	6.18	
Rural-nonfarm.....	401	386	363	762,400	2,100	318,100	876	41.7	372	14	11	19	4	25	109	160	30	6.17	
STILLWATER COUNTY.....	67	65	51	123,900	2,429	61,200	1,200	49.4	63	5	4	11	-	1	13	24	5	6.03	
SWEET GRASS COUNTY.....	95	87	86	191,700	2,229	70,500	820	36.8	85	57	-	1	-	-	11	16	-	6.98	
TETON COUNTY.....	93	91	85	186,900	2,199	69,100	813	37.0	90	9	14	1	-	-	7	57	2	7.43	
TOOLE COUNTY.....	152	135	131	307,200	2,345	124,200	948	40.4	129	17	23	1	-	2	27	42	17	5.99	
Shelby.....	105	88	84	246,100	2,930	100,100	1,192	40.7	83	17	12	1	-	1	22	23	7	5.83	
Rural-nonfarm.....	47	47	47	61,100	1,300	24,100	513	39.4	46	-	11	-	-	1	5	19	10	6.30	
TREASURE COUNTY.....	7	7	2	2,200	-	800	-	-	5	-	2	-	-	-	1	2	-	-	
VALLEY COUNTY.....	109	97	88	198,800	2,259	81,300	924	40.9	97	15	13	1	-	3	25	26	14	5.86	
Glasgow.....	83	71	68	175,100	2,575	73,700	1,084	42.1	71	13	10	1	-	2	21	18	6	5.35	
Rural-nonfarm.....	26	26	20	23,700	-	7,500	-	-	26	2	3	-	-	1	4	8	8	5.37	
WHEATLAND COUNTY.....	96	87	86	197,000	2,291	83,500	971	42.4	86	17	5	-	-	2	25	36	1	5.06	
WIBAUD COUNTY.....	18	17	17	23,400	-	15,500	-	-	17	-	-	-	-	-	7	9	1	-	
YELLOWSTONE COUNTY.....	1,752	1,501	1,396	5,647,600	4,046	2,999,000	2,148	53.1	1,466	462	44	29	202	63	166	429	71	5.83	
Billings.....	1,330	1,104	1,056	4,524,500	4,285	2,422,200	2,294	53.5	1,076	380	26	25	179	48	123	250	45	5.79	
Laurel.....	73	71	31	88,500	2,858	35,800	1,155	40.4	67	8	12	-	-	-	17	14	16	5.90	
Rural-nonfarm.....	349	326	309	1,034,500	3,348	541,000	1,751	52.3	323	74	6	4	23	15	26	165	10	5.92	
YELLOWSTONE NATIONAL PARK (part) ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

¹ Detailed mortgage data not shown for areas containing fewer than three mortgaged units.² Yellowstone National Park geographically located in Idaho, Montana, and Wyoming. No mortgaged owner-occupied nonfarm properties located in the Park.

(Tables 9 and 10 of the standard series are omitted as there are no tracted cities and no metropolitan districts in the State)

NEBRASKA

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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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	247,873	235,649	114,575	48.6	121,074	10,815	1,409	108,879	38,476	35.3	70,403
1930: Private families reporting tenure.....	-	207,219	118,082	57.0	89,137	-	-	-	-	-	-
1920: All families reporting tenure.....	-	173,122	100,971	58.3	72,151	-	-	98,176	31,895	32.5	66,281
Dwelling units: 1940.....	247,873	235,649	114,575	48.6	121,074	10,815	1,409	108,879	38,476	35.3	70,403
Urban.....	153,358	146,259	67,969	46.5	78,290	6,677	422	65,228	28,862	44.2	36,366
Rural-nonfarm.....	94,515	89,390	46,606	52.1	42,784	4,138	987	43,651	9,614	22.0	34,037
COLOR OF OCCUPANTS											
White.....	-	231,050	112,974	48.9	118,076	-	-	107,369	37,755	35.2	69,614
Nonwhite.....	-	4,599	1,601	34.8	2,998	-	-	1,510	721	47.7	789
TYPE OF STRUCTURE											
1-family.....	187,915	180,176	104,692	58.1	75,484	6,532	1,207	99,932	34,751	34.8	65,181
Other.....	59,958	55,473	9,883	17.8	45,590	4,283	202	8,947	3,725	41.6	5,222
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	185,460	178,143	108,390	58.0	74,753	6,194	1,123	99,568	34,660	34.8	64,908
Under \$5.....	8,798	7,926	5,051	63.7	2,875	747	125	4,584	486	10.7	4,048
\$5 to \$9.....	34,604	32,434	14,984	46.2	17,450	1,794	376	14,176	2,619	18.5	11,557
\$10 to \$14.....	35,125	33,720	16,359	48.5	17,361	1,157	248	15,705	4,147	26.4	11,558
\$15 to \$19.....	27,626	26,758	14,110	52.7	12,648	729	139	13,643	4,606	33.8	9,037
\$20 to \$24.....	20,545	19,980	11,833	59.2	8,147	478	87	11,467	4,166	36.3	7,301
\$25 to \$29.....	18,814	18,234	11,460	62.8	6,774	500	80	11,144	4,591	41.2	6,553
\$30 to \$39.....	21,900	20,807	14,568	70.0	6,239	458	35	14,193	6,478	45.6	7,715
\$40 to \$49.....	9,180	8,988	7,034	78.3	1,954	182	10	6,888	3,454	50.1	3,434
\$50 to \$59.....	4,566	4,496	3,696	82.2	800	64	6	3,618	1,874	51.8	1,744
\$60 to \$74.....	2,506	2,449	2,123	86.7	326	50	7	2,070	1,190	57.5	880
\$75 to \$99.....	1,372	1,348	1,220	90.5	128	21	3	1,196	644	53.8	552
\$100 and over.....	1,024	1,003	952	94.9	51	14	7	934	405	43.4	529
Median monthly rent..... (dollars).....	17.07	17.30	20.00	-	14.41	11.90	10.72	20.25	25.92	-	17.43

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	38,476	35,706	3,703	3,787	4,158	3,891	3,965	6,626	3,692	2,354	1,813	984	488	127	63	55	2,770
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	36,504	33,792	3,236	3,535	3,964	3,715	3,775	6,357	3,563	2,260	1,758	949	468	123	57	32	2,712
Average interest rate.....(%).....	5.45	5.45	5.78	5.58	5.54	5.52	5.49	5.43	5.36	5.24	5.12	5.06	4.95	4.89	-	-	5.49
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	37,527	34,801	3,581	3,685	4,075	3,797	3,882	6,459	3,610	2,295	1,762	956	477	121	57	44	2,726
Building and loan association.....	14,061	13,033	831	1,188	1,486	1,509	1,604	2,773	1,512	892	670	357	152	26	15	18	1,028
Commercial bank.....	1,309	1,211	118	143	143	142	106	200	132	82	67	39	26	9	4	-	98
Savings bank.....	1,065	1,003	42	61	98	112	116	210	187	95	67	36	18	6	4	1	62
Life insurance company.....	1,405	1,330	12	17	26	26	65	187	212	181	251	178	122	35	16	2	75
Mortgage company.....	1,404	1,312	141	132	123	107	127	232	143	113	89	57	33	11	2	2	92
Home Owners' Loan Corporation.....	7,789	7,114	536	848	1,016	927	907	1,406	663	414	233	93	49	9	5	8	675
Individual.....	8,110	7,553	1,604	1,096	975	796	757	1,065	580	317	219	120	43	15	4	12	557
Other.....	2,384	2,245	297	200	208	178	200	386	281	201	166	76	34	10	7	1	139
Reporting debt and value.....	35,776	33,217	3,213	3,396	3,826	3,628	3,725	6,288	3,541	2,265	1,742	950	469	116	58	-	2,559
JUNIOR MORTGAGE																	
First mortgage only.....	8,046	7,391	546	695	865	847	877	1,555	859	533	329	191	71	16	7	-	655
First and junior mortgage.....	643	574	25	49	82	82	91	124	46	34	20	8	4	8	1	-	69
With 1st mtg.; not rptg. on junior.....	27,087	25,252	2,642	2,652	2,879	2,699	2,757	4,609	2,636	1,698	1,393	751	394	92	50	-	1,835
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	13,248	12,575	3,117	2,694	2,178	1,491	1,073	1,258	463	176	91	23	11	-	-	-	673
\$1,000 to \$1,499.....	6,663	6,178	96	608	1,211	1,125	1,002	1,284	477	219	99	45	8	2	2	-	485
\$1,500 to \$1,999.....	4,988	4,576	-	94	385	753	892	1,413	551	290	125	57	14	1	1	-	412
\$2,000 to \$2,499.....	3,845	3,504	-	-	52	220	569	1,203	722	364	237	90	40	7	-	-	341
\$2,500 to \$2,999.....	2,179	1,992	-	-	39	162	735	499	319	176	39	20	2	1	-	-	187
\$3,000 to \$3,999.....	2,638	2,404	-	-	-	-	27	376	713	549	448	218	58	12	3	-	234
\$4,000 to \$4,999.....	1,200	1,096	-	-	-	-	-	19	110	304	354	211	83	13	2	-	104
\$5,000 to \$5,999.....	522	478	-	-	-	-	-	6	43	187	144	80	12	6	-	-	44
\$6,000 to \$7,499.....	305	268	-	-	-	-	-	-	1	24	115	96	20	12	-	-	37
\$7,500 to \$9,999.....	119	100	-	-	-	-	-	-	-	1	8	48	30	13	-	-	19
\$10,000 to \$14,999.....	56	40	-	-	-	-	-	-	-	-	-	11	17	12	-	-	16
\$15,000 to \$19,999.....	7	4	-	-	-	-	-	-	-	-	-	-	-	4	-	-	3
\$20,000 and over.....	6	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	4
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	113,349	103,077	1,909	3,780	6,135	7,457	9,519	20,515	14,949	11,625	11,135	7,693	5,136	1,833	1,391	-	10,273
Average value.....(dollars).....	3,168	3,103	594	1,113	1,604	2,055	2,556	3,263	4,222	5,132	6,392	8,098	10,951	15,804	-	-	4,014
Debt on first and jr. mtgs.(thous.).....	56,570	51,612	1,158	2,216	3,305	3,950	4,959	10,302	7,381	5,758	5,525	3,570	2,318	716	455	-	4,959
Percent of value of property.....	49.9	50.1	60.7	58.6	53.9	53.0	52.1	50.2	49.4	49.5	49.6	46.4	45.1	39.0	-	-	48.3
Average debt.....(dollars).....	1,581	1,554	360	652	864	1,089	1,331	1,638	2,034	2,542	3,172	3,758	4,943	6,172	-	-	1,938
Debt on first mtgs.....(thousands).....	56,232	51,312	1,154	2,203	3,277	3,922	4,917	10,245	7,349	5,729	5,502	3,557	2,312	695	450	-	4,920
Percent of value of property.....	49.6	49.8	60.4	58.3	53.4	52.6	51.7	49.9	49.2	49.3	49.4	46.2	45.0	37.9	-	-	47.9
Average debt.....(dollars).....	1,572	1,545	359	649	856	1,081	1,320	1,629	2,076	2,530	3,158	3,744	4,929	5,993	-	-	1,923

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	38,476	37,527	14,061	2,374	1,309	1,065	1,405	1,404	7,789	8,110	2,384	949
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	36,504	36,083	13,585	2,291	1,270	1,021	1,376	1,353	7,789	7,467	2,222	421
Average interest rate.....(percent).....	5.45	5.46	5.92	5.67	5.74	5.59	5.06	5.58	4.50	5.59	5.41	5.32
Reporting debt and value.....	35,776	35,161	13,396	2,249	1,238	1,011	1,360	1,334	7,241	7,407	2,174	615
Percent distribution.....	-	100.0	38.1	6.4	3.5	2.9	3.9	3.8	20.6	21.1	6.2	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	35,776	35,161	13,396	2,249	1,238	1,011	1,360	1,334	7,241	7,407	2,174	615
First mortgage only.....	8,046	7,965	3,149	499	262	237	339	270	1,591	1,571	546	81
First and junior mortgage.....	643	578	224	37	18	19	12	33	160	89	23	65
With first mortgage; not reporting on junior mortgage.....	27,087	26,618	10,023	1,713	958	755	1,009	1,031	5,490	5,747	1,605	469
1-family properties.....	33,217	32,646	12,401	2,097	1,146	951	1,293	1,251	6,645	6,904	2,055	571
First mortgage only.....	7,391	7,318	2,892	463	236	227	321	251	1,436	1,444	511	73
First and junior mortgage.....	574	513	199	35	17	18	10	31	140	77	21	61
With first mortgage; not reporting on junior mortgage.....	25,252	24,815	9,310	1,599	893	706	962	969	5,069	5,383	1,523	437
2- to 4-family properties.....	2,559	2,515	995	152	92	60	67	83	596	503	119	44
First mortgage only.....	655	647	257	36	26	10	18	19	155	127	35	8
First and junior mortgage.....	69	65	25	2	1	1	2	2	20	12	2	4
With first mortgage; not reporting on junior mortgage.....	1,835	1,803	713	114	65	49	47	62	421	364	82	32
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	35,776	35,161	13,396	2,249	1,238	1,011	1,360	1,334	7,241	7,407	2,174	615
Value of property.....(dollars).....	113,349,300	111,319,800	43,373,700	7,908,100	4,172,100	3,736,000	8,572,600	4,885,200	20,776,400	18,375,700	7,428,100	2,029,500
Average value.....(dollars).....	3,168	3,166	3,288	3,516	3,370	3,695	6,303	3,662	2,869	2,481	3,417	3,300
Debt on first and junior mortgages.....(dollars).....	56,570,400	55,427,000	19,737,500	3,678,500	1,875,900	1,802,600	4,305,800	2,417,900	11,981,800	9,144,600	4,167,900	1,143,400
Percent of value of property.....	49.9	49.8	45.3	46.5	45.0	48.2	50.2	49.4	57.7	49.8	56.1	56.3
Average debt.....(dollars).....	1,551	1,576	1,473	1,636	1,515	1,783	3,166	1,807	1,655	1,285	1,917	1,859
Debt on first mortgages.....(dollars).....	56,232,000	55,130,300	19,634,400	3,550,600	1,863,100	1,787,500	4,291,300	2,393,900	11,907,000	9,100,500	4,152,600	1,101,700
Percent distribution.....	-	100.0	35.6	6.5	3.4	3.2	7.9	4.3	21.6	16.5	7.5	-
Percent of value of property.....	49.6	49.5	45.3	44.7	44.7	47.8	50.1	49.0	57.3	49.5	55.9	54.3
Average debt.....(dollars).....	1,572	1,568	1,466	1,623	1,505	1,768	3,155	1,795	1,644	1,229	1,910	1,791
1-family properties.....	33,217	32,646	12,401	2,097	1,146	951	1,293	1,251	6,645	6,904	2,055	571
Value of property.....(dollars).....	103,076,700	101,233,400	39,589,800	7,221,300	3,754,000	3,467,300	7,920,500	4,381,800	18,689,300	16,517,100	6,973,600	1,843,300
Average value.....(dollars).....	3,103	3,101	3,188	3,444	3,276	3,646	6,126	3,503	2,813	2,392	3,393	3,228
Debt on first and junior mortgages.....(dollars).....	51,611,600	50,563,600	17,980,900	3,396,800	1,708,800	1,688,000	3,984,000	2,178,000	10,796,500	8,285,500	3,941,900	1,048,000
Percent of value of property.....	50.1	49.9	45.5	47.0	45.5	48.7	50.3	49.7	50.2	49.8	56.5	56.9
Average debt.....(dollars).....	1,554	1,549	1,450	1,620	1,491	1,775	3,081	1,741	1,625	1,200	1,918	1,835
Debt on first mortgages.....(dollars).....	51,312,100	50,302,400	17,889,200	3,369,200	1,696,200	1,673,300	3,973,000	2,161,500	10,733,900	8,247,900	3,927,400	1,009,700
Percent of value of property.....	49.8	49.7	45.3	46.7	45.2	48.3	50.2	49.3	57.4	49.9	56.3	54.8
Average debt.....(dollars).....	1,545	1,541	1,443	1,607	1,480	1,760	3,073	1,728	1,615	1,195	1,911	1,768
2- to 4-family properties.....	2,559	2,515	995	152	92	60	67	83	596	503	119	44
Value of property.....(dollars).....	10,272,600	10,086,400	3,843,900	686,800	418,100	268,700	652,100	503,400	2,087,100	1,858,600	454,500	186,200
Average value.....(dollars).....	4,014	4,010	3,863	4,518	-	-	-	-	3,502	3,695	3,819	-
Debt on first and junior mortgages.....(dollars).....	4,958,800	4,863,400	1,756,600	281,700	167,100	114,600	321,800	232,900	1,185,300	859,100	226,000	95,400
Percent of value of property.....	48.3	48.2	45.7	41.0	-	-	-	-	56.8	46.2	49.7	-
Average debt.....(dollars).....	1,938	1,934	1,765	1,853	-	-	-	-	1,989	1,708	1,899	-
Debt on first mortgages.....(dollars).....	4,919,900	4,827,900	1,745,200	281,100	166,900	114,200	318,800	232,400	1,173,100	852,600	225,200	92,000
Percent of value of property.....	47.9	47.9	45.4	40.9	-	-	-	-	56.2	45.9	49.5	-
Average debt.....(dollars).....	1,923	1,920	1,754	1,849	-	-	-	-	1,968	1,695	1,892	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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.....	35,706	34,801	13,033	2,214	1,211	1,003	1,330	1,312	7,114	7,553	2,245	905
RACE OF OCCUPANTS												
White.....	35,030	34,133	12,894	2,196	1,199	997	1,329	1,279	6,768	7,453	2,214	897
Negro.....	633	626	126	17	12	5	1	30	336	88	28	7
Other nonwhite.....	43	42	13	1	-	1	-	3	10	12	3	1
YEAR BUILT												
Reporting year built.....	35,245	34,362	12,893	2,183	1,198	990	1,324	1,297	7,023	7,417	2,220	883
1930 to 1940.....	5,345	5,174	1,824	387	207	180	390	322	475	1,052	724	171
1920 to 1929.....	10,598	10,367	4,100	635	281	354	595	406	2,308	1,702	621	231
1910 to 1909.....	8,100	7,902	3,093	487	258	229	226	279	1,738	1,670	409	198
1900 to 1909.....	6,061	5,911	2,108	355	225	130	76	176	1,402	1,534	260	150
1880 to 1899.....	4,798	4,673	1,641	310	216	94	32	105	1,031	1,359	195	125
1879 or earlier.....	343	335	127	14	11	3	5	9	69	100	11	8

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

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	35,706	34,801	13,033	2,214	1,211	1,003	1,330	1,312	7,114	7,553	2,245	905
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	33,245	32,673	12,413	2,098	1,146	952	1,294	1,252	6,651	6,910	2,055	572
Under \$500	5,459	5,371	1,914	418	275	143	38	225	571	1,827	378	88
\$500 to \$999	7,191	7,094	2,993	427	247	180	83	215	1,377	1,680	319	97
\$1,000 to \$1,499	6,800	6,104	2,498	387	195	192	127	194	1,454	1,173	271	96
\$1,500 to \$1,999	4,584	4,524	1,794	251	115	136	137	146	1,207	769	220	60
\$2,000 to \$2,499	3,482	3,415	1,277	184	97	153	153	156	632	595	219	66
\$2,500 to \$2,999	1,980	1,924	636	105	58	47	123	89	464	346	162	56
\$3,000 to \$3,999	2,384	2,321	751	169	80	89	255	117	469	320	240	63
\$4,000 to \$4,999	1,081	1,050	305	77	36	41	175	59	174	116	144	31
\$5,000 to \$5,999	476	469	138	34	23	11	100	29	55	44	69	7
\$6,000 to \$7,499	268	262	81	27	10	17	66	15	31	26	16	6
\$7,500 to \$9,999	97	96	19	10	3	7	27	8	12	6	14	1
\$10,000 to \$14,999	34	33	5	8	7	1	9	-	4	6	1	1
\$15,000 to \$19,999	4	4	1	-	-	-	1	-	-	1	1	-
\$20,000 and over	5	5	1	1	-	1	-	-	1	1	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	33,792	33,403	12,560	2,139	1,176	963	1,304	1,262	7,114	6,930	2,094	389
Under 4.0%	266	263	28	8	4	4	5	6	-	193	23	3
4.0%	829	820	115	49	30	19	62	31	-	460	103	9
4.1% to 4.4%	16	15	4	2	-	-	5	1	-	2	-	-
4.5%	8,999	8,898	384	202	124	78	369	200	7,114	227	402	101
4.6% to 4.9%	14	13	4	2	1	1	4	-	-	2	1	1
5.0%	6,014	5,892	2,060	521	271	250	474	284	-	1,936	567	122
5.1% to 5.4%	36	33	24	2	1	1	2	1	-	1	3	3
5.5%	1,727	1,705	926	168	66	102	141	112	-	231	127	22
5.6% to 5.9%	15	13	10	-	-	-	3	-	-	-	-	2
6.0%	12,577	12,489	6,936	962	506	456	228	535	-	3,123	705	88
6.1% to 6.4%	30	29	20	1	-	1	-	1	-	5	2	1
6.5%	311	307	213	33	18	15	1	14	-	28	18	4
6.6% to 6.9%	443	441	424	1	1	-	-	4	-	5	7	2
7.0%	1,411	1,391	833	86	67	19	5	30	-	367	70	20
7.1% to 7.4%	171	168	157	1	1	-	-	1	-	3	6	3
7.5%	57	56	45	2	-	2	-	3	-	4	2	1
7.6% to 7.9%	5	5	2	-	-	-	-	1	-	1	1	-
8.0% and over	871	864	375	99	84	15	5	38	-	292	55	7
Average interest rate (percent)	5.45	5.45	5.92	5.87	5.74	5.58	5.05	5.58	4.50	5.59	5.40	5.32
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	30,967	30,580	12,592	1,905	964	941	1,230	1,197	6,912	4,715	1,979	437
Real estate taxes included in payment	12,281	12,076	5,869	634	279	355	482	480	2,852	734	1,025	205
Monthly	11,862	11,666	5,747	609	264	345	453	458	2,771	625	993	196
Quarterly	22	21	5	1	-	1	3	1	1	7	3	1
Semiannual	85	84	8	11	8	3	10	5	3	39	8	1
Annual	54	54	5	5	4	1	2	-	-	39	3	-
Other	19	19	1	2	1	1	-	1	3	11	1	-
Not reporting frequency of payment	239	232	103	6	2	4	14	5	74	13	17	7
Real estate taxes not included in payment	18,337	18,135	6,615	1,259	675	584	740	703	3,992	3,893	933	202
Monthly	16,089	15,925	6,383	1,042	519	523	473	549	3,883	2,808	787	164
Quarterly	180	179	27	14	10	4	36	17	6	72	7	1
Semiannual	969	954	53	104	76	28	182	99	16	430	70	15
Annual	621	624	43	60	47	13	38	20	8	416	39	7
Other	106	106	4	10	7	3	2	2	3	75	10	-
Not reporting frequency of payment	362	347	105	29	16	13	9	16	76	92	20	15
Not reporting tax payment requirements	349	319	108	12	10	2	8	14	68	88	21	30
Monthly	278	255	103	8	7	1	4	9	62	53	16	23
Quarterly	5	5	-	-	-	-	-	1	-	4	-	-
Semiannual	19	16	2	2	2	-	2	-	-	8	2	3
Annual	22	21	-	1	1	-	1	1	-	16	2	1
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	23	20	3	1	-	1	1	3	6	5	1	3
No principal payments required	2,072	2,049	244	142	112	30	56	66	95	1,317	129	23
Monthly	565	561	199	33	16	17	9	28	89	172	36	4
Quarterly	31	31	1	3	3	-	-	1	1	22	3	-
Semiannual	708	701	19	55	48	7	29	30	8	527	38	7
Annual	622	612	8	44	40	4	17	9	1	499	34	10
Other	73	72	1	4	2	2	1	-	-	53	13	1
Not reporting frequency of payment	73	72	16	3	3	-	-	3	1	44	5	1
Not reporting principal payment requirements	1,005	584	143	31	19	12	9	15	94	240	52	421
Monthly	337	292	116	11	6	5	5	9	82	45	24	45
Quarterly	10	6	2	-	-	-	-	-	-	3	1	7
Semiannual	59	52	6	4	2	2	-	1	1	33	7	4
Annual	67	63	1	4	4	-	-	1	-	55	2	4
Other	28	27	-	2	1	1	1	1	-	28	1	-
Not reporting frequency of payment	504	144	18	10	6	4	4	3	11	81	17	360
No regular payments required	1,662	1,638	54	136	116	20	35	34	13	1,281	85	24

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	33,245	11,610	17,335	1,924	2,376	Reporting interest rate	33,792	11,880	17,690	1,988	2,234
Under \$500	5,459	1,145	3,335	386	593	Under 4.0%	266	34	156	31	45
\$500 to \$999	7,191	2,348	3,802	468	573	4.0%	829	147	443	108	131
\$1,000 to \$1,499	6,200	2,230	3,213	369	388	4.1% to 4.4%	16	8	7	-	1
\$1,500 to \$1,999	4,584	1,757	2,331	234	262	4.5%	8,999	3,714	4,846	183	256
\$2,000 to \$2,499	3,482	1,389	1,692	177	224	4.6% to 4.9%	14	1	13	-	-
\$2,500 to \$2,999	1,980	810	963	97	110	5.0%	6,014	1,848	3,021	569	576
\$3,000 to \$3,999	2,384	1,071	1,072	110	131	5.1% to 5.4%	36	14	21	-	1
\$4,000 to \$4,999	1,081	498	492	38	53	5.5%	1,727	658	911	81	77
\$5,000 to \$5,999	476	223	210	26	17	5.6% to 5.9%	15	3	11	-	1
\$6,000 to \$7,499	268	103	137	11	17	6.0%	12,577	4,237	6,698	772	870
\$7,500 to \$9,999	97	28	59	5	5	6.1% to 6.4%	30	9	18	2	1
\$10,000 to \$14,999	34	6	22	3	3	6.5%	311	118	176	9	8
\$15,000 to \$19,999	4	-	4	-	-	6.6% to 6.9%	443	203	233	1	6
\$20,000 and over	5	2	3	-	-	7.0%	1,411	539	604	127	141
						7.1% to 7.4%	171	102	64	3	2
						7.5%	57	23	29	2	3
						7.6% to 7.9%	5	2	3	-	-
						8.0% and over	871	220	436	100	115
						Average interest rate... (percent)	5.45	5.45	5.44	5.62	5.60

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	27,719	26,039	10,514	15,346	179	1,680
Total first mortgage outstanding debt..... (dollars)	43,953,600	41,663,700	18,586,400	22,823,800	253,500	2,289,900
Total annual mortgage payment..... (dollars)	7,349,952	7,195,049	3,198,572	3,947,706	48,771	154,903
Average first mortgage outstanding debt..... (dollars)	1,586	1,600	1,768	1,487	1,416	1,363
Average value of property..... (dollars)	3,170	3,185	3,153	3,207	3,158	2,934
Average annual estimated rental value..... (dollars)	347	351	346	355	349	292
Average annual mortgage payment..... (dollars)	265	276	304	257	272	92
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.7	17.3	17.2	17.3	19.2	6.8
Value of property.....	8.4	8.7	9.6	8.0	8.6	3.1
Estimated annual rental value.....	76.3	78.8	88.0	72.6	78.0	31.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	25,155	24,667	10,403	14,105	159	488
Average first mortgage outstanding debt..... (dollars)	1,575	1,580	1,767	1,444	1,384	1,339
Average value of property..... (dollars)	3,095	3,103	3,140	3,076	3,064	2,688
Average annual estimated rental value..... (dollars)	342	343	345	343	346	284
Average annual mortgage payment..... (dollars)	274	277	305	256	283	128
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.4	17.5	17.2	17.7	20.4	9.6
Value of property.....	8.9	8.9	9.7	8.3	9.2	4.8
Estimated annual rental value.....	80.0	80.6	88.4	74.8	81.8	45.1
Monthly mortgage payment—						
Under \$10.....	2,440	2,146	660	1,467	19	294
\$10 to \$14.....	5,148	5,071	1,705	3,386	30	77
\$15 to \$19.....	4,484	4,445	1,788	2,627	30	39
\$20 to \$24.....	3,328	3,807	1,642	2,145	20	21
\$25 to \$29.....	3,173	3,141	1,421	1,701	19	32
\$30 to \$39.....	3,509	3,494	1,825	1,652	17	15
\$40 to \$49.....	1,839	1,837	761	1,068	8	2
\$50 to \$59.....	724	720	354	357	9	4
\$60 to \$74.....	287	285	141	141	4	1
\$75 to \$99.....	134	132	78	57	2	2
\$100 and over.....	89	88	33	54	1	1
Average monthly mortgage payment..... (dollars)	22.83	23.07	25.40	21.35	23.56	10.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,564	1,372	111	1,241	20	1,192
Average first mortgage outstanding debt..... (dollars)	1,687	1,961	1,798	1,960	-	1,373
Average value of property..... (dollars)	3,903	4,657	4,370	4,695	-	3,034
Average annual estimated rental value..... (dollars)	397	484	432	431	-	295
Average annual mortgage payment..... (dollars)	179	266	255	269	-	78
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.6	13.6	14.2	13.6	-	5.6
Value of property.....	4.6	5.7	5.8	5.7	-	2.6
Estimated annual rental value.....	45.1	55.0	59.0	54.8	-	26.3

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	87,632	84,124	39,297	46.7	44,827	3,175	388	37,629	15,179	40.3	22,450
COLOR OF OCCUPANTS											
White.....	-	83,494	39,022	46.7	44,472	-	-	37,370	15,082	40.4	22,288
Nonwhite.....	-	630	275	43.7	355	-	-	259	97	37.5	162
TYPE OF STRUCTURE											
1-family.....	63,425	61,446	35,197	57.3	26,249	1,750	229	33,776	13,343	39.5	20,433
Other.....	24,207	22,678	4,100	18.1	18,578	1,425	104	3,853	1,836	47.7	2,017
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	62,440	60,591	34,567	57.0	26,024	1,647	202	33,669	13,311	39.5	20,358
Under \$5.....	1,356	1,301	988	75.9	813	47	8	908	127	14.0	781
\$5 to \$9.....	6,064	5,839	2,819	48.3	3,020	194	31	2,725	766	28.1	1,959
\$10 to \$14.....	10,129	9,823	4,276	43.5	5,547	280	26	4,158	1,511	36.3	2,647
\$15 to \$19.....	10,303	10,000	4,613	46.1	5,387	273	30	4,481	1,790	39.9	2,691
\$20 to \$24.....	8,821	8,575	4,512	52.6	4,063	216	30	4,399	1,729	39.3	2,670
\$25 to \$29.....	8,947	8,627	5,059	58.6	3,568	284	36	4,941	2,018	40.8	2,923
\$30 to \$39.....	9,771	9,512	6,466	68.0	3,046	238	21	6,323	2,678	42.4	3,645
\$40 to \$49.....	8,941	8,863	3,113	35.1	750	72	6	3,066	1,468	47.9	1,598
\$50 to \$59.....	1,739	1,710	1,484	85.8	226	25	4	1,457	683	46.9	774
\$60 to \$74.....	749	731	664	90.8	67	11	7	654	310	47.4	344
\$75 to \$99.....	385	377	356	94.4	21	7	1	346	165	47.7	181
\$100 and over.....	235	233	217	93.1	16	-	2	211	56	31.3	145
Median monthly rent..... (dollars)	21.41	21.44	24.57	-	18.34	20.18	20.50	24.67	26.31	-	23.43

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	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	
Mortgaged properties	15,179	13,773	1,245	1,351	1,604	1,507	1,534	2,667	1,563	987	707	365	175	38	16	1,406
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate	14,477	13,102	1,107	1,285	1,531	1,443	1,456	2,556	1,499	954	687	352	170	36	16	1,375
Average interest rate (%)	5.54	5.54	5.90	5.62	5.63	5.59	5.59	5.52	5.48	5.32	5.21	5.15	5.06	-	-	5.58
HOLDER OF FIRST MORTGAGE																
Reporting holder	14,883	13,504	1,222	1,328	1,588	1,485	1,512	2,603	1,528	966	683	354	173	36	16	1,379
Building and loan association	6,405	5,806	399	534	722	719	713	1,221	665	387	263	116	50	8	3	599
Commercial bank	390	353	22	20	25	27	30	74	47	34	24	19	17	2	2	37
Savings bank	340	325	20	23	37	40	46	69	40	22	15	7	4	-	-	15
Life insurance company	541	503	7	8	15	16	35	69	98	75	77	59	38	8	2	38
Mortgage company	431	452	55	52	69	27	46	100	57	35	30	13	2	3	-	39
Home Owners' Loan Corporation	2,877	2,566	149	302	341	321	319	502	263	186	100	49	25	4	4	311
Individual	2,919	2,657	480	330	344	269	248	408	238	145	94	67	23	8	2	262
Other	920	842	90	59	75	56	78	160	125	81	69	24	14	3	3	78
Reporting debt and value	14,355	13,049	1,131	1,255	1,498	1,426	1,468	2,553	1,511	949	684	352	170	36	16	1,306
JUNIOR MORTGAGE																
First mortgage only	4,213	3,826	276	367	468	448	468	755	417	267	168	108	51	9	4	387
First and junior mortgage	151	129	9	17	25	11	10	33	10	5	4	1	3	1	-	22
With 1st mtg., not rptg. on junior	9,991	9,094	846	871	965	967	990	1,765	1,084	677	512	243	116	26	12	897
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000	4,925	4,632	1,114	1,003	834	541	395	455	180	62	87	8	3	-	-	293
\$1,000 to \$1,499	2,710	2,470	17	236	521	478	382	487	188	96	41	18	3	1	-	240
\$1,500 to \$1,999	2,080	1,808	-	16	132	295	362	587	212	126	49	22	5	1	1	212
\$2,000 to \$2,499	1,702	1,527	-	-	11	99	254	540	324	156	93	33	15	2	-	175
\$2,500 to \$2,999	990	874	-	-	-	13	63	326	234	123	83	20	7	-	-	116
\$3,000 to \$3,999	1,148	1,003	-	-	-	-	12	150	323	233	169	85	27	4	-	145
\$4,000 to \$4,999	495	432	-	-	-	-	-	8	50	123	135	72	35	4	-	63
\$5,000 to \$5,999	188	165	-	-	-	-	-	-	-	17	67	46	27	4	4	23
\$6,000 to \$7,499	113	96	-	-	-	-	-	-	-	1	10	43	29	10	3	17
\$7,500 to \$9,999	39	30	-	-	-	-	-	-	-	-	-	5	14	6	5	9
\$10,000 to \$14,999	21	11	-	-	-	-	-	-	-	-	-	-	5	4	2	10
\$15,000 to \$19,999	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
\$20,000 and over	2	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1
RELATION OF DEBT TO VALUE																
Value of property (thousands)	46,126	40,666	677	1,403	2,405	2,934	3,741	8,317	6,362	4,852	4,356	2,634	1,825	566	-	5,460
Average value (dollars)	3,213	3,116	598	1,118	1,605	2,058	2,548	3,258	4,211	5,112	6,368	8,052	10,732	-	-	4,181
Debt on first & jr. mtgs. (thous.)	23,330	20,670	406	830	1,299	1,589	2,003	4,324	3,238	2,423	2,155	1,300	787	206	112	2,659
Percent of value of property	50.6	50.8	60.0	59.1	54.0	54.1	53.5	52.0	50.9	49.9	49.5	45.9	43.1	-	-	48.7
Average debt (dollars)	1,625	1,584	359	661	867	1,114	1,365	1,694	2,143	2,553	3,151	3,693	4,628	-	-	2,036
Debt on first mtgs. (thousands)	23,264	20,617	404	826	1,293	1,586	1,999	4,313	3,230	2,419	2,151	1,298	781	205	112	2,648
Percent of value of property	50.4	50.7	59.7	58.8	53.8	54.0	53.4	51.9	50.8	49.9	49.4	45.8	42.9	-	-	48.5
Average debt (dollars)	1,621	1,580	357	658	863	1,112	1,362	1,689	2,138	2,549	3,145	3,688	4,592	-	-	2,027

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	15,179	14,883	6,405	730	390	340	541	491	2,877	2,919	920	296
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	14,477	14,383	6,193	706	381	325	532	475	2,877	2,687	863	144
Average interest rate.....(percent)	5.54	5.54	6.04	5.64	5.53	5.76	5.15	5.70	4.50	5.59	5.42	5.30
Reporting debt and value.....	14,355	14,140	6,158	706	376	330	523	468	2,706	2,739	840	215
Percent distribution.....	-	100.0	43.6	5.0	2.7	2.3	3.7	3.3	19.1	19.4	5.9	-
JUNIOR MORTGAGE												
1- to 4-family properties.....	14,355	14,140	6,158	706	376	330	523	468	2,706	2,739	840	215
First mortgage only.....	4,213	4,177	1,746	224	139	85	158	106	807	821	315	36
First and junior mortgage.....	151	138	80	5	5	-	5	6	14	23	5	19
With first mortgage; not reporting on junior mortgage.....	9,991	9,825	4,382	477	232	245	360	356	1,885	1,895	520	166
1-family properties.....	13,049	12,861	5,570	656	341	315	491	433	2,427	2,506	778	188
First mortgage only.....	3,825	3,796	1,581	210	127	83	148	99	719	748	291	30
First and junior mortgage.....	129	118	70	5	5	-	4	4	12	18	5	11
With first mortgage; not reporting on junior mortgage.....	9,094	8,947	3,919	441	209	232	339	330	1,696	1,740	482	147
2- to 4-family properties.....	1,306	1,279	588	50	35	15	32	35	279	233	62	27
First mortgage only.....	387	381	165	14	12	2	10	7	88	73	24	6
First and junior mortgage.....	22	20	10	-	-	-	1	2	2	5	-	2
With first mortgage; not reporting on junior mortgage.....	897	878	413	36	23	13	21	26	189	155	38	19
RELATION OF DEBT TO VALUE												
1- to 4-family properties.....	14,355	14,140	6,158	706	376	330	523	468	2,706	2,739	840	215
Value of property.....(dollars).....	46,126,200	45,340,900	19,108,400	2,637,400	1,618,500	1,018,900	2,960,400	1,607,600	8,353,500	7,632,400	3,041,200	785,300
Average value.....(dollars).....	3,213	3,207	3,103	3,786	4,305	3,088	5,660	3,435	3,087	2,787	3,620	3,653
Debt on first and junior mortgages.....(dollars).....	23,329,500	22,870,700	9,092,700	1,208,200	701,000	507,200	1,390,400	785,500	4,949,500	3,678,400	1,766,000	458,900
Percent of value of property.....	50.6	50.4	47.6	45.8	43.3	49.8	47.0	48.9	59.2	48.2	58.1	58.4
Average debt.....(dollars).....	1,625	1,617	1,477	1,711	1,864	1,537	2,659	1,678	1,829	1,343	2,102	2,134
Debt on first mortgages.....(dollars).....	23,264,100	22,812,000	9,065,800	1,202,600	695,400	507,200	1,385,000	781,700	4,943,400	3,668,500	1,765,000	452,100
Percent distribution.....	-	100.0	89.7	5.3	3.0	2.2	6.1	3.4	21.7	16.1	7.7	-
Percent of value of property.....	50.4	50.3	47.4	45.6	43.0	49.8	46.8	48.6	59.2	48.1	58.0	57.6
Average debt.....(dollars).....	1,621	1,613	1,472	1,703	1,849	1,537	2,648	1,670	1,827	1,339	2,101	2,103
1-family properties.....	13,049	12,861	5,570	656	341	315	491	433	2,427	2,506	778	188
Value of property.....(dollars).....	40,665,800	40,010,400	16,813,600	2,384,100	1,412,400	971,700	2,667,100	1,394,900	7,303,400	6,687,800	2,759,500	655,400
Average value.....(dollars).....	3,116	3,111	3,019	3,634	4,142	3,085	5,432	3,221	3,009	2,669	3,547	3,486
Debt on first and junior mortgages.....(dollars).....	20,670,200	20,275,500	8,011,400	1,117,100	631,700	485,400	1,260,100	695,800	4,324,400	3,244,300	1,622,400	394,700
Percent of value of property.....	50.8	50.7	47.6	46.9	44.7	50.0	47.2	49.9	59.2	48.5	58.8	60.2
Average debt.....(dollars).....	1,584	1,577	1,438	1,703	1,852	1,541	2,566	1,607	1,782	1,295	2,085	2,099
Debt on first mortgages.....(dollars).....	20,616,500	20,227,200	7,987,100	1,111,500	626,100	485,400	1,257,700	692,500	4,319,000	3,238,000	1,621,400	389,300
Percent of value of property.....	50.7	50.6	47.5	46.6	44.3	50.0	47.2	49.6	59.1	48.4	58.8	59.4
Average debt.....(dollars).....	1,580	1,573	1,434	1,694	1,836	1,541	2,562	1,599	1,780	1,292	2,084	2,071
2- to 4-family properties.....	1,306	1,279	588	50	35	15	32	35	279	233	62	27
Value of property.....(dollars).....	5,460,400	5,330,500	2,294,800	253,300	206,100	47,200	293,800	212,700	1,050,100	944,600	281,700	129,900
Average value.....(dollars).....	4,181	4,168	3,903	-	-	-	3,764	-	3,764	4,054	-	-
Debt on first and junior mortgages.....(dollars).....	2,659,300	2,595,200	1,081,300	91,100	69,300	21,800	130,300	89,700	625,100	434,100	143,600	64,100
Percent of value of property.....	48.7	48.7	47.1	-	-	-	-	-	59.5	46.0	-	-
Average debt.....(dollars).....	2,036	2,029	1,839	-	-	-	-	-	2,241	1,863	-	-
Debt on first mortgages.....(dollars).....	2,647,600	2,584,800	1,078,700	91,100	69,300	21,800	127,300	89,200	624,400	430,500	143,600	62,800
Percent of value of property.....	48.5	48.5	47.0	-	-	-	-	-	59.5	45.6	-	-
Average debt.....(dollars).....	2,027	2,021	1,835	-	-	-	-	-	2,238	1,848	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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.....	13,773	13,504	5,806	678	353	325	503	452	2,566	2,657	842	269
RACE OF OCCUPANTS												
White.....	13,685	13,418	5,779	675	352	323	503	450	2,531	2,646	834	267
Negro.....	69	67	18	2	1	1	-	2	31	9	5	2
Other nonwhite.....	19	19	9	1	-	-	-	-	4	2	3	-
YEAR BUILT												
Reporting year built.....	13,632	13,371	5,751	675	352	323	501	449	2,542	2,618	835	261
1930 to 1940.....	2,282	2,211	955	187	84	53	119	111	214	391	284	71
1920 to 1929.....	3,974	3,907	1,597	199	93	106	244	180	346	554	247	67
1910 to 1919.....	2,926	2,872	1,243	146	75	71	86	99	521	555	152	54
1900 to 1909.....	2,390	2,349	990	105	51	54	86	81	504	546	85	41
1880 to 1899.....	1,891	1,866	879	38	46	37	12	36	355	439	62	25
1879 or earlier.....	169	166	87	5	3	2	2	2	32	33	5	3

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	13,773	13,504	5,806	678	353	325	503	452	2,566	2,657	842	269
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	13,059	12,871	5,576	657	341	316	492	433	2,423	2,507	778	188
Under \$500.....	1,889	1,873	833	97	51	46	22	75	170	563	108	16
\$500 to \$999.....	2,759	2,728	1,354	123	61	62	40	79	426	598	118	31
\$1,000 to \$1,499.....	2,470	2,440	1,103	129	58	71	64	73	519	462	90	30
\$1,500 to \$1,999.....	1,807	1,793	803	86	38	48	72	55	406	277	94	14
\$2,000 to \$2,499.....	1,530	1,510	632	70	36	34	68	56	344	243	92	20
\$2,500 to \$2,999.....	874	843	312	43	25	18	47	30	207	139	65	31
\$3,000 to \$3,999.....	998	971	329	61	41	20	82	39	215	134	111	27
\$4,000 to \$4,999.....	429	415	128	24	14	10	51	13	87	54	60	14
\$5,000 to \$5,999.....	166	164	48	11	8	3	21	8	28	21	27	2
\$6,000 to \$7,499.....	96	94	29	9	6	3	19	4	15	11	7	2
\$7,500 to \$9,999.....	29	29	5	2	1	1	6	1	8	2	5	-
\$10,000 to \$14,999.....	10	9	1	2	2	-	-	-	3	3	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	2	2	1	-	-	-	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	13,102	12,979	5,594	657	345	312	494	437	2,566	2,438	793	128
Under 4.0%.....	78	78	13	1	-	1	3	2	-	53	6	-
4.0%.....	271	269	37	13	11	2	19	11	-	150	39	2
4.1% to 4.4%.....	12	12	4	2	2	-	2	1	-	2	1	-
4.5%.....	3,242	3,210	146	76	58	18	125	59	2,566	91	147	32
4.6% to 4.9%.....	7	6	1	1	1	-	3	-	-	1	-	1
5.0%.....	2,099	2,058	660	160	97	63	168	106	-	722	247	41
5.1% to 5.4%.....	20	19	15	2	1	1	-	1	-	-	1	1
5.5%.....	600	591	341	45	23	22	52	32	-	72	49	9
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-	-
6.0%.....	5,230	5,201	3,245	299	117	182	122	181	-	1,121	233	29
6.1% to 6.4%.....	8	8	7	-	-	-	-	-	-	1	-	-
6.5%.....	114	113	89	8	4	4	1	3	-	7	5	1
6.6% to 6.9%.....	216	215	210	1	1	-	-	1	-	-	3	1
7.0%.....	706	703	496	23	13	10	1	15	-	134	34	3
7.1% to 7.4%.....	119	118	112	1	1	-	-	1	-	1	3	1
7.5%.....	31	31	24	2	-	2	-	1	-	3	1	-
7.6% to 7.9%.....	8	8	2	-	-	-	-	-	-	-	1	-
8.0% and over.....	345	343	191	23	16	7	3	23	-	80	23	2
Average interest rate.....(percent).....	5.54	5.54	6.03	5.63	5.52	5.76	5.15	5.71	4.50	5.59	5.39	5.29
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	11,884	11,745	5,567	553	253	300	452	389	2,473	1,562	749	139
Real estate taxes included in payment.....	5,326	5,737	3,216	285	90	195	152	184	1,033	349	518	89
Monthly.....	5,623	5,535	3,147	271	81	190	142	181	999	293	502	88
Quarterly.....	10	10	2	-	-	-	1	-	1	4	2	-
Semiannual.....	48	48	6	3	7	1	4	1	3	22	4	-
Annual.....	27	27	1	3	2	1	2	-	-	20	1	-
Other.....	9	9	1	1	-	1	-	1	-	6	-	-
Not reporting frequency of payment.....	109	108	59	2	-	2	3	1	30	4	9	1
Real estate taxes not included in payment.....	5,947	5,900	2,310	263	159	104	297	202	1,408	1,193	227	47
Monthly.....	5,063	5,026	2,192	164	79	85	181	139	1,365	795	150	37
Quarterly.....	53	53	9	3	-	1	5	4	2	29	-	-
Semiannual.....	444	440	33	64	50	14	88	44	5	189	17	4
Annual.....	243	241	25	26	24	2	19	10	5	139	17	2
Other.....	32	32	3	3	3	-	-	1	2	21	2	-
Not reporting frequency of payment.....	112	108	48	3	1	2	3	4	29	20	1	4
Not reporting tax payment requirements.....	111	108	41	5	4	1	3	3	32	20	4	3
Monthly.....	89	86	37	3	3	-	1	3	30	8	4	3
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	8	8	2	1	1	-	1	-	-	4	-	-
Annual.....	7	7	-	-	-	-	-	-	-	7	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	6	6	2	1	-	1	1	-	2	-	-	-
No principal payments required.....	886	879	149	67	53	14	21	33	50	516	43	7
Monthly.....	272	271	117	13	5	8	5	12	49	62	13	1
Quarterly.....	7	7	1	1	1	-	-	-	-	5	-	-
Semiannual.....	381	379	14	34	31	3	11	13	1	291	15	2
Annual.....	173	170	4	15	14	1	4	6	-	132	9	3
Other.....	25	24	1	3	1	2	1	-	-	15	4	1
Not reporting frequency of payment.....	28	28	12	1	1	-	-	2	-	11	2	-
Not reporting principal payment requirements.....	312	199	55	7	5	2	6	5	36	75	15	113
Monthly.....	115	108	44	1	1	-	3	3	31	15	6	12
Quarterly.....	4	2	-	-	-	-	-	-	-	2	-	-
Semiannual.....	25	23	3	2	1	1	-	-	-	12	5	2
Annual.....	16	16	1	-	-	-	-	-	-	14	1	-
Other.....	9	9	-	-	-	-	-	-	-	7	-	-
Not reporting frequency of payment.....	143	46	7	3	3	-	3	1	4	25	3	97
No regular payments required.....	691	681	35	51	42	9	24	25	7	504	35	10

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	13,059	5,560	5,683	848	968	Reporting interest rate.....	13,102	5,633	5,728	848	893
Under \$500.....	1,889	522	1,058	144	165	Under 4.0%.....	78	22	33	11	12
\$500 to \$999.....	2,759	1,095	1,262	178	224	4.0% to 4.4%.....	271	71	120	40	40
\$1,000 to \$1,499.....	2,470	1,078	1,058	163	171	4.4% to 4.9%.....	12	6	5	-	1
\$1,500 to \$1,999.....	1,807	840	726	121	120	4.9% to 5.4%.....	3,242	1,365	1,563	98	116
\$2,000 to \$2,499.....	1,530	708	613	95	114	5.4% to 5.9%.....	7	-	7	-	-
\$2,500 to \$2,999.....	874	416	354	52	52	5.9% to 6.4%.....	2,099	888	826	213	222
\$3,000 to \$3,999.....	998	508	369	55	66	6.4% to 6.9%.....	20	7	12	-	1
\$4,000 to \$4,999.....	429	232	149	19	29	6.9% to 7.4%.....	600	291	233	38	38
\$5,000 to \$5,999.....	166	92	49	13	12	7.4% to 7.9%.....	1	-	-	-	1
\$6,000 to \$7,499.....	96	51	30	6	9	7.9% to 8.4%.....	5,230	2,365	2,134	353	378
\$7,500 to \$9,999.....	29	15	10	1	3	8.4% and over.....	8	3	4	1	-
\$10,000 to \$14,999.....	10	2	4	1	3	Average interest rate (percent).....	114	50	56	4	4
\$15,000 to \$19,999.....	-	-	-	-	-		216	89	124	-	3
\$20,000 and over.....	2	1	1	-	-		706	339	272	48	47
							119	77	39	3	-
							31	10	17	1	3
							3	2	1	-	-
							345	98	182	38	27
							5.54	5.57	5.51	5.62	5.56

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	11,070	10,307	5,140	5,093	74	763
Total first mortgage outstanding debt..... (dollars).....	17,696,700	16,567,900	9,101,700	7,352,400	113,800	1,128,800
Total annual mortgage payment..... (dollars).....	2,972,300	2,897,343	1,591,777	1,283,431	22,135	74,357
Average first mortgage outstanding debt..... (dollars).....	1,599	1,607	1,771	1,444	-	1,479
Average value of property..... (dollars).....	3,112	3,102	3,139	3,051	-	3,249
Average annual estimated rental value..... (dollars).....	327	328	335	319	-	316
Average annual mortgage payment..... (dollars).....	269	281	310	252	-	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.8	17.5	17.5	17.5	-	6.6
Value of property.....	8.6	9.1	9.9	8.3	-	3.0
Estimated annual rental value.....	82.1	85.7	92.4	78.9	-	31.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,937	9,689	5,075	4,549	65	246
Average first mortgage outstanding debt..... (dollars).....	1,587	1,593	1,769	1,398	-	1,362
Average value of property..... (dollars).....	3,007	3,018	3,123	2,889	-	2,581
Average annual estimated rental value..... (dollars).....	319	320	334	304	-	267
Average annual mortgage payment..... (dollars).....	278	282	310	251	-	122
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.5	17.7	17.5	17.9	-	9.0
Value of property.....	9.3	9.4	9.9	8.7	-	4.7
Estimated annual rental value.....	87.3	88.2	93.0	82.5	-	45.8
Monthly mortgage payment—						
Under \$10.....	1,141	983	323	648	7	158
\$10 to \$14.....	1,934	1,895	826	1,060	9	39
\$15 to \$19.....	1,650	1,631	803	816	12	19
\$20 to \$24.....	1,447	1,438	793	637	8	9
\$25 to \$29.....	1,317	1,304	735	556	13	13
\$30 to \$39.....	1,463	1,456	929	520	7	7
\$40 to \$49.....	540	540	372	167	1	-
\$50 to \$59.....	268	267	172	92	3	1
\$60 to \$74.....	105	104	67	35	2	1
\$75 to \$99.....	49	49	39	8	2	-
\$100 and over.....	23	22	11	10	1	1
Average monthly mortgage payment..... (dollars).....	23.20	23.54	25.87	20.90	-	10.17
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,133	618	65	544	9	515
Average first mortgage outstanding debt..... (dollars).....	1,699	1,835	-	1,825	-	1,596
Average value of property..... (dollars).....	4,081	4,414	-	4,412	-	3,571
Average annual estimated rental value..... (dollars).....	397	445	-	447	-	339
Average annual mortgage payment..... (dollars).....	181	260	-	262	-	87
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.7	14.2	-	14.4	-	5.6
Value of property.....	4.5	5.9	-	5.9	-	2.4
Estimated annual rental value.....	45.7	58.5	-	58.6	-	25.6

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

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	90,581	85,528	43,862	51.3	41,661	4,041	967	41,075	8,368	20.4	32,707
COLOR OF OCCUPANTS											
White	-	85,045	43,684	51.4	41,361	-	-	40,934	8,357	20.4	32,577
Nonwhite	-	478	178	37.2	300	-	-	141	11	7.8	130
TYPE OF STRUCTURE											
1-family	78,327	73,846	40,933	55.4	32,913	3,593	893	38,521	7,738	20.1	30,783
Other	12,204	11,677	2,929	25.1	8,748	458	74	2,554	630	24.7	1,924
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	77,860	73,063	40,542	55.5	32,521	3,446	851	38,328	7,703	20.1	30,625
Under \$5	6,993	6,187	3,744	60.5	2,443	692	114	3,325	311	9.4	3,014
\$5 to \$9	26,572	24,705	11,044	44.7	13,661	1,528	339	10,387	1,599	15.0	8,788
\$10 to \$14	20,161	19,251	9,861	51.3	9,370	700	210	9,445	1,364	19.7	7,581
\$15 to \$19	10,995	10,601	6,261	59.1	4,340	295	99	6,009	1,432	23.8	4,577
\$20 to \$24	5,688	5,517	3,870	70.1	1,547	126	45	3,709	923	24.9	2,786
\$25 to \$29	3,430	3,329	2,539	76.3	790	70	31	2,420	718	29.7	1,702
\$30 to \$39	2,268	2,234	2,011	90.0	223	27	7	1,922	561	29.2	1,361
\$40 to \$49	641	635	612	96.4	23	4	2	571	178	31.2	393
\$50 to \$59	357	354	336	94.9	18	2	1	312	78	25.0	234
\$60 to \$74	133	131	128	97.7	3	2	-	120	37	30.8	83
\$75 to \$99	56	54	52	-	2	-	2	49	13	-	36
\$100 and over	66	65	64	-	1	-	1	59	29	-	30
Median monthly rent (dollars)	10.77	10.96	12.27	-	9.58	7.87	9.09	12.39	14.91	-	11.79

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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	8,368	8,012	1,955	1,495	1,140	940	789	914	866	213	104	37	21	11	5	22	356
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	7,567	7,223	1,663	1,351	1,059	856	732	848	845	191	101	33	20	11	4	9	344
Average interest rate (%)	5.58	5.59	5.77	5.60	5.59	5.59	5.48	5.49	5.37	5.44	5.18	-	-	-	-	-	5.58
HOLDER OF FIRST MORTGAGE																	
Reporting holder	8,034	7,685	1,871	1,438	1,100	895	757	881	349	202	101	36	19	11	4	21	349
Building and loan association	2,166	2,073	346	387	329	285	243	275	102	54	22	11	7	3	1	7	93
Commercial bank	389	324	82	63	48	42	19	27	24	10	4	3	-	2	-	-	15
Savings bank	93	87	18	16	14	12	7	9	4	4	1	-	-	2	-	-	6
Life insurance company	41	39	5	5	5	1	3	8	3	5	2	1	2	2	2	-	2
Mortgage company	104	104	33	13	13	13	9	10	6	2	2	1	1	1	-	-	-
Home Owners' Loan Corporation	1,732	1,637	295	294	270	212	185	214	86	45	24	2	4	-	1	5	95
Individual	3,068	2,951	957	581	368	288	248	278	104	66	35	12	4	1	-	9	117
Other	491	470	135	79	53	42	43	64	20	16	11	6	1	-	-	-	21
Reporting debt and value	7,184	6,857	1,614	1,264	986	819	683	811	329	189	97	32	18	11	4	-	327
JUNIOR MORTGAGE																	
First mortgage only	1,072	1,021	228	202	149	150	96	101	51	29	10	5	-	-	-	-	51
First and junior mortgage	74	66	12	9	9	13	9	7	1	4	2	-	-	-	-	-	8
With 1st mtg.; not rptg. on junior	6,088	5,770	1,374	1,053	828	656	578	703	277	156	85	27	18	11	4	-	268
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	4,151	3,997	1,548	1,018	586	384	211	171	39	27	8	3	2	-	-	-	154
\$1,000 to \$1,499	1,314	1,251	66	196	275	227	198	199	51	25	10	4	-	-	-	-	63
\$1,500 to \$1,999	744	707	-	50	99	147	139	157	68	31	10	4	2	-	-	-	37
\$2,000 to \$2,499	450	413	-	-	26	47	94	133	62	30	18	1	2	-	-	-	37
\$2,500 to \$2,999	251	237	-	-	-	14	33	96	39	37	12	3	2	1	-	-	14
\$3,000 to \$3,999	189	173	-	-	-	-	8	47	55	28	26	6	1	2	-	-	15
\$4,000 to \$4,999	51	49	-	-	-	-	-	8	13	10	8	6	3	1	-	-	2
\$5,000 to \$5,999	17	15	-	-	-	-	-	-	2	1	5	4	1	1	1	-	2
\$6,000 to \$7,499	7	6	-	-	-	-	-	-	-	-	-	1	2	2	1	-	1
\$7,500 to \$9,999	10	8	-	-	-	-	-	-	-	-	-	-	3	3	2	-	2
\$10,000 to \$14,999	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	14,348	13,521	933	1,374	1,554	1,668	1,735	2,605	1,367	956	607	261	197	173	98	-	822
Average value (dollars)	1,997	1,972	578	1,067	1,576	2,036	2,540	3,212	4,156	5,056	-	-	-	-	-	-	2,513
Debt on first & jr. mtgs. (thous.)	7,192	6,782	575	786	837	847	885	1,292	561	391	247	92	72	68	29	-	410
Percent of value of property	50.1	50.2	61.6	57.2	53.9	50.8	51.0	49.6	48.4	41.0	-	-	-	-	-	-	49.9
Average debt (dollars)	1,001	989	356	622	849	1,034	1,295	1,593	2,010	2,071	-	-	-	-	-	-	1,255
Debt on first mtgs. (thousands)	7,161	6,756	573	782	834	843	881	1,288	559	390	246	92	72	68	29	-	404
Percent of value of property	49.9	50.0	61.4	56.9	53.6	50.5	50.8	49.5	48.2	40.8	-	-	-	-	-	-	49.2
Average debt (dollars)	997	985	355	619	846	1,029	1,289	1,589	2,008	2,061	-	-	-	-	-	-	1,236

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE OUTSIDE 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	8,368	8,034	2,166	432	339	93	41	104	1,732	3,068	491	334
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	7,567	7,453	1,978	403	320	83	40	89	1,732	2,792	419	114
Average interest rate (percent)	5.58	5.58	6.21	6.19	6.29	-	-	-	4.50	5.72	5.58	5.62
Reporting debt and value	7,184	7,007	1,934	381	304	77	36	86	1,510	2,656	404	177
Percent distribution	-	100.0	27.6	5.4	4.3	1.1	0.5	1.2	21.5	37.9	5.8	-
JUNIOR MORTGAGE												
1- to 4-family properties	7,184	7,007	1,934	381	304	77	36	86	1,510	2,656	404	177
First mortgage only	1,072	1,057	315	29	21	8	2	10	242	389	70	15
First and junior mortgage	74	68	27	2	2	-	-	1	10	27	1	6
With first mortgage; not reporting on junior mortgage	6,038	5,882	1,592	350	281	69	34	75	1,258	2,240	333	156
1-family properties	6,857	6,687	1,845	361	289	72	34	86	1,429	2,548	384	170
First mortgage only	1,021	1,007	302	27	19	8	2	10	224	373	69	14
First and junior mortgage	66	61	21	2	2	-	-	1	10	26	1	5
With first mortgage; not reporting on junior mortgage	5,770	5,619	1,522	332	268	64	32	75	1,195	2,149	314	151
2- to 4-family properties	327	320	89	20	15	5	2	-	81	108	20	7
First mortgage only	51	50	13	2	2	-	-	-	18	16	1	1
First and junior mortgage	8	7	6	-	-	-	-	-	-	1	-	1
With first mortgage; not reporting on junior mortgage	268	263	70	18	13	5	2	-	63	91	19	5
RELATION OF DEBT TO VALUE												
1- to 4-family properties	7,184	7,007	1,934	381	304	77	36	86	1,510	2,656	404	177
Value of property (dollars)	14,842,900	13,954,800	4,141,000	796,100	620,200	175,900	183,200	185,000	3,192,500	4,632,000	824,500	388,600
Average value (dollars)	1,997	1,991	2,141	2,090	2,040	-	-	-	2,114	1,744	2,041	2,195
Debt on first and junior mortgages (dollars)	7,192,200	6,982,400	1,785,500	343,700	277,800	65,900	78,200	92,800	1,865,700	2,360,100	456,400	209,800
Percent of value of property	50.1	50.0	43.1	43.2	44.8	-	-	-	58.4	51.0	55.4	54.0
Average debt (dollars)	1,001	996	923	902	914	-	-	-	1,236	889	1,130	1,185
Debt on first mortgages (dollars)	7,160,600	6,953,900	1,774,200	343,200	277,300	65,900	78,200	92,300	1,863,000	2,346,700	456,300	206,700
Percent distribution	-	100.0	25.5	4.9	4.0	0.9	1.1	1.3	26.8	33.7	6.6	-
Percent of value of property	49.9	49.8	42.8	43.1	44.7	-	-	-	58.4	50.7	55.3	53.2
Average debt (dollars)	997	992	917	901	912	-	-	-	1,234	884	1,129	1,168
1-family properties	6,857	6,687	1,845	361	289	72	34	86	1,429	2,548	384	170
Value of property (dollars)	13,521,200	13,156,800	3,912,300	740,500	578,400	162,100	176,200	185,000	2,988,300	4,377,900	776,600	364,400
Average value (dollars)	1,972	1,968	2,120	2,051	2,001	-	-	-	2,091	1,718	2,022	2,144
Debt on first and junior mortgages (dollars)	6,781,900	6,586,600	1,690,300	314,500	255,700	58,800	76,200	92,800	1,746,100	2,238,800	432,900	195,300
Percent of value of property	50.2	50.1	43.2	42.5	44.2	-	-	-	58.4	51.0	55.7	53.6
Average debt (dollars)	989	985	916	871	885	-	-	-	1,222	877	1,127	1,149
Debt on first mortgages (dollars)	6,756,300	6,563,300	1,683,600	314,000	255,200	58,800	76,200	92,300	1,743,400	2,221,000	432,800	193,000
Percent of value of property	50.0	49.9	43.0	42.4	44.1	-	-	-	58.3	50.7	55.7	53.0
Average debt (dollars)	985	982	913	870	883	-	-	-	1,220	872	1,127	1,135
2- to 4-family properties	327	320	89	20	15	5	2	-	81	108	20	7
Value of property (dollars)	821,700	797,500	228,700	55,600	41,800	13,800	7,000	-	204,200	254,100	47,900	24,200
Average value (dollars)	2,513	2,492	-	-	-	-	-	-	-	2,353	-	-
Debt on first and junior mortgages (dollars)	410,300	395,800	95,200	29,200	22,100	7,100	2,000	-	119,600	126,300	23,500	14,500
Percent of value of property	49.9	49.6	-	-	-	-	-	-	-	49.7	-	-
Average debt (dollars)	1,255	1,237	-	-	-	-	-	-	-	1,169	-	-
Debt on first mortgages (dollars)	404,300	390,600	90,600	29,200	22,100	7,100	2,000	-	119,600	125,700	23,500	13,700
Percent of value of property	49.2	49.0	-	-	-	-	-	-	-	49.5	-	-
Average debt (dollars)	1,236	1,221	-	-	-	-	-	-	-	1,164	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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	8,012	7,685	2,073	411	324	87	39	104	1,637	2,951	470	327
RACE OF OCCUPANTS												
White	7,999	7,672	2,073	411	324	87	39	104	1,634	2,943	468	327
Negro	4	4	-	-	-	-	-	-	1	1	2	-
Other nonwhite	9	9	-	-	-	-	-	-	2	7	-	-
YEAR BUILT												
Reporting year built	7,845	7,529	2,031	405	322	83	38	102	1,604	2,887	462	316
1930 to 1940	971	930	196	53	41	12	12	33	99	399	136	41
1920 to 1929	1,487	1,431	407	77	51	26	8	25	375	468	71	56
1910 to 1919	1,998	1,918	568	93	70	23	3	20	454	677	98	80
1900 to 1909	1,674	1,615	457	79	68	11	4	16	351	623	88	59
1880 to 1899	1,604	1,529	379	98	87	11	4	6	307	668	67	75
1879 or earlier	111	106	24	5	5	-	2	2	18	50	5	5

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE OUTSIDE 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]

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.....	8,012	7,685	2,073	411	324	87	39	104	1,637	2,951	470	327
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	6,865	6,694	1,846	361	289	72	34	86	1,432	2,551	384	171
Under \$500.....	2,054	2,005	525	152	124	28	7	29	207	959	125	49
\$500 to \$999.....	1,957	1,916	609	95	71	24	10	18	395	695	94	41
\$1,000 to \$1,499.....	1,249	1,222	372	52	48	9	8	18	347	382	53	27
\$1,500 to \$1,999.....	709	690	162	23	18	5	-	11	243	214	37	19
\$2,000 to \$2,499.....	410	397	89	17	14	3	2	7	119	140	23	13
\$2,500 to \$2,999.....	233	221	49	10	9	1	2	5	64	77	14	12
\$3,000 to \$3,999.....	173	166	29	5	4	1	1	-	48	57	26	7
\$4,000 to \$4,999.....	49	47	5	3	3	-	4	2	5	18	10	2
\$5,000 to \$5,999.....	15	14	4	1	1	-	1	-	2	5	1	1
\$6,000 to \$7,499.....	6	6	-	1	-	1	2	1	-	2	-	-
\$7,500 to \$9,999.....	8	8	2	1	1	-	2	-	1	2	-	-
\$10,000 to \$14,999.....	1	1	-	1	1	-	-	-	-	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	7,223	7,115	1,890	384	306	78	38	89	1,637	2,676	401	108
Under 4.0%.....	79	77	9	2	1	1	-	1	-	55	10	2
4.0%.....	275	270	41	9	6	3	-	4	-	186	80	5
4.1% to 4.4%.....	1	1	-	-	-	-	-	-	-	-	1	-
4.5%.....	1,843	1,835	59	13	11	2	12	11	1,637	51	52	8
4.6% to 4.9%.....	2	2	1	-	-	-	-	-	-	1	-	-
5.0%.....	1,323	1,280	241	76	58	18	12	22	-	307	122	43
5.1% to 5.4%.....	6	5	4	-	-	-	1	-	-	-	-	1
5.5%.....	146	143	53	13	11	2	1	4	-	62	10	3
5.6% to 5.9%.....	5	3	3	-	-	-	-	-	-	-	-	2
6.0%.....	2,228	2,208	803	154	114	40	10	30	-	1,104	107	20
6.1% to 6.4%.....	3	3	3	-	-	-	-	-	-	-	-	-
6.5%.....	45	45	34	2	-	2	-	-	-	5	4	-
6.6% to 6.9%.....	140	140	189	-	-	-	-	-	-	1	-	-
7.0%.....	575	558	280	45	40	5	-	5	-	198	30	17
7.1% to 7.4%.....	44	43	39	-	-	-	-	-	-	1	3	1
7.5%.....	20	19	17	-	-	-	-	1	-	-	1	1
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	488	488	164	70	65	5	2	11	-	205	31	5
Average interest rate..... (percent).....	5.59	5.58	6.21	6.17	6.27	-	-	-	4.50	5.72	5.58	5.63
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	5,825	5,720	1,958	262	191	71	23	88	1,558	1,481	350	105
Real estate taxes included in payment.....	2,217	2,176	1,095	67	46	21	10	48	644	171	146	41
Monthly.....	2,116	2,077	1,070	52	43	19	9	41	625	130	140	39
Quarterly.....	3	3	1	-	-	-	-	-	-	2	-	-
Semiannual.....	22	21	2	2	-	2	1	1	-	13	2	1
Annual.....	26	26	4	1	1	-	-	-	-	19	2	-
Other.....	9	9	1	1	1	-	-	-	-	4	1	-
Not reporting frequency of payment.....	41	40	18	1	1	-	-	1	16	3	1	1
Real estate taxes not included in payment.....	3,477	3,432	831	192	142	50	13	40	899	1,264	193	45
Monthly.....	2,796	2,760	808	138	102	36	5	32	869	766	142	36
Quarterly.....	44	44	3	4	4	-	1	1	2	28	5	-
Semiannual.....	210	208	2	21	15	6	4	4	7	152	18	2
Annual.....	296	292	8	26	18	8	2	2	3	235	16	4
Other.....	56	56	-	1	1	-	1	-	1	48	5	-
Not reporting frequency of payment.....	75	72	10	2	2	-	-	1	17	35	7	3
Not reporting tax payment requirements.....	181	112	32	3	3	-	-	5	15	46	11	19
Monthly.....	95	82	31	1	-	-	-	3	14	26	7	13
Quarterly.....	3	3	-	-	-	-	-	-	-	3	-	-
Semiannual.....	9	6	-	1	1	-	-	-	-	3	2	3
Annual.....	14	13	-	-	1	-	-	1	-	9	2	1
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	9	7	1	-	-	-	-	1	1	4	-	2
No principal payments required.....	910	896	48	61	53	8	11	11	30	672	63	14
Monthly.....	163	161	40	8	6	2	-	5	26	68	14	2
Quarterly.....	17	17	-	2	2	-	-	-	-	12	3	-
Semiannual.....	243	239	2	21	17	4	4	4	2	191	15	4
Annual.....	409	401	4	27	25	2	7	2	1	333	22	7
Other.....	44	44	-	1	1	-	-	-	-	36	7	-
Not reporting frequency of payment.....	35	34	2	2	2	-	-	-	1	27	2	1
Not reporting principal payment requirements.....	483	287	59	15	12	3	1	-	47	141	24	195
Monthly.....	142	128	46	5	4	1	-	-	44	21	12	14
Quarterly.....	5	4	2	-	-	-	-	-	-	1	1	1
Semiannual.....	22	21	1	1	1	-	-	-	-	18	1	1
Annual.....	44	41	-	4	4	-	-	-	-	36	1	3
Other.....	18	17	-	1	1	-	-	-	-	15	1	1
Not reporting frequency of payment.....	252	76	10	4	2	2	1	-	3	50	8	176
No regular payments required.....	794	782	8	73	68	5	4	5	2	657	33	12

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	6,865	1,977	3,044	810	1,084	Reporting interest rate	7,223	2,084	3,288	873	1,028
Under \$500	2,054	398	1,087	210	359	Under 4.0%	79	4	89	13	23
\$500 to \$999	1,957	628	813	240	276	4.0%	275	39	118	44	74
\$1,000 to \$1,499	1,243	396	525	171	157	4.1% to 4.4%	1	1	-	-	-
\$1,500 to \$1,999	709	245	297	74	93	4.5%	1,843	725	992	49	77
\$2,000 to \$2,499	410	141	161	45	63	4.6% to 4.9%	2	1	1	-	-
\$2,500 to \$2,999	233	79	89	27	38	5.0%	1,323	272	498	270	283
\$3,000 to \$3,999	173	67	42	29	35	5.1% to 5.4%	6	5	1	-	-
\$4,000 to \$4,999	49	19	14	7	9	5.5%	146	55	47	25	19
\$5,000 to \$5,999	15	3	5	5	2	5.6% to 5.9%	5	2	3	-	-
\$6,000 to \$7,499	6	-	4	1	1	6.0%	2,228	550	974	334	370
\$7,500 to \$9,999	8	-	6	1	1	6.1% to 6.4%	3	2	1	-	-
\$10,000 to \$14,999	1	-	1	-	-	6.5%	45	30	11	3	1
\$15,000 to \$19,999	-	-	-	-	-	6.6% to 6.9%	140	79	59	1	1
\$20,000 and over	1	1	-	-	-	7.0%	575	178	235	72	90
						7.1% to 7.4%	44	21	21	-	2
						7.5%	20	13	7	-	-
						7.6% to 7.9%	-	-	-	-	-
						8.0% and over	488	107	231	62	88
						Average interest rate—(percent)...	5.59	5.56	5.55	5.71	5.70

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE OUTSIDE PRINCIPAL METROPOLITAN DISTRICTS: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	4,689	4,018	1,638	2,330	45	676
Total first mortgage outstanding debt (dollars)	4,684,700	3,991,300	1,844,800	2,094,200	52,300	693,400
Total annual mortgage payment (dollars)	816,167	768,810	348,489	415,738	9,588	47,357
Average first mortgage outstanding debt (dollars)	999	995	1,126	899	-	1,026
Average value of property (dollars)	2,014	2,006	2,122	1,917	-	2,059
Average annual estimated rental value (dollars)	208	209	219	202	-	201
Average annual mortgage payment (dollars)	174	192	210	178	-	70
Percent which annual mortgage payment represents of—						
First mortgage debt	17.4	19.3	18.6	19.9	-	6.8
Value of property	8.6	9.5	9.9	9.3	-	3.4
Estimated annual rental value	83.6	91.5	95.8	88.3	-	34.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,822	3,701	1,614	2,050	37	122
Average first mortgage outstanding debt (dollars)	996	998	1,132	889	-	935
Average value of property (dollars)	1,987	1,992	2,130	1,878	-	1,880
Average annual estimated rental value (dollars)	207	208	220	198	-	191
Average annual mortgage payment (dollars)	191	194	211	179	-	103
Percent which annual mortgage payment represents of—						
First mortgage debt	19.1	19.4	18.7	20.1	-	11.0
Value of property	9.6	9.7	9.9	9.5	-	5.6
Estimated annual rental value	91.9	93.1	96.1	90.4	-	54.2
Monthly mortgage payment—						
Under \$10	828	748	242	498	8	80
\$10 to \$14	1,195	1,176	457	710	9	19
\$15 to \$19	733	720	359	355	6	13
\$20 to \$24	433	430	221	207	2	3
\$25 to \$29	286	281	138	140	3	5
\$30 to \$39	242	242	147	92	3	-
\$40 to \$49	61	61	36	21	4	-
\$50 to \$59	23	22	7	13	2	1
\$60 to \$74	8	8	2	6	-	-
\$75 to \$99	8	7	3	4	-	1
\$100 and over	6	6	2	4	-	-
Average monthly mortgage payment (dollars)	15.89	16.13	17.61	14.89	-	8.61
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	866	312	24	280	8	554
Average first mortgage outstanding debt (dollars)	1,011	950	-	969	-	1,046
Average value of property (dollars)	2,130	2,168	-	2,199	-	2,109
Average annual estimated rental value (dollars)	211	226	-	233	-	203
Average annual mortgage payment (dollars)	101	168	-	176	-	83
Percent which annual mortgage payment represents of—						
First mortgage debt	10.0	17.7	-	18.2	-	6.0
Value of property	4.7	7.8	-	8.0	-	3.0
Estimated annual rental value	47.6	74.3	-	75.6	-	30.6

Table D-1.—OCCUPANCY, TENURE, AND MORTGAGE STATUS OF DWELLING UNITS, BY COLOR OF OCCUPANTS, TYPE OF STRUCTURE, AND MONTHLY RENT, FOR THE CITY OF OMAHA: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	65,726	62,135	28,672	46.1	33,463	3,502	89	27,599	13,683	49.6	13,916
1930: Private families reporting tenure	-	53,822	27,886	51.8	25,936	-	-	-	-	-	-
1920: All families reporting tenure	-	43,481	21,028	48.4	22,453	-	-	20,551	10,874	52.9	9,677
Dwelling units: 1940	65,726	62,135	28,672	46.1	33,463	3,502	89	27,599	13,683	49.6	13,916
COLOR OF OCCUPANTS											
White	-	58,651	27,528	46.9	31,123	-	-	26,493	13,071	49.3	13,422
Nonwhite	-	3,484	1,144	32.8	2,340	-	-	1,106	612	55.3	494
TYPE OF STRUCTURE											
1-family	42,896	41,229	25,919	62.9	15,310	1,102	65	25,146	12,469	49.6	12,677
Other	22,830	20,906	2,753	13.2	18,153	2,400	24	2,453	1,214	49.5	1,239
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	41,945	40,886	25,666	62.8	15,220	1,009	50	25,091	12,451	49.6	12,640
Under \$5	262	253	166	65.6	87	8	1	152	29	19.1	122
\$5 to \$9	1,351	1,292	726	56.2	566	55	4	680	175	25.7	505
\$10 to \$14	4,068	3,918	1,761	44.9	2,157	159	7	1,680	590	34.5	1,100
\$15 to \$19	5,870	5,422	2,743	50.6	2,679	188	10	2,674	1,128	42.0	1,551
\$20 to \$24	5,620	5,483	3,143	57.3	2,340	180	7	3,067	1,341	43.7	1,726
\$25 to \$29	6,101	5,950	3,596	60.4	2,354	139	12	3,581	1,713	48.5	1,868
\$30 to \$39	9,001	8,811	5,879	66.7	2,932	186	4	5,763	2,120	54.1	2,643
\$40 to \$49	4,494	4,388	3,220	73.4	1,168	106	4	3,173	1,757	55.4	1,416
\$50 to \$59	2,407	2,371	1,822	76.8	549	35	1	1,803	1,090	60.5	713
\$60 to \$74	1,874	1,527	1,274	83.4	253	37	-	1,250	817	65.4	433
\$75 to \$99	887	875	772	88.2	108	12	-	761	444	58.3	317
\$100 and over	605	596	564	94.6	32	5	4	557	262	47.0	295
Median monthly rent (dollars)	27.85	27.92	30.69	-	24.03	25.06	-	30.82	33.55	-	28.12

Table D-2.—1- TO 4-FAMILY PROPERTIES, AND VALUE OF 1-FAMILY PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE CITY OF OMAHA: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	13,683	12,694	338	759	1,188	1,285	1,514	2,888	1,701	1,121	973	556	268	61	30	12	989
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	13,257	12,283	312	723	1,154	1,257	1,460	2,804	1,657	1,083	941	538	257	60	27	10	974
Average interest rate.....(%)	5.28	5.28	5.44	5.43	5.39	5.40	5.40	5.33	5.24	5.13	5.04	4.97	4.89	-	-	-	5.34
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	13,400	12,421	326	742	1,171	1,259	1,487	2,823	1,671	1,094	949	540	264	58	28	9	979
Building and loan association.....	5,132	4,798	74	224	371	452	596	1,215	719	439	373	222	88	13	8	4	334
Commercial bank.....	549	503	9	52	67	69	52	95	59	38	29	17	9	5	2	-	46
Savings bank.....	569	529	3	20	37	50	61	123	87	63	49	25	9	-	2	-	40
Life insurance company.....	799	764	-	4	6	8	27	114	115	99	168	113	78	22	9	1	35
Mortgage company.....	671	623	80	32	53	50	59	112	79	75	57	40	29	5	1	1	48
Home Owners' Loan Corporation.....	2,978	2,714	86	219	362	358	381	655	305	180	103	41	19	4	-	1	264
Individual.....	1,874	1,700	99	150	219	216	234	357	178	100	85	39	15	4	2	2	174
Other.....	828	790	25	41	56	56	77	152	129	100	85	43	17	5	4	-	36
Reporting debt and value.....	13,037	12,130	311	698	1,122	1,224	1,451	2,772	1,642	1,095	932	540	259	56	28	-	907
JUNIOR MORTGAGE																	
First mortgage only.....	2,577	2,361	31	98	199	222	295	659	383	231	143	70	20	7	3	-	216
First and junior mortgage.....	374	335	4	16	35	51	67	77	34	24	14	6	1	6	-	-	39
With 1st mtg.; not rptg. on junior.....	10,086	9,434	276	584	888	951	1,089	2,036	1,225	840	775	464	238	43	25	-	652
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	3,564	3,346	299	534	634	489	420	592	233	83	44	12	6	-	-	-	218
\$1,000 to \$1,499.....	2,389	2,211	12	137	337	375	392	563	227	93	45	23	5	1	1	-	178
\$1,500 to \$1,999.....	2,068	1,923	-	27	137	279	362	630	262	129	63	28	6	-	-	-	160
\$2,000 to \$2,499.....	1,630	1,501	-	-	14	69	209	508	325	174	122	53	23	4	-	-	129
\$2,500 to \$2,999.....	907	851	-	-	-	12	61	302	221	149	78	16	10	1	1	-	56
\$3,000 to \$3,999.....	1,267	1,194	-	-	-	-	7	174	327	282	245	132	29	5	3	-	73
\$4,000 to \$4,999.....	634	596	-	-	-	-	-	3	43	161	207	131	42	7	2	-	38
\$5,000 to \$5,999.....	302	288	-	-	-	-	-	-	4	24	113	86	49	6	1	-	19
\$6,000 to \$7,499.....	172	153	-	-	-	-	-	-	-	-	14	66	59	7	7	-	19
\$7,500 to \$9,999.....	54	47	-	-	-	-	-	-	-	-	1	3	24	14	5	-	7
\$10,000 to \$14,999.....	28	22	-	-	-	-	-	-	-	-	-	-	6	11	5	-	6
\$15,000 to \$19,999.....	4	3	-	-	-	-	-	-	-	-	-	-	-	-	3	-	1
\$20,000 and over.....	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands).....	49,505	45,579	206	799	1,823	2,529	3,730	9,100	6,970	5,652	5,986	4,388	2,869	884	644	-	3,927
Average value (dollars).....	3,797	3,758	662	1,144	1,625	2,066	2,571	3,288	4,245	5,162	6,422	8,126	11,076	-	-	-	4,329
Debt on first and jr. mtgs. (thous.).....	24,894	22,536	132	492	984	1,360	1,923	4,466	3,369	2,864	3,043	2,065	1,270	349	219	-	1,858
Percent of value of property.....	49.3	49.4	64.2	61.6	53.9	53.8	51.6	49.1	48.3	50.7	50.8	47.1	44.3	-	-	-	47.3
Average debt (dollars).....	1,871	1,858	425	705	877	1,111	1,325	1,611	2,052	2,615	2,265	3,824	4,904	-	-	-	2,048
Debt on first mtgs. (thousands).....	24,181	22,345	181	488	969	1,342	1,892	4,426	3,350	2,841	3,026	2,056	1,270	336	219	-	1,897
Percent of value of property.....	48.8	49.0	63.7	61.1	53.1	53.1	50.7	48.6	48.1	50.3	50.6	46.8	44.3	-	-	-	46.8
Average debt (dollars).....	1,855	1,842	422	699	864	1,096	1,304	1,597	2,040	2,594	2,247	3,806	4,902	-	-	-	2,025

HOUSING—NONFARM MORTGAGES

Table D-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF OMAHA: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	18,688	18,400	5,182	1,118	549	569	799	671	2,978	1,874	828	288
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	13,257	18,112	5,060	1,090	538	552	780	654	2,978	1,754	795	145
Average interest rate (percent)	5.28	5.29	5.68	5.55	5.61	5.50	5.00	5.40	4.50	5.40	5.26	5.11
Reporting debt and value	18,087	12,885	4,956	1,071	528	543	778	646	2,827	1,770	787	202
Percent distribution	-	100.0	88.6	8.3	4.1	4.2	6.1	5.0	22.0	13.8	6.1	-
JUNIOR MORTGAGE												
1- to 4-family properties	18,087	12,885	4,956	1,071	528	543	778	646	2,827	1,770	787	202
First mortgage only	2,577	2,547	1,028	281	99	132	178	123	507	340	140	80
First and junior mortgage	374	389	118	25	10	15	6	21	126	37	11	35
With first mortgage; not reporting on junior mortgage	10,086	9,949	3,815	815	419	395	594	502	2,194	1,393	636	187
1-family properties	12,180	11,988	4,640	990	486	504	745	603	2,596	1,612	752	192
First mortgage only	2,861	2,332	949	211	87	124	170	112	458	302	180	29
First and junior mortgage	335	301	104	23	9	14	5	21	108	31	9	34
With first mortgage; not reporting on junior mortgage	9,434	9,305	3,587	756	390	366	570	470	2,030	1,279	618	129
2- to 4-family properties	907	897	316	81	42	39	33	43	231	158	85	10
First mortgage only	216	215	79	20	12	8	8	11	49	38	10	1
First and junior mortgage	39	38	9	2	1	1	1	-	18	6	2	1
With first mortgage; not reporting on junior mortgage	652	644	228	59	29	30	24	32	164	114	23	8
RELATION OF DEBT TO VALUE												
1- to 4-family properties	18,087	12,885	4,956	1,071	528	543	778	646	2,827	1,770	787	202
Value of property (dollars)	42,505,300	48,727,500	19,038,700	4,082,600	1,878,000	2,204,600	5,167,800	2,810,700	8,757,300	5,615,600	3,254,800	777,800
Average value (dollars)	3,797	3,796	3,842	3,812	3,557	4,060	6,642	4,351	3,098	3,173	4,186	3,850
Debt on first and junior mortgages (dollars)	24,394,000	23,961,400	8,369,600	1,870,300	871,700	998,600	2,724,300	1,407,300	4,928,400	2,864,600	1,796,900	432,600
Percent of value of property	49.3	49.2	44.0	45.8	46.4	45.3	52.7	50.1	56.3	51.0	55.2	55.6
Average debt (dollars)	1,871	1,867	1,689	1,746	1,651	1,839	3,502	2,178	1,743	1,618	2,283	2,142
Debt on first mortgages (dollars)	24,181,300	23,772,500	8,305,900	1,853,300	865,500	987,800	2,717,200	1,396,300	4,865,500	2,844,600	1,789,700	408,800
Percent distribution	-	100.0	34.9	7.8	3.6	4.2	11.4	5.9	20.5	12.0	7.5	-
Percent of value of property	46.8	48.8	43.6	45.4	46.1	44.8	52.6	49.7	55.6	50.7	55.0	52.6
Average debt (dollars)	1,855	1,852	1,676	1,730	1,639	1,819	3,493	2,161	1,721	1,607	2,274	2,024
1-family properties	12,180	11,988	4,640	990	486	504	745	603	2,596	1,612	752	192
Value of property (dollars)	45,578,600	44,832,900	17,722,800	3,723,200	1,707,800	2,015,400	4,816,000	2,536,800	7,988,700	4,961,300	3,134,400	745,700
Average value (dollars)	3,758	3,755	3,820	3,761	3,514	3,999	6,464	4,207	3,058	3,078	4,168	3,884
Debt on first and junior mortgages (dollars)	22,536,200	22,120,400	7,792,100	1,716,900	796,000	920,900	2,534,800	1,270,800	4,497,000	2,570,000	1,738,800	415,800
Percent of value of property	49.4	49.3	44.0	46.1	46.6	45.7	52.6	50.1	56.6	51.8	55.5	55.8
Average debt (dollars)	1,858	1,858	1,679	1,734	1,638	1,827	3,402	2,107	1,732	1,594	2,312	2,166
Debt on first mortgages (dollars)	22,344,700	21,951,400	7,732,600	1,700,500	790,000	910,500	2,528,200	1,259,800	4,445,600	2,552,300	1,732,400	393,300
Percent of value of property	49.0	49.0	43.6	45.7	46.3	45.2	52.5	49.7	56.0	51.4	55.3	52.7
Average debt (dollars)	1,842	1,839	1,667	1,718	1,626	1,807	3,394	2,089	1,712	1,583	2,304	2,048
2- to 4-family properties	907	897	316	81	42	39	33	43	231	158	85	10
Value of property (dollars)	3,928,700	3,894,600	1,816,200	359,400	170,200	189,200	351,800	278,900	818,600	654,300	120,400	32,100
Average value (dollars)	4,329	4,342	4,165	-	-	-	-	-	3,544	4,141	-	-
Debt on first and junior mortgages (dollars)	1,857,800	1,841,000	577,500	158,400	75,700	77,700	189,500	136,500	431,400	294,600	58,100	16,800
Percent of value of property	47.3	47.3	43.9	-	-	-	-	-	52.7	45.0	-	-
Average debt (dollars)	2,048	2,052	1,828	-	-	-	-	-	1,868	1,865	-	-
Debt on first mortgages (dollars)	1,886,600	1,821,100	573,300	152,800	75,500	77,300	189,000	136,500	419,900	292,300	57,300	15,500
Percent of value of property	46.8	46.8	43.6	-	-	-	-	-	51.8	44.7	-	-
Average debt (dollars)	2,025	2,030	1,814	-	-	-	-	-	1,818	1,850	-	-

Table D-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE CITY OF OMAHA: 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	12,694	12,421	4,798	1,032	503	529	764	623	2,714	1,700	790	273
RACE OF OCCUPANTS												
White	12,120	11,853	4,686	1,017	492	525	763	592	2,407	1,619	769	267
Negro	559	554	108	15	11	4	1	28	303	78	21	5
Other nonwhite	15	14	4	-	-	-	-	3	4	3	-	1
YEAR BUILT												
Reporting year built	12,547	12,277	4,759	1,015	493	522	761	615	2,680	1,667	780	270
1930 to 1940	1,432	1,590	580	156	69	87	240	123	130	166	195	42
1920 to 1929	4,632	4,535	1,907	326	127	199	339	217	976	439	281	97
1910 to 1919	2,994	2,935	1,226	237	109	128	131	138	656	397	150	59
1900 to 1909	1,934	1,887	647	164	102	62	84	72	532	351	87	47
1880 to 1899	1,294	1,269	383	128	88	45	16	60	368	248	66	25
1879 or earlier	61	61	16	4	3	1	1	5	18	16	1	-

Table D-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE CITY OF OMAHA: 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]

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.....	12,694	12,421	4,798	1,032	503	529	764	623	2,714	1,700	790	273
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	12,138	11,946	4,644	990	486	504	745	604	2,597	1,614	752	192
Under \$500.....	1,192	1,174	497	146	87	59	9	72	168	216	66	18
\$500 to \$999.....	2,189	2,166	937	191	108	83	33	80	495	339	91	23
\$1,000 to \$1,499.....	2,238	2,207	936	196	90	106	58	88	530	291	108	31
\$1,500 to \$1,999.....	1,932	1,907	778	135	58	77	64	66	531	252	81	25
\$2,000 to \$2,499.....	1,480	1,449	535	90	44	46	78	91	358	193	104	31
\$2,500 to \$2,999.....	844	831	268	49	22	27	74	52	191	122	75	13
\$3,000 to \$3,999.....	1,179	1,150	382	96	35	61	170	76	200	126	100	29
\$4,000 to \$4,999.....	584	569	169	47	19	28	117	44	79	41	72	15
\$5,000 to \$5,999.....	280	276	82	20	14	6	76	20	25	14	39	4
\$6,000 to \$7,499.....	152	149	49	14	4	10	41	10	16	13	6	3
\$7,500 to \$9,999.....	45	45	8	2	1	1	17	5	3	2	8	-
\$10,000 to \$14,999.....	19	19	3	4	4	-	7	-	1	3	1	-
\$15,000 to \$19,999.....	3	3	-	-	-	-	1	-	-	1	1	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	12,283	12,143	4,724	1,007	494	513	748	606	2,714	1,586	758	140
Under 4.0%.....	98	97	5	4	3	1	1	3	-	77	7	1
4.0%.....	257	255	35	22	12	10	41	14	-	110	33	2
4.1% to 4.4%.....	1	1	-	-	-	-	1	-	-	-	-	-
4.5%.....	3,653	3,599	173	95	43	52	224	125	2,714	75	193	54
4.6% to 4.9%.....	3	3	1	1	-	1	1	-	-	-	-	-
5.0%.....	2,420	2,385	1,113	251	105	146	292	140	-	404	185	35
5.1% to 5.4%.....	9	8	5	-	-	-	1	-	-	1	1	1
5.5%.....	911	901	501	97	32	65	87	73	-	92	51	10
5.6% to 5.9%.....	9	9	6	-	-	-	3	-	-	-	-	-
6.0%.....	4,537	4,505	2,650	490	269	221	93	228	-	774	270	32
6.1% to 6.4%.....	16	15	8	1	-	1	-	1	-	4	1	1
6.5%.....	134	131	83	23	14	9	-	6	-	11	8	3
6.6% to 6.9%.....	76	75	67	-	-	-	-	2	-	2	4	1
7.0%.....	111	111	51	17	13	4	4	8	-	27	4	-
7.1% to 7.4%.....	4	4	3	-	-	-	-	-	-	1	-	-
7.5%.....	5	5	4	-	-	-	-	1	-	-	-	-
7.6% to 7.9%.....	2	2	-	-	-	-	-	1	-	1	-	-
8.0% and over.....	37	37	19	6	3	3	-	4	-	7	1	-
Average interest rate..... (percent).....	5.28	5.28	5.68	5.55	5.62	5.48	4.99	5.39	4.50	5.38	5.25	5.10
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	12,089	11,919	4,715	999	489	510	731	591	2,684	1,460	739	170
Real estate taxes included in payment.....	3,960	3,889	1,446	263	135	128	317	225	1,106	196	336	71
Monthly.....	3,858	3,793	1,422	259	132	127	300	218	1,080	186	328	65
Quarterly.....	8	7	2	-	-	-	2	1	-	1	1	1
Semiannual.....	13	13	-	1	1	-	5	3	-	3	1	-
Annual.....	1	1	-	1	1	-	-	-	-	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	79	74	22	2	1	1	10	3	26	5	6	5
Real estate taxes not included in payment.....	8,030	7,989	3,239	732	351	381	409	361	1,558	1,242	398	91
Monthly.....	7,401	7,365	3,153	675	316	359	273	278	1,528	1,076	342	76
Quarterly.....	79	79	14	7	4	3	29	12	2	13	2	-
Semiannual.....	300	291	18	17	11	6	84	51	4	83	34	9
Annual.....	85	84	9	8	5	3	16	8	-	37	6	1
Other.....	17	17	1	5	2	3	1	1	-	6	3	-
Not reporting frequency of payment.....	148	143	44	20	13	7	6	11	24	27	11	5
Not reporting tax payment requirements.....	99	91	30	4	3	1	5	5	20	22	5	8
Monthly.....	86	79	30	4	3	1	3	2	17	19	4	7
Quarterly.....	2	2	-	-	-	-	-	1	-	1	-	-
Semiannual.....	2	2	-	-	-	-	1	-	-	1	-	-
Annual.....	1	1	-	-	-	-	1	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	7	-	-	-	-	-	2	3	1	1	1
No principal payments required.....	253	251	44	13	6	7	24	19	15	113	23	2
Monthly.....	120	119	39	12	5	7	4	5	14	36	9	1
Quarterly.....	7	7	-	-	-	-	-	1	-	5	-	-
Semiannual.....	77	76	3	-	-	-	14	11	-	40	8	1
Annual.....	37	37	-	1	1	-	6	1	-	26	3	-
Other.....	4	4	-	-	-	-	-	-	-	2	2	-
Not reporting frequency of payment.....	8	8	2	-	-	-	-	1	-	4	1	-
Not reporting principal payment requirements.....	187	88	28	8	2	6	2	9	11	18	12	99
Monthly.....	76	57	25	5	1	4	2	5	7	7	6	19
Quarterly.....	1	-	-	-	-	-	-	-	-	-	-	1
Semiannual.....	11	7	2	1	-	1	-	1	-	2	1	4
Annual.....	4	4	-	-	-	-	-	1	-	3	-	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	94	19	1	2	1	1	-	2	4	5	5	75
No regular payments required.....	165	163	11	12	6	6	7	4	4	109	16	2

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

Average not shown where base is less than 100

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	12,138	3,799	7,752	244	343	Reporting interest rate	12,238	3,888	7,861	246	298
Under \$500	1,192	194	914	29	55	Under 4.0%	98	7	74	7	10
\$500 to \$999	2,189	555	1,522	44	68	4.0%	257	36	183	21	17
\$1,000 to \$1,499	2,238	681	1,470	33	54	4.1% to 4.4%	1	1	-	-	-
\$1,500 to \$1,999	1,932	617	1,236	32	47	4.5%	3,653	1,541	2,016	36	60
\$2,000 to \$2,499	1,480	522	877	36	45	4.6% to 4.9%	3	-	3	-	-
						5.0%	2,420	716	1,564	76	64
\$2,500 to \$2,999	844	308	499	18	19	5.1% to 5.4%	9	1	8	-	-
\$3,000 to \$3,999	1,179	485	639	25	30	5.5%	911	290	585	17	19
\$4,000 to \$4,999	584	245	313	11	15	5.6% to 5.9%	9	1	8	-	-
\$5,000 to \$5,999	280	126	145	7	2	6.0%	4,537	1,192	3,155	79	111
\$6,000 to \$7,499	152	50	91	4	7	6.1% to 6.4%	16	2	12	1	1
						6.5%	134	34	95	2	3
\$7,500 to \$9,999	45	12	29	3	1	6.6% to 6.9%	76	30	45	-	1
\$10,000 to \$14,999	19	4	13	2	-	7.0%	111	20	82	7	2
\$15,000 to \$19,999	3	-	3	-	-	7.1% to 7.4%	4	2	2	-	-
\$20,000 and over	1	-	1	-	-	7.5%	5	-	5	-	-
						7.6% to 7.9%	3	-	2	-	-
						8.0% and over	37	15	22	-	-
						Average interest rate (percent)	5.86	5.19	5.33	5.21	5.23

Table D-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY PROPERTIES, IN RELATION TO DEBT, VALUE AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF OMAHA: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	10,863	10,641	3,474	7,115	52	222
Total first mortgage outstanding debt (dollars)	20,088,900	19,650,800	7,293,200	12,275,600	82,000	438,100
Total annual mortgage payment (dollars)	3,296,615	3,268,536	1,186,476	2,066,392	15,668	30,079
Average first mortgage outstanding debt (dollars)	1,849	1,847	2,099	1,725	-	1,973
Average value of property (dollars)	3,767	3,753	3,708	3,781	-	4,443
Average annual estimated rental value (dollars)	432	431	426	434	-	480
Average annual mortgage payment (dollars)	304	307	342	290	-	135
Percent which annual mortgage payment represents of—						
First mortgage debt	16.4	16.6	16.3	16.8	-	6.9
Value of property	8.1	8.2	9.2	7.7	-	3.0
Estimated annual rental value	70.3	71.3	80.1	66.9	-	29.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	10,334	10,226	3,455	6,722	49	108
Average first mortgage outstanding debt (dollars)	1,810	1,811	2,095	1,668	-	1,690
Average value of property (dollars)	3,634	3,633	3,685	3,613	-	3,727
Average annual estimated rental value (dollars)	420	420	424	418	-	412
Average annual mortgage payment (dollars)	304	305	341	287	-	164
Percent which annual mortgage payment represents of—						
First mortgage debt	16.8	16.9	16.3	17.2	-	9.7
Value of property	8.4	8.4	9.2	7.9	-	4.4
Estimated annual rental value	72.4	72.8	80.3	68.7	-	39.9
Monthly mortgage payment—						
Under \$10	329	276	76	198	2	53
\$10 to \$14	1,672	1,555	340	1,306	9	17
\$15 to \$19	1,860	1,854	554	1,290	10	6
\$20 to \$24	1,811	1,803	566	1,207	10	8
\$25 to \$29	1,500	1,488	527	958	3	12
\$30 to \$39	1,763	1,756	735	1,014	7	7
\$40 to \$49	710	708	348	358	2	2
\$50 to \$59	414	412	169	239	4	2
\$60 to \$74	164	164	72	90	2	-
\$75 to \$99	64	63	30	33	-	1
\$100 and over	47	47	18	29	-	-
Average monthly mortgage payment (dollars)	25.32	25.44	28.40	23.93	-	13.70
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	529	415	19	393	3	114
Average first mortgage outstanding debt (dollars)	2,614	2,716	-	2,707	-	2,342
Average value of property (dollars)	6,357	6,697	-	6,650	-	5,122
Average annual estimated rental value (dollars)	677	714	-	709	-	543
Average annual mortgage payment (dollars)	300	353	-	346	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt	11.5	13.0	-	12.8	-	4.8
Value of property	4.7	5.3	-	5.2	-	2.1
Estimated annual rental value	44.3	49.4	-	48.8	-	19.9

Table E-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 OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	82,589	78,803	37,710	48.2	40,593	4,122	164	36,073	17,668	49.0	18,405
Urban	77,919	73,828	34,666	47.0	39,162	3,971	120	33,228	16,296	49.0	16,932
Rural-nonfarm	4,670	4,475	3,044	68.0	1,431	151	44	2,845	1,372	48.2	1,473
COLOR OF OCCUPANTS											
White	-	74,610	36,459	48.9	38,151	-	-	34,870	17,010	48.8	17,860
Nonwhite	-	3,693	1,251	33.9	2,442	-	-	1,203	658	54.7	545
TYPE OF STRUCTURE											
1-family	56,786	55,061	34,441	62.6	20,620	1,586	139	33,168	16,208	48.9	16,955
Other	25,803	23,242	3,269	14.1	19,973	2,536	25	2,910	1,460	50.2	1,450
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	56,070	54,471	34,021	62.5	20,450	1,477	122	33,079	16,175	48.9	16,904
Under \$5	799	772	561	72.7	211	24	3	520	103	19.8	417
\$5 to \$9	3,365	3,208	1,794	55.9	1,414	134	23	1,717	560	32.6	1,157
\$10 to \$14	6,626	6,340	2,880	45.4	3,460	261	25	2,750	1,099	40.0	1,651
\$15 to \$19	8,073	7,850	4,082	52.0	3,768	210	13	3,967	1,802	45.4	2,165
\$20 to \$24	7,504	7,297	4,187	57.4	3,110	193	14	4,069	1,865	45.8	2,204
\$25 to \$29	7,774	7,560	4,638	61.3	2,922	193	21	4,524	2,205	48.7	2,319
\$30 to \$39	10,664	10,413	7,087	68.1	3,326	238	13	6,910	3,704	53.6	3,206
\$40 to \$49	4,987	4,987	3,730	74.8	1,257	117	5	3,654	1,967	53.1	1,687
\$50 to \$59	2,733	2,691	2,110	78.4	581	41	1	2,074	1,206	58.6	868
\$60 to \$74	1,719	1,681	1,421	84.5	260	38	-	1,361	878	64.6	508
\$75 to \$99	966	952	846	88.9	106	14	-	835	474	56.8	361
\$100 and over	738	720	685	95.1	35	14	-	678	312	46.0	366
Median monthly rent (dollars)	25.57	25.67	28.28	-	21.71	22.34	18.35	28.39	30.72	-	26.35

Table E-2.—1- TO 4-FAMILY NONFARM PROPERTIES, AND VALUE OF 1-FAMILY NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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	17,668	16,520	855	1,285	1,784	1,741	1,932	3,525	1,984	1,804	1,062	604	800	80	42	22	1,148
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate	17,074	15,944	779	1,234	1,723	1,706	1,869	3,418	1,930	1,260	1,026	583	286	78	37	15	1,130
Average interest rate (%)	5.31	5.31	5.52	5.47	5.42	5.40	5.39	5.33	5.25	5.14	5.05	4.98	4.90	-	-	-	5.35
HOLDER OF FIRST MORTGAGE																	
Reporting holder	17,298	16,161	829	1,262	1,749	1,710	1,900	3,448	1,948	1,273	1,084	567	293	76	37	15	1,137
Building and loan association	5,991	5,629	113	308	505	583	719	1,375	791	478	396	235	95	15	11	5	362
Commercial bank	664	618	22	69	80	85	63	108	70	46	33	19	11	5	2	-	51
Savings bank	749	699	14	36	57	68	75	157	103	78	53	32	18	4	4	-	50
Life insurance company	862	821	2	5	12	10	31	122	120	105	174	120	82	25	12	1	41
Mortgage company	1,069	1,009	93	119	129	88	101	160	90	82	61	43	31	8	2	2	60
Home Owners' Loan Corporation	3,724	3,418	148	325	479	458	463	786	349	217	121	45	20	5	-	2	306
Individual	3,035	2,816	329	310	374	328	339	539	270	149	103	46	16	7	2	4	219
Other	1,204	1,156	106	90	113	90	109	201	155	118	93	47	20	7	4	1	48
Reporting debt and value	16,753	15,705	781	1,195	1,687	1,663	1,846	3,371	1,905	1,262	1,014	585	287	71	38	-	1,048
JUNIOR MORTGAGE																	
First mortgage only	3,092	2,857	69	154	270	301	364	761	422	251	153	80	21	8	3	-	235
First and junior mortgage	439	398	6	27	49	59	72	91	37	27	14	7	1	7	1	-	41
With 1st mtg.; not rptg. on junior	13,222	12,450	706	1,014	1,368	1,303	1,410	2,519	1,446	984	847	498	265	56	34	-	772
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000	5,316	5,059	763	931	938	673	552	733	281	114	53	15	6	-	-	-	257
\$1,000 to \$1,499	3,134	2,926	18	233	526	507	486	688	267	112	56	24	6	1	2	-	208
\$1,500 to \$1,999	2,607	2,412	-	31	204	379	455	769	306	157	72	32	7	-	-	-	195
\$2,000 to \$2,499	1,937	1,795	-	-	19	90	272	603	385	201	137	59	24	5	-	-	142
\$2,500 to \$2,999	1,056	994	-	-	-	14	73	373	251	171	82	17	11	1	1	-	62
\$3,000 to \$3,999	1,392	1,313	-	-	-	-	8	202	360	309	262	130	32	7	3	-	79
\$4,000 to \$4,999	684	638	-	-	-	-	-	3	51	171	220	137	46	8	2	-	46
\$5,000 to \$5,999	324	303	-	-	-	-	-	-	4	27	117	95	52	9	8	-	21
\$6,000 to \$7,499	189	169	-	-	-	-	-	-	-	-	14	73	32	21	6	-	8
\$7,500 to \$9,999	71	63	-	-	-	-	-	-	-	-	1	3	6	12	10	-	6
\$10,000 to \$14,999	34	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
\$15,000 to \$19,999	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
\$20,000 and over	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
RELATION OF DEBT TO VALUE																	
Value of property (thousands)	59,269	54,866	491	1,356	2,734	3,437	4,745	11,045	8,080	6,509	6,509	4,751	3,184	1,124	904	-	4,408
Average value (dollars)	3,538	3,494	628	1,135	1,621	2,067	2,570	3,276	4,241	5,157	6,419	8,122	11,093	-	-	-	4,201
Debt on first & jr. mtgs. (thous.)	29,134	27,040	302	806	1,488	1,831	2,425	5,399	3,855	3,213	3,245	2,236	1,483	451	314	-	2,093
Percent of value of property	49.2	49.3	61.4	59.4	54.3	53.3	51.1	48.9	47.7	49.4	49.8	47.1	46.6	-	-	-	47.5
Average debt (dollars)	1,739	1,722	386	674	879	1,101	1,314	1,601	2,023	2,546	3,200	3,822	5,168	-	-	-	1,997
Debt on first mtgs. (thousands)	28,881	26,810	300	800	1,465	1,808	2,392	5,353	3,833	3,185	3,228	2,224	1,483	431	309	-	2,071
Percent of value of property	48.7	48.9	61.2	59.0	53.6	52.6	50.4	48.5	47.4	48.9	49.6	46.8	46.6	-	-	-	47.0
Average debt (dollars)	1,724	1,707	385	669	868	1,087	1,296	1,588	2,012	2,524	3,183	3,802	5,166	-	-	-	1,976

HOUSING—NONFARM MORTGAGES

Table E-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 OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	17,668	17,298	5,991	1,413	664	749	862	1,069	3,724	3,035	1,204	370
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	17,074	16,894	5,903	1,373	649	724	842	1,044	3,724	2,851	1,157	180
Average interest rate (percent)	5.31	5.31	5.68	5.54	5.59	5.49	5.01	5.54	4.50	5.48	5.39	5.14
Reporting debt and value	16,753	16,500	5,776	1,341	641	700	829	1,019	3,536	2,863	1,136	253
Percent distribution	-	100.0	35.0	8.1	3.9	4.2	5.0	6.2	21.4	17.4	6.9	-
JUNIOR MORTGAGE												
1- to 4-family properties	16,753	16,500	5,776	1,341	641	700	829	1,019	3,536	2,863	1,136	253
First mortgage only	3,092	3,060	1,157	278	124	149	182	172	609	464	203	32
First and junior mortgage	439	393	119	30	11	19	7	31	143	44	19	46
With first mortgage; not reporting on junior mortgage	13,222	13,047	4,500	1,038	506	532	640	816	2,784	2,355	914	175
1-family properties	15,705	15,463	5,433	1,247	595	652	792	965	3,272	2,662	1,092	242
First mortgage only	2,857	2,826	1,075	252	111	141	174	160	556	417	192	31
First and junior mortgage	398	353	110	28	10	18	6	31	124	37	17	45
With first mortgage; not reporting on junior mortgage	12,450	12,284	4,248	967	474	493	612	774	2,592	2,208	883	166
2- to 4-family properties	1,048	1,037	343	94	46	48	37	54	264	201	44	11
First mortgage only	235	234	82	21	13	8	8	12	53	47	11	1
First and junior mortgage	41	40	9	2	1	1	1	-	19	7	2	1
With first mortgage; not reporting on junior mortgage	772	763	252	71	32	39	28	42	192	147	31	9
RELATION OF DEBT TO VALUE												
1- to 4-family properties	16,753	16,500	5,776	1,341	641	700	829	1,019	3,536	2,863	1,136	253
Value of property (dollars)	59,269,200	58,331,100	21,409,500	5,037,300	2,198,700	2,838,600	5,584,200	3,593,400	10,515,200	8,153,700	4,087,800	938,100
Average value (dollars)	3,538	3,535	3,707	3,756	3,430	4,055	6,676	3,526	2,974	2,848	3,598	3,708
Debt on first and junior mortgages (dollars)	29,133,600	28,621,300	9,394,300	2,384,000	1,020,000	1,364,000	2,877,400	1,766,600	5,872,300	4,111,900	2,214,800	512,300
Percent of value of property	49.2	49.1	43.9	47.3	46.4	48.1	52.0	49.2	55.8	50.4	54.2	54.6
Average debt (dollars)	1,739	1,735	1,626	1,778	1,591	1,949	3,471	1,734	1,661	1,436	1,950	2,025
Debt on first mortgages (dollars)	28,880,900	28,400,500	9,324,000	2,362,200	1,013,300	1,348,900	2,868,300	1,752,700	5,804,200	4,089,800	2,199,300	460,400
Percent distribution	-	100.0	32.8	8.3	3.6	4.7	10.1	6.2	20.4	14.4	7.7	-
Percent of value of property	48.7	48.7	43.6	46.9	46.1	47.5	51.8	48.8	55.2	50.2	53.8	51.2
Average debt (dollars)	1,724	1,721	1,614	1,762	1,581	1,927	3,460	1,720	1,641	1,429	1,936	1,999
1-family properties	15,705	15,463	5,433	1,247	595	652	792	965	3,272	2,662	1,092	242
Value of property (dollars)	54,866,100	53,968,100	20,019,500	4,610,900	2,006,700	2,604,200	5,164,900	3,294,400	9,593,600	7,336,600	3,948,200	898,000
Average value (dollars)	3,494	3,490	3,685	3,698	3,373	3,994	6,521	3,414	2,932	2,756	3,616	3,711
Debt on first and junior mortgages (dollars)	27,040,300	26,549,600	8,777,800	2,201,200	935,100	1,266,100	2,680,900	1,619,500	5,380,700	3,741,300	2,148,200	490,700
Percent of value of property	49.3	49.2	43.8	47.7	46.6	48.6	51.9	49.2	56.1	51.0	54.4	54.6
Average debt (dollars)	1,722	1,717	1,616	1,765	1,572	1,942	3,385	1,678	1,644	1,405	1,967	2,028
Debt on first mortgages (dollars)	26,809,900	26,349,600	8,711,700	2,180,000	928,600	1,251,400	2,672,300	1,605,600	5,324,200	3,722,500	2,133,500	460,100
Percent of value of property	48.9	48.8	43.5	47.3	46.3	48.1	51.7	48.7	55.5	50.7	54.0	51.2
Average debt (dollars)	1,707	1,704	1,603	1,748	1,561	1,919	3,374	1,664	1,627	1,398	1,954	1,901
2- to 4-family properties	1,048	1,037	343	94	46	48	37	54	264	201	44	11
Value of property (dollars)	4,403,100	4,363,000	1,390,000	426,400	192,000	234,400	369,300	299,000	921,600	817,100	139,600	40,100
Average value (dollars)	4,201	4,207	4,052	-	-	-	-	-	3,491	4,065	-	-
Debt on first and junior mortgages (dollars)	2,093,300	2,071,700	616,500	182,800	84,900	97,900	196,500	147,100	491,600	370,600	66,600	21,600
Percent of value of property	47.5	47.5	44.4	-	-	-	-	-	53.3	45.4	-	-
Average debt (dollars)	1,997	1,998	1,797	-	-	-	-	-	1,862	1,844	-	-
Debt on first mortgages (dollars)	2,071,000	2,050,700	612,300	182,200	84,700	97,500	196,000	147,100	480,000	367,300	65,800	20,800
Percent of value of property	47.0	47.0	44.1	-	-	-	-	-	52.1	45.0	-	-
Average debt (dollars)	1,976	1,978	1,785	-	-	-	-	-	1,818	1,827	-	-

Table E-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 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	16,520	16,161	5,629	1,312	613	699	821	1,009	3,418	2,816	1,156	359
RACE OF OCCUPANTS												
White	15,904	15,553	5,515	1,294	601	693	820	976	3,092	2,727	1,129	351
Negro	599	592	109	18	12	6	1	30	322	85	27	7
Other nonwhite	17	16	5	-	-	-	-	3	4	4	-	1
YEAR BUILT												
Reporting year built	16,296	15,942	5,577	1,291	603	688	818	992	3,372	2,759	1,133	354
1930 to 1940	2,283	2,223	701	219	95	124	261	197	179	341	825	60
1920 to 1929	6,064	5,934	2,251	420	165	255	350	338	1,299	912	374	130
1910 to 1919	3,776	3,705	1,409	282	125	157	141	222	816	628	207	71
1900 to 1909	2,373	2,314	745	203	126	77	42	114	615	477	118	59
1880 to 1899	1,690	1,657	452	156	88	70	20	112	440	372	103	33
1879 or earlier	110	109	19	9	4	5	4	9	38	29	6	1

Table E-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 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]

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.....	16,520	16,161	5,629	1,312	618	699	821	1,009	3,418	2,816	1,156	359
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	15,717	15,475	5,438	1,247	595	652	792	966	3,274	2,666	1,092	242
Under \$500.....	2,008	1,970	645	204	114	90	10	177	261	484	189	32
\$500 to \$999.....	3,105	3,076	1,159	243	134	109	41	200	575	608	150	29
\$1,000 to \$1,499.....	2,950	2,906	1,123	246	114	132	64	155	680	478	160	44
\$1,500 to \$1,999.....	2,419	2,387	897	161	64	97	71	100	649	393	116	32
\$2,000 to \$2,499.....	1,775	1,738	593	109	53	56	84	110	435	282	125	37
\$2,500 to \$2,999.....	987	974	286	58	28	30	76	59	221	173	101	18
\$3,000 to \$3,999.....	1,295	1,264	402	115	41	74	174	82	220	160	111	31
\$4,000 to \$4,999.....	625	610	177	56	23	33	120	44	86	49	78	15
\$5,000 to \$5,999.....	300	296	87	22	14	8	78	21	27	19	42	4
\$6,000 to \$6,999.....	169	165	52	19	5	14	45	11	16	13	9	4
\$7,000 to \$7,999.....	61	60	12	8	1	7	19	7	3	2	9	1
\$8,000 to \$8,999.....	23	23	4	5	4	1	9	1	1	3	1	1
\$9,000 to \$9,999.....	4	4	1	1	1	1	1	1	1	1	1	1
\$10,000 to \$14,999.....	23	23	4	5	4	1	9	1	1	3	1	1
\$15,000 to \$19,999.....	4	4	1	1	1	1	1	1	1	1	1	1
\$20,000 and over.....	2	2	1	1	1	1	1	1	1	1	1	1
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	15,944	15,769	5,539	1,276	601	675	805	984	3,418	2,638	1,109	175
Under 4.0%.....	128	127	10	5	3	2	2	4	1	95	10	1
4.0%.....	320	317	40	30	13	17	44	16	1	148	39	3
4.1% to 4.4%.....	3	3	1	1	1	1	3	1	1	1	1	1
4.5%.....	4,455	4,393	183	122	59	63	234	181	3,418	94	211	62
4.6% to 4.9%.....	5	5	2	1	1	1	1	1	1	1	1	1
5.0%.....	3,222	3,174	1,384	331	136	195	311	220	1	673	255	48
5.1% to 5.4%.....	13	12	5	1	1	1	1	1	1	2	4	1
5.5%.....	1,084	1,074	581	119	37	82	90	81	1	130	73	10
5.6% to 5.9%.....	9	9	6	1	1	1	3	1	1	1	1	1
6.0%.....	6,179	6,135	3,042	617	319	298	112	491	1	1,892	481	44
6.1% to 6.4%.....	20	19	11	1	1	1	1	1	1	4	2	1
6.5%.....	169	166	96	23	14	9	1	12	1	22	18	3
6.6% to 6.9%.....	87	86	75	1	1	1	1	3	1	4	4	1
7.0%.....	188	188	73	21	17	4	4	18	1	57	15	1
7.1% to 7.4%.....	8	7	6	1	1	1	1	1	1	1	1	1
7.5%.....	7	7	4	1	1	1	1	1	1	1	1	1
7.6% to 7.9%.....	2	2	1	1	1	1	1	1	1	1	1	1
8.0% and over.....	45	45	21	6	3	3	1	5	1	12	1	1
Average interest rate..... (percent)	5.31	5.31	5.67	5.53	5.59	5.47	5.00	5.54	4.50	5.47	5.38	5.13
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	15,577	15,363	5,528	1,249	593	656	785	936	3,377	2,414	1,074	214
Real estate taxes included in payment.....	4,491	4,413	1,607	306	155	151	380	259	1,266	250	395	78
Monthly.....	4,368	4,297	1,578	300	152	148	312	251	1,237	234	385	71
Quarterly.....	9	8	2	1	1	1	2	1	1	1	1	1
Semiannual.....	17	17	1	1	1	1	5	3	1	6	2	1
Annual.....	2	2	1	1	1	1	1	1	1	1	1	1
Other.....	3	2	1	1	1	1	1	1	1	2	1	1
Not reporting frequency of payment.....	93	87	27	3	1	2	11	4	29	6	7	6
Real estate taxes not included in payment.....	10,947	10,820	3,880	937	435	502	450	670	2,084	2,130	669	127
Monthly.....	10,007	9,899	3,774	899	385	454	299	542	2,040	1,823	582	108
Quarterly.....	94	93	18	11	5	6	29	13	3	17	2	1
Semiannual.....	458	449	21	41	20	21	96	84	7	154	46	9
Annual.....	155	154	12	14	7	7	19	16	1	75	18	1
Other.....	26	26	1	7	4	3	1	2	1	11	4	1
Not reporting frequency of payment.....	207	199	54	25	14	11	6	13	34	50	17	8
Not reporting tax payment requirements.....	139	130	41	6	3	3	5	7	27	34	10	9
Monthly.....	119	111	40	6	3	3	3	4	24	27	7	8
Quarterly.....	2	2	1	1	1	1	1	1	1	1	1	1
Semiannual.....	4	4	1	1	1	1	1	1	1	1	1	1
Annual.....	3	3	1	1	1	1	1	1	1	1	1	1
Other.....	1	1	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	11	10	1	1	1	1	1	2	3	3	1	1
No principal payments required.....	400	397	50	30	10	20	25	44	21	189	38	3
Monthly.....	159	158	44	13	6	7	4	9	19	58	11	1
Quarterly.....	8	8	1	1	1	1	1	2	1	5	1	1
Semiannual.....	160	158	4	9	2	7	15	30	1	82	18	2
Annual.....	55	55	1	7	2	5	6	1	1	34	6	1
Other.....	6	6	1	1	1	1	1	1	1	3	2	1
Not reporting frequency of payment.....	12	12	2	1	1	1	1	1	1	7	1	1
Not reporting principal payment requirements.....	274	137	35	14	2	12	4	14	16	39	15	137
Monthly.....	105	83	31	7	1	6	3	8	12	16	6	22
Quarterly.....	1	1	1	1	1	1	1	1	1	1	1	1
Semiannual.....	14	10	3	1	1	1	1	1	1	4	1	4
Annual.....	11	10	1	1	1	1	1	1	1	1	1	1
Other.....	2	2	1	1	1	1	1	1	1	1	1	1
Not reporting frequency of payment.....	141	32	1	5	1	4	1	4	4	11	7	109
No regular payments required.....	269	264	16	19	8	11	7	15	4	174	29	5

Table E-6.—OUTSTANDING DEBT AND INTEREST RATE ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES, BY TYPE OF REQUIRED PAYMENTS, FOR THE OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 1940

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	15,717	4,300	10,516	372	529	Reporting interest rate	15,944	4,405	10,597	387	455
Under \$500	2,002	255	1,573	57	117	Under 4.0%	128	9	100	7	12
\$500 to \$999	3,105	668	2,244	78	115	4.0% to 4.4%	320	41	238	27	19
\$1,000 to \$1,499	2,950	800	2,003	58	89	4.4% to 4.8%	3	1	2	-	-
\$1,500 to \$1,999	2,419	713	1,590	50	66	4.8% to 5.2%	4,455	1,725	2,611	45	74
\$2,000 to \$2,499	1,775	570	1,103	45	57	5.2% to 5.6%	5	-	5	-	-
\$2,500 to \$2,999	987	380	610	24	23	5.6% to 6.0%	3,222	796	2,192	126	108
\$3,000 to \$3,999	1,295	507	723	31	34	6.0% to 6.4%	13	3	10	-	-
\$4,000 to \$4,999	625	256	340	12	17	6.4% to 6.8%	1,084	325	709	24	26
\$5,000 to \$5,999	300	131	158	8	3	6.8% to 7.2%	9	1	8	-	-
\$6,000 to \$7,499	169	53	105	4	7	7.2% to 7.6%	6,179	1,381	4,458	138	202
\$7,500 to \$9,999	61	13	44	3	1	7.6% to 8.0%	20	4	14	1	1
\$10,000 to \$14,999	23	4	17	2	-	8.0% and over	169	40	121	4	4
\$15,000 to \$19,999	4	-	4	-	-	Average interest rate (percent)	87	35	50	-	2
\$20,000 and over	2	-	2	-	-		188	25	143	14	6
							8	4	4	-	-
							7	-	5	1	1
							2	-	2	-	-
							45	15	30	-	-

Table E-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 OMAHA-COUNCIL BLUFFS METROPOLITAN DISTRICT: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	13,999	13,665	3,949	9,686	80	334
Total first mortgage outstanding debt (dollars)	24,062,400	23,494,200	7,975,400	15,407,500	111,300	568,200
Total annual mortgage payment (dollars)	4,011,828	3,972,459	1,815,938	2,634,885	21,636	39,364
Average first mortgage outstanding debt (dollars)	1,719	1,719	2,020	1,599	-	1,701
Average value of property (dollars)	3,502	3,492	3,576	3,465	-	3,926
Average annual estimated rental value (dollars)	399	398	409	395	-	424
Average annual mortgage payment (dollars)	287	291	333	273	-	113
Percent which annual mortgage payment represents of—						
First mortgage debt	16.7	16.9	16.5	17.1	-	6.9
Value of property	8.2	8.3	9.3	7.9	-	8.0
Estimated annual rental value	71.8	73.0	81.4	69.3	-	27.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,211	13,067	3,925	9,066	76	144
Average first mortgage outstanding debt (dollars)	1,688	1,690	2,016	1,551	-	1,585
Average value of property (dollars)	3,388	3,386	3,555	3,321	-	3,544
Average annual estimated rental value (dollars)	388	388	407	381	-	387
Average annual mortgage payment (dollars)	289	290	333	272	-	154
Percent which annual mortgage payment represents of—						
First mortgage debt	17.1	17.2	16.5	17.5	-	9.7
Value of property	8.5	8.6	9.4	8.2	-	4.4
Estimated annual rental value	74.3	74.7	81.7	71.4	-	39.8
Monthly mortgage payment—						
Under \$10	709	637	113	517	7	72
\$10 to \$14	2,414	2,389	462	1,911	16	25
\$15 to \$19	2,437	2,478	659	1,805	14	9
\$20 to \$24	2,263	2,253	669	1,570	14	10
\$25 to \$29	1,814	1,800	582	1,211	7	14
\$30 to \$39	1,993	1,985	779	1,198	8	8
\$40 to \$49	771	768	358	406	4	3
\$50 to \$59	442	440	179	257	4	2
\$60 to \$74	177	177	78	102	2	-
\$75 to \$99	77	76	31	45	-	1
\$100 and over	64	64	20	44	-	-
Average monthly mortgage payment (dollars)	24.06	24.18	27.73	22.66	-	12.85
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	788	598	24	570	4	190
Average first mortgage outstanding debt (dollars)	2,229	2,368	-	2,362	-	1,789
Average value of property (dollars)	5,424	5,808	-	5,761	-	4,216
Average annual estimated rental value (dollars)	578	613	-	613	-	451
Average annual mortgage payment (dollars)	251	302	-	297	-	90
Percent which annual mortgage payment represents of—						
First mortgage debt	11.3	12.8	-	12.6	-	5.0
Value of property	4.6	5.2	-	5.2	-	2.1
Estimated annual rental value	43.5	43.9	-	43.4	-	20.0

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES-																	Av. interest rate—first mtg. (%)
		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		
THE STATE.....	38,476	35,706	33,217	103,076,700	3,103	51,611,600	1,554	50.1	34,801	13,038	1,211	1,003	1,330	1,312	7,114	7,553	2,245	5.45	
Urban.....	28,862	26,467	25,179	86,244,400	3,425	43,206,400	1,716	50.1	25,925	10,604	856	854	1,267	1,075	5,280	4,357	1,632	5.41	
Rural-nonfarm.....	9,614	9,239	8,038	16,832,300	2,094	8,405,200	1,046	49.9	8,876	2,429	355	149	63	237	1,834	3,196	613	5.57	
ADAMS COUNTY.....	790	743	694	2,109,800	3,040	1,136,500	1,638	53.9	726	180	50	11	18	35	152	224	56	5.37	
Hastings.....	750	703	673	2,084,600	3,097	1,117,700	1,661	53.6	686	173	49	10	18	35	142	206	53	5.37	
Rural-nonfarm.....	40	40	21	25,200	-	18,800	-	-	40	7	1	1	-	-	10	18	3	5.30	
ANTELOPE COUNTY.....	95	94	80	152,900	1,911	84,900	1,061	55.5	88	27	-	-	-	-	24	28	9	5.56	
ARTHUR COUNTY.....	8	7	7	6,300	-	2,100	-	-	7	-	-	-	-	-	1	5	1	-	
BANNER COUNTY ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BLAINE COUNTY.....	5	5	5	4,700	-	2,200	-	-	5	1	-	-	-	-	1	2	1	-	
BOONE COUNTY.....	112	111	87	211,700	2,433	103,600	1,191	49.9	102	36	1	1	-	2	15	45	2	5.34	
BOX BUTTE COUNTY.....	316	277	231	774,100	3,351	386,600	1,674	49.9	271	121	3	6	6	3	77	35	20	5.82	
Alliance.....	301	262	218	747,500	3,429	374,600	1,718	50.1	257	118	3	6	6	3	73	29	19	5.84	
Rural-nonfarm.....	15	15	13	26,600	-	12,000	-	-	14	3	-	-	-	-	4	6	1	-	
BOYD COUNTY.....	56	54	36	42,400	1,178	24,200	672	57.1	52	5	1	-	-	1	20	17	8	5.42	
BROWN COUNTY.....	94	90	83	167,200	2,014	72,400	872	43.3	87	36	1	-	-	-	21	25	4	5.63	
BUFFALO COUNTY.....	554	503	418	1,009,100	2,414	504,300	1,206	50.0	490	153	11	-	12	28	134	141	11	5.54	
Kearney.....	412	366	294	781,300	2,657	378,300	1,287	48.4	357	112	7	-	12	28	96	92	10	5.53	
Rural-nonfarm.....	142	137	124	227,800	1,837	126,000	1,016	55.3	133	41	4	-	-	-	38	49	1	5.56	
BURT COUNTY.....	167	152	133	305,400	2,296	160,700	1,208	52.6	150	19	2	1	1	-	43	72	12	5.21	
BUTLER COUNTY.....	169	166	154	322,900	2,097	167,000	1,084	51.7	158	32	21	1	2	3	20	67	12	5.36	
CASS COUNTY.....	371	345	275	444,500	1,616	231,000	840	52.0	335	122	45	-	1	3	55	86	23	5.71	
Plattsmouth.....	177	155	151	266,400	1,764	125,700	882	47.2	153	77	20	-	-	-	27	24	5	5.82	
Rural-nonfarm.....	194	190	124	178,100	1,436	105,800	849	59.1	182	45	25	-	1	3	23	62	18	5.63	
CEDAR COUNTY.....	173	165	153	331,500	2,167	184,200	1,204	55.6	154	47	11	1	2	3	47	40	3	5.36	
CHASE COUNTY.....	78	74	31	62,600	2,019	38,200	1,232	61.0	72	19	1	-	-	-	14	36	2	6.04	
CHERRY COUNTY.....	119	101	92	211,800	2,302	92,500	1,005	43.7	96	34	4	1	-	2	15	29	11	6.41	
CHEYENNE COUNTY.....	232	216	208	569,600	2,738	295,500	1,421	51.9	214	82	10	2	-	1	86	23	5	5.29	
Sidney.....	162	151	146	452,500	3,099	240,400	1,647	53.1	150	71	4	1	-	-	61	8	5	5.36	
Rural-nonfarm.....	70	65	62	117,100	1,889	55,100	889	47.1	64	11	6	1	-	1	25	20	-	5.12	
CLAY COUNTY.....	102	102	94	126,600	1,347	76,100	810	60.1	102	23	3	-	-	-	33	41	2	5.30	
COLFAX COUNTY.....	210	208	199	461,900	2,321	230,000	1,156	49.8	205	44	4	14	1	3	49	70	20	5.14	
Schuyler.....	115	115	109	269,800	2,475	129,400	1,187	48.0	112	29	4	12	1	2	24	32	8	5.23	
Rural-nonfarm.....	95	93	90	192,100	2,134	100,600	1,118	52.4	93	15	-	2	-	1	25	38	12	5.04	
CUMING COUNTY.....	103	98	75	186,000	2,480	96,800	1,291	52.0	96	19	4	1	-	3	7	48	14	5.50	
West Point.....	40	37	17	39,100	-	23,700	-	-	37	6	1	-	-	1	-	24	5	5.62	
Rural-nonfarm.....	63	61	58	146,900	2,533	73,100	1,260	49.8	59	13	3	1	-	2	7	24	9	5.43	
CUSTER COUNTY.....	241	229	209	376,700	1,502	227,200	1,087	60.3	221	105	2	1	-	1	43	57	12	6.16	
Broken Bow.....	98	87	79	179,600	2,273	131,300	1,562	73.1	85	50	-	1	-	-	13	15	6	6.23	
Rural-nonfarm.....	143	142	130	197,100	1,516	95,900	738	48.7	136	55	2	-	-	1	30	42	6	6.11	
DAKOTA COUNTY.....	191	148	96	211,700	2,205	107,400	1,119	50.7	144	15	3	4	1	1	38	62	20	5.31	
South Sioux City.....	146	104	78	180,400	2,313	90,900	1,165	50.4	101	14	-	3	1	1	31	32	19	5.19	
Rural-nonfarm.....	45	44	18	31,300	-	16,500	-	-	43	1	3	1	-	-	7	30	1	5.63	
DAMES COUNTY.....	264	245	200	524,900	2,625	268,200	1,341	51.1	233	125	2	-	-	9	37	48	12	5.90	
Chadron.....	196	184	151	415,200	2,750	224,000	1,483	53.9	176	100	2	-	-	1	30	38	10	5.85	
Rural-nonfarm.....	68	61	49	109,700	2,239	44,200	902	40.3	57	25	-	-	-	8	7	15	2	6.14	
DAWSON COUNTY.....	426	401	375	872,200	2,326	473,700	1,263	54.3	383	180	4	2	-	2	73	134	48	5.65	
Lexington.....	211	198	190	452,400	2,381	260,300	1,370	57.5	194	60	3	1	-	2	35	69	24	5.69	
Rural-nonfarm.....	215	208	185	419,800	2,269	213,400	1,154	50.8	189	60	1	1	-	-	38	65	24	5.62	
DEUEL COUNTY.....	87	85	68	159,500	2,346	80,800	1,188	50.7	83	26	2	1	-	-	34	20	-	5.29	
DIXON COUNTY.....	67	62	52	106,300	2,044	50,700	975	47.7	60	17	3	-	-	1	13	22	4	5.20	
DODGE COUNTY.....	781	731	704	1,899,000	2,697	954,300	1,356	50.3	720	388	16	2	5	-	141	143	25	5.48	
Freemont.....	628	587	555	1,660,300	2,989	832,900	1,474	50.2	579	332	12	1	2	-	113	105	14	5.45	
Rural-nonfarm.....	153	144	139	238,700	1,717	121,400	873	50.9	141	56	4	1	3	-	28	38	11	5.59	
DOUGLAS COUNTY.....	15,015	14,009	13,388	49,360,700	3,687	24,395,800	1,822	49.4	13,694	5,159	546	594	796	752	2,948	1,958	941	5.29	
Omaha.....	13,683	12,694	12,180	45,578,600	3,758	22,536,200	1,858	49.4	12,421	4,798	503	529	764	623	2,714	1,700	790	5.28	
Rural-nonfarm.....	1,332	1,315	1,258	3,732,100	3,006	1,859,600	1,478	49.2	1,273	361	43	65	32	129	234	258	151	5.44	
DUNDY COUNTY.....	90	80	67	146,000	2,209	78,700	1,175	53.2	76	20	-	-	-	2	23	23	3	5.53	

¹ Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

HOUSING—NONFARM MORTGAGES

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4-family mortgaged properties	1-FAMILY MORTGAGED PROPERTIES																Av. interest rate—first mtg. (%)
		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	
FILLMORE COUNTY.....	114	112	103	191,600	1,860	99,200	968	51.8	106	26	6	1	-	1	15	50	7	5.41
FRANKLIN COUNTY.....	83	80	67	95,500	1,425	46,000	687	48.2	77	14	3	1	2	-	21	29	7	5.51
FRONTIER COUNTY.....	54	48	42	92,100	2,193	50,400	1,200	54.7	48	7	2	-	-	1	9	25	4	5.47
FURNAS COUNTY.....	130	125	112	203,100	1,813	98,900	883	48.7	102	34	4	-	-	-	22	38	4	5.95
GAGE COUNTY.....	941	881	848	2,030,400	2,394	987,200	1,164	48.6	868	398	26	59	8	28	175	156	18	5.61
Beatrice.....	697	642	625	1,661,500	2,658	800,600	1,281	48.2	632	289	14	57	8	28	124	101	11	5.52
Rural-nonfarm.....	244	239	223	368,900	1,654	186,600	837	50.6	236	109	12	2	-	-	51	55	7	5.84
GARDEN COUNTY.....	32	31	30	65,600	2,187	29,900	997	45.6	30	6	-	-	1	-	12	8	3	5.77
GARFIELD COUNTY.....	58	56	56	93,200	1,664	51,600	921	55.4	56	7	3	-	-	-	14	31	1	5.63
GOSPER COUNTY.....	15	11	7	18,800	-	8,800	-	-	11	1	-	-	-	-	1	8	1	-
GRANT COUNTY.....	13	13	6	9,500	-	5,100	-	-	12	-	-	3	-	1	4	4	-	-
GRENELEY COUNTY.....	55	52	38	47,600	1,442	25,600	776	53.8	50	13	1	-	1	-	11	24	-	6.66
HALL COUNTY.....	1,094	1,004	974	2,862,800	2,939	1,514,500	1,555	52.9	992	577	12	3	26	26	141	130	77	5.54
Grand Island.....	1,038	948	924	2,790,500	3,020	1,480,200	1,602	53.0	938	552	11	2	26	26	125	119	76	5.55
Rural-nonfarm.....	56	56	50	72,300	1,446	34,300	686	47.4	54	25	1	1	-	-	15	11	1	5.21
HAMILTON COUNTY.....	72	72	49	68,200	1,392	44,600	910	65.4	68	14	3	4	-	1	15	31	-	5.31
HARLAN COUNTY.....	71	70	60	96,200	1,603	39,000	650	40.5	68	7	11	1	-	-	16	31	2	5.65
HAYES COUNTY.....	12	12	11	23,200	-	12,700	-	-	12	3	-	-	-	-	1	8	-	-
HITCHCOCK COUNTY.....	92	89	79	132,000	1,671	71,200	901	53.9	82	33	2	-	-	-	10	35	2	5.90
HOLT COUNTY.....	200	198	134	282,700	2,110	136,200	1,016	48.2	192	52	3	1	2	4	32	79	19	5.76
O'Neill.....	92	92	90	203,000	2,256	97,400	1,082	48.0	91	30	-	-	-	1	15	34	11	5.98
Rural-nonfarm.....	108	106	44	79,700	1,811	38,800	882	48.7	101	22	3	1	2	3	17	45	8	5.56
HOOVER COUNTY.....	27	20	18	37,100	-	16,800	-	-	20	-	1	-	-	3	2	13	1	-
HOWARD COUNTY.....	96	96	90	166,200	1,847	86,700	963	52.2	94	10	4	-	-	1	13	55	11	5.83
JEFFERSON COUNTY.....	377	329	297	617,700	2,080	352,200	1,186	57.0	316	77	21	2	1	5	81	108	21	5.58
Fairbury.....	308	261	250	550,600	2,202	317,900	1,272	57.7	254	72	17	2	-	5	72	70	16	5.64
Rural-nonfarm.....	69	68	47	67,100	1,428	34,300	730	51.1	62	5	4	-	1	-	9	38	5	5.85
JOHNSON COUNTY.....	135	126	107	239,500	2,238	102,100	954	42.6	123	48	10	2	1	3	6	51	2	5.73
KEARNEY COUNTY.....	118	117	97	222,100	2,290	105,800	1,091	47.6	116	18	4	1	-	2	26	61	4	5.50
KEITH COUNTY.....	203	179	167	399,400	2,392	198,100	1,186	49.6	178	56	1	-	-	16	15	33	7	6.84
Ogallala.....	152	132	129	325,500	2,523	153,700	1,191	47.2	131	48	-	-	-	16	6	62	-	7.17
Rural-nonfarm.....	51	47	38	73,900	1,945	44,400	1,168	60.1	47	8	1	-	-	-	10	21	7	5.92
KIYA PAHA COUNTY.....	22	19	12	14,600	-	6,500	-	-	15	9	1	-	-	-	1	4	-	-
KIMBALL COUNTY.....	71	69	8	9,800	-	3,000	-	-	69	20	3	3	-	-	32	10	1	5.01
KNOX COUNTY.....	177	170	151	288,200	1,909	157,900	1,046	54.8	161	39	5	1	2	1	51	47	15	5.20
LANCASTER COUNTY.....	4,910	4,543	4,365	15,542,500	3,561	7,872,000	1,803	50.6	4,462	1,352	136	224	413	257	950	830	300	5.27
Lincoln.....	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	5.26
Rural-nonfarm.....	155	154	142	263,000	1,852	108,500	764	41.3	150	33	10	18	2	11	16	47	13	5.57
LINCOLN COUNTY.....	1,124	981	952	2,994,200	3,145	1,451,900	1,525	48.5	962	659	5	-	7	12	110	140	29	5.82
North Platte.....	933	796	788	2,739,000	3,476	1,341,100	1,702	49.0	781	606	1	-	6	9	75	75	9	5.82
Rural-nonfarm.....	191	185	164	255,200	1,556	110,800	676	43.4	181	53	4	-	1	3	35	65	20	5.80
LOGAN COUNTY.....	16	16	14	22,300	-	9,600	-	-	15	-	-	1	-	-	4	8	2	-
LOUP COUNTY.....	13	13	13	21,400	-	9,600	-	-	13	2	-	-	-	-	1	10	-	-
McPHERSON COUNTY ¹	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MADISON COUNTY.....	576	527	465	1,188,400	2,556	614,100	1,321	51.7	513	179	17	4	4	9	127	155	18	5.48
Norfolk.....	439	393	350	983,000	2,809	503,500	1,439	51.2	384	142	17	3	3	4	93	109	13	5.58
Rural-nonfarm.....	137	134	115	205,400	1,786	110,600	962	53.8	129	37	-	1	1	5	34	46	5	5.31
MERRICK COUNTY.....	158	153	119	220,800	1,855	121,400	1,020	55.0	143	65	4	-	-	3	24	42	5	5.69
MORRILL COUNTY.....	151	135	114	273,700	2,401	109,200	958	39.9	131	77	-	1	1	-	27	21	4	6.03
NANCE COUNTY.....	71	70	69	112,900	1,636	57,800	838	51.2	70	13	12	-	-	-	12	30	3	5.63
NEMAHIA COUNTY.....	251	224	209	453,600	2,170	238,300	1,140	52.5	218	138	7	-	2	6	12	49	4	6.15
Auburn.....	151	137	129	315,500	2,446	171,500	1,329	54.4	135	95	3	-	2	5	8	20	2	6.29
Rural-nonfarm.....	100	87	80	138,100	1,726	66,800	835	48.4	83	43	4	-	-	1	4	29	2	5.91
NUCKOLLS COUNTY.....	200	188	180	325,000	1,806	174,000	967	53.5	186	82	2	3	-	2	33	48	16	5.71
Superior.....	139	128	126	269,200	2,137	139,100	1,104	51.7	127	71	1	1	-	2	14	27	11	5.95
Rural-nonfarm.....	61	60	54	55,800	1,033	34,900	646	62.5	59	11	1	2	-	-	19	21	5	5.15

¹ Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940—Con.

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing deb and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
OTOE COUNTY.....	515	482	462	1,090,200	2,860	567,500	1,228	52.1	476	293	6	-	1	1	65	93	17	5.87	
Nebraska City.....	891	862	349	849,400	2,434	444,800	1,273	52.3	359	249	3	-	-	-	55	41	11	5.93	
Rural-nonfarm.....	124	120	113	240,900	2,131	128,200	1,090	51.2	117	44	3	-	1	1	10	52	6	5.66	
PANNEE COUNTY.....	70	63	56	90,000	1,607	47,100	841	52.3	62	9	1	2	-	-	12	37	1	5.44	
PERKINS COUNTY.....	68	60	48	125,100	2,606	61,400	1,279	49.1	60	12	2	-	1	-	5	32	8	6.06	
PHILIPS COUNTY.....	188	174	167	413,100	2,474	195,100	1,168	47.2	172	65	3	1	3	-	47	48	5	5.45	
Holdrege.....	153	140	137	374,500	2,784	175,700	1,282	46.9	138	57	2	1	2	-	32	40	4	5.47	
Rural-nonfarm.....	35	34	30	38,600	1,287	19,400	647	50.3	34	8	1	-	1	-	15	8	1	5.40	
PIERCE COUNTY.....	78	73	69	141,900	2,057	70,300	1,019	49.5	71	7	1	-	3	2	13	37	8	5.46	
PLATTE COUNTY.....	554	526	469	1,502,500	3,204	658,600	1,404	43.8	512	341	3	-	2	10	75	67	14	5.48	
Columbus.....	479	453	427	1,440,300	3,373	628,900	1,478	43.7	442	305	2	-	2	10	63	47	13	5.45	
Rural-nonfarm.....	75	73	42	62,200	1,481	29,700	707	47.7	70	36	1	-	-	-	12	20	1	5.66	
POLK COUNTY.....	78	77	76	137,000	1,803	65,500	862	47.8	76	20	-	-	-	-	10	38	8	5.35	
RED WILLOW COUNTY.....	357	322	295	821,800	2,786	428,100	1,451	52.1	318	153	8	1	-	5	57	68	26	5.98	
McCook.....	314	282	274	782,400	2,855	405,900	1,481	51.9	280	143	6	1	-	2	51	52	25	6.05	
Rural-nonfarm.....	43	40	21	39,400	-	22,200	-	-	38	10	2	-	-	3	6	16	1	5.41	
RICHARDSON COUNTY.....	320	306	272	714,600	2,627	350,600	1,289	49.1	301	90	15	4	-	-	40	132	20	5.59	
Falls City.....	230	219	214	607,800	2,840	300,100	1,402	49.4	217	81	9	3	-	-	27	80	17	5.60	
Rural-nonfarm.....	90	87	58	106,800	1,841	50,500	871	47.3	84	9	6	1	-	-	13	52	3	5.57	
ROCK COUNTY.....	58	55	50	59,300	1,186	33,400	668	56.3	51	1	-	-	-	-	3	47	-	6.98	
SALINE COUNTY.....	289	270	248	485,900	1,959	253,400	1,022	52.2	263	87	23	5	-	1	34	102	11	5.50	
Crete.....	127	116	107	240,900	2,251	117,700	1,100	48.9	116	42	6	-	-	-	14	52	2	5.59	
Rural-nonfarm.....	162	154	141	245,000	1,788	135,700	962	55.4	147	45	17	5	-	1	20	50	9	5.43	
SARPY COUNTY.....	238	231	219	614,300	2,805	265,600	1,213	43.2	227	64	13	7	1	11	46	79	6	5.24	
SAUNDERS COUNTY.....	269	259	229	523,200	2,285	251,600	1,099	48.1	236	85	36	1	-	3	43	64	4	6.07	
Wahoo.....	105	101	97	326,200	3,363	158,800	1,586	47.1	99	52	18	-	-	-	13	15	1	6.81	
Rural-nonfarm.....	164	158	132	197,000	1,492	97,800	741	49.6	137	33	18	1	-	3	30	49	3	5.52	
SCOTT'S BLUFF COUNTY.....	1,106	920	840	2,644,500	3,148	1,418,400	1,689	53.6	860	382	1	8	1	14	163	146	145	5.79	
Gering.....	205	170	163	480,600	2,948	254,000	1,558	52.9	167	98	-	-	-	1	35	19	14	5.86	
Scottsbluff city.....	641	503	443	1,654,200	3,784	888,600	2,006	53.7	465	190	1	5	1	6	85	65	112	5.80	
Rural-nonfarm.....	260	247	234	509,700	2,178	275,800	1,179	54.1	228	94	-	3	-	7	43	62	19	5.73	
SEWARD COUNTY.....	232	224	213	455,500	2,138	189,900	892	41.7	220	130	6	1	-	2	9	67	5	5.73	
Seward city.....	150	144	142	353,300	2,488	138,500	975	39.2	144	110	2	-	-	-	1	31	-	6.00	
Rural-nonfarm.....	82	80	71	102,200	1,439	51,400	784	50.3	76	20	4	1	-	2	8	36	5	5.22	
SHERIDAN COUNTY.....	135	119	110	313,400	2,849	141,700	1,288	45.2	114	16	6	1	-	1	37	45	8	5.48	
SHERMAN COUNTY.....	91	89	83	170,600	2,055	92,800	1,118	54.4	88	8	1	-	-	-	31	40	8	5.48	
SIOUX COUNTY.....	25	23	22	38,200	-	14,400	-	-	23	3	-	1	-	1	5	13	-	-	
STANTON COUNTY.....	66	60	56	122,800	2,193	64,100	1,145	52.2	60	11	1	-	-	-	6	36	6	5.66	
THAYER COUNTY.....	196	190	180	375,800	2,088	183,700	1,021	48.9	184	18	9	-	-	1	45	94	17	5.49	
THOMAS COUNTY.....	20	19	16	25,100	-	9,300	-	-	19	6	-	-	-	-	5	7	1	-	
THURSTON COUNTY.....	102	100	82	147,400	1,798	66,000	805	44.8	95	30	1	1	-	3	25	32	3	5.21	
VALLEY COUNTY.....	149	143	139	292,500	2,104	158,500	1,140	54.2	141	43	3	2	-	1	37	44	11	5.84	
WASHINGTON COUNTY.....	204	199	180	358,800	1,993	173,400	963	48.3	191	43	2	-	1	-	46	84	15	5.40	
Blair.....	152	150	137	278,100	2,030	137,800	1,006	49.6	142	27	1	-	1	-	37	63	13	5.34	
Rural-nonfarm.....	2	49	43	80,700	1,877	35,600	828	44.1	49	16	1	-	-	-	9	21	2	5.56	
WAYNE COUNTY.....	97	89	86	259,900	3,022	125,500	1,459	48.3	89	18	-	-	-	1	13	49	8	5.17	
Wayne city.....	86	78	76	237,800	3,129	114,500	1,507	48.1	78	18	-	-	-	1	11	41	7	5.12	
Rural-nonfarm.....	11	11	10	22,100	-	11,000	-	-	11	-	-	-	-	-	2	8	1	-	
WEBSTER COUNTY.....	48	47	39	51,900	1,381	31,600	810	60.9	47	9	1	-	-	-	12	21	4	5.44	
WHEELER COUNTY.....	11	10	9	14,100	-	4,600	-	-	10	1	-	1	-	1	1	3	3	-	
YORK COUNTY.....	261	243	227	463,100	2,040	255,200	1,124	55.1	229	77	10	9	1	17	31	42	9	5.66	
York city.....	206	188	178	393,900	2,213	212,700	1,195	54.0	185	68	8	9	1	17	31	42	9	5.62	
Rural-nonfarm.....	55	55	49	69,200	1,412	42,500	867	61.4	44	9	2	-	-	-	8	20	5	5.81	

HOUSING—NONFARM MORTGAGES

Table 9.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR CITIES OF 100,000 INHABITANTS OR MORE, BY WARDS: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

CITY AND WARD	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. inter- est rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
OMAHA CITY.....	13,683	12,694	12,130	45,578,600	3,758	22,536,200	1,858	49.4	12,421	4,798	503	529	764	623	2,714	1,700	790	5.28	
Ward 1.....	1,813	1,672	1,625	5,426,400	3,339	2,774,200	1,707	51.1	1,638	781	29	44	79	88	369	222	76	5.31	
Ward 2.....	793	697	608	1,187,700	1,958	638,600	1,042	53.8	682	166	12	17	4	31	320	110	22	5.22	
Ward 3.....	266	191	154	369,200	2,397	176,800	1,145	47.8	187	61	6	8	1	10	62	29	10	5.30	
Ward 4.....	36	20	19	41,000	-	14,500	-	-	20	4	2	-	-	1	10	2	1	-	
Ward 5.....	697	609	575	1,360,800	2,367	637,000	1,108	46.8	602	224	36	18	6	19	134	136	29	5.48	
Ward 6.....	685	641	607	1,542,500	2,541	709,300	1,169	46.0	633	236	73	42	7	13	99	126	37	5.54	
Ward 7.....	904	844	805	1,801,100	2,237	856,900	1,064	47.6	831	279	132	32	4	57	176	132	19	5.50	
Ward 8.....	1,936	1,816	1,757	7,383,800	4,179	3,755,000	2,125	50.9	1,777	578	64	110	158	74	393	234	166	5.16	
Ward 9.....	1,263	1,135	1,015	5,849,600	5,763	2,834,400	2,793	48.5	1,113	416	46	45	147	92	158	145	64	5.17	
Ward 10.....	1,359	1,222	1,187	6,933,200	5,841	3,186,700	2,685	46.0	1,184	513	25	50	161	91	160	115	69	5.15	
Ward 11.....	2,478	2,424	2,368	9,441,800	3,996	4,730,800	2,002	50.1	2,384	1,015	52	127	160	108	457	274	191	5.29	
Ward 12.....	1,463	1,423	1,405	4,241,500	3,019	2,227,500	1,585	52.5	1,370	575	26	36	37	39	376	175	106	5.26	

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									Av. in- terest rate— first mtg. (%)
				Total (dollars)	Aver- age (dollar- s)	Total (dollars)	Aver- age (dollar- s)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE																		
TOTAL.....	38,476	35,706	33,217	103,076,700	3,103	51,611,600	1,554	50.1	34,801	13,033	1,211	1,003	1,330	1,312	7,114	7,553	2,245	5.45
Inside principal metropol- itan district.....	14,929	13,921	13,311	48,889,700	3,673	24,159,500	1,815	49.4	13,612	5,154	534	591	788	756	2,911	1,945	933	5.29
Outside principal metropol- itan district.....	23,547	21,785	19,906	54,187,000	2,722	27,452,100	1,379	50.7	21,189	7,879	677	412	542	556	4,203	5,608	1,312	5.55
Inside secondary metro- politan districts.....	4,990	4,581	4,387	15,636,600	3,564	7,920,700	1,805	50.7	4,499	1,358	128	223	413	255	971	898	313	5.26
Outside secondary metro- politan districts.....	18,557	17,204	15,519	38,550,400	2,484	19,531,400	1,259	50.7	16,690	6,521	549	189	129	301	3,232	4,770	999	5.64
URBAN.....	23,862	22,467	21,179	86,244,400	3,425	43,206,400	1,716	50.1	25,925	10,604	856	854	1,267	1,075	5,280	4,357	1,532	5.41
Inside principal metropol- itan district.....	13,683	12,694	12,130	45,578,600	3,758	22,536,200	1,858	49.4	12,421	4,798	503	529	764	623	2,714	1,700	790	5.28
Outside principal metropol- itan district.....	15,179	13,773	13,049	40,665,800	3,116	20,670,200	1,584	50.8	13,504	5,806	353	325	508	452	2,566	2,657	842	5.54
Inside secondary metro- politan districts.....	4,901	4,493	4,301	15,459,900	3,594	7,854,400	1,826	50.8	4,413	1,333	126	209	412	247	965	815	306	5.25
Outside secondary metro- politan districts.....	10,278	9,280	8,748	25,205,900	2,881	12,815,800	1,465	50.8	9,091	4,473	227	116	91	205	1,601	1,842	536	5.68
RURAL-NONFARM.....	9,614	9,239	8,038	16,832,300	2,094	8,405,200	1,046	49.9	8,876	2,429	355	149	63	237	1,834	3,196	613	5.57
Inside principal metropol- itan district.....	1,246	1,227	1,181	3,311,100	2,804	1,623,300	1,375	49.0	1,191	356	31	62	24	133	197	245	143	5.46
Outside principal metropol- itan district.....	8,368	8,012	6,857	13,521,200	1,972	6,781,900	989	50.2	7,685	2,073	324	87	39	104	1,637	2,951	470	5.59
Inside secondary metro- politan districts.....	89	88	86	176,700	2,055	66,300	771	37.5	86	25	2	14	1	8	6	23	7	5.67
Outside secondary metro- politan districts.....	8,279	7,924	6,771	13,344,500	1,971	6,715,600	992	50.3	7,599	2,048	322	73	38	96	1,631	2,928	463	5.58
PRINCIPAL METROPOLITAN DISTRICT																		
OMAHA-COUNCIL BLUFFS DISTRICT.....	17,668	16,520	15,705	54,866,100	3,494	27,040,300	1,722	49.3	16,161	5,629	613	699	821	1,009	3,418	2,816	1,156	5.31
In central cities.....	16,296	15,169	14,402	51,317,900	3,563	25,308,400	1,757	49.3	14,846	5,263	582	633	796	844	3,194	2,523	1,011	5.29
Omaha city, Nebr.....	13,683	12,694	12,130	45,578,600	3,758	22,536,200	1,858	49.4	12,421	4,798	503	529	764	623	2,714	1,700	790	5.28
Council Bluffs city, Iowa	2,613	2,475	2,272	5,739,300	2,526	2,772,200	1,220	48.3	2,425	465	79	104	32	221	480	828	221	5.38
Outside central cities.....	1,372	1,351	1,303	3,548,200	2,723	1,731,900	1,329	48.8	1,315	366	31	66	25	165	224	293	145	5.45
Rural-nonfarm.....	1,372	1,351	1,303	3,548,200	2,723	1,731,900	1,329	48.8	1,315	366	31	66	25	165	224	293	145	5.45
District includes following urban places and rural- nonfarm areas:																		
In Douglas County, Nebr.....	14,784	13,779	13,174	48,457,800	3,678	23,984,600	1,821	49.5	13,472	5,099	531	587	788	745	2,839	1,903	920	5.29
Omaha city**.....	13,683	12,694	12,130	45,578,600	3,758	22,536,200	1,858	49.4	12,421	4,798	503	529	764	623	2,714	1,700	790	5.28
Rural-nonfarm**.....	1,101	1,085	1,044	2,879,200	2,758	1,448,400	1,387	50.3	1,051	301	28	58	24	122	175	203	140	5.48
In Sarpy County, Nebr**.....	145	142	137	431,900	3,153	174,900	1,277	40.5	140	55	3	4	-	11	22	42	3	5.26
In Pottawattamie County, Iowa	2,739	2,599	2,394	5,976,400	2,496	2,880,800	1,203	48.2	2,549	475	79	108	33	253	507	871	223	5.38
Council Bluffs city.....	2,613	2,475	2,272	5,739,300	2,526	2,772,200	1,220	48.3	2,425	465	79	104	32	221	480	823	221	5.38
Rural-nonfarm.....	126	124	122	237,100	1,943	108,600	890	45.8	124	10	-	4	1	32	27	46	2	5.35

Table 10.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY NONFARM PROPERTIES, FOR METROPOLITAN DISTRICTS: 1940—Con.

[Figures for the places marked with an asterisk (*) comprise the urban total inside principal metropolitan districts; figures for the areas marked with two asterisks (**) comprise the rural-nonfarm total inside principal metropolitan districts. Where only part of a given metropolitan district is located within the State, figures for the part outside the State are shown separately but are not included in the State totals. Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

AREA	All 1- to 4- family mort- gaged prop- erties	1-FAMILY MORTGAGED PROPERTIES																	Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage										
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other		
SECONDARY METROPOLITAN DISTRICTS																			
LINCOLN DISTRICT.....	4,844	4,477	4,309	15,456,200	3,587	7,829,800	1,817	50.7	4,398	1,344	128	220	412	254	940	806	294	5.26	
Lincoln city.....	4,755	4,389	4,223	15,279,500	3,618	7,768,500	1,838	50.8	4,312	1,319	126	206	411	246	934	788	287	5.26	
Outside central city ¹	89	88	86	176,700	2,055	66,300	771	37.5	86	25	2	14	1	8	6	23	7	5.67	
Rural-nonfarm.....	89	88	86	176,700	2,055	66,300	771	37.5	86	25	2	14	1	8	6	23	7	5.67	
SIOUX CITY, IOWA, DIS- TRICT (part in Nebras- ka).....	146	104	78	180,400	2,313	90,900	1,165	50.4	101	14	-	3	1	1	31	32	19	5.19	
Part of district in Nebraska is comprised of the follow- ing urban place located in Dakota County:																			
South Sioux City.....	146	104	78	180,400	2,313	90,900	1,165	50.4	101	14	-	3	1	1	31	32	19	5.19	

¹ Comprising 4 precincts in Lancaster County, outside Lincoln city.

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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 STATE: 1940

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	31,998	29,079	12,485	42.9	16,594	2,193	721	11,064	3,023	27.3	8,041
1930: Private families reporting tenure	-	21,139	9,010	42.6	12,129	-	-	-	-	-	-
1920: All families reporting tenure	-	17,353	7,255	41.8	10,098	-	-	6,757	846	12.5	5,911
Dwelling units: 1940	31,998	29,079	12,485	42.9	16,594	2,193	721	11,064	3,023	27.3	8,041
Urban	13,907	13,284	5,571	41.9	7,713	559	64	5,091	2,089	41.0	3,002
Rural-nonfarm	18,086	15,795	6,914	43.8	8,881	1,634	657	5,973	934	15.6	5,039
COLOR OF OCCUPANTS											
White	-	27,967	11,850	42.4	16,117	-	-	10,606	2,997	28.3	7,609
Nonwhite	-	1,112	635	57.1	477	-	-	458	26	5.7	432
TYPE OF STRUCTURE											
1-family	25,823	23,246	11,259	48.4	11,987	1,888	689	10,059	2,788	27.7	7,271
Other	6,170	5,833	1,226	21.0	4,607	305	32	1,005	235	23.4	770
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	24,875	22,500	10,880	48.4	11,620	1,778	597	9,896	2,741	27.7	7,155
Under \$5	1,865	1,734	1,360	78.4	374	111	20	1,021	41	4.0	980
\$5 to \$9	3,508	2,978	1,082	37.6	1,796	559	71	928	86	9.3	842
\$10 to \$14	3,868	3,413	1,167	34.2	2,246	397	58	1,056	138	13.1	918
\$15 to \$19	2,998	2,753	881	32.0	1,872	213	32	812	155	19.1	657
\$20 to \$24	2,335	2,168	877	40.5	1,291	105	62	831	214	25.8	617
\$25 to \$29	2,256	2,173	901	41.5	1,272	70	13	857	296	34.5	561
\$30 to \$39	3,354	3,244	1,617	49.8	1,627	88	22	1,532	560	36.6	972
\$40 to \$49	1,697	1,626	955	59.3	661	50	21	912	395	43.3	517
\$50 to \$59	1,164	1,087	812	74.7	275	28	49	771	323	41.9	448
\$60 to \$74	738	666	561	84.2	105	35	32	547	287	52.5	260
\$75 to \$99	511	435	363	83.4	72	33	43	355	154	43.4	201
\$100 and over	586	323	294	91.0	29	89	174	274	92	33.6	182
Median monthly rent (dollars)	19.93	20.59	24.91	-	18.22	12.26	49.25	26.25	37.37	-	20.96

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

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE															2- to 4-family properties
		Total	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.....	6,023	2,748	175	167	171	188	225	464	346	333	334	173	94	21	26	31	275
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	2,768	2,520	141	143	155	176	201	444	320	311	315	167	86	18	20	23	248
Average interest rate.....(%)	5.70	5.67	6.32	5.97	5.95	5.88	5.82	5.76	5.60	5.47	5.40	5.35	-	-	-	-	5.91
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	2,886	2,633	168	162	164	183	214	452	333	318	321	165	88	19	21	25	253
Building and loan association.....	178	162	2	5	5	11	16	29	25	31	21	8	3	1	2	3	16
Commercial bank.....	786	723	29	39	33	41	46	95	95	98	111	70	39	7	11	9	63
Savings bank.....	47	47	3	1	2	4	4	9	8	8	7	-	-	-	1	-	-
Life insurance company.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Mortgage company.....	53	52	5	4	2	5	5	11	9	1	4	2	4	-	-	-	1
Home Owners' Loan Corporation.....	627	571	16	25	36	41	42	107	79	74	83	36	20	7	3	2	56
Individual.....	996	895	99	78	75	71	87	173	94	74	74	34	18	4	4	10	101
Other.....	198	188	14	10	11	10	14	28	23	32	21	15	4	-	-	1	15
Reporting debt and value.....	2,359	2,148	144	136	140	151	180	365	272	260	261	133	71	15	20	-	211
JUNIOR MORTGAGE																	
First mortgage only.....	290	249	9	13	14	18	28	46	51	23	35	8	8	-	1	-	41
First and junior mortgage.....	34	28	-	1	3	5	1	6	5	2	4	-	-	-	1	-	6
With 1st mtg.; not rptg. on junior.....	2,035	1,871	135	122	128	128	156	313	216	235	222	125	63	15	18	-	164
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	785	681	138	119	89	80	73	101	84	28	11	4	4	-	-	-	54
\$1,000 to \$1,499.....	299	278	6	16	33	41	36	68	30	19	21	6	2	-	-	-	21
\$1,500 to \$1,999.....	249	230	-	1	14	19	45	55	41	22	13	5	4	-	1	-	19
\$2,000 to \$2,499.....	259	239	-	-	4	10	16	68	53	49	22	12	3	1	1	-	20
\$2,500 to \$2,999.....	170	158	-	-	-	1	6	40	40	35	25	4	7	-	-	-	12
\$3,000 to \$3,999.....	273	242	-	-	-	-	4	22	60	47	71	25	11	2	-	-	31
\$4,000 to \$4,999.....	175	161	-	-	-	-	-	1	14	51	55	22	11	3	4	-	14
\$5,000 to \$5,999.....	95	84	-	-	-	-	-	-	-	8	36	33	5	1	1	-	11
\$6,000 to \$7,499.....	63	49	-	-	-	-	-	-	-	1	7	19	15	5	2	-	14
\$7,500 to \$9,999.....	24	17	-	-	-	-	-	-	-	-	-	3	8	1	5	-	7
\$10,000 to \$14,999.....	12	5	-	-	-	-	-	-	-	-	-	-	1	2	2	-	7
\$15,000 to \$19,999.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-
\$20,000 and over.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-	1
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands)	10,889	9,231	78	148	223	308	460	1,192	1,152	1,343	1,674	1,078	767	233	576	-	1,558
Average value.....(dollars)	4,616	4,298	542	1,087	1,590	2,042	2,553	3,257	4,235	5,163	6,414	8,107	-	-	-	-	7,857
Debt on first and jr. mtgs.(thous.)	5,108	4,470	49	73	113	143	217	562	596	688	874	551	325	91	187	-	638
Percent of value of property.....	46.9	48.4	62.8	49.5	50.9	46.4	47.1	47.1	51.8	51.2	52.2	51.1	-	-	-	-	38.5
Average debt.....(dollars)	2,165	2,081	340	538	810	948	1,203	1,540	2,193	2,645	3,349	4,146	-	-	-	-	3,024
Debt on first mtgs. (thousands)	5,085	4,453	49	73	113	141	216	558	593	686	872	551	325	91	186	-	632
Percent of value of property.....	46.7	48.2	62.8	49.4	50.6	45.8	46.9	46.8	51.4	51.1	52.1	51.1	-	-	-	-	38.1
Average debt.....(dollars)	2,156	2,073	340	537	805	936	1,197	1,528	2,179	2,637	3,341	4,146	-	-	-	-	2,997

HOUSING—NONFARM MORTGAGES

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	3,028	2,886	178	833	786	47	1	53	627	996	198	137
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,768	2,728	165	804	759	45	1	48	627	899	184	40
Average interest rate (percent)	5.70	5.69	6.58	5.89	5.86	-	-	-	4.50	6.19	5.57	-
Reporting debt and value	2,359	2,316	127	714	676	38	1	38	479	807	150	43
Percent distribution	-	100.0	5.5	30.8	29.2	1.6	-	1.6	20.7	34.8	6.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	2,359	2,316	127	714	676	38	1	38	479	807	150	43
First mortgage only	290	289	22	95	95	-	-	7	75	84	6	1
First and junior mortgage	34	29	3	7	7	-	-	2	4	12	1	5
With first mortgage; not reporting on junior mortgage	2,035	1,998	102	612	574	38	1	29	400	711	143	37
1-family properties	2,148	2,110	114	664	626	38	-	37	439	718	138	38
First mortgage only	249	248	20	86	86	-	-	6	63	68	5	1
First and junior mortgage	28	25	3	5	5	-	-	2	4	10	1	3
With first mortgage; not reporting on junior mortgage	1,871	1,837	91	573	535	38	-	29	372	640	132	34
2- to 4-family properties	211	206	13	50	50	-	1	1	40	89	12	5
First mortgage only	41	41	2	9	9	-	-	1	12	16	1	-
First and junior mortgage	6	4	-	2	2	-	-	-	-	2	-	2
With first mortgage; not reporting on junior mortgage	164	161	11	39	39	-	1	-	28	71	11	3
RELATION OF DEBT TO VALUE												
1- to 4-family properties	2,359	2,316	127	714	676	38	1	38	479	807	150	43
Value of property (dollars)	10,889,100	10,673,300	684,200	3,837,000	3,669,800	167,200	7,000	125,500	2,253,700	3,116,300	649,600	215,800
Average value (dollars)	4,616	4,609	5,387	5,374	5,429	-	-	-	4,705	3,862	4,331	-
Debt on first and junior mortgages (dollars)	5,108,000	5,008,100	289,300	1,890,900	1,828,000	62,900	2,400	61,200	922,900	1,482,400	359,000	99,900
Percent of value of property	46.9	46.9	42.3	49.3	49.8	-	-	-	41.0	47.6	55.3	-
Average debt (dollars)	2,165	2,162	2,278	2,648	2,704	-	-	-	1,927	1,837	2,993	-
Debt on first mortgages (dollars)	5,085,100	4,989,900	287,800	1,883,700	1,820,800	62,900	2,400	60,100	921,400	1,475,500	359,000	95,200
Percent distribution	-	100.0	5.8	37.8	36.5	1.3	-	1.2	18.5	29.6	7.2	-
Percent of value of property	46.7	46.8	42.1	49.1	49.6	-	-	-	40.9	47.3	55.3	-
Average debt (dollars)	2,156	2,155	2,266	2,638	2,693	-	-	-	1,924	1,828	2,393	-
1-family properties	2,148	2,110	114	664	626	38	-	37	439	718	138	38
Value of property (dollars)	9,231,300	9,039,100	518,200	3,415,900	3,248,700	167,200	-	119,500	1,941,800	2,460,500	583,200	192,200
Average value (dollars)	4,298	4,284	4,546	5,144	5,190	-	-	-	4,423	3,427	4,226	-
Debt on first and junior mortgages (dollars)	4,470,000	4,385,800	221,800	1,720,900	1,658,000	62,900	-	56,700	815,000	1,243,100	328,300	84,200
Percent of value of property	48.4	48.5	42.8	50.4	51.0	-	-	-	42.0	50.5	56.3	-
Average debt (dollars)	2,081	2,079	1,946	2,592	2,649	-	-	-	1,856	1,781	2,379	-
Debt on first mortgages (dollars)	4,452,700	4,370,700	220,300	1,716,400	1,653,500	62,900	-	55,600	813,500	1,236,500	328,300	82,000
Percent of value of property	48.2	48.4	42.5	50.2	50.9	-	-	-	41.9	50.3	56.3	-
Average debt (dollars)	2,073	2,071	1,932	2,585	2,641	-	-	-	1,853	1,722	2,379	-
2- to 4-family properties	211	206	13	50	50	-	1	1	40	89	12	5
Value of property (dollars)	1,657,800	1,634,200	166,000	421,100	421,100	-	7,000	-6,000	311,900	655,800	66,400	23,600
Average value (dollars)	7,857	7,933	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	638,000	622,300	67,500	170,000	170,000	-	2,400	4,500	107,900	239,300	30,700	15,700
Percent of value of property	38.5	38.1	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	3,024	3,021	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	632,400	619,200	67,500	167,300	167,300	-	2,400	4,500	107,900	238,900	30,700	13,200
Percent of value of property	38.1	37.9	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	2,997	3,006	-	-	-	-	-	-	-	-	-	-

Table A-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	2,748	2,633	162	770	723	47	-	52	571	895	183	115
RACE OF OCCUPANTS												
White	2,727	2,614	161	767	720	47	-	50	565	890	181	113
Negro	10	8	1	-	-	-	-	1	3	3	-	2
Other nonwhite	11	11	-	3	3	-	-	1	3	2	2	-
YEAR BUILT												
Reporting year built	2,483	2,380	144	729	683	46	-	46	519	771	171	103
1930 to 1940	1,256	1,205	85	475	456	19	-	26	152	354	113	51
1920 to 1929	510	481	31	86	75	11	-	13	157	171	23	29
1910 to 1919	362	353	15	89	79	10	-	3	104	126	16	9
1900 to 1909	271	260	12	59	53	6	-	4	79	91	15	11
1880 to 1899	66	63	1	16	16	-	-	-	23	20	3	3
1879 or earlier	18	18	-	4	4	-	-	-	4	9	1	-

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

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	2,748	2,638	162	770	723	47	-	52	571	895	183	115
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	2,168	2,130	117	672	634	38	-	37	440	725	139	38
Under \$500	317	311	11	84	78	6	-	11	42	145	18	6
\$500 to \$999	370	365	15	104	92	12	-	6	58	147	23	7
\$1,000 to \$1,499	279	275	20	60	55	5	-	4	80	103	8	4
\$1,500 to \$1,999	233	228	18	50	46	4	-	3	72	71	14	5
\$2,000 to \$2,499	242	236	19	48	46	2	-	4	64	87	16	4
\$2,500 to \$2,999	154	153	9	62	58	4	-	3	28	43	8	1
\$3,000 to \$3,999	244	240	12	90	89	1	-	4	50	64	20	4
\$4,000 to \$4,999	167	163	9	86	84	2	-	1	22	26	19	4
\$5,000 to \$5,999	84	83	3	48	47	1	-	-	10	17	5	1
\$6,000 to \$7,499	52	51	1	27	27	-	-	1	3	12	7	1
\$7,500 to \$9,999	17	16	-	9	8	1	-	-	1	5	1	1
\$10,000 to \$14,999	5	5	-	3	3	-	-	-	-	2	-	-
\$15,000 to \$19,999	2	2	-	1	1	-	-	-	-	1	-	-
\$20,000 and over	2	2	-	-	-	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	2,520	2,484	149	743	698	45	-	47	571	803	171	36
Under 4.0%	12	12	-	3	3	-	-	-	-	8	1	-
4.0%	36	36	-	8	7	1	-	-	-	24	4	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	670	663	4	63	63	-	-	1	571	4	20	7
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	442	429	23	235	229	6	-	11	-	109	51	13
5.1% to 5.4%	18	18	-	16	16	-	-	-	-	-	2	-
5.5%	80	79	6	32	32	-	-	1	-	7	38	1
5.6% to 5.9%	2	2	-	1	1	-	-	-	-	1	-	-
6.0%	772	766	53	213	196	22	-	25	-	430	40	6
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-	-
6.5%	8	8	3	1	1	-	-	-	-	4	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	207	203	19	65	59	6	-	7	-	104	8	4
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	5	5	-	1	1	-	-	-	-	4	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	267	262	40	100	90	10	-	2	-	108	12	5
Average interest rate (percent)	5.67	5.67	6.52	5.86	5.82	-	-	-	4.50	6.18	5.55	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	2,399	2,356	160	733	686	47	-	47	554	695	167	43
Real estate taxes included in payment	546	532	36	300	291	9	-	7	82	38	69	14
Monthly	512	500	34	279	270	9	-	7	80	34	66	12
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	3	3	-	-	-	-	-	-	-	-	3	-
Annual	3	3	-	-	-	-	-	-	-	3	-	-
Other	1	1	-	1	1	-	-	-	-	-	-	-
Not reporting frequency of payment	26	24	2	20	20	-	-	-	2	-	-	2
Real estate taxes not included in payment	1,791	1,769	121	419	385	34	-	40	457	638	94	22
Monthly	1,622	1,604	115	396	364	32	-	39	430	544	80	18
Quarterly	21	21	-	2	2	-	-	-	2	12	5	-
Semiannual	23	23	-	3	3	-	-	-	-	23	2	-
Annual	41	41	-	7	6	1	-	-	1	28	5	-
Other	8	8	-	1	1	-	-	-	-	7	-	-
Not reporting frequency of payment	71	67	6	10	9	1	-	1	24	24	2	4
Not reporting tax payment requirements	62	55	3	14	10	4	-	-	15	19	4	7
Monthly	56	50	3	13	9	4	-	-	15	16	3	6
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	2	2	-	-	-	-	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	3	-	1	1	-	-	-	-	1	1	1
No principal payments required	102	101	-	15	15	-	-	1	4	74	7	1
Monthly	38	37	-	8	8	-	-	-	4	22	3	1
Quarterly	17	17	-	-	-	-	-	-	-	17	-	-
Semiannual	20	20	-	4	4	-	-	-	-	14	2	-
Annual	17	17	-	1	1	-	-	-	-	14	2	-
Other	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	8	8	-	2	2	-	-	-	-	6	-	-
Not reporting principal payment requirements	144	74	1	10	10	-	-	2	11	46	4	70
Monthly	44	37	1	8	8	-	-	1	6	21	-	7
Quarterly	2	2	-	-	-	-	-	-	-	1	1	-
Semiannual	6	6	-	-	-	-	-	-	-	5	1	-
Annual	7	7	-	1	1	-	-	-	-	5	1	-
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	83	20	-	1	1	-	-	1	5	12	1	63
No regular payments required	103	102	1	12	12	-	-	2	2	80	5	1

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt	2,168	441	1,482	82	218	Reporting interest rate.....	2,520	523	1,696	98	208
Under \$500.....	317	10	247	7	53	Under 4.0%.....	12	-	9	1	2
\$500 to \$999.....	370	21	279	25	45	4.0% to 4.4%.....	36	6	25	2	8
\$1,000 to \$1,499.....	279	21	226	11	21	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	233	32	168	5	28	4.5% to 4.9%.....	670	141	498	4	32
\$2,000 to \$2,499.....	242	44	164	15	19	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	154	44	97	8	10	5.0%.....	442	212	199	7	24
\$3,000 to \$3,999.....	244	92	126	9	17	5.1% to 5.4%.....	18	12	6	-	-
\$4,000 to \$4,999.....	167	87	65	1	14	5.5%.....	80	52	24	2	8
\$5,000 to \$5,999.....	84	52	26	4	2	5.6% to 5.9%.....	2	2	-	-	-
\$6,000 to \$7,499.....	52	27	21	-	4	6.0%.....	772	77	578	42	80
\$7,500 to \$9,999.....	17	9	6	2	-	6.1% to 6.4%.....	1	-	1	-	-
\$10,000 to \$14,999.....	5	-	3	-	-	6.5%.....	8	-	8	-	-
\$15,000 to \$19,999.....	2	-	2	-	-	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over.....	2	-	2	-	-	7.0%.....	207	10	158	17	22
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	5	-	4	1	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	267	11	196	22	38
						Average interest rate (percent)	5.67	5.17	5.74	-	6.09

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 STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	1,640	1,572	353	1,183	36	68
Total first mortgage outstanding debt..... (dollars)	3,438,700	3,320,200	1,223,000	2,089,500	57,700	118,500
Total annual mortgage payment..... (dollars)	653,003	648,121	186,237	443,480	13,404	9,882
Average first mortgage outstanding debt..... (dollars)	2,097	2,112	3,465	1,724	-	-
Average value of property..... (dollars)	4,358	4,361	5,945	3,899	-	-
Average annual estimated rental value..... (dollars)	504	504	679	452	-	-
Average annual mortgage payment..... (dollars)	398	409	528	375	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.0	19.4	15.2	21.7	-	-
Value of property.....	9.1	9.4	8.9	9.6	-	-
Estimated annual rental value.....	79.1	81.2	77.7	82.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,556	1,529	347	1,146	36	27
Average first mortgage outstanding debt..... (dollars)	2,120	2,131	3,501	1,733	-	-
Average value of property..... (dollars)	4,359	4,380	5,999	3,901	-	-
Average annual estimated rental value..... (dollars)	505	507	685	454	-	-
Average annual mortgage payment..... (dollars)	408	412	533	377	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	19.3	19.3	15.2	21.7	-	-
Value of property.....	9.4	9.4	8.9	9.7	-	-
Estimated annual rental value.....	80.8	81.3	77.9	82.9	-	-
Monthly mortgage payment—						
Under \$10.....	53	42	-	41	1	11
\$10 to \$14.....	126	123	3	117	3	8
\$15 to \$19.....	141	136	12	116	8	5
\$20 to \$24.....	156	155	25	126	4	1
\$25 to \$29.....	238	235	38	194	3	3
\$30 to \$39.....	323	321	72	240	9	2
\$40 to \$49.....	246	245	93	151	1	1
\$50 to \$59.....	166	165	62	100	3	1
\$60 to \$74.....	53	53	25	25	3	-
\$75 to \$99.....	30	30	13	16	1	-
\$100 and over.....	24	24	4	20	-	-
Average monthly mortgage payment..... (dollars)	34.01	34.38	44.43	31.38	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	84	43	6	37	-	41
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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.....	13,907	13,284	5,571	41.9	7,713	559	64	5,091	2,089	41.0	3,002
1930: Private families reporting tenure.....	-	9,547	4,148	43.4	5,399	-	-	-	-	-	-
1920: All families reporting tenure.....	-	3,553	1,582	44.5	1,971	-	-	1,497	385	22.4	1,162
Dwelling units: 1940.....	13,907	13,284	5,571	41.9	7,713	559	64	5,091	2,089	41.0	3,002
COLOR OF OCCUPANTS											
White.....	-	12,965	5,432	41.9	7,533	-	-	4,981	2,070	41.6	2,911
Nonwhite.....	-	319	139	43.6	180	-	-	110	19	17.3	91
TYPE OF STRUCTURE											
1-family.....	10,359	9,917	5,103	51.5	4,814	395	47	4,670	1,927	41.3	2,743
Other.....	3,548	3,367	468	13.9	2,899	164	17	421	162	38.5	259
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent.....	10,004	9,617	4,934	51.3	4,683	354	33	4,618	1,903	41.2	2,715
Under \$5.....	277	285	199	84.7	86	41	1	152	15	9.9	137
\$5 to \$9.....	589	474	201	42.4	273	54	1	169	45	26.6	124
\$10 to \$14.....	834	711	275	34.8	436	41	2	254	70	27.6	184
\$15 to \$19.....	779	751	274	36.5	477	25	3	253	74	29.2	179
\$20 to \$24.....	930	892	341	38.2	551	32	6	322	124	38.5	198
\$25 to \$29.....	1,161	1,124	389	34.6	735	34	3	366	181	49.5	185
\$30 to \$39.....	2,174	2,115	939	44.1	1,182	52	7	877	381	43.4	496
\$40 to \$49.....	1,849	1,214	686	56.5	528	34	1	649	301	46.4	348
\$50 to \$59.....	852	834	607	72.8	227	15	2	576	252	43.8	324
\$60 to \$74.....	577	561	470	83.8	91	15	1	459	252	54.9	207
\$75 to \$99.....	364	355	314	88.5	41	7	2	309	128	41.4	181
\$100 and over.....	278	271	245	90.4	26	3	4	232	80	34.5	152
Median monthly rent..... (dollars).....	31.76	32.06	37.95	-	27.32	22.00	-	33.54	41.54	-	36.57

Table B-2.—1- TO 4-FAMILY URBAN PROPERTIES, AND VALUE OF 1-FAMILY URBAN PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties
		Total	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	
Mortgaged properties.....	2,089	1,899	66	77	74	115	156	326	257	262	285	144	77	14	21	190
INTEREST RATE ON FIRST MORTGAGE																
Reporting interest rate.....	1,917	1,746	53	66	67	108	135	311	236	246	266	140	70	11	18	171
Average interest rate..... (%).....	5.61	5.60	-	-	-	5.88	5.83	5.75	5.55	5.48	5.39	5.35	-	-	-	5.71
HOLDER OF FIRST MORTGAGE																
Reporting holder.....	1,985	1,811	61	74	69	114	147	315	245	249	275	138	73	12	13	174
Building and loan association.....	152	137	1	3	4	10	12	24	21	26	21	8	2	-	2	15
Commercial bank.....	516	478	7	18	6	17	26	50	65	76	98	61	32	6	9	38
Savings bank.....	42	42	2	1	1	4	4	9	7	8	6	-	-	-	-	-
Life insurance company.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage company.....	80	29	3	1	-	5	1	6	5	1	3	1	2	-	-	1
Home Owners' Loan Corporation.....	467	423	6	13	18	27	25	79	64	61	71	31	17	6	3	44
Individual.....	661	595	38	35	37	46	66	129	70	59	60	26	16	-	4	66
Other.....	117	107	4	3	3	5	13	18	12	18	16	11	4	-	-	10
Reporting debt and value.....	1,554	1,413	49	59	59	86	117	247	191	200	216	107	56	9	17	141
JUNIOR MORTGAGE																
First mortgage only.....	220	187	1	2	6	10	15	40	46	21	30	7	8	-	1	38
First and junior mortgage.....	18	14	-	-	-	2	1	2	5	1	2	-	-	-	1	4
With 1st mtg.; not rptg. on junior.....	1,316	1,212	48	57	53	74	101	205	140	178	184	100	48	9	15	104
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																
Under \$1,000.....	358	338	45	51	32	44	44	68	22	18	7	4	3	-	-	20
\$1,000 to \$1,499.....	179	166	4	8	19	20	22	43	18	12	14	5	1	-	-	13
\$1,500 to \$1,999.....	173	161	-	-	5	14	30	45	32	19	10	3	2	-	1	12
\$2,000 to \$2,499.....	188	174	-	-	3	7	14	46	35	36	18	11	3	-	1	14
\$2,500 to \$2,999.....	127	117	-	-	-	1	4	27	29	27	21	3	5	-	-	10
\$3,000 to \$3,999.....	224	197	-	-	-	-	3	17	43	40	61	21	11	1	-	27
\$4,000 to \$4,999.....	142	180	-	-	-	-	-	1	12	42	47	16	7	1	4	12
\$5,000 to \$5,999.....	76	69	-	-	-	-	-	-	-	5	33	25	4	1	1	7
\$6,000 to \$7,499.....	54	42	-	-	-	-	-	-	-	1	5	18	13	4	1	12
\$7,500 to \$9,999.....	17	11	-	-	-	-	-	-	-	-	-	1	6	1	3	6
\$10,000 to \$14,999.....	11	4	-	-	-	-	-	-	-	-	-	-	1	1	2	7
\$15,000 to \$19,999.....	2	2	-	-	-	-	-	-	-	-	-	-	-	-	2	-
\$20,000 and over.....	3	2	-	-	-	-	-	-	-	-	-	-	-	-	2	1
RELATION OF DEBT TO VALUE																
Value of property..... (thousands).....	8,191	6,831	30	65	94	176	299	807	812	1,035	1,384	872	609	139	511	1,359
Average value..... (dollars).....	5,271	4,835	-	-	-	-	2,555	3,266	4,253	5,173	6,406	8,146	-	-	-	9,640
Debt on first and jr. mtgs. (thous.).....	3,887	3,868	19	34	52	87	148	386	435	547	740	439	260	59	162	519
Percent of value of property.....	47.5	49.3	-	-	-	-	49.4	47.9	53.5	52.9	53.5	50.4	-	-	-	38.2
Average debt..... (dollars).....	2,501	2,883	-	-	-	-	1,262	1,564	2,275	2,736	3,427	4,104	-	-	-	3,680
Debt on first mtgs. (thousands).....	3,872	3,359	19	34	52	86	147	385	431	546	739	439	260	59	161	514
Percent of value of property.....	47.3	49.2	-	-	-	-	49.1	47.8	53.0	52.9	53.4	50.4	-	-	-	37.8
Average debt..... (dollars).....	2,492	2,377	-	-	-	-	1,254	1,560	2,285	2,732	3,422	4,104	-	-	-	3,643

HOUSING—NONFARM MORTGAGES

Table B-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY URBAN PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	2,089	1,985	152	558	516	42	-	30	467	661	117	104
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,917	1,892	142	538	498	40	-	26	467	610	109	25
Average interest rate (percent)	5.61	5.61	6.59	5.64	5.57	-	-	-	4.50	6.18	5.69	-
Reporting debt and value	1,554	1,525	104	478	438	35	-	19	338	507	84	29
Percent distribution	-	100.0	6.8	31.0	28.7	2.3	-	1.2	22.2	33.2	5.5	-
JUNIOR MORTGAGE												
1- to 4-family properties	1,554	1,525	104	478	438	35	-	19	338	507	84	29
First mortgage only	220	219	20	63	63	-	-	7	60	64	5	1
First and junior mortgage	18	15	3	5	5	-	-	1	3	3	-	3
With first mortgage; not reporting on junior mortgage	1,316	1,291	81	406	370	35	-	11	275	440	79	25
1-family properties	1,413	1,387	92	445	410	35	-	18	307	449	76	26
First mortgage only	187	186	18	58	58	-	-	6	49	51	4	1
First and junior mortgage	14	13	3	3	3	-	-	1	3	3	-	1
With first mortgage; not reporting on junior mortgage	1,212	1,188	71	384	349	35	-	11	255	395	72	24
2- to 4-family properties	141	138	12	28	28	-	-	1	31	58	8	3
First mortgage only	33	33	2	5	5	-	-	1	11	13	1	-
First and junior mortgage	4	2	-	2	2	-	-	-	-	-	-	2
With first mortgage; not reporting on junior mortgage	104	103	10	21	21	-	-	-	20	45	7	1
RELATION OF DEBT TO VALUE												
1- to 4-family properties	1,554	1,525	104	478	438	35	-	19	338	507	84	29
Value of property (dollars)	8,190,600	8,048,000	600,100	2,963,200	2,881,500	131,700	-	62,200	1,752,100	2,246,000	419,400	147,600
Average value (dollars)	5,271	5,274	5,770	6,265	6,465	-	-	-	5,184	4,430	-	-
Debt on first and junior mortgages (dollars)	3,886,600	3,817,600	252,200	1,526,500	1,475,400	51,100	-	34,500	704,500	1,075,500	224,400	69,000
Percent of value of property	47.5	47.5	42.0	51.5	52.1	-	-	-	40.2	47.9	-	-
Average debt (dollars)	2,501	2,503	2,425	3,227	3,368	-	-	-	2,084	2,121	-	-
Debt on first mortgages (dollars)	3,872,200	3,805,700	250,700	1,520,600	1,469,500	51,100	-	33,800	703,700	1,072,500	224,400	66,500
Percent distribution	-	100.0	6.8	40.0	38.6	1.3	-	0.9	18.5	28.2	5.9	-
Percent of value of property	47.3	47.3	41.8	51.3	51.9	-	-	-	40.2	47.8	-	-
Average debt (dollars)	2,492	2,496	2,411	3,215	3,355	-	-	-	2,082	2,115	-	-
1-family properties	1,413	1,387	92	445	410	35	-	18	307	449	76	26
Value of property (dollars)	6,831,300	6,700,800	438,100	2,636,400	2,504,700	131,700	-	56,200	1,485,200	1,722,500	362,400	130,500
Average value (dollars)	4,835	4,831	-	5,924	6,109	-	-	-	4,838	3,836	-	-
Debt on first and junior mortgages (dollars)	3,367,700	3,310,900	187,700	1,390,600	1,339,500	51,100	-	30,000	610,100	891,800	201,300	56,800
Percent of value of property	49.3	49.4	-	52.7	53.5	-	-	-	41.1	51.7	-	-
Average debt (dollars)	2,383	2,387	-	3,125	3,287	-	-	-	1,987	1,985	-	-
Debt on first mortgages (dollars)	3,358,500	3,301,700	186,200	1,387,400	1,336,300	51,100	-	29,300	609,300	888,200	201,300	56,800
Percent of value of property	49.2	49.3	-	52.6	53.4	-	-	-	41.0	51.6	-	-
Average debt (dollars)	2,377	2,380	-	3,118	3,259	-	-	-	1,983	1,978	-	-
2- to 4-family properties	141	138	12	28	28	-	-	1	31	58	8	3
Value of property (dollars)	1,359,300	1,342,200	162,000	326,800	326,800	-	-	6,000	266,900	323,500	57,000	17,100
Average value (dollars)	9,640	9,725	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	513,900	506,700	64,500	135,900	135,900	-	-	4,500	94,400	184,300	23,100	12,200
Percent of value of property	38.2	37.8	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	3,680	3,672	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	513,700	504,000	64,500	133,200	133,200	-	-	4,500	94,400	184,300	23,100	9,700
Percent of value of property	37.8	37.6	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	3,643	3,652	-	-	-	-	-	-	-	-	-	-

Table B-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	1,899	1,811	137	520	478	42	-	29	423	595	107	88
RACE OF OCCUPANTS												
White	1,885	1,799	136	518	476	42	-	28	419	592	106	86
Negro	8	6	1	-	-	-	-	1	2	2	-	2
Other nonwhite	6	6	-	2	2	-	-	-	2	1	1	-
YEAR BUILT												
Reporting year built	1,710	1,632	119	498	456	42	-	23	380	515	97	78
1930 to 1940	845	810	68	343	326	17	-	11	106	219	63	35
1920 to 1929	411	385	28	66	57	9	-	11	130	136	14	26
1910 to 1919	253	245	13	58	48	10	-	1	72	90	11	8
1900 to 1909	168	160	10	25	19	6	-	-	57	60	8	8
1880 to 1899	28	27	-	5	5	-	-	-	14	8	-	1
1879 or earlier	5	5	-	1	1	-	-	-	1	2	1	-

Table B-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY URBAN PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 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]

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	1,899	1,811	187	520	478	42	-	29	423	595	107	88
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness	1,480	1,404	95	451	416	35	-	18	309	455	76	26
Under \$500	142	138	10	30	25	5	-	4	21	66	7	4
\$500 to \$999	200	197	11	50	38	12	-	3	40	82	11	3
\$1,000 to \$1,499	164	162	14	27	22	5	-	-	54	62	5	2
\$1,500 to \$1,999	163	159	12	34	30	4	-	3	50	52	8	4
\$2,000 to \$2,499	179	175	17	28	27	1	-	2	56	64	8	4
\$2,500 to \$2,999	116	115	8	48	44	4	-	3	21	30	5	1
\$3,000 to \$3,999	198	195	11	79	78	1	-	3	40	49	13	8
\$4,000 to \$4,999	185	181	9	79	77	2	-	-	17	17	9	4
\$5,000 to \$5,999	69	69	2	40	39	1	-	-	8	15	4	-
\$6,000 to \$7,499	45	44	1	25	25	-	-	-	2	11	5	1
\$7,500 to \$9,999	11	11	-	7	7	-	-	-	-	3	1	-
\$10,000 to \$14,999	4	4	-	3	3	-	-	-	-	1	-	-
\$15,000 to \$19,999	2	2	-	1	1	-	-	-	-	1	-	-
\$20,000 and over	2	2	-	-	-	-	-	-	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	1,746	1,724	127	502	462	40	-	25	423	546	101	28
Under 4.0%	7	7	-	1	1	-	-	-	-	6	-	-
4.0%	21	21	-	6	5	1	-	-	-	13	2	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-	-
4.5%	488	483	2	45	45	-	-	1	423	3	9	5
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-	-
5.0%	324	317	20	190	185	5	-	3	-	69	35	7
5.1% to 5.4%	17	17	-	16	16	-	-	-	-	-	1	-
5.5%	53	52	5	27	27	-	-	1	-	6	13	1
5.6% to 5.9%	2	2	-	1	1	-	-	-	-	1	-	-
6.0%	530	526	45	149	131	18	-	15	-	292	25	4
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-	-
6.5%	5	5	2	1	1	-	-	-	-	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-	-
7.0%	141	140	19	24	18	6	-	5	-	84	8	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-	-
7.5%	3	3	-	-	-	-	-	-	-	3	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	154	150	33	42	32	10	-	-	-	67	8	4
Average interest rate (percent)	5.60	5.60	6.51	5.63	5.56	-	-	-	4.50	6.19	5.66	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required	1,669	1,639	136	499	457	42	-	25	410	473	96	30
Real estate taxes included in payment	442	432	38	268	255	8	-	3	68	23	42	10
Monthly	416	407	31	244	236	8	-	3	68	21	40	9
Quarterly	1	1	-	-	-	-	-	-	-	1	-	-
Semiannual	2	2	-	-	-	-	-	-	-	-	2	-
Annual	1	1	-	-	-	-	-	-	-	1	-	-
Other	1	1	-	1	1	-	-	-	-	-	-	1
Not reporting frequency of payment	21	20	2	18	18	-	-	-	-	-	-	-
Real estate taxes not included in payment	1,180	1,166	100	225	195	30	-	22	332	435	52	14
Monthly	1,064	1,053	94	210	182	28	-	21	315	372	41	11
Quarterly	17	17	-	1	1	-	-	-	2	9	5	-
Semiannual	15	15	-	1	1	-	-	-	-	13	1	-
Annual	24	24	-	4	3	1	-	-	1	16	3	-
Other	7	7	-	1	1	-	-	-	-	6	-	-
Not reporting frequency of payment	53	50	6	8	7	1	-	1	14	19	2	3
Not reporting tax payment requirements	47	41	3	11	7	4	-	-	10	15	2	6
Monthly	43	38	3	10	6	4	-	-	10	13	2	5
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-	-
Annual	2	2	-	-	-	-	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	1	-	1	1	-	-	-	-	-	-	1
No principal payments required	73	73	-	12	12	-	-	1	2	52	6	-
Monthly	25	25	-	6	6	-	-	-	2	15	2	-
Quarterly	15	15	-	-	-	-	-	-	-	15	-	-
Semiannual	13	13	-	3	3	-	-	-	-	8	2	-
Annual	12	12	-	1	1	-	-	-	-	9	2	-
Other	2	2	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	6	6	-	2	2	-	-	-	-	4	-	-
Not reporting principal payment requirements	117	60	1	9	9	-	-	2	10	34	4	57
Monthly	40	33	1	8	8	-	-	1	5	18	-	7
Quarterly	2	2	-	-	-	-	-	-	-	1	1	-
Semiannual	4	4	-	-	-	-	-	-	-	3	1	-
Annual	4	4	-	-	-	-	-	-	-	3	1	-
Other	2	2	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	65	15	-	1	1	-	-	1	5	7	1	50
No regular payments required	40	39	-	-	-	-	-	1	1	36	1	1

HOUSING—NONFARM MORTGAGES

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	1,430	855	887	58	130	Reporting interest rate.....	1,746	427	1,126	71	122
Under \$500.....	142	5	108	2	32	Under 4.0%.....	7	-	5	1	1
\$500 to \$999.....	200	12	148	18	27	4.0%.....	21	6	12	1	2
\$1,000 to \$1,499.....	154	10	187	8	9	4.1% to 4.4%.....	-	-	-	-	-
\$1,500 to \$1,999.....	163	27	114	4	18	4.5%.....	488	110	851	2	25
\$2,000 to \$2,499.....	179	35	118	14	12	4.6% to 4.9%.....	-	-	-	-	-
\$2,500 to \$2,999.....	116	40	64	3	9	5.0%.....	324	182	125	4	13
\$3,000 to \$3,999.....	198	79	108	7	9	5.1% to 5.4%.....	17	12	5	-	-
\$4,000 to \$4,999.....	135	73	52	1	9	5.5%.....	58	34	15	2	2
\$5,000 to \$5,999.....	69	42	21	4	2	5.6% to 5.9%.....	2	2	-	-	-
\$6,000 to \$7,499.....	45	24	18	-	3	6.0%.....	580	64	387	33	46
\$7,500 to \$9,999.....	11	6	3	2	-	6.1% to 6.4%.....	1	-	1	-	-
\$10,000 to \$14,999.....	4	2	2	-	-	6.5%.....	5	-	5	-	-
\$15,000 to \$19,999.....	2	-	2	-	-	6.6% to 6.9%.....	-	-	-	-	-
\$20,000 and over.....	2	-	2	-	-	7.0%.....	141	9	100	14	18
						7.1% to 7.4%.....	-	-	-	-	-
						7.5%.....	3	-	2	1	-
						7.6% to 7.9%.....	-	-	-	-	-
						8.0% and over.....	154	8	118	13	15
						Average interest rate — (percent).....	5.60	5.16	5.70	-	5.92

Table B-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY URBAN PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	1,154	1,107	809	778	26	47
Total first mortgage outstanding debt..... (dollars).....	2,801,600	2,708,100	1,124,900	1,580,200	48,000	98,500
Total annual mortgage payment..... (dollars).....	492,912	485,891	170,272	305,555	9,564	7,521
Average first mortgage outstanding debt..... (dollars).....	2,428	2,442	8,640	1,982	-	-
Average value of property..... (dollars).....	4,923	4,923	6,213	4,412	-	-
Average annual estimated rental value..... (dollars).....	567	565	713	507	-	-
Average annual mortgage payment..... (dollars).....	427	488	551	396	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.6	18.0	15.1	20.0	-	-
Value of property.....	8.7	8.9	8.9	9.0	-	-
Estimated annual rental value.....	75.3	77.5	77.3	78.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,102	1,088	306	751	26	19
Average first mortgage outstanding debt..... (dollars).....	2,441	2,452	8,658	1,988	-	-
Average value of property..... (dollars).....	4,904	4,924	6,225	4,399	-	-
Average annual estimated rental value..... (dollars).....	566	568	714	508	-	-
Average annual mortgage payment..... (dollars).....	435	440	553	396	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.6	17.9	15.1	20.0	-	-
Value of property.....	8.9	8.9	8.9	9.0	-	-
Estimated annual rental value.....	76.9	77.4	77.5	77.9	-	-
Monthly mortgage payment—						
Under \$10.....	32	23	-	22	1	9
\$10 to \$14.....	66	65	2	62	1	1
\$15 to \$19.....	84	81	4	72	5	3
\$20 to \$24.....	102	101	19	79	3	1
\$25 to \$29.....	155	153	32	118	3	2
\$30 to \$39.....	251	250	65	177	8	1
\$40 to \$49.....	191	190	87	103	-	1
\$50 to \$59.....	129	128	57	68	3	1
\$60 to \$74.....	46	46	24	20	2	-
\$75 to \$99.....	27	27	12	15	-	-
\$100 and over.....	19	19	4	15	-	-
Average monthly mortgage payment..... (dollars).....	36.28	36.63	46.08	32.98	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	52	24	8	21	-	28
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

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

[See text for comparability of 1940, 1930, and 1920 figures. Mortgage status not available for 1930. Percent not shown where less than 0.1; median and percent not shown where base is less than 100]

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	
1940: Dwelling units	18,086	15,795	6,914	43.8	8,881	1,634	657	5,973	934	15.6	5,039
1930: Private families reporting tenure	-	11,592	4,862	41.9	6,730	-	-	-	-	-	-
1920: All families reporting tenure	-	13,800	5,673	41.1	8,127	-	-	5,260	511	9.7	4,749
Dwelling units: 1940	18,086	15,795	6,914	43.8	8,881	1,634	657	5,973	934	15.6	5,039
COLOR OF OCCUPANTS											
White	-	15,002	6,418	42.8	8,584	-	-	5,625	927	16.5	4,698
Nonwhite	-	793	496	62.5	297	-	-	348	7	2.0	341
TYPE OF STRUCTURE											
1-family	15,464	13,329	6,156	45.2	7,173	1,493	642	5,389	861	16.0	4,528
Other	2,622	2,466	758	30.7	1,708	141	15	584	73	12.5	511
1-FAMILY STRUCTURES BY CONTRACT OR ESTIMATED MONTHLY RENT											
Units reporting rent	14,871	12,883	5,946	46.2	6,937	1,424	564	5,278	838	15.9	4,440
Under \$5	1,588	1,499	1,161	77.5	338	70	19	869	26	8.0	843
\$5 to \$9	2,979	2,404	881	36.6	1,523	505	70	759	41	5.4	718
\$10 to \$14	3,084	2,622	892	34.0	1,730	356	56	802	68	8.5	734
\$15 to \$19	2,219	2,002	607	30.3	1,395	198	29	559	81	14.5	478
\$20 to \$24	1,405	1,276	586	42.0	740	78	55	509	90	17.7	419
\$25 to \$29	1,095	1,049	512	48.8	537	36	10	491	115	23.4	376
\$30 to \$39	1,180	1,129	684	60.6	445	36	15	655	179	27.8	476
\$40 to \$49	448	412	279	67.0	133	16	20	263	94	35.7	169
\$50 to \$59	312	253	205	81.7	48	12	47	195	71	36.4	124
\$60 to \$74	156	105	91	86.7	14	4	31	88	35	-	53
\$75 to \$99	147	80	49	-	31	26	41	46	26	-	20
\$100 and over	308	52	49	-	3	86	170	42	12	-	30
Median monthly rent (dollars)	14.23	14.84	14.82	-	14.15	11.42	50.99	16.37	29.41	-	13.99

Table C-2.—1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, AND VALUE OF 1-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, HOLDER OF FIRST MORTGAGE, JUNIOR MORTGAGE, AND OUTSTANDING DEBT, FOR THE STATE: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total 1- to 4-family properties	1-FAMILY PROPERTIES, BY VALUE														2- to 4-family properties	
		Total	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.....	984	849	109	90	97	73	69	138	89	71	49	29	17	7	5	6	85
INTEREST RATE ON FIRST MORTGAGE																	
Reporting interest rate.....	851	774	88	77	88	68	66	133	84	65	49	27	16	7	2	4	77
Average interest rate.....(%).....	5.88	5.83	-	-	-	-	-	5.78	-	-	-	-	-	-	-	-	-
HOLDER OF FIRST MORTGAGE																	
Reporting holder.....	901	822	107	88	95	69	67	137	88	69	46	27	15	7	3	4	79
Building and loan association.....	26	25	1	2	1	1	4	5	4	5	-	-	1	1	-	-	1
Commercial bank.....	270	245	22	21	27	24	20	45	30	22	13	9	7	1	2	2	25
Savings bank.....	5	5	1	-	1	-	-	-	1	-	1	-	-	-	-	-	-
Life insurance company.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage company.....	23	23	2	3	2	-	4	5	3	-	1	1	2	-	-	-	-
Home Owners' Loan Corporation.....	160	148	10	12	18	14	17	28	15	13	12	5	3	1	-	-	12
Individual.....	385	300	61	43	38	25	21	44	24	15	14	8	2	4	-	1	35
Other.....	81	5	10	7	8	5	1	10	11	14	5	4	-	-	-	1	5
Reporting debt and value.....	805	735	95	77	81	65	63	118	81	60	45	26	15	6	3	-	70
JUNIOR MORTGAGE																	
First mortgage only.....	70	62	8	11	8	8	8	6	5	2	5	1	-	-	-	-	8
First and junior mortgage.....	16	14	-	1	3	3	-	4	-	1	2	-	-	-	-	-	2
With 1st mtg.; not rptg. on junior.....	719	659	87	65	70	54	55	108	76	57	38	25	15	6	3	-	60
OUTSTANDING INDEBTEDNESS (First and junior mortgages)																	
Under \$1,000.....	377	343	93	68	57	36	29	33	12	10	4	-	1	-	-	-	34
\$1,000 to \$1,499.....	120	112	2	8	14	21	14	25	12	7	7	1	1	-	-	-	8
\$1,500 to \$1,999.....	76	69	-	1	9	5	15	20	9	3	3	2	2	-	-	-	7
\$2,000 to \$2,499.....	71	65	-	-	1	3	2	22	18	13	4	1	1	1	-	-	6
\$2,500 to \$2,999.....	43	41	-	-	-	-	2	13	11	8	4	1	2	-	-	-	2
\$3,000 to \$3,999.....	49	45	-	-	-	-	1	5	17	7	10	4	4	1	-	-	4
\$4,000 to \$4,999.....	33	31	-	-	-	-	-	-	2	9	8	6	4	2	-	-	2
\$5,000 to \$5,999.....	19	15	-	-	-	-	-	-	-	3	3	1	1	1	-	-	4
\$6,000 to \$7,499.....	9	7	-	-	-	-	-	-	-	2	2	1	2	1	-	-	2
\$7,500 to \$9,999.....	7	6	-	-	-	-	-	-	-	-	-	2	2	2	-	-	1
\$10,000 to \$14,999.....	1	1	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RELATION OF DEBT TO VALUE																	
Value of property.....(thousands).....	2,699	2,400	49	83	129	133	161	336	340	308	290	207	158	94	65	-	299
Average value.....(dollars).....	3,352	3,255	-	-	-	-	-	3,269	-	-	-	-	-	-	-	-	-
Debt on first and jr. mtgs.(thous.).....	1,221	1,102	30	39	61	57	69	176	162	141	134	112	65	33	25	-	119
Percent of value of property.....	45.3	45.9	-	-	-	-	-	45.6	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,517	1,500	-	-	-	-	-	1,492	-	-	-	-	-	-	-	-	-
Debt on first mtgs.....(thousands).....	1,218	1,094	30	39	61	56	69	172	162	139	133	112	65	33	25	-	119
Percent of value of property.....	44.9	45.6	-	-	-	-	-	44.6	-	-	-	-	-	-	-	-	-
Average debt.....(dollars).....	1,507	1,489	-	-	-	-	-	1,459	-	-	-	-	-	-	-	-	-

HOUSING—NONFARM MORTGAGES

Table C-3.—HOLDER OF FIRST MORTGAGE ON 1- TO 4-FAMILY RURAL-NONFARM PROPERTIES, BY INTEREST RATE, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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	934	901	26	275	270	5	1	23	160	335	81	38
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate	851	836	23	266	261	5	1	22	160	289	75	15
Average interest rate (percent)	5.88	5.88	-	6.41	6.42	-	-	-	4.50	6.22	-	-
Reporting debt and value	805	791	23	241	238	3	1	19	141	300	66	14
Percent distribution	-	100.0	2.9	30.5	30.1	0.4	0.1	2.4	17.8	37.9	8.3	-
JUNIOR MORTGAGE												
1- to 4-family properties	805	791	23	241	238	3	1	19	141	300	66	14
First mortgage only	70	70	2	32	32	-	-	-	15	20	1	-
First and junior mortgage	16	14	-	2	2	-	-	1	1	9	1	2
With first mortgage; not reporting on junior mortgage	719	707	21	207	204	3	1	18	125	271	64	12
1-family properties	735	723	22	219	216	3	-	19	132	269	62	12
First mortgage only	62	62	2	28	28	-	-	-	14	17	1	-
First and junior mortgage	14	12	-	2	2	-	-	1	1	7	1	2
With first mortgage; not reporting on junior mortgage	659	649	20	189	186	3	-	18	117	245	60	10
2- to 4-family properties	70	68	1	22	22	-	1	-	9	31	4	2
First mortgage only	8	8	-	4	4	-	-	-	1	8	-	-
First and junior mortgage	2	2	-	-	-	-	-	-	-	2	-	-
With first mortgage; not reporting on junior mortgage	60	58	1	18	18	-	1	-	8	26	4	2
RELATION OF DEBT TO VALUE												
1- to 4-family properties	805	791	23	241	238	3	1	19	141	300	66	14
Value of property (dollars)	2,698,500	2,630,300	84,100	873,800	838,300	35,500	7,000	63,300	501,600	870,800	230,200	68,200
Average value (dollars)	3,352	3,325	-	3,626	3,522	-	-	-	8,55	2,901	-	-
Debt on first and junior mortgages (dollars)	1,221,400	1,190,500	37,100	364,400	352,600	11,800	2,400	26,700	218,400	406,900	134,600	30,900
Percent of value of property	45.3	45.3	-	41.7	42.1	-	-	-	43.5	46.8	-	-
Average debt (dollars)	1,517	1,505	-	1,512	1,482	-	-	-	1,549	1,356	-	-
Debt on first mortgages (dollars)	1,212,900	1,184,200	37,100	363,100	351,800	11,800	2,400	26,300	217,700	403,000	134,600	28,700
Percent distribution	-	100.0	3.1	30.7	29.7	1.0	0.2	2.2	18.4	34.0	11.4	-
Percent of value of property	44.9	45.0	-	41.6	41.9	-	-	-	43.4	46.3	-	-
Average debt (dollars)	1,507	1,497	-	1,507	1,476	-	-	-	1,544	1,343	-	-
1-family properties	735	723	22	219	216	3	-	19	132	269	62	12
Value of property (dollars)	2,400,000	2,338,300	80,100	779,500	744,000	35,500	-	63,300	456,600	738,000	220,800	61,700
Average value (dollars)	3,265	3,234	-	3,559	3,444	-	-	-	8,459	2,743	-	-
Debt on first and junior mortgages (dollars)	1,102,300	1,074,900	34,100	330,300	318,500	11,800	-	26,700	204,900	351,900	127,000	27,400
Percent of value of property	45.9	46.0	-	42.4	42.8	-	-	-	44.9	47.7	-	-
Average debt (dollars)	1,500	1,487	-	1,508	1,475	-	-	-	1,552	1,308	-	-
Debt on first mortgages (dollars)	1,094,200	1,069,000	34,100	329,000	317,300	11,800	-	26,300	204,200	348,400	127,000	25,200
Percent of value of property	45.6	45.7	-	42.2	42.6	-	-	-	44.7	47.2	-	-
Average debt (dollars)	1,489	1,479	-	1,502	1,469	-	-	-	1,547	1,295	-	-
2- to 4-family properties	70	68	1	22	22	-	1	-	9	31	4	2
Value of property (dollars)	298,500	292,000	4,000	94,300	94,300	-	7,000	-	45,000	132,300	9,400	6,500
Average value (dollars)	-	-	-	-	-	-	-	-	-	-	-	-
Debt on first and junior mortgages (dollars)	119,100	115,600	3,000	34,100	34,100	-	2,400	-	13,500	55,000	7,600	3,500
Percent of value of property	-	-	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	-	-	-	-	-	-	-	-	-	-	-	-
Debt on first mortgages (dollars)	118,700	115,200	3,000	34,100	34,100	-	2,400	-	13,500	54,600	7,600	3,500
Percent of value of property	-	-	-	-	-	-	-	-	-	-	-	-
Average debt (dollars)	-	-	-	-	-	-	-	-	-	-	-	-

Table C-4.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY RACE OF OCCUPANTS AND YEAR BUILT, FOR THE STATE: 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	849	822	25	250	245	5	-	23	148	300	76	27
RACE OF OCCUPANTS												
White	842	815	25	249	244	5	-	22	146	298	75	27
Negro	2	2	-	-	-	-	-	-	1	1	-	-
Other nonwhite	5	5	-	1	1	-	-	1	1	1	1	-
YEAR BUILT												
Reporting year built	773	748	25	231	227	4	-	23	139	256	74	25
1930 to 1940	411	395	17	132	130	2	-	15	46	185	50	16
1920 to 1929	99	96	3	20	19	2	-	2	27	85	9	3
1910 to 1919	109	108	2	31	31	-	-	2	32	36	5	1
1900 to 1909	103	100	2	34	34	-	-	4	22	31	7	3
1880 to 1899	38	36	1	11	11	-	-	-	9	12	3	2
1879 or earlier	13	13	-	3	3	-	-	-	3	7	-	-

Table C-5.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY RURAL-NONFARM PROPERTIES, BY OUTSTANDING DEBT, INTEREST RATE, AND TYPE OF PAYMENTS, FOR THE STATE: 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]

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.....	849	822	25	250	245	5	-	23	148	300	76	27
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE												
Reporting indebtedness.....	738	726	22	221	218	3	-	19	131	270	63	12
Under \$500.....	175	178	1	54	53	1	-	7	21	79	11	2
\$500 to \$999.....	170	166	4	54	54	-	-	3	28	65	12	4
\$1,000 to \$1,499.....	115	113	6	33	33	-	-	4	26	41	3	2
\$1,500 to \$1,999.....	70	69	6	16	16	-	-	-	22	19	6	1
\$2,000 to \$2,499.....	68	63	2	20	19	1	-	2	8	23	6	-
\$2,500 to \$2,999.....	38	38	1	14	14	-	-	-	7	13	3	-
\$3,000 to \$3,999.....	46	45	1	11	11	-	-	1	10	15	7	1
\$4,000 to \$4,999.....	32	32	-	7	7	-	-	1	5	9	10	-
\$5,000 to \$5,999.....	15	14	1	8	8	-	-	-	2	2	1	1
\$6,000 to \$7,499.....	7	7	-	2	2	-	-	1	1	1	2	-
\$7,500 to \$9,999.....	6	5	-	2	1	1	-	-	1	2	-	1
\$10,000 to \$14,999.....	1	1	-	-	-	-	-	-	-	1	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE												
Reporting interest rate.....	774	760	22	241	236	5	-	22	148	257	70	14
Under 4.0%.....	5	5	-	2	2	-	-	-	-	2	1	-
4.0%.....	15	15	-	2	2	-	-	-	-	11	2	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	182	180	2	18	18	-	-	-	148	1	11	2
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	118	112	3	45	44	1	-	8	-	40	16	6
5.1% to 5.4%.....	1	1	-	-	-	-	-	-	-	-	1	-
5.5%.....	27	27	1	5	5	-	-	-	-	1	20	-
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	242	240	8	69	65	4	-	10	-	138	15	2
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	2	-	-
6.5%.....	3	3	1	-	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	66	63	-	41	41	-	-	2	-	20	-	3
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	2	2	-	1	1	-	-	-	-	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	113	112	7	58	58	-	-	2	-	41	4	1
Average interest rate..... (percent).....	5.83	5.83	-	6.33	6.34	-	-	-	4.50	6.17	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE												
Principal payments required.....	730	717	24	234	229	5	-	22	144	222	71	13
Real estate taxes included in payment.....	104	100	3	37	36	1	-	4	14	15	27	4
Monthly.....	96	93	3	35	34	1	-	4	12	13	26	3
Quarterly.....	-	-	-	-	-	-	-	-	-	-	1	-
Semiannual.....	1	1	-	-	-	-	-	-	-	2	-	-
Annual.....	2	2	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	1
Not reporting frequency of payment.....	5	4	-	2	2	-	-	-	2	-	-	-
Real estate taxes not included in payment.....	611	603	21	194	190	4	-	18	125	203	42	8
Monthly.....	558	551	21	186	182	4	-	18	115	172	39	7
Quarterly.....	4	4	-	1	1	-	-	-	-	3	-	-
Semiannual.....	13	13	-	2	2	-	-	-	-	10	1	-
Annual.....	17	17	-	3	3	-	-	-	-	12	2	-
Other.....	1	1	-	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	18	17	-	2	2	-	-	-	10	5	-	1
Not reporting tax payment requirements.....	15	14	-	3	3	-	-	-	5	4	2	1
Monthly.....	13	12	-	3	3	-	-	-	5	3	1	1
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	-	-	-	-	-	-	-	1	1	-
No principal payments required.....	29	28	-	3	3	-	-	-	2	22	1	1
Monthly.....	13	12	-	2	2	-	-	-	2	7	1	1
Quarterly.....	2	2	-	-	-	-	-	-	-	2	-	-
Semiannual.....	7	7	-	1	1	-	-	-	-	6	-	-
Annual.....	5	5	-	-	-	-	-	-	-	5	-	-
Other.....	-	-	-	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	2	2	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	27	14	-	1	1	-	-	-	1	12	-	13
Monthly.....	4	4	-	-	-	-	-	-	1	3	-	-
Quarterly.....	-	-	-	-	-	-	-	-	-	2	-	-
Semiannual.....	2	2	-	-	-	-	-	-	-	2	-	-
Annual.....	3	3	-	1	1	-	-	-	-	5	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-	13
Not reporting frequency of payment.....	18	5	-	-	-	-	-	-	-	-	-	-
No regular payments required.....	68	63	1	12	12	-	-	1	1	44	4	-

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

[Average not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments	OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	FIRST MORTGAGE PAYMENTS INCLUDE—			Other type of first mortgage payments
		Principal and real estate tax	Principal but not real estate tax	No principal				Principal and real estate tax	Principal but not real estate tax	No principal	
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE						INTEREST RATE ON FIRST MORTGAGE					
Reporting debt.....	738	86	545	24	68	Reporting interest rate.....	774	96	570	27	81
Under \$500.....	175	5	144	5	21	Under 4.0%.....	5	-	4	-	1
\$500 to \$999.....	170	9	181	12	18	4.0% to 4.4%.....	15	-	18	1	1
\$1,000 to \$1,499.....	115	11	89	3	12	4.4% to 4.8%.....	-	-	-	-	-
\$1,500 to \$1,999.....	70	5	54	1	10	4.8% to 5.2%.....	182	31	142	2	7
\$2,000 to \$2,499.....	53	9	46	1	7	5.2% to 5.6%.....	-	-	-	-	-
\$2,500 to \$2,999.....	88	4	33	-	1	5.6% to 6.0%.....	118	30	74	8	11
\$3,000 to \$3,999.....	46	18	28	2	8	6.0% to 6.4%.....	1	-	1	-	-
\$4,000 to \$4,999.....	32	14	18	-	5	6.4% to 6.8%.....	27	18	9	-	-
\$5,000 to \$5,999.....	15	10	5	-	-	6.8% to 7.2%.....	-	-	-	-	-
\$6,000 to \$7,499.....	7	3	3	-	1	7.2% to 7.6%.....	-	-	-	-	-
\$7,500 to \$9,999.....	6	3	3	-	-	7.6% to 8.0%.....	-	-	-	-	-
\$10,000 to \$14,999.....	1	-	1	-	-	8.0% and over.....	113	3	78	9	23
\$15,000 to \$19,999.....	-	-	-	-	-	Average interest rate — (percent)	5.68	-	5.82	-	-
\$20,000 and over.....	-	-	-	-	-						

Table C-7.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY RURAL-NONFARM PROPERTIES, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 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. Percent not shown where less than 0.1; average and percent not shown where base is less than 100]

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.....	486	465	44	411	10	21
Total first mortgage outstanding debt..... (dollars).....	637,100	617,100	98,100	509,800	9,700	20,000
Total annual mortgage payment..... (dollars).....	160,091	157,730	15,965	137,925	3,840	2,351
Average first mortgage outstanding debt..... (dollars).....	1,311	1,327	-	1,239	-	-
Average value of property..... (dollars).....	3,015	3,024	-	2,935	-	-
Average annual estimated rental value..... (dollars).....	353	356	-	350	-	-
Average annual mortgage payment..... (dollars).....	329	339	-	336	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	25.1	25.6	-	27.1	-	-
Value of property.....	10.9	11.2	-	11.4	-	-
Estimated annual rental value.....	93.2	95.2	-	96.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	454	446	41	395	10	8
Average first mortgage outstanding debt..... (dollars).....	1,342	1,353	-	1,257	-	-
Average value of property..... (dollars).....	3,037	3,058	-	2,952	-	-
Average annual estimated rental value..... (dollars).....	356	359	-	350	-	-
Average annual mortgage payment..... (dollars).....	342	345	-	340	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	25.5	25.5	-	27.0	-	-
Value of property.....	11.3	11.3	-	11.5	-	-
Estimated annual rental value.....	96.1	96.1	-	97.0	-	-
Monthly mortgage payment—						
Under \$10.....	21	19	-	19	-	2
\$10 to \$14.....	60	58	1	55	2	2
\$15 to \$19.....	57	55	8	44	3	2
\$20 to \$24.....	54	54	6	47	1	-
\$25 to \$29.....	83	82	6	76	-	1
\$30 to \$39.....	72	71	7	63	1	1
\$40 to \$49.....	55	55	6	48	1	-
\$50 to \$59.....	37	37	5	32	-	-
\$60 to \$74.....	7	7	1	5	1	-
\$75 to \$99.....	3	3	1	1	1	-
\$100 and over.....	5	5	-	5	-	-
Average monthly mortgage payment..... (dollars).....	28.52	28.76	-	28.32	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	32	19	3	16	-	13
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 8.—DEBT AND VALUE, HOLDER OF FIRST MORTGAGE, AND AVERAGE INTEREST RATE FOR 1-FAMILY PROPERTIES, FOR URBAN PLACES AND RURAL-NONFARM AREAS, BY COUNTIES: 1940

[Percent not shown where less than 0.1; average and percent not shown where base is less than 25]

COUNTY AND URBAN PLACE	All 1- to 4- family mortg- aged prop- erties	1-FAMILY MORTGAGED PROPERTIES																Av. in- terest rate— first mtg. (%)
		Total	Report- ing debt and value	Value of property		Outstanding indebtedness (first and junior mtgs.)			Holder of first mortgage									
				Total (dollars)	Average (dollars)	Total (dollars)	Average (dollars)	Per- cent of value	Report- ing holder	Build- ing and loan assn.	Com- mer- cial bank	Sav- ings bank	Life insur- ance co.	Mort- gage co.	HOLC	Indi- vidual	Other	
THE STATE.....	3,023	2,748	2,148	9,281,300	4,298	4,470,000	2,081	48.4	2,633	162	723	47	-	52	571	895	183	5.67
Urban.....	2,089	1,899	1,413	6,881,300	4,835	3,367,700	2,383	49.3	1,811	137	478	42	-	29	423	595	107	5.60
Rural-nonfarm.....	934	849	735	2,400,000	3,255	1,102,300	1,500	45.9	822	25	245	5	-	23	148	300	76	5.83
CHURCHILL COUNTY.....	119	115	109	255,500	2,344	129,900	1,192	50.8	112	1	30	-	-	4	38	38	1	5.79
CLARK COUNTY.....	441	401	315	1,092,200	3,467	506,500	1,608	46.4	388	34	125	17	-	6	51	114	41	5.97
Las Vegas.....	335	310	229	944,700	4,125	452,400	1,976	47.9	299	38	88	17	-	5	36	81	39	5.92
Rural-nonfarm.....	106	91	86	147,500	1,715	54,100	629	36.7	89	1	37	-	-	1	15	33	2	6.14
DOUGLAS COUNTY.....	38	34	30	150,400	5,013	58,200	1,940	38.7	38	1	6	-	-	-	7	19	-	5.58
ELKO COUNTY.....	191	165	150	662,700	4,418	304,000	2,027	45.9	161	2	20	3	-	-	35	92	9	5.86
Elko city.....	146	131	121	600,400	4,952	269,300	2,226	44.9	129	1	20	1	-	-	30	74	3	5.81
Rural-nonfarm.....	45	34	29	62,300	2,148	34,700	1,197	55.7	32	1	-	2	-	-	5	18	6	6.13
ESMERALDA COUNTY ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EUREKA COUNTY ¹	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HUMBOLDT COUNTY.....	92	86	62	228,300	3,682	99,100	1,598	43.4	83	-	28	1	-	-	14	38	2	5.54
LANDER COUNTY.....	16	15	14	53,900	-	24,400	-	-	15	-	3	-	-	-	5	7	-	-
LINCOLN COUNTY.....	66	56	51	132,300	2,594	66,600	1,306	50.3	55	2	17	-	-	2	9	14	11	5.95
LYON COUNTY.....	45	37	30	94,500	3,150	43,100	1,437	45.6	36	1	12	-	-	-	12	8	3	5.56
MINERAL COUNTY.....	15	11	-	-	-	-	-	-	11	-	4	-	-	-	3	2	2	-
NIKE COUNTY.....	6	5	2	1,500	-	900	-	-	5	-	1	-	-	-	-	4	-	-
ORMSBY COUNTY.....	97	94	82	352,800	4,302	181,500	2,213	51.4	92	2	32	-	-	1	8	17	32	5.98
PERKINS COUNTY.....	68	58	55	154,700	2,813	69,000	1,255	44.6	57	1	18	-	-	-	18	18	2	5.83
STOREY COUNTY ¹	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WASHOE COUNTY.....	1,683	1,540	1,129	5,554,400	4,920	2,764,600	2,449	49.8	1,463	112	355	26	-	36	363	498	73	5.51
Reno.....	1,149	1,021	723	4,012,400	5,550	2,067,500	2,860	51.5	975	88	285	3	-	23	262	281	38	5.46
Sparks.....	362	353	261	917,400	3,515	402,000	1,540	43.8	332	12	37	21	-	-	37	144	31	5.55
Rural-nonfarm.....	172	166	145	624,600	4,308	295,100	2,035	47.2	156	12	33	2	-	13	14	73	9	5.76
WHITE PINE COUNTY.....	142	127	117	485,500	4,150	220,600	1,885	45.4	119	6	72	-	-	3	8	23	7	6.22
Ely.....	97	84	79	356,400	4,511	176,500	2,234	49.5	76	3	48	-	-	1	8	15	1	6.16
Rural-nonfarm.....	45	43	38	129,100	3,397	44,100	1,161	34.2	43	3	24	-	-	2	-	8	6	6.36

¹ Detailed mortgage data not shown for areas containing fewer than three mortgaged units.

(Tables 9 and 10 of the standard series are omitted as there are no tracted cities and no metropolitan districts in the State.)