

Chapter 10

BUFFALO

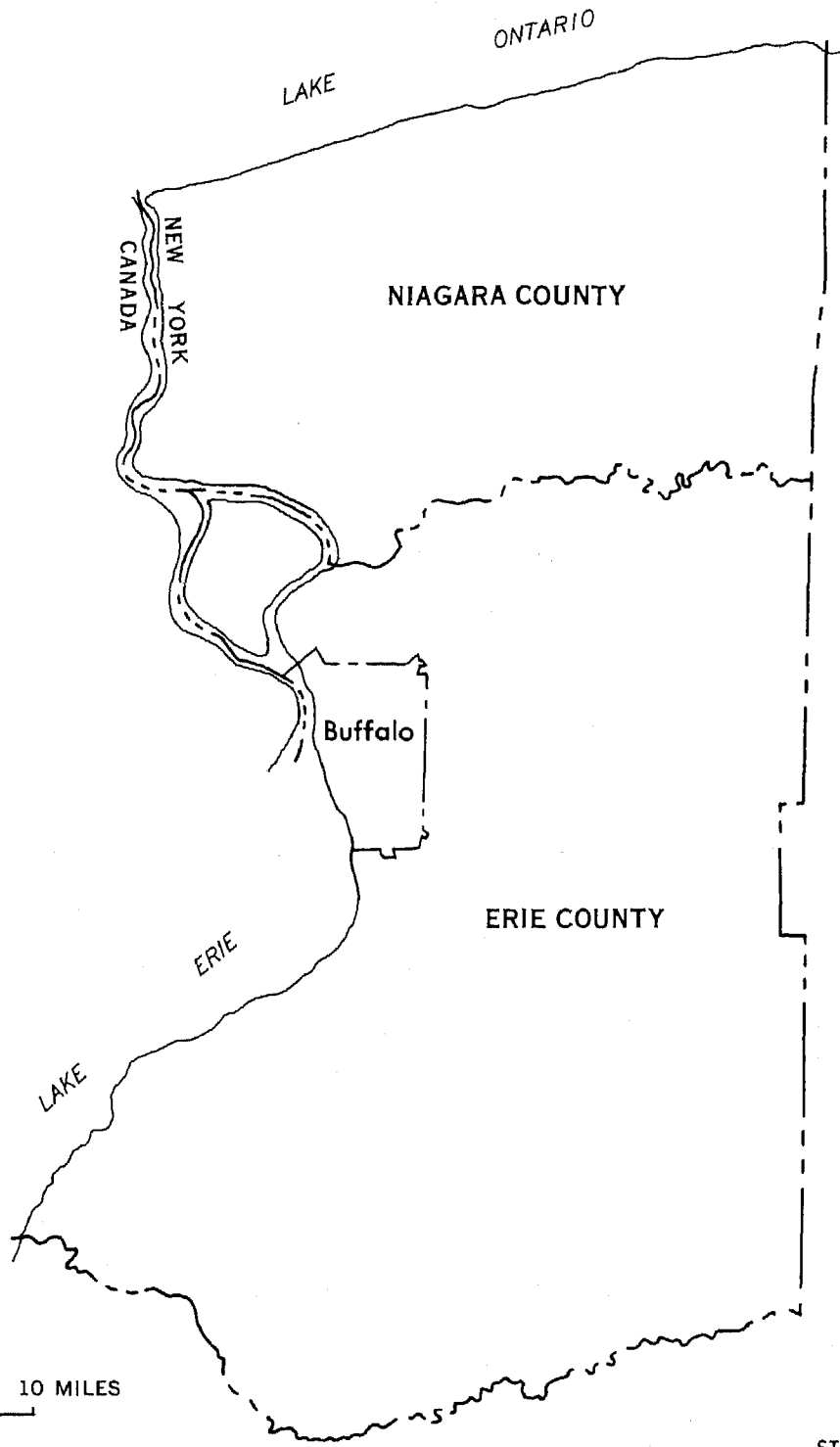
NEW YORK

STANDARD METROPOLITAN STATISTICAL AREA

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Buffalo, N.Y.

STANDARD METROPOLITAN STATISTICAL AREA



0 5 10 MILES

DATA IN THIS REPORT APPLY TO THE SMSA AS SHOWN ON THE MAP (DEFINED AS OF JUNE 8, 1959).
THE 1959 AREA OF THE SMSA IS THE SAME AS THE 1950 AND 1960 AREA.

----- STATE LINE
----- COUNTY LINE
----- CITY LIMITS



U.S. DEPARTMENT OF COMMERCE
Bureau of the Census

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	227,921	92,285	135,636	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	174,612	66,324	108,288	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				162,172			
Less than \$5,000.....	2,711	2,354	357	Less than \$5.....	7,738	4,224	3,514
\$5,000 to \$7,400.....	7,815	4,958	2,857	\$5 to \$9.....	6,888	2,973	3,885
\$7,500 to \$9,900.....	15,940	9,726	6,214	\$10 to \$14.....	25,436	7,194	18,242
\$10,000 to \$12,400.....	34,684	16,719	17,965	\$15 to \$19.....	45,978	14,023	31,955
\$12,500 to \$14,900.....	22,697	6,316	16,381	\$20 to \$24.....	41,907	17,961	23,946
\$15,000 to \$17,400.....	29,862	10,360	19,502	\$25 to \$29.....	19,652	8,859	10,793
\$17,500 to \$19,900.....	21,863	4,150	17,713	\$30 to \$39.....	11,016	6,420	4,596
\$20,000 to \$24,900.....	20,771	4,605	16,166	\$40 or more.....	3,587	2,849	738
\$25,000 to \$34,900.....	12,471	4,825	7,646	Median.....dollars..	19	21	19
\$35,000 or more.....	5,798	2,311	3,487	Acquired 1959 and 1960 (part).....	12,440	1,821	10,619
Median.....dollars..	15,300	12,400	16,300	OWNER CHARACTERISTICS			
Year Built				Year Property Acquired			
1958 and 1959.....	9,923	2,428	7,495	New.....	81,686	26,147	55,539
1955 to 1957.....	26,229	1,943	24,286	1959 and 1960 (part).....	4,878	931	3,947
1950 to 1954.....	35,387	8,501	26,886	1957 and 1958.....	11,131	1,605	9,526
1940 to 1949.....	26,997	9,492	17,505	1955 and 1956.....	18,664	2,193	16,471
1930 to 1939.....	9,823	5,895	3,928	1950 to 1954.....	22,651	5,947	16,704
1929 or earlier.....	66,253	38,065	28,188	1945 to 1949.....	10,590	4,525	6,065
Condition				1940 to 1944.....			
Not dilapidated.....	172,257	64,709	107,548	1940 to 1944.....	4,648	2,710	1,938
Dilapidated.....	2,355	1,615	740	1939 or earlier.....	9,124	8,236	888
Rooms				Previously occupied.....			
Less than 4 rooms.....	1,059	714	345	1959 and 1960 (part).....	7,562	890	6,672
4 rooms.....	15,007	5,350	9,657	1957 and 1958.....	15,541	2,285	13,256
5 rooms.....	48,072	14,328	33,744	1955 and 1956.....	11,431	2,427	9,004
6 rooms.....	60,810	22,848	37,962	1950 to 1954.....	16,229	5,349	10,880
7 rooms.....	31,097	13,855	17,242	1945 to 1949.....	16,694	8,758	7,936
8 rooms or more.....	18,567	9,199	9,368	1940 to 1944.....	11,659	9,849	1,810
Median.....	5.9	6.1	5.8	1939 or earlier.....	13,810	10,619	3,191
Purchase Price as Percent of Value				Manner of Acquisition			
Acquired by purchase.....	168,166	60,226	107,940	By purchase or construction.....	168,166	60,226	107,940
Purchased 1957 to 1960 (part).....	37,499	4,261	33,238	Made new mortgage.....	126,838	30,110	96,728
Less than 80 percent.....	3,431	1,131	2,300	Assumed mortgage from former owner.....	17,082	7,899	9,183
80 to 89 percent.....	9,788	503	7,907	Assumed mortgage from former owner, made new second mortgage.....	940	185	755
90 to 94 percent.....	3,410	185	4,436	Borrowed, other than mortgage.....	3,771	3,586	185
95 to 99 percent.....	4,621	1,277	9,972	All cash.....	19,535	18,446	1,089
100 percent or more.....	11,249	...	94	Not by purchase.....	6,446	6,098	348
Median.....percent..	93	...	94	Gift or inheritance.....	6,089	5,741	348
Purchased 1950 to 1956.....	68,110	15,051	53,059	Other.....	357	357	...
Less than 60 percent.....	6,218	1,614	4,604	Monthly Housing Costs			
60 to 79 percent.....	23,178	5,874	17,304	Acquired before 1959.....	162,172	64,503	97,669
80 to 89 percent.....	20,388	2,454	18,434	Less than \$30.....	5,275	5,275	...
90 to 99 percent.....	10,720	3,070	7,650	\$30 to \$39.....	9,548	8,847	701
100 percent or more.....	7,106	2,039	5,067	\$40 to \$49.....	15,810	15,121	689
Median.....percent..	82	80	83	\$50 to \$59.....	16,702	15,000	1,702
Purchased 1949 or earlier.....	62,557	40,914	21,643	\$60 to \$69.....	13,874	10,563	3,311
Less than 40 percent.....	18,201	13,853	4,348	\$70 to \$79.....	8,992	3,514	5,478
40 to 59 percent.....	22,467	15,180	7,287	\$80 to \$89.....	13,138	2,630	10,508
60 to 79 percent.....	15,932	8,205	7,747	\$90 to \$99.....	11,682	899	10,783
80 to 99 percent.....	4,864	3,133	1,731	\$100 to \$119.....	23,533	1,158	22,375
100 percent or more.....	1,073	543	530	\$120 to \$149.....	32,158	1,085	31,073
Median.....percent..	52	49	58	\$150 to \$199.....	8,133	411	7,722
Not acquired by purchase.....	6,446	6,098	348	\$200 or more.....	3,327	...	3,327
Real Estate Tax				Median.....dollars..			
Acquired before 1959.....	162,172	64,503	97,669	88	52	114	
Less than \$50.....	7,499	3,627	3,872	Acquired 1959 and 1960 (part).....	12,440	1,821	10,619
\$50 to \$99.....	4,629	3,521	1,108	Annual Housing Costs as Percent of Income			
\$100 to \$149.....	11,309	6,564	4,745	Acquired before 1959.....	162,172	64,503	97,669
\$150 to \$199.....	14,597	5,374	9,223	Less than 5 percent.....	7,078	6,598	480
\$200 to \$249.....	22,051	8,406	13,645	5 to 9 percent.....	29,156	22,705	6,451
\$250 to \$299.....	28,342	10,159	18,183	10 to 14 percent.....	32,051	14,039	18,012
\$300 to \$499.....	60,930	22,178	38,752	15 to 19 percent.....	30,781	3,648	27,133
\$500 or more.....	12,815	4,674	8,141	20 to 24 percent.....	24,877	3,648	21,229
Median.....dollars..	287	273	295	25 to 29 percent.....	13,655	2,202	11,453
Acquired 1959 and 1960 (part).....	12,440	1,821	10,619	30 to 34 percent.....	8,758	3,032	5,726
				35 to 39 percent.....	4,252	2,891	1,361
				40 percent or more.....	11,564	7,148	4,416
				Median.....percent..	17	11	19
				Acquired 1959 and 1960 (part).....	12,440	1,821	10,619

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	12,274	10,398	1,876	Other households with 2 or more persons.....	16,965	9,769	7,196
\$2,000 to \$2,999.....	8,662	6,369	2,293	Under 65 years.....	12,200	6,891	5,309
\$3,000 to \$3,999.....	8,546	3,973	4,573	65 years and over.....	4,765	2,878	1,887
\$4,000 to \$4,999.....	12,776	4,487	8,289	Households with 1 person.....	8,559	6,013	2,546
\$5,000 to \$5,999.....	23,031	7,535	15,496	Under 65 years.....	4,358	2,711	1,647
\$6,000 to \$6,999.....	29,617	8,635	20,982	65 years and over.....	4,201	3,302	899
\$7,000 to \$7,999.....	21,690	4,438	17,252	Persons			
\$8,000 to \$8,999.....	16,055	7,042	9,013	1 person.....	8,559	6,013	2,546
\$9,000 to \$9,999.....	10,820	2,839	7,981	2 persons.....	45,196	26,128	19,068
\$10,000 to \$11,999.....	10,775	2,904	7,871	3 persons.....	31,730	11,504	20,226
\$12,000 to \$14,999.....	11,622	4,306	7,316	4 persons.....	40,883	12,828	28,055
\$15,000 or more.....	8,744	3,398	5,346	5 persons.....	29,217	5,867	23,350
Median.....dollars..	6,700	6,000	7,000	6 persons or more.....	19,027	3,984	15,043
Age of Head				Veteran Status			
Under 25 years.....	450	173	277	Korean War service.....	13,085	1,373	11,712
25 to 34 years.....	26,286	3,315	23,571	Korean War service only.....	8,537	733	7,804
35 to 44 years.....	48,503	10,707	37,796	Korean War and other service.....	4,548	640	3,908
45 to 64 years.....	73,106	32,857	40,249	Other service.....	62,101	15,307	46,794
65 years and over.....	25,667	19,272	6,395	With World War II service.....	48,843	7,773	41,070
Median.....	48	57	43	No World War II service.....	13,258	7,534	5,724
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	149,088	50,542	98,546		99,426	49,644	49,782
Under 45 years.....	71,204	11,920	59,284				
With own children under 18.....	65,256	10,885	54,371				
No own children under 18.....	5,948	1,035	4,913				
45 to 64 years.....	61,183	25,530	35,653				
With own children under 18.....	28,337	9,196	19,141				
No own children under 18.....	32,846	16,334	16,512				
65 years and over.....	16,701	13,092	3,609				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage				VA first mortgage		Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage		Total	First mortgage only				
						VA second	Conventional second						
Total 1- to 4-dwelling-unit properties..	135,636	130,520	5,116	15,676	15,099	577	...	34,274	33,743	531	85,686	81,678	4,008
Total 1-dwelling-unit properties.....	108,288	104,334	3,954	13,414	13,009	405	...	26,699	26,168	531	68,175	65,157	3,018
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	1,614	1,614	...	...	...	...	...	...	...	...	1,614	1,614	...
\$2,000 to \$3,999.....	10,462	9,747	715	180	180	...	...	136	136	...	10,146	9,431	715
\$4,000 to \$5,999.....	14,876	14,131	745	1,529	1,349	180	...	2,618	2,226	392	10,729	10,556	173
\$6,000 to \$7,999.....	16,242	15,646	596	1,317	1,092	225	...	3,783	3,783	...	11,142	10,771	371
\$8,000 to \$9,999.....	23,954	23,209	745	3,098	3,098	...	...	8,575	8,575	...	12,281	11,536	745
\$10,000 to \$11,999.....	21,894	21,614	280	4,290	4,290	...	...	5,234	5,234	...	12,370	12,090	280
\$12,000 to \$13,999.....	10,001	9,267	734	2,206	2,206	...	...	4,081	4,081	...	3,714	2,980	734
\$14,000 to \$15,999.....	4,042	3,903	139	185	185	...	...	1,612	1,473	139	2,245	2,245	...
\$16,000 to \$19,999.....	3,227	3,227	...	609	609	...	...	475	475	...	2,143	2,143	...
\$20,000 to \$24,999.....	1,862	1,862	...	...	...	...	...	185	185	...	1,677	1,677	...
\$25,000 or more.....	114	114	...	...	...	...	...	...	...	...	114	114	...
Median.....dollars..	8,900	9,000	...	10,300	10,400	...	...	9,600	9,600	...	8,100	8,000	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	13,388	13,018	370	1,013	1,013	...	...	1,486	1,486	...	10,889	10,519	370
\$2,000 to \$3,999.....	16,389	15,691	698	709	529	180	...	2,342	2,342	...	13,338	12,820	518
\$4,000 to \$5,999.....	18,699	17,803	896	1,453	1,228	225	...	6,609	6,217	392	10,637	10,358	279
\$6,000 to \$7,999.....	17,426	17,055	371	2,278	2,278	...	...	4,411	4,411	...	10,737	10,366	371
\$8,000 to \$9,999.....	16,933	16,328	605	2,911	2,911	...	...	3,517	3,378	139	10,505	10,039	466
\$10,000 to \$11,999.....	12,776	12,350	426	2,915	2,915	...	...	4,352	4,352	...	5,509	5,083	426
\$12,000 to \$13,999.....	6,992	6,404	588	1,341	1,341	...	...	2,755	2,755	...	2,896	2,308	588
\$14,000 to \$15,999.....	2,031	2,031	...	329	329	...	...	790	790	...	912	912	...
\$16,000 to \$19,999.....	2,789	2,789	...	465	465	...	...	252	252	...	2,072	2,072	...
\$20,000 to \$24,999.....	865	865	...	...	...	...	...	185	185	...	680	680	...
\$25,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....dollars..	6,700	6,700	...	8,900	9,000	...	...	7,300	7,400	...	5,900	5,800	...
Term of First Mortgage													
Indefinite.....	1,060	1,060	...	...	...	...	...	...	...	...	1,060	1,060	...
On demand.....	1,660	1,660	...	...	...	...	...	...	...	...	1,660	1,660	...
Less than 8 years.....	16,880	16,684	196	...	...	...	...	...	...	...	16,880	16,684	196
8 to 12 years.....	10,373	10,027	346	...	...	...	...	...	...	...	10,373	10,027	346
13 to 17 years.....	12,744	11,127	1,617	437	437	...	...	1,296	904	392	11,011	9,786	1,225
18 to 22 years.....	41,941	40,510	1,431	5,952	5,772	180	...	10,403	10,403	...	25,586	24,335	1,251
23 to 27 years.....	12,966	12,602	364	3,808	3,583	225	...	8,004	7,865	139	1,154	1,154	...
28 to 32 years.....	10,664	10,664	...	3,217	3,217	...	...	6,996	6,996	...	451	451	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....years..	20	20	...	23	23	...	...	24	24	...	15	15	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	1,241	1,241	...	...	...	...	...	...	...	...	1,241	1,241	...
4.0 percent.....	13,996	13,089	907	180	...	180	...	12,222	11,691	531	1,594	1,398	196
4.1 to 4.4 percent.....	1,040	1,040	...	1,040	1,040	...	...	...	...	...	...	...	...
4.5 percent.....	25,848	25,159	689	5,502	5,277	225	...	11,851	11,851	...	8,495	8,031	464
4.6 to 4.9 percent.....	2,644	2,644	...	...	...	...	...	1,347	1,347	...	1,297	1,297	...
5.0 percent.....	27,066	26,110	956	935	935	...	...	...	...	...	26,131	25,175	956
5.1 to 5.4 percent.....	6,667	6,667	...	5,007	5,007	...	...	1,279	1,279	...	381	381	...
5.5 percent.....	14,619	14,248	371	392	392	...	...	...	...	...	14,227	13,856	371
5.6 to 5.9 percent.....	2,331	2,331	...	358	358	...	...	...	...	...	1,973	1,973	...
6.0 percent.....	12,651	11,620	1,031	...	...	...	...	...	...	...	12,651	11,620	1,031
6.1 to 6.9 percent.....	185	185	...	...	...	...	...	...	...	...	185	185	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.0	5.0	...	4.6	5.0	...	...	4.5	4.5	...	5.1	5.1	...
Origin of First Mortgage													
Made when property acquired.....	84,561	81,344	3,217	12,780	12,375	405	...	22,715	22,576	139	49,066	46,393	2,673
Assumed when property acquired.....	7,569	7,004	565	389	389	...	...	3,060	2,668	392	4,120	3,947	173
Made after property acquired.....	16,158	15,986	172	245	245	...	...	924	924	...	14,989	14,817	172
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	13,479	13,110	369	1,626	1,626	...	...	2,596	2,596	...	9,257	8,888	369
1958.....	12,268	11,410	858	3,387	3,387	...	...	1,429	1,429	...	7,452	6,594	858
1957.....	14,404	13,641	763	2,142	2,142	...	...	3,462	3,070	392	8,800	8,429	371
1956 and 1956.....	28,919	28,148	771	2,490	2,490	...	...	6,481	6,481	...	19,948	19,177	771
1955 to 1954.....	25,441	25,441	...	1,832	1,832	...	...	8,586	8,586	...	15,023	15,023	...
1945 to 1949.....	11,026	9,833	1,193	924	519	405	...	4,145	4,006	139	5,977	5,308	649
1940 to 1944.....	1,358	1,358	...	1,013	1,013	...	...	...	...	...	345	345	...
1939 or earlier.....	1,393	1,393	...	...	...	...	...	...	...	...	1,393	1,393	...

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage					Properties with conventional first mortgage				
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage		Total	First mortgage only	With junior mortgage		
				Total	First mortgage only	With junior mortgage	VA second	Conventional second				Total	First mortgage only
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	108,103	104,149	3,954	13,414	13,009	405	...	26,699	26,168	531	67,990	64,972	3,018
Interest and principal.....	105,271	101,513	3,758	13,414	13,009	405	...	26,699	26,168	531	65,158	62,336	2,822
Interest only.....	2,660	2,464	196	...	...	...	...	...	...	...	2,660	2,464	196
Principal only.....	172	172	...	...	...	...	...	...	...	...	172	172	...
No regular payments required.....	185	185	...	...	...	...	...	...	...	...	185	185	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	108,103	104,149	3,954	13,414	13,009	405	...	26,699	26,168	531	67,990	64,972	3,018
Less than \$30.....	11,886	11,148	738	861	861	...	...	308	308	...	10,717	9,979	738
\$30 to \$39.....	9,085	8,732	353	700	520	180	...	3,048	3,048	...	5,337	5,164	173
\$40 to \$49.....	16,091	15,693	398	2,017	1,792	225	...	6,420	6,420	...	7,654	7,481	173
\$50 to \$59.....	22,407	21,365	1,042	2,335	2,335	...	...	6,468	6,076	392	13,604	12,954	650
\$60 to \$69.....	19,729	19,459	270	4,057	4,057	...	...	5,688	5,688	...	9,984	9,714	270
\$70 to \$79.....	13,784	13,504	280	2,073	2,073	...	...	3,385	3,385	...	8,326	8,046	280
\$80 to \$89.....	5,219	4,934	285	906	906	...	...	945	806	139	3,368	3,222	146
\$90 to \$99.....	3,030	3,030	...	145	145	...	...	252	252	...	2,633	2,633	...
\$100 to \$119.....	3,112	2,524	588	320	320	...	...	...	...	...	2,792	2,204	588
\$120 to \$149.....	2,492	2,492	...	...	...	...	...	185	185	...	2,307	2,307	...
\$150 to \$199.....	969	969	...	...	...	...	...	...	...	...	969	969	...
\$200 or more.....	299	299	...	...	...	...	...	...	...	...	299	299	...
Median.....dollars..	58	58	...	62	62	...	...	56	55	...	58	58	...
No regular payments required.....	185	185	...	...	...	...	...	...	...	...	185	185	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	103,906	100,852	3,054	13,229	12,824	405	...	25,650	25,258	392	65,027	62,770	2,257
Delinquent.....	4,197	3,297	900	185	185	...	...	1,049	910	139	2,963	2,202	761
No regular payments required.....	185	185	...	...	...	...	...	...	...	...	185	185	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	17,939	17,613	326	1,600	1,420	180	...	1,695	1,695	...	14,644	14,498	146
Commercial bank or trust company, trust account.....	1,361	1,361	...	...	...	...	...	...	...	...	1,361	1,361	...
Mutual savings bank.....	48,591	47,948	643	10,184	9,959	225	...	...	...	...	19,891	19,612	279
Savings and loan association.....	22,728	20,777	2,151	1,089	1,089	...	...	18,516	18,377	139	17,048	15,289	1,759
Life insurance company.....	5,478	5,478	...	337	337	...	...	4,591	4,199	392	3,244	3,244	...
Mortgage company.....	...	...	...	...	...	...	...	1,897	1,897	...	...	...	...
Real estate or construction company.....	577	577	...	...	...	...	...	...	...	...	3,244	3,244	...
Federal or State agency.....	163	163	...	...	...	...	...	...	...	...	577	577	...
Retirement system, welfare fund, etc.....	204	204	...	204	204	...	...	...	...	...	163	163	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	11,051	10,217	834	...	...	...	...	...	...	...	11,051	10,217	834
Other.....	196	196	...	...	...	...	...	...	...	...	196	196	...
Servicing of First Mortgage													
By holder.....	104,460	101,369	3,091	11,732	11,552	180	...	26,210	25,679	531	66,518	64,138	2,380
By agent.....	3,828	2,965	863	1,682	1,457	225	...	489	489	...	1,657	1,019	638
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	107,332	103,378	3,954	13,161	12,756	405	...	26,699	26,168	531	67,472	64,454	3,018
Different division.....	956	956	...	253	253	...	...	...	...	...	703	703	...
Holder outside United States.....	...	...	...	...	...	...	...	...	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	92,130	88,348	3,782	13,169	12,764	405	...	25,775	25,244	531	53,186	50,340	2,846
Less than 40 percent.....	8,390	7,836	554	...	...	...	...	506	506	...	7,884	7,330	554
40 to 49 percent.....	7,509	7,324	185	392	392	...	...	764	764	...	6,353	6,168	185
50 to 59 percent.....	13,236	12,392	844	...	...	...	...	1,333	941	392	11,903	11,451	452
60 to 69 percent.....	15,633	15,487	146	783	783	...	...	2,054	2,054	...	12,796	12,650	146
70 to 79 percent.....	14,438	12,749	1,689	2,403	2,223	180	...	3,800	3,800	...	8,235	6,726	1,509
80 to 84 percent.....	12,663	12,438	225	4,583	4,358	225	...	5,180	5,180	...	2,900	2,900	...
85 to 89 percent.....	9,389	9,389	...	3,308	3,308	...	...	4,924	4,924	...	1,157	1,157	...
90 to 94 percent.....	6,146	6,007	139	1,520	1,520	...	...	4,256	4,117	139	370	370	...
95 to 99 percent.....	3,150	...	...	180	180	...	...	1,990	1,990	...	980	980	...
100 percent or more.....	1,576	1,576	...	...	...	...	...	968	968	...	608	608	...
Median.....percent..	71	71	...	83	83	...	...	84	84	...	60	60	...
Other properties.....	16,158	15,986	172	245	245	...	...	924	924	...	14,989	14,817	172

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
				VA second		Conventional second							
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	107,548	103,594	3,954	13,414	13,009	405	...	26,699	26,168	531	67,435	64,417	3,018
Dilapidated.....	740	740	...	...	...	...	...	...	...	...	740	740	...
Rooms													
Less than 4 rooms.....	345	345	...	...	...	...	...	...	...	...	345	345	...
4 rooms.....	9,657	9,106	551	1,136	956	180	...	2,660	2,660	...	5,461	5,490	371
5 rooms.....	33,714	31,937	1,777	4,703	4,703	...	...	9,192	8,800	392	19,819	18,434	1,385
6 rooms.....	37,962	37,100	862	5,155	4,930	225	...	10,077	10,077	...	22,730	22,093	637
7 rooms.....	17,242	16,617	625	1,970	1,970	...	...	3,382	3,382	...	11,890	11,265	625
8 rooms or more.....	9,368	9,229	139	450	450	...	...	1,388	1,249	139	7,530	7,530	...
Median.....	5.8	5.8	...	5.7	5.7	...	...	5.6	5.7	...	5.9	5.9	...
Purchase Price as Percent of Value													
Acquired by purchase.....	107,940	103,986	3,954	13,414	13,009	405	...	26,699	26,168	531	67,827	64,809	3,018
Purchased 1957 to 1960.....	33,238	31,248	1,990	7,155	7,155	...	...	7,487	7,095	392	18,596	16,998	1,598
Less than 80 percent.....	2,300	2,104	196	106	106	...	...	357	357	...	1,837	1,641	196
80 to 89 percent.....	8,623	7,961	662	1,674	1,674	...	...	1,831	1,439	392	5,118	4,848	270
90 to 94 percent.....	7,907	7,363	544	2,051	2,051	...	...	1,004	1,004	...	4,852	4,308	544
95 to 99 percent.....	4,436	3,848	588	699	699	...	...	977	977	...	2,760	2,172	588
100 percent or more.....	9,972	9,972	...	2,625	2,625	...	...	3,318	3,318	...	4,029	4,029	...
Median.....percent..	94	94	...	94	94	...	...	98	99	...	92	92	...
Purchased 1950 to 1956.....	53,059	52,460	599	4,322	4,322	...	...	15,067	15,067	...	33,670	33,071	599
Less than 60 percent.....	4,604	4,604	...	172	172	...	...	738	738	...	3,694	3,694	...
60 to 79 percent.....	17,304	17,024	280	1,110	1,110	...	...	5,404	5,404	...	10,790	10,510	280
80 to 89 percent.....	18,434	18,288	146	2,286	2,286	...	...	5,647	5,647	...	10,501	10,355	146
90 to 99 percent.....	7,650	7,477	173	754	754	...	...	2,134	2,134	...	4,762	4,589	173
100 percent or more.....	5,067	5,067	...	...	...	...	...	1,144	1,144	...	3,923	3,923	...
Median.....percent..	83	83	...	...	...	...	...	82	82	...	82	82	...
Purchased 1949 or earlier.....	21,643	20,278	1,365	1,937	1,532	405	...	4,145	4,006	139	15,561	14,740	821
Less than 40 percent.....	4,348	4,176	172	874	874	...	...	...	...	...	3,474	3,302	172
40 to 59 percent.....	7,287	7,102	185	139	139	...	...	529	529	...	6,619	6,434	185
60 to 79 percent.....	7,747	7,018	729	924	519	405	...	2,508	2,369	139	4,315	4,130	185
80 to 99 percent.....	1,731	1,452	279	...	...	...	...	923	923	...	808	529	279
100 percent or more.....	530	530	...	...	...	...	...	185	185	...	345	345	...
Median.....percent..	58	57	...	...	...	...	...	...	...	...	53	53	...
Not acquired by purchase.....	348	348	...	...	...	...	...	...	...	...	348	348	...
Property Location													
Inside central city.....	19,178	18,660	518	3,451	3,451	...	...	4,682	4,682	...	11,045	10,527	518
Outside central city.....	89,110	85,674	3,436	9,963	9,558	405	...	22,017	21,486	531	57,130	54,630	2,500
Real Estate Tax													
Acquired before 1959.....	97,669	94,084	3,585	11,894	11,489	405	...	24,103	23,572	531	61,672	59,023	2,649
Less than \$50.....	3,872	2,841	1,031	...	...	...	...	173	173	...	3,699	2,668	1,031
\$50 to \$99.....	1,108	1,108	...	172	172	...	...	...	...	...	936	936	...
\$100 to \$149.....	4,745	4,745	...	344	344	...	...	1,600	1,600	...	2,801	2,801	...
\$150 to \$199.....	9,223	9,038	185	545	545	...	...	3,325	3,325	...	5,353	5,168	185
\$200 to \$249.....	13,645	13,073	572	2,395	2,215	180	...	4,408	4,016	392	6,842	6,842	...
\$250 to \$299.....	18,182	17,627	556	2,365	2,365	...	...	6,449	6,449	...	9,369	8,813	556
\$300 to \$399.....	38,752	37,511	1,241	5,738	5,513	225	...	7,631	7,492	139	25,383	24,506	877
\$500 or more.....	8,141	8,141	...	335	335	...	...	517	517	...	7,289	7,289	...
Median.....dollars..	295	296	...	304	304	...	...	270	271	...	314	319	...
Acquired 1959 and 1960 (part).....	10,619	10,250	369	1,520	1,520	...	...	2,596	2,596	...	6,503	6,134	369
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	97,669	94,084	3,585	11,894	11,489	405	...	24,103	23,572	531	61,672	59,023	2,649
Less than \$5.....	3,514	2,656	858	...	...	...	...	173	173	...	3,341	2,483	858
\$5 to \$9.....	3,885	3,712	173	...	...	...	...	694	694	...	3,191	3,018	173
\$10 to \$14.....	18,242	18,103	139	1,404	1,404	...	...	6,000	5,861	139	10,838	10,838	...
\$15 to \$19.....	31,955	30,979	976	4,487	4,307	180	...	8,164	8,164	...	19,304	18,508	796
\$20 to \$24.....	23,946	22,904	1,042	4,021	4,021	...	...	5,167	4,775	392	14,758	14,108	650
\$25 to \$29.....	10,793	10,568	225	1,293	1,068	225	...	2,514	2,514	...	6,986	6,986	...
\$30 to \$39.....	4,596	4,424	172	689	689	...	...	1,391	1,391	...	2,516	2,344	172
\$40 or more.....	738	738	...	...	...	...	...	...	...	...	738	738	...
Median.....dollars..	19	19	...	20	20	...	...	18	18	...	18	19	...
Acquired 1959 and 1960 (part).....	10,619	10,250	369	1,520	1,520	...	...	2,596	2,596	...	6,503	6,134	369

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
OWNER CHARACTERISTICS—Con.													
Household Composition by Age of Head													
Male head, wife present, no nonrelatives...	98,546	94,862	3,684	13,044	12,639	405	...	26,035	25,504	531	59,467	56,719	2,748
Under 45 years...	59,284	56,959	2,325	8,371	7,966	405	...	22,400	22,261	139	28,513	26,732	1,781
With own children under 18...	54,371	52,046	2,325	8,026	7,621	405	...	19,796	19,657	139	26,549	24,768	1,781
No own children under 18...	4,913	4,913	...	345	345	...	...	2,604	2,604	...	1,964	1,964	...
45 to 64 years...	35,653	34,294	1,359	4,673	4,673	...	...	3,288	2,896	392	27,692	26,725	967
With own children under 18...	19,141	18,956	185	3,338	3,338	...	...	1,982	1,982	...	13,821	13,636	185
No own children under 18...	16,512	15,338	1,174	1,335	1,335	...	...	1,306	914	392	13,871	13,089	782
65 years and over...	3,609	3,609	...	...	...	...	...	347	347	...	3,262	3,262	...
Other households with 2 or more persons...	7,196	7,196	...	185	185	...	...	664	664	...	6,347	6,347	...
Under 65 years...	5,309	5,309	...	185	185	...	...	538	538	...	4,586	4,586	...
65 years and over...	1,887	1,887	...	...	...	...	...	126	126	...	1,761	1,761	...
Households with 1 person...	2,546	2,276	270	185	185	...	...	...	...	...	2,361	2,091	270
Under 65 years...	1,647	1,377	270	...	...	...	...	...	...	...	1,647	1,377	270
65 years and over...	899	899	...	185	185	...	...	...	...	...	714	714	...
Color of Head													
White...	107,421	103,640	3,781	13,414	13,009	405	...	26,350	25,819	531	67,657	64,812	2,845
Nonwhite...	867	694	173	...	...	...	...	349	349	...	518	345	173
Persons													
1 person...	2,546	2,276	270	185	185	...	...	...	...	...	2,361	2,091	270
2 persons...	19,068	18,504	564	983	983	...	...	2,964	2,972	392	15,121	14,949	172
3 persons...	20,226	19,435	791	1,870	1,645	225	...	4,624	4,624	...	13,732	13,166	566
4 persons...	28,055	26,876	1,179	4,672	4,672	...	...	7,220	7,081	139	16,163	15,123	1,040
5 persons...	23,350	22,699	651	3,400	3,400	...	...	7,952	7,952	...	11,998	11,347	651
6 persons or more...	15,043	14,544	499	2,304	2,124	180	...	3,939	3,939	...	8,800	8,481	319
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	33,238	31,248	1,990	7,155	7,155	...	...	7,487	7,095	392	18,596	16,998	1,598
Less than 1.0...	1,769	1,596	173	...	...	...	...	172	172	...	1,597	1,424	173
1.0 to 1.4...	4,318	4,318	...	1,305	1,305	...	...	553	553	...	2,460	2,460	...
1.5 to 1.9...	10,154	9,391	763	2,580	2,580	...	...	3,081	2,689	392	4,493	4,122	371
2.0 to 2.4...	7,421	7,421	...	1,704	1,704	...	...	1,622	1,622	...	4,095	4,095	...
2.5 to 2.9...	3,567	2,979	588	422	422	...	...	1,032	1,032	...	2,113	1,525	588
3.0 to 3.4...	3,682	3,412	270	773	773	...	...	936	936	...	1,973	1,703	270
3.5 to 3.9...	1,195	1,195	...	371	371	...	...	...	...	...	824	824	...
4.0 or more...	1,132	936	196	...	...	...	...	91	91	...	1,041	845	196
Median...ratio...	2.0	2.0	...	1.9	1.9	...	...	2.0	2.0	...	2.1	2.1	...
Other properties...	75,050	73,086	1,964	6,259	5,854	405	...	19,212	19,073	139	49,579	48,159	1,420
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal...	108,103	104,149	3,954	13,414	13,009	405	...	26,699	26,168	531	67,990	64,972	3,018
Less than 5 percent...	12,139	11,781	358	1,133	1,133	...	...	1,220	1,220	...	9,786	9,428	358
5 to 9 percent...	43,686	42,029	1,657	4,881	4,476	405	...	13,233	13,094	139	25,572	24,459	1,113
10 to 14 percent...	36,913	36,004	909	5,894	5,894	...	...	10,073	9,681	392	20,946	20,429	517
15 to 19 percent...	10,315	9,727	588	950	950	...	...	1,424	1,424	...	7,941	7,353	588
20 to 24 percent...	1,850	1,580	270	371	371	...	...	185	185	...	1,294	1,024	270
25 to 29 percent...	1,019	1,019	...	...	...	...	...	...	...	...	1,019	1,019	...
30 to 34 percent...	657	657	...	...	...	...	...	91	91	...	566	566	...
35 to 39 percent...	358	358	...	185	185	...	...	...	...	...	173	173	...
40 percent or more...	1,166	994	172	...	...	...	...	473	473	...	693	521	172
Median...percent...	10	10	...	11	11	...	...	10	10	...	10	10	...
No regular payments required...	185	185	...	...	...	...	...	...	...	...	185	185	...
Real Estate Tax as Percent of Income													
Acquired before 1959...	97,669	94,084	3,585	11,894	11,489	405	...	24,103	23,572	531	61,672	59,023	2,649
Less than 1.0 percent...	3,982	2,951	1,031	122	122	...	...	1,019	1,019	...	3,687	2,656	1,031
1.0 to 1.9 percent...	5,994	5,994	...	564	564	...	...	1,019	1,019	...	4,411	4,411	...
2.0 to 2.9 percent...	15,438	15,279	159	1,532	1,532	...	...	5,872	5,733	139	8,014	8,014	...
3.0 to 3.9 percent...	21,843	21,041	802	3,667	3,667	225	...	9,933	9,541	392	12,043	11,858	185
4.0 to 4.9 percent...	19,892	18,597	1,295	3,170	2,990	180	...	6,455	6,455	...	10,267	9,152	1,115
5.0 to 7.4 percent...	20,813	20,667	146	2,084	2,084	...	...	3,389	3,389	...	15,340	15,194	146
7.5 to 9.9 percent...	4,473	4,473	...	370	370	...	...	789	789	...	3,314	3,314	...
10 percent or more...	5,254	5,082	172	185	185	...	...	473	473	...	4,596	4,424	172
Median...percent...	4.0	4.1	...	4.0	4.0	...	...	3.8	3.9	...	4.3	4.3	...
Acquired 1959 and 1960 (part)...	10,619	10,250	369	1,520	1,520	...	...	2,596	2,596	...	6,503	6,134	369
Veteran Status													
Korean War service...	11,712	10,972	740	1,801	1,801	...	...	4,498	4,498	...	5,413	4,673	740
Korean War service only...	7,804	7,064	740	1,580	1,580	...	...	2,166	2,166	...	4,058	3,318	740
Korean War and other service...	3,908	3,908	...	221	221	...	...	2,332	2,332	...	1,355	1,355	...
Other service...	46,794	44,940	1,854	4,017	3,612	405	...	20,689	20,550	139	22,088	20,778	1,310
With World War II service...	41,070	39,486	1,584	3,700	3,295	405	...	20,504	20,365	139	16,866	15,826	1,040
No World War II service...	5,724	5,454	270	317	317	...	...	185	185	...	5,222	4,952	270
Nonveteran...	49,782	48,422	1,360	7,596	7,596	...	...	1,512	1,120	392	40,674	39,706	968

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	VA second	Conventional second	Total	First mortgage only				With junior mortgage
First mortgage debt on 1- to 4-dwelling-unit properties.....	901,693	870,518	31,175	132,008	129,763	2,245	...	249,686	246,706	2,980	519,999	494,049	25,950
Average first mortgage debt.....	6.6	6.7	6.1	8.4	8.6	3.9	...	7.3	7.3	5.6	6.1	6.0	6.5
First mortgage debt on 1-dwelling-unit properties.....	759,866	733,978	25,888	116,633	115,076	1,557	...	206,513	203,533	2,980	436,720	415,369	21,351
Average first mortgage debt.....	7.0	7.0	6.5	8.7	8.8	3.8	...	7.7	7.8	5.6	6.4	6.4	7.1
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	1,219	1,219	...	...	...	...	...	...	...	...	1,219	1,219	...
\$2,000 to \$3,999.....	17,877	16,569	1,308	288	288	...	...	340	340	...	17,249	15,941	1,308
\$4,000 to \$5,999.....	46,754	44,209	2,545	3,842	3,410	432	...	10,227	8,581	1,646	32,685	32,218	467
\$6,000 to \$7,999.....	74,488	70,692	3,796	6,868	5,743	1,125	...	19,149	15,149	...	52,471	49,800	2,671
\$8,000 to \$9,999.....	159,856	154,818	5,038	22,615	22,615	...	...	51,473	51,473	...	85,768	80,730	5,038
\$10,000 to \$11,999.....	200,432	197,492	2,940	42,982	42,982	...	...	48,654	48,654	...	108,796	105,856	2,940
\$12,000 to \$13,999.....	114,848	105,921	8,927	26,752	26,752	...	...	48,293	48,293	...	39,803	30,876	8,927
\$14,000 to \$15,999.....	53,329	51,995	1,334	2,627	2,627	...	...	21,113	19,779	1,334	29,589	29,589	...
\$16,000 to \$19,999.....	51,445	51,445	...	10,659	10,659	...	...	7,453	7,453	...	33,333	33,333	...
\$20,000 to \$24,999.....	37,076	37,076	...	...	...	...	...	3,811	3,811	...	33,265	33,265	...
\$25,000 or more.....	2,542	2,542	...	...	...	...	...	...	...	...	2,542	2,542	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	14,354	13,891	463	1,479	1,479	...	...	1,480	1,480	...	11,395	10,932	463
\$2,000 to \$3,999.....	48,258	46,514	1,744	2,220	1,788	432	...	7,495	7,495	...	38,543	37,231	1,312
\$4,000 to \$5,999.....	93,844	89,790	4,054	7,305	6,180	1,125	...	32,538	30,892	1,646	54,001	52,718	1,283
\$6,000 to \$7,999.....	123,237	120,566	2,671	16,467	16,467	...	...	31,337	31,337	...	75,433	72,762	2,671
\$8,000 to \$9,999.....	152,449	147,360	5,089	26,820	26,820	...	...	31,688	30,354	1,334	93,941	90,186	3,755
\$10,000 to \$11,999.....	138,483	133,966	4,517	32,312	32,312	...	...	46,947	46,947	...	59,224	54,707	4,517
\$12,000 to \$13,999.....	90,092	85,742	4,350	16,744	16,744	...	...	35,678	35,678	...	37,670	30,320	7,350
\$14,000 to \$15,999.....	29,833	29,833	...	4,888	4,888	...	...	11,297	11,297	...	13,648	13,648	...
\$16,000 to \$19,999.....	50,712	50,712	...	8,398	8,398	...	...	4,242	4,242	...	38,072	38,072	...
\$20,000 to \$24,999.....	18,604	18,604	...	...	...	...	...	3,811	3,811	...	14,793	14,793	...
\$25,000 or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Term of First Mortgage													
Indefinite.....	1,535	1,535	...	...	...	...	...	...	...	...	1,535	1,535	...
On demand.....	6,472	6,472	...	...	...	...	...	...	...	...	6,472	6,472	...
Less than 8 years.....	98,420	96,852	1,568	...	...	...	...	...	...	...	98,420	96,852	1,568
8 to 12 years.....	34,871	34,006	865	...	...	...	...	...	...	...	34,871	34,006	865
13 to 17 years.....	72,009	59,459	12,550	2,290	2,290	...	...	4,664	3,018	1,646	65,095	54,151	10,904
18 to 22 years.....	311,731	303,285	8,446	43,030	42,598	432	...	57,756	57,756	...	210,945	202,931	8,014
23 to 27 years.....	108,443	105,984	2,459	32,404	31,279	1,125	...	62,933	61,999	1,334	13,106	13,106	...
28 to 32 years.....	126,385	126,385	...	38,909	38,909	...	...	81,160	81,160	...	6,316	6,316	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	8,379	8,379	...	...	...	...	...	...	...	...	8,379	8,379	...
4.0 percent.....	67,879	62,899	4,980	432	...	432	...	60,829	57,849	2,980	6,618	5,050	1,568
4.1 to 4.4 percent.....	6,224	6,224	...	6,224	6,224	...	...	...	...	...	...	...	...
4.5 percent.....	184,310	181,606	2,704	36,218	35,093	1,125	...	117,273	117,273	...	30,819	29,240	1,579
4.6 to 4.9 percent.....	29,192	29,192	...	...	...	...	...	18,001	18,001	...	11,191	11,191	...
5.0 percent.....	173,646	168,048	5,598	8,324	8,324	...	...	...	...	...	165,322	159,724	5,598
5.1 to 5.4 percent.....	70,169	70,169	...	58,020	58,020	...	...	10,410	10,410	...	1,739	1,739	...
5.5 percent.....	115,439	112,768	2,671	3,097	3,097	...	...	...	...	...	112,342	109,671	2,671
5.6 to 5.9 percent.....	26,768	26,768	...	4,318	4,318	...	...	...	...	...	22,450	22,450	...
6.0 percent.....	76,750	66,815	9,935	...	...	...	...	...	...	...	76,750	66,815	9,935
6.1 to 6.9 percent.....	1,110	1,110	...	...	...	...	...	...	...	...	1,110	1,110	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	129,487	127,521	1,966	20,825	20,825	...	...	23,519	23,519	...	85,143	83,177	1,966
1958.....	114,816	105,279	9,537	37,300	37,300	...	...	18,429	18,429	...	59,087	49,550	9,537
1957.....	123,394	119,077	4,317	19,843	19,843	...	...	31,046	29,400	1,646	72,503	69,824	2,671
1955 and 1956.....	231,699	226,268	5,431	21,737	21,737	...	...	66,427	66,427	...	143,535	138,104	5,431
1950 to 1954.....	124,977	124,977	...	11,859	11,859	...	...	50,958	50,958	...	62,160	62,160	...
1945 to 1949.....	32,083	27,446	4,637	3,590	2,033	1,557	...	16,134	14,800	1,334	12,359	10,613	1,746
1940 to 1944.....	1,703	1,703	...	1,479	1,479	...	...	...	...	...	224	224	...
1939 or earlier.....	1,707	1,707	...	...	...	...	...	...	...	...	1,707	1,707	...
Method of Payment of First Mortgage													
Regular payments required.....	759,607	733,719	25,888	116,633	115,076	1,557	...	206,513	203,533	2,980	436,461	415,110	21,351
Interest and principal.....	747,252	722,932	24,320	116,633	115,076	1,557	...	206,513	203,533	2,980	424,106	404,323	19,783
Interest only.....	11,770	10,202	1,568	...	...	...	...	...	...	...	11,770	10,202	1,568
Principal only.....	585	585	...	...	...	...	...	...	...	...	585	585	...
No regular payments required.....	259	259	...	...	...	...	...	...	...	...	259	259	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
MORTGAGE CHARACTERISTICS					OWNER CHARACTERISTICS				
Total mortgage debt on 1- to 4-dwelling-unit properties.....	911,364	132,486	250,061	528,817	Annual Housing Costs as Percent of Income				
Average total mortgage debt.....	6.7	8.5	7.3	6.2	Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....	768,617	116,939	206,888	444,790	Less than 5 percent.....				
Average total mortgage debt.....	7.1	8.7	7.7	6.5	5 to 9 percent.....				
MORTGAGE CHARACTERISTICS					10 to 14 percent.....				
Total Mortgage Outstanding Debt					15 to 19 percent.....				
Less than \$2,000.....	13,891	1,479	1,480	10,932	20 to 24 percent.....				
\$2,000 to \$3,999.....	47,870	2,256	7,495	38,119	25 to 29 percent.....				
\$4,000 to \$5,999.....	93,328	6,180	32,774	54,374	30 to 34 percent.....				
\$6,000 to \$7,999.....	123,185	17,862	31,337	75,986	35 to 39 percent.....				
\$8,000 to \$9,999.....	152,660	26,820	30,354	95,486	40 percent or more.....				
\$10,000 to \$11,999.....	175,439	32,312	48,420	54,707	Acquired 1959 and 1960 (part).....				
\$12,000 to \$13,999.....	87,983	16,744	35,678	35,561	Income ¹				
\$14,000 to \$15,999.....	32,949	4,888	11,297	16,764	Less than \$2,000.....				
\$16,000 to \$19,999.....	60,708	8,398	4,242	48,068	\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....	18,604	...	3,611	14,793	\$3,000 to \$3,999.....				
\$25,000 or more.....	...	...	...	...	\$4,000 to \$4,999.....				
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....				
Less than 20 percent.....	40,467	1,942	3,957	34,568	\$6,000 to \$6,999.....				
20 to 29 percent.....	48,061	468	7,988	39,605	\$7,000 to \$7,999.....				
30 to 39 percent.....	120,433	6,939	22,943	90,551	\$8,000 to \$8,999.....				
40 to 49 percent.....	137,389	11,326	27,447	98,607	\$9,000 to \$9,999.....				
50 to 59 percent.....	115,674	6,941	28,786	79,947	\$10,000 to \$10,999.....				
60 to 69 percent.....	112,784	28,780	46,076	37,928	\$11,000 to \$11,999.....				
70 to 79 percent.....	110,024	29,762	30,393	49,869	\$12,000 to \$12,999.....				
80 to 89 percent.....	73,664	28,757	31,192	13,715	\$13,000 to \$13,999.....				
90 to 99 percent.....	10,130	2,024	8,106	...	\$14,000 to \$14,999.....				
100 percent or more.....	...	...	...	...	\$15,000 or more.....				
PROPERTY CHARACTERISTICS					Age of Head				
Value					Under 25 years.....				
Less than \$5,000.....	665	...	...	665	25 to 34 years.....				
\$5,000 to \$7,400.....	6,719	1,565	856	4,298	35 to 44 years.....				
\$7,500 to \$9,900.....	20,573	1,379	5,989	13,205	45 to 64 years.....				
\$10,000 to \$12,400.....	82,248	15,612	31,242	35,394	65 years and over.....				
\$12,500 to \$14,900.....	109,767	36,584	34,683	38,500	Household Composition by Age of Head				
\$15,000 to \$17,400.....	143,140	24,499	57,040	61,601	Male head, wife present, no nonrelatives..				
\$17,500 to \$19,000.....	139,354	22,882	39,775	76,697	Under 45 years.....				
\$20,000 to \$24,900.....	139,204	11,982	37,303	89,919	With own children under 18.....				
\$25,000 to \$34,900.....	82,627	2,436	...	80,191	No own children under 18.....				
\$35,000 or more.....	44,320	...	...	44,320	45 to 64 years.....				
Year Built					With own children under 18.....				
1958 and 1959.....	87,406	16,170	13,078	58,158	No own children under 18.....				
1955 to 1957.....	235,293	18,520	61,494	155,279	65 years and over.....				
1950 to 1954.....	192,573	31,426	67,991	93,156	Other households with 2 or more persons...				
1940 to 1949.....	101,523	17,223	29,718	54,582	Under 65 years.....				
1930 to 1939.....	29,247	13,156	2,974	13,117	65 years and over.....				
1929 or earlier.....	122,575	20,444	31,633	70,498	Households with 1 person.....				
Condition					Under 65 years.....				
Not dilapidated.....	765,693	116,939	206,888	441,866	65 years and over.....				
Dilapidated.....	2,924	...	...	2,924	Color of Head				
Interest and Principal Payments on All Mortgages as Percent of Income					White.....				
Regular payments of interest and/or principal.....					Nonwhite.....				
Less than 5 percent.....					Interest and Principal Payments on All Mortgages as Percent of Income				
5 to 9 percent.....					Regular payments of interest and/or principal.....				
10 to 14 percent.....					Less than 5 percent.....				
15 to 19 percent.....					5 to 9 percent.....				
20 to 24 percent.....					10 to 14 percent.....				
25 to 29 percent.....					15 to 19 percent.....				
30 to 34 percent.....					20 to 24 percent.....				
35 to 39 percent.....					25 to 29 percent.....				
40 percent or more.....					30 to 34 percent.....				
No regular payments required.....					35 to 39 percent.....				

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
Total 1- to 4-dwelling-unit properties..	135,636	22,722	62,934	27,067	5,995	577	163	376	15,606	196
Total 1-dwelling-unit properties.....	108,288	19,300	48,591	22,728	5,478	577	163	204	11,051	196
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	1,614	...	518	357	...	...	...	...	739	...
\$2,000 to \$3,999.....	10,462	1,254	1,721	3,614	185	...	...	...	3,492	196
\$4,000 to \$5,999.....	14,876	3,208	4,797	3,292	324	...	163	...	3,092	...
\$6,000 to \$7,999.....	16,242	4,081	6,497	4,215	577	...	...	...	872	...
\$8,000 to \$9,999.....	23,954	4,478	14,045	3,792	757	185	...	204	493	...
\$10,000 to \$11,999.....	21,894	4,734	11,366	3,076	1,413	...	...	...	1,305	...
\$12,000 to \$13,999.....	10,001	734	5,432	2,250	851	...	...	...	734	...
\$14,000 to \$15,999.....	4,042	291	1,932	1,081	346	392	...	...	...	...
\$16,000 to \$19,999.....	3,227	324	1,381	589	794	...	...	...	139	...
\$20,000 to \$24,999.....	1,862	196	788	462	231	...	...	...	185	...
\$25,000 or more.....	114	...	114	...	...	...	...	...	...	...
Median.....dollars..	8,900	8,500	9,500	7,900	11,300	...	...	...	4,800	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	13,388	2,068	3,058	4,250	324	...	...	...	3,492	196
\$2,000 to \$3,999.....	16,389	4,008	4,630	3,688	381	...	...	...	3,682	...
\$4,000 to \$5,999.....	18,699	4,438	8,347	4,349	566	...	163	...	836	...
\$6,000 to \$7,999.....	17,426	2,555	10,204	3,444	376	...	...	204	643	...
\$8,000 to \$9,999.....	16,933	2,964	8,757	2,591	1,376	185	...	...	1,060	...
\$10,000 to \$11,999.....	12,776	2,260	7,258	1,362	882	...	...	...	1,014	...
\$12,000 to \$13,999.....	6,992	487	3,313	2,252	548	392	...	...	...	...
\$14,000 to \$15,999.....	2,031	139	1,081	145	527	...	...	...	139	...
\$16,000 to \$19,999.....	2,789	185	1,644	462	498	...	...	...	...	...
\$20,000 to \$24,999.....	865	196	299	185	...	...	...	...	185	...
\$25,000 or more.....	...	...	...	...	...	...	...	...	...	...
Median.....dollars..	6,700	5,600	7,600	5,600	9,600	...	...	...	3,100	...
Term of First Mortgage										
Indefinite.....	1,060	185	173	...	...	...	...	...	702	...
On demand.....	1,660	565	737	...	...	...	...	...	358	...
Less than 8 years.....	16,880	10,030	2,371	357	...	185	...	...	3,741	196
8 to 12 years.....	10,373	762	1,914	4,251	...	...	...	...	3,446	...
13 to 17 years.....	12,744	1,929	2,434	7,234	224	...	...	...	923	...
18 to 22 years.....	41,941	5,124	22,257	9,273	2,931	392	163	204	1,597	...
23 to 27 years.....	12,966	509	9,965	1,613	740	...	...	...	139	...
28 to 32 years.....	10,664	196	8,740	...	1,583	...	...	...	145	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...
Median.....years..	20	7	22	18	22	...	...	...	10	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	1,241	...	...	...	...	...	...	...	1,241	...
4.0 percent.....	13,996	1,384	7,965	3,042	577	...	...	...	1,028	...
4.1 to 4.4 percent.....	1,040	368	468	...	...	...	...	204	...	...
4.5 percent.....	25,848	1,223	16,853	3,864	2,210	...	...	...	1,698	...
4.6 to 4.9 percent.....	2,644	343	2,014	185	...	...	...	...	102	...
5.0 percent.....	27,066	7,771	7,669	6,499	2,019	...	...	...	2,912	196
5.1 to 5.4 percent.....	6,667	739	5,558	185	...	...	...	...	185	...
5.5 percent.....	14,619	3,050	4,821	5,373	233	...	...	...	1,142	...
5.6 to 5.9 percent.....	2,331	...	2,159	...	172	...	...	...	...	...
6.0 percent.....	12,651	4,422	1,084	3,580	267	577	163	...	2,558	...
6.1 to 6.9 percent.....	185	...	...	...	...	...	...	...	185	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.0	5.1	4.6	5.1	4.6	...	...	...	5.1	...
Origin of First Mortgage										
Made when property acquired.....	84,561	12,500	41,185	17,171	4,912	577	...	204	7,816	196
Assumed when property acquired.....	7,569	1,694	3,761	1,228	196	...	...	...	690	...
Made after property acquired.....	16,158	5,106	3,645	4,329	370	...	163	...	2,545	...
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	13,479	2,335	6,311	2,116	780	577	163	...	1,197	...
1958.....	12,268	2,634	5,654	2,332	...	...	...	...	1,648	...
1957.....	14,404	1,621	5,754	3,844	1,155	...	...	...	2,030	...
1955 and 1956.....	28,919	6,984	13,477	5,662	1,045	...	...	...	1,555	196
1950 to 1954.....	25,441	3,252	11,689	5,949	1,989	...	...	204	2,358	...
1945 to 1949.....	11,026	1,634	4,464	2,640	370	...	...	...	1,918	...
1940 to 1944.....	1,358	311	723	185	139	...	...	...	...	...
1939 or earlier.....	1,393	529	519	...	...	...	...	...	345	...
Method of Payment of First Mortgage										
Regular payments required.....	108,103	19,300	48,591	22,728	5,478	577	163	204	10,866	196
Interest and principal.....	105,271	19,128	48,048	22,728	5,478	577	163	204	8,749	196
Interest only.....	2,660	172	543	...	...	...	...	...	1,945	...
Principal only.....	172	...	...	...	...	...	...	...	172	...
No regular payments required.....	185	...	...	...	...	...	...	...	185	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	108,103	19,300	48,591	22,728	5,478	577	163	204	10,866	196
\$30 to \$39.....	11,886	1,600	3,115	3,290	324	...	...	...	3,557	...
\$40 to \$49.....	9,085	1,665	4,247	1,587	381	...	...	...	1,205	...
\$50 to \$59.....	16,091	1,513	8,561	4,154	196	163	...	...	1,504	...
\$60 to \$69.....	22,407	4,452	11,640	3,761	466	...	...	...	1,892	196
\$70 to \$79.....	19,729	3,898	10,426	2,455	1,580	...	...	204	1,166	...
\$80 to \$89.....	13,784	3,739	5,598	2,643	884	185	...	...	735	...
\$90 to \$99.....	5,219	930	1,798	1,163	845	...	...	...	483	...
\$100 to \$119.....	3,030	507	1,039	1,484	...	...	...	...	...	...
\$120 to \$149.....	3,112	615	620	773	388	392	...	...	324	...
\$150 to \$199.....	2,492	...	1,248	830	414	...	...	...	...	...
\$200 or more.....	969	196	185	588	...	...	...	...	...	...
Median.....dollars..	299	185	114	...	...	...	...	...	...	...
No regular payments required.....	58	61	57	56	69	...	...	...	44	...
Current Status of First Mortgage Payments	185	...	...	...	...	...	...	...	185	...
Current or ahead of schedule.....	103,906	19,115	47,723	20,539	5,089	577	163	204	10,300	196
Delinquent.....	4,197	185	868	2,189	389	...	...	...	566	...
No regular payments required.....	185	...	...	...	...	...	...	...	185	...
Servicing of First Mortgage										
By holder.....	104,460	19,115	47,007	22,728	4,425	577	163	204	10,045	196
By agent.....	3,828	185	1,584	...	1,053	...	...	...	1,006	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	107,332	19,300	48,477	22,728	4,923	577	163	204	10,764	196
Different division.....	956	...	114	...	555	...	...	...	287	...
Holder outside United States.....	...	...	...	...	...	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	92,130	14,194	44,946	18,399	5,108	577	...	204	8,506	196
Less than 40 percent.....	8,390	708	2,604	2,201	196	...	...	...	2,681	...
40 to 49 percent.....	7,509	1,500	3,366	842	476	...	...	...	1,325	...
50 to 59 percent.....	13,236	3,915	4,857	2,982	953	...	...	...	529	...
60 to 69 percent.....	15,633	4,085	7,512	2,405	1,459	...	...	...	172	...
70 to 79 percent.....	14,438	1,995	5,207	4,857	368	...	...	...	2,011	...
80 to 84 percent.....	12,663	874	8,432	1,620	771	...	...	204	566	196
85 to 89 percent.....	9,389	381	6,853	1,349	139	...	...	...	667	...
90 to 94 percent.....	6,146	172	3,981	1,075	548	...	...	...	370	...
95 to 99 percent.....	3,150	392	1,463	705	198	392	...	...	...	...
100 percent or more.....	1,576	172	671	363	...	185	...	...	185	...
Median.....percent..	71	62	78	72	66	...	...	...	55	...
Other properties.....	16,158	5,106	3,645	4,329	370	...	163	...	2,545	...
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	92,130	14,194	44,946	18,399	5,108	577	...	204	8,506	196
Less than 40 percent.....	7,836	708	2,604	2,201	196	...	...	...	2,127	...
40 to 49 percent.....	7,509	1,500	3,366	657	476	...	...	...	1,510	...
50 to 59 percent.....	12,392	3,915	4,578	2,417	953	...	...	...	529	...
60 to 69 percent.....	15,683	3,939	7,512	2,405	1,459	...	...	...	368	...
70 to 79 percent.....	13,836	1,961	5,486	4,290	368	...	...	...	1,731	...
80 to 84 percent.....	12,903	874	8,207	1,805	771	...	...	204	846	196
85 to 89 percent.....	9,915	561	6,853	1,522	139	...	...	...	840	...
90 to 94 percent.....	6,966	172	3,842	2,034	548	...	...	...	370	...
95 to 99 percent.....	3,150	392	1,463	705	198	392	...	...	...	...
100 percent or more.....	1,940	172	1,035	363	...	185	...	...	185	...
Median.....percent..	72	62	78	74	66	...	...	...	62	...
Other properties.....	16,158	5,106	3,645	4,329	370	...	163	...	2,545	...
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	20,839	5,215	4,300	5,731	705	...	...	...	4,888	...
20 to 29 percent.....	11,196	2,078	5,649	1,663	381	...	...	...	1,229	196
30 to 39 percent.....	18,680	4,593	8,834	4,953	1,122	...	...	...	1,178	...
40 to 49 percent.....	17,058	3,520	7,767	3,587	711	163	...	204	1,106	...
50 to 59 percent.....	12,893	2,098	6,949	2,582	686	...	...	...	578	...
60 to 69 percent.....	10,916	1,268	6,483	1,546	806	...	...	...	813	...
70 to 79 percent.....	10,236	528	6,184	1,408	465	392	...	...	1,259	...
80 to 89 percent.....	5,796	...	4,134	1,073	404	185	...	...	...	...
90 to 99 percent.....	674	...	291	185	198	...	...	...	...	...
100 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median.....percent..	42	35	50	38	47	...	...	...	25	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	357	...	...	...	...	...	...	...	357	...
\$5,000 to \$7,400.....	2,857	172	1,383	172	...	...	...	...	934	196
\$7,500 to \$9,900.....	6,214	1,097	1,695	1,324	...	...	...	...	2,098	...
\$10,000 to \$12,400.....	17,965	2,688	8,128	5,705	185	163	...	...	1,096	...
\$12,500 to \$14,900.....	16,381	2,574	8,684	2,699	587	...	...	...	1,837	...
\$15,000 to \$17,400.....	19,502	3,122	9,509	4,244	758	...	...	204	1,665	...
\$17,500 to \$19,900.....	17,713	4,079	8,093	3,060	1,811	392	...	...	278	...
\$20,000 to \$24,900.....	16,166	1,987	7,591	3,629	1,520	...	...	...	1,439	...
\$25,000 to \$34,900.....	7,646	2,283	2,793	1,029	586	...	...	...	955	...
\$35,000 or more.....	3,487	1,298	715	866	216	...	...	...	392	...
Median.....dollars..	16,300	17,500	16,200	15,900	19,400	...	...	...	13,900	...
Year Built										
1958 and 1959.....	7,495	822	4,617	733	84	392	...	...	847	...
1955 to 1957.....	24,286	4,979	10,990	5,033	1,925	...	...	...	1,359	...
1950 to 1954.....	26,886	4,596	13,943	4,117	2,418	...	...	204	1,608	...
1940 to 1949.....	17,505	2,135	6,154	5,282	694	...	...	...	3,240	...
1930 to 1939.....	3,928	650	2,130	728	...	...	...	...	420	...
1929 or earlier.....	28,188	6,118	10,757	6,835	357	185	163	...	3,577	196
New or Previously Occupied										
New.....	55,539	9,563	25,556	10,353	4,093	392	...	204	5,378	...
Previously occupied.....	52,749	9,737	23,035	12,375	1,385	185	163	...	5,673	196
Number of Mortgages on Property										
1 mortgage.....	104,334	18,974	47,948	20,577	5,478	577	163	204	10,217	196
2 mortgages.....	3,954	326	643	2,151	...	...	...	...	834	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	107,548	19,115	48,591	22,358	5,478	577	163	204	10,866	196
Dilapidated.....	740	185	...	370	...	...	...	...	185	...
Property Location										
Inside central city.....	19,178	2,237	11,077	3,452	172	...	...	...	2,240	...
Outside central city.....	89,110	17,963	37,514	19,276	5,306	577	163	204	8,811	196
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	97,669	18,342	42,582	21,793	4,698	...	...	204	9,854	196
Less than \$5.....	3,514	452	1,211	1,096	...	...	...	...	755	...
\$5 to \$9.....	3,885	1,848	471	1,083	196	...	...	...	287	...
\$10 to \$14.....	18,242	2,990	7,779	4,875	793	...	...	...	1,609	196
\$15 to \$19.....	31,955	6,248	15,346	5,489	1,744	...	...	...	3,128	...
\$20 to \$24.....	23,946	3,201	10,850	6,055	1,767	...	...	204	1,869	...
\$25 to \$29.....	10,793	2,233	4,552	1,604	198	...	...	...	2,206	...
\$30 to \$39.....	4,596	1,370	1,635	1,591	...	...	...	...	...	...
\$40 or more.....	738	...	738	...	...	...	...	...	...	...
Median.....dollars..	19	18	19	19	19	...	...	...	19	...
Acquired 1959 and 1960 (part).....	10,619	958	6,009	935	780	577	163	...	1,197	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	97,669	18,342	42,582	21,793	4,698	...	...	204	9,854	196
Less than 5 percent.....	480	...	480	...	...	...	...	...	...	...
5 to 9 percent.....	6,451	899	1,983	1,548	368	...	...	...	1,653	...
10 to 14 percent.....	18,012	2,751	8,611	4,304	1,035	...	...	...	1,311	...
15 to 19 percent.....	27,011	4,901	12,557	4,840	1,661	...	...	...	2,652	196
20 to 24 percent.....	21,229	4,197	9,468	4,629	976	...	...	204	1,959	...
25 to 29 percent.....	11,453	2,438	5,156	2,560	379	...	...	...	920	...
30 to 34 percent.....	5,726	1,462	1,790	1,785	147	...	...	...	542	...
35 to 39 percent.....	2,891	632	1,192	591	132	...	...	...	344	...
40 percent or more.....	4,416	1,062	1,345	1,536	...	...	...	...	473	...
Median.....percent..	19	21	19	20	18	...	...	...	19	...
Acquired 1959 and 1960 (part).....	10,619	958	6,009	935	780	577	163	...	1,197	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income ¹										
Less than \$2,000.....	1,876	185	1,057	471	...	...	163	...	...	...
\$2,000 to \$2,999.....	2,293	381	519	506	...	...	...	...	887	...
\$3,000 to \$3,999.....	4,573	1,267	892	1,319	...	...	...	...	1,095	...
\$4,000 to \$4,999.....	8,289	3,118	3,013	1,492	...	...	...	...	666	...
\$5,000 to \$5,999.....	15,496	1,645	7,214	5,119	...	...	...	...	1,322	196
\$6,000 to \$6,999.....	20,982	3,481	9,921	3,769	969	392	...	...	2,450	...
\$7,000 to \$7,999.....	17,252	3,041	8,973	3,012	972	...	...	...	1,254	...
\$8,000 to \$8,999.....	9,013	958	4,536	1,813	947	185	...	204	370	...
\$9,000 to \$9,999.....	7,981	1,958	3,598	357	1,144	...	...	...	924	...
\$10,000 to \$11,999.....	7,871	1,211	2,925	2,023	566	...	...	...	1,146	...
\$12,000 to \$14,999.....	7,316	1,698	3,249	1,331	101	...	...	...	937	...
\$15,000 or more.....	5,346	357	2,694	1,516	779	...	...	...	...	...
Median.....dollars..	7,000	6,900	7,200	6,700	8,800	...	...	...	6,600	...
Age of Head										
Under 25 years.....	277	...	81	196	...	...	...	...	...	...
25 to 34 years.....	23,571	3,254	10,800	4,620	2,032	392	...	...	2,277	196
35 to 44 years.....	37,796	7,042	21,809	4,942	1,807	...	...	204	1,992	...
45 to 64 years.....	40,249	7,754	12,040	12,117	1,454	185	...	...	5,699	...
65 years and over.....	6,395	1,250	2,861	853	185	...	163	...	1,083	...
Median.....	43	44	41	48	39	...	...	...	49	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	98,546	17,663	45,413	19,673	5,121	577	...	204	9,699	196
Under 45 years.....	59,284	9,754	31,718	9,084	3,839	392	...	204	4,097	196
With own children under 18.....	54,371	9,335	28,724	8,262	3,839	...	...	204	3,811	196
No own children under 18.....	4,913	419	2,994	822	...	392	...	...	286	...
45 to 64 years.....	35,653	7,016	11,890	10,589	1,282	185	...	...	4,691	...
With own children under 18.....	19,141	4,705	5,933	5,536	420	185	...	...	2,362	...
No own children under 18.....	16,512	2,311	5,957	5,053	862	...	...	...	2,329	...
65 years and over.....	3,609	893	1,805	...	...	...	...	...	911	...
Other households with 2 or more persons....	7,196	1,267	2,369	2,045	357	...	163	...	995	...
Under 65 years.....	5,309	1,095	1,670	1,377	172	...	...	...	995	...
65 years and over.....	1,887	172	699	668	185	...	163	...	...	...
Households with 1 person.....	2,546	370	809	1,010	...	...	...	...	357	...
Under 65 years.....	1,647	185	452	825	...	...	...	...	185	...
65 years and over.....	899	185	357	185	...	...	...	...	172	...
Color of Head										
White.....	107,421	19,300	48,242	22,555	5,478	577	163	204	10,706	196
Nonwhite.....	867	...	349	173	...	...	...	...	345	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	33,238	3,689	17,157	6,125	1,935	577	...	...	3,755	...
Less than 1.0.....	1,769	...	172	1,067	172	...	...	...	358	...
1.0 to 1.4.....	4,318	358	2,696	711	196	185	...	...	172	...
1.5 to 1.9.....	10,154	891	4,722	2,055	1,067	...	...	...	1,419	...
2.0 to 2.4.....	7,421	376	4,686	920	183	392	...	...	864	...
2.5 to 2.9.....	3,567	332	2,414	588	233	...	...	...	...	...
3.0 to 3.4.....	3,682	725	1,941	466	...	...	...	...	550	...
3.5 to 3.9.....	1,195	419	435	145	...	...	...	...	196	...
4.0 or more.....	1,132	588	91	173	84	...	...	...	196	...
Median.....ratio..	2.0	...	2.1	1.8	...	...	...	...	...	...
Other properties.....	75,050	15,611	31,434	16,603	3,543	...	163	204	7,296	196
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	108,103	19,300	48,591	22,728	5,478	577	163	204	10,866	196
Less than 5 percent.....	12,139	1,733	4,304	2,789	877	...	...	...	2,436	...
5 to 9 percent.....	43,686	7,220	21,731	7,798	2,467	...	...	204	4,266	...
10 to 14 percent.....	36,913	6,064	18,201	7,799	1,855	185	...	...	2,613	196
15 to 19 percent.....	10,315	2,448	2,997	2,750	279	392	...	...	1,449	...
20 to 24 percent.....	1,850	877	382	591	...	...	...	...	...	...
25 to 29 percent.....	1,019	392	353	172	...	...	...	...	102	...
30 to 34 percent.....	657	381	91	185	...	...	...	...	...	...
35 to 39 percent.....	398	...	185	173	...	...	...	...	...	...
40 percent or more.....	1,166	185	347	471	...	...	163	...	...	...
Median.....percent..	10	11	10	10	9	...	...	...	9	...
No regular payments required.....	185	...	...	...	...	...	...	...	185	...
Veteran Status										
Korean War service.....	11,712	1,569	5,941	2,136	678	392	...	...	800	196
Korean War service only.....	7,804	820	3,700	1,403	678	392	...	...	615	196
Korean War and other service.....	3,908	749	2,241	733	...	...	...	...	185	...
Other service.....	46,794	8,332	24,608	8,243	2,561	185	...	...	2,865	...
With World War II service.....	41,070	7,218	23,094	6,384	2,237	185	...	...	1,952	...
No World War II service.....	5,724	1,114	1,514	1,859	324	...	...	...	913	...
Nonveteran.....	49,782	9,399	18,042	12,349	2,239	...	163	204	7,386	...

¹ Income of owner and relatives living with him.

Chapter 11

CHICAGO-NORTHWESTERN INDIANA

STANDARD CONSOLIDATED AREA

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Chicago, Ill.-Northwestern Indiana

STANDARD CONSOLIDATED AREA

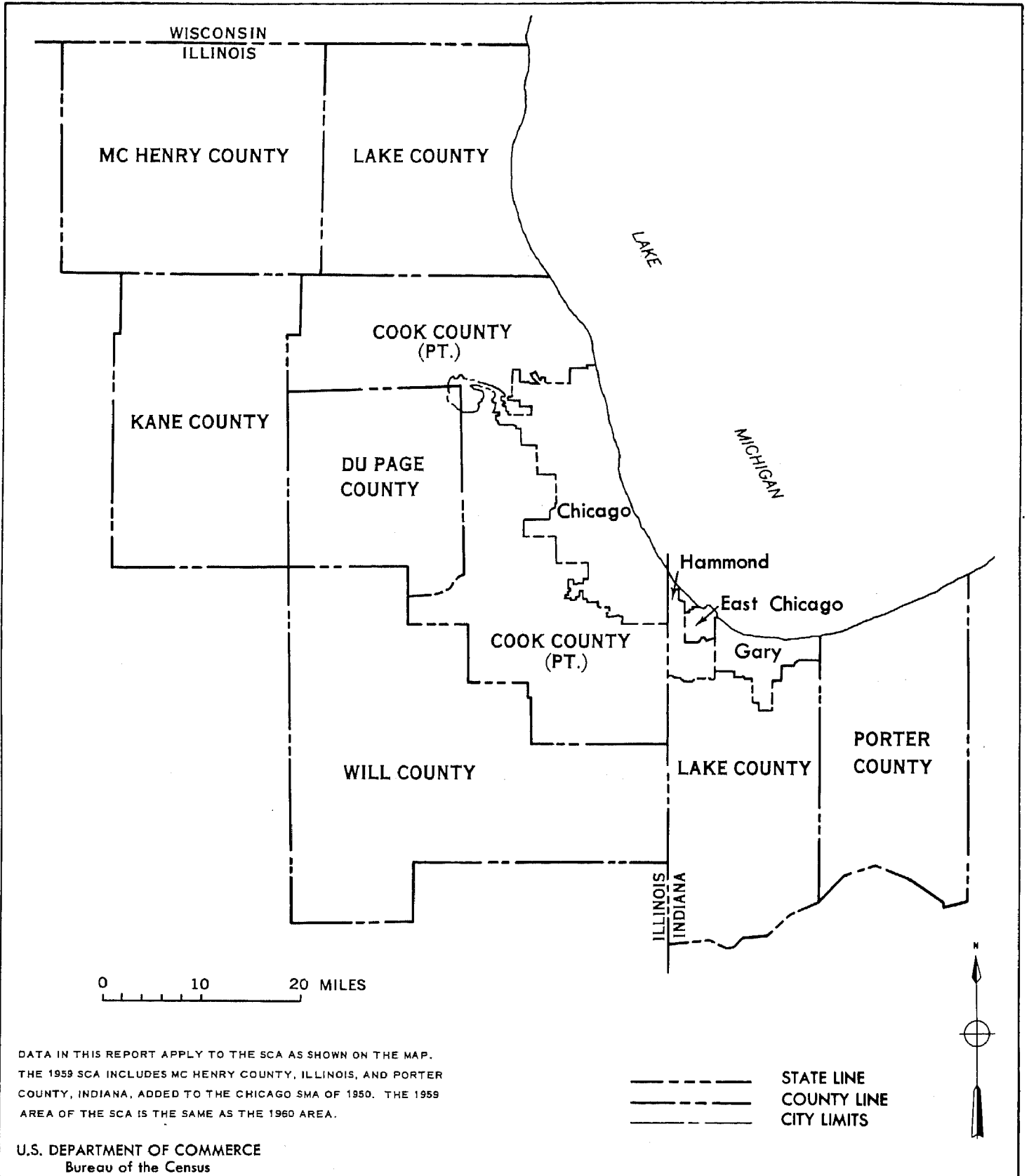


Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	1,001,856	421,078	580,778	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	799,878	302,672	497,206	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	4,735	4,735	...	\$5 to \$9.....			
\$5,000 to \$7,400.....	19,113	13,346	5,767	\$10 to \$14.....			
\$7,500 to \$9,900.....	31,481	17,598	13,883	\$15 to \$19.....			
\$10,000 to \$12,400.....	83,665	47,727	35,938	\$20 to \$24.....			
\$12,500 to \$14,900.....	82,952	27,719	55,233	\$25 to \$29.....			
\$15,000 to \$17,400.....	127,178	47,342	79,836	\$30 to \$39.....			
\$17,500 to \$19,900.....	121,574	45,258	76,316	\$40 or more.....			
\$20,000 to \$24,900.....	159,390	39,979	119,411	Median.....dollars..			
\$25,000 to \$34,900.....	105,521	29,208	76,313	15 15 14			
\$35,000 or more.....	64,269	29,760	34,509	Acquired 1959 and 1960 (part).....			
Median.....dollars..	18,500	17,100	19,400	82,088 15,150 66,938			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	129,469	21,351	108,118	New.....			
1950 to 1954.....	186,936	49,080	137,856	1959 and 1960 (part).....			
1940 to 1949.....	115,629	50,227	65,402	1957 and 1958.....			
1930 to 1939.....	48,456	24,794	23,662	1955 and 1956.....			
1929 or earlier.....	255,255	152,411	102,844	1950 to 1954.....			
Condition				1945 to 1949.....			
Not dilapidated.....	794,609	299,914	494,695	1940 to 1944.....			
Dilapidated.....	5,269	2,758	2,511	1939 or earlier.....			
Rooms				Previously occupied.....			
Less than 4 rooms.....	11,015	4,204	6,811	1959 and 1960 (part).....			
4 rooms.....	115,060	52,440	62,620	1957 and 1958.....			
5 rooms.....	296,345	101,467	194,878	1955 and 1956.....			
6 rooms.....	236,039	83,570	152,469	1950 to 1954.....			
7 rooms.....	76,773	32,430	44,343	1945 to 1949.....			
8 rooms or more.....	64,646	28,561	36,085	1940 to 1944.....			
Median.....	5.4	5.4	5.4	1939 or earlier.....			
Purchase Price as Percent of Value				Manner of Acquisition			
Acquired by purchase.....	777,325	283,124	494,201	By purchase or construction.....			
Purchased 1957 to 1960 (part).....	208,255	26,741	181,514	Made new mortgage.....			
Less than 80 percent.....	17,405	2,300	15,105	Assumed mortgage from former owner.....			
80 to 89 percent.....	40,002	4,355	35,647	Assumed mortgage from former owner, made new second mortgage.....			
90 to 94 percent.....	44,499	3,460	41,039	Borrowed, other than mortgage.....			
95 to 99 percent.....	32,899	2,576	30,323	All cash.....			
100 percent or more.....	73,450	14,050	59,400	Not by purchase.....			
Median.....percent..	95	100+	95	Gift or inheritance.....			
Purchased 1950 to 1956.....	354,383	89,584	264,799	Other.....			
Less than 60 percent.....	22,852	7,562	15,290	Monthly Housing Costs			
60 to 79 percent.....	97,992	29,237	68,755	Acquired before 1959.....			
80 to 89 percent.....	116,056	28,386	87,670	Less than \$30.....			
90 to 99 percent.....	81,962	15,836	66,126	\$30 to \$39.....			
100 percent or more.....	35,521	8,563	26,958	\$40 to \$49.....			
Median.....percent..	85	83	86	\$50 to \$59.....			
Purchased 1949 or earlier.....	214,687	166,799	47,888	\$60 to \$69.....			
Less than 40 percent.....	69,581	58,343	11,238	\$70 to \$79.....			
40 to 59 percent.....	64,058	51,350	12,708	\$80 to \$89.....			
60 to 79 percent.....	51,714	34,505	17,209	\$90 to \$99.....			
80 to 99 percent.....	15,844	12,397	3,447	\$100 to \$119.....			
100 percent or more.....	13,490	10,204	3,286	\$120 to \$149.....			
Median.....percent..	52	50	60	\$150 to \$199.....			
Not acquired by purchase.....	22,553	19,548	3,005	\$200 or more.....			
Real Estate Tax				Median.....dollars..			
Acquired before 1959.....	717,790	287,522	430,268	108 54 137			
Less than \$50.....	22,160	13,270	8,890	Acquired 1959 and 1960 (part).....			
\$50 to \$99.....	36,571	17,684	18,887	82,088 15,150 66,938			
\$100 to \$149.....	62,952	33,546	29,406	Annual Housing Costs as Percent of Income			
\$150 to \$199.....	100,903	42,035	58,868	Acquired before 1959.....			
\$200 to \$249.....	114,521	45,038	69,483	Less than 5 percent.....			
\$250 to \$299.....	94,007	34,503	59,504	5 to 9 percent.....			
\$300 to \$499.....	217,229	71,283	145,946	10 to 14 percent.....			
\$500 or more.....	69,447	30,163	39,284	15 to 19 percent.....			
Median.....dollars..	262	241	275	20 to 24 percent.....			
Acquired 1959 and 1960 (part).....	82,088	15,150	66,938	25 to 29 percent.....			
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	717,790	287,522	430,268	35 to 39 percent.....			
Less than \$50.....	22,160	13,270	8,890	40 percent or more.....			
\$50 to \$99.....	36,571	17,684	18,887	Median.....percent..			
\$100 to \$149.....	62,952	33,546	29,406	17 9 21			
\$150 to \$199.....	100,903	42,035	58,868	Acquired 1959 and 1960 (part).....			
\$200 to \$249.....	114,521	45,038	69,483	82,088 15,150 66,938			
\$250 to \$299.....	94,007	34,503	59,504				
\$300 to \$499.....	217,229	71,283	145,946				
\$500 or more.....	69,447	30,163	39,284				
Median.....dollars..	262	241	275				
Acquired 1959 and 1960 (part).....	82,088	15,150	66,938				

Residential Finance—Homeowner Properties

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	42,852	36,877	6,175	Other households with 2 or more persons.....	75,876	50,724	25,152
\$2,000 to \$2,999.....	20,364	16,108	4,256	Under 65 years.....	55,765	32,829	22,936
\$3,000 to \$3,999.....	35,268	21,003	14,265	65 years and over.....	20,111	17,895	2,216
\$4,000 to \$4,999.....	45,835	22,436	23,399	Households with 1 person.....	41,569	27,769	13,800
\$5,000 to \$5,999.....	70,802	25,699	45,103	Under 65 years.....	30,390	17,458	12,932
\$6,000 to \$6,999.....	98,894	23,992	75,302	65 years and over.....	11,179	10,311	868
\$7,000 to \$7,999.....	97,740	26,833	68,907				
\$8,000 to \$8,999.....	92,296	26,775	65,521	Persons			
\$9,000 to \$9,999.....	63,577	16,202	47,375	1 person.....	41,569	27,769	13,800
\$10,000 to \$11,999.....	92,699	29,455	63,244	2 persons.....	196,789	119,500	77,289
\$12,000 to \$14,999.....	64,190	22,921	41,269	3 persons.....	161,959	64,151	97,808
\$15,000 or more.....	75,361	32,971	42,390	4 persons.....	179,689	45,111	134,578
Median.....dollars..	7,900	7,200	8,200	5 persons.....	111,202	22,704	88,498
				6 persons or more.....	108,670	23,437	85,233
Age of Head				Veteran Status			
Under 25 years.....	9,369	1,095	8,274	Korean War service.....	54,389	2,714	51,675
25 to 34 years.....	145,690	19,873	125,777	Korean War service only.....	41,998	1,532	40,466
35 to 44 years.....	225,966	41,106	184,860	Korean War and other service.....	12,391	1,182	11,209
45 to 64 years.....	313,900	152,344	161,556	Other service.....	339,155	85,713	253,442
65 years and over.....	104,993	88,054	16,939	With World War II service.....	281,103	49,199	231,904
Median.....	46	57	41	No World War II service.....	58,052	36,514	21,538
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	682,433	224,179	458,254		406,334	214,245	192,089
Under 45 years.....	345,410	47,124	298,286				
With own children under 18.....	303,841	35,392	268,449				
No own children under 18.....	41,569	11,732	29,837				
45 to 64 years.....	263,320	117,207	146,113				
With own children under 18.....	117,183	36,731	80,452				
No own children under 18.....	146,137	80,476	65,661				
65 years and over.....	73,703	59,848	13,855				

¹ Income of owner and relatives living with him.

Residential Finance—Homeowner Properties

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	495,811	475,880	19,931	50,350	48,950	1,400	..	74,635	72,849	1,786	370,826	354,081	16,745
Interest and principal.....	489,209	469,827	19,382	50,350	48,950	1,400	..	74,635	72,849	1,786	364,224	348,028	16,196
Interest only.....	5,507	4,958	549	...	...	...	...	...	...	...	5,507	4,958	549
Principal only.....	1,095	1,095	...	...	...	...	...	...	...	...	1,095	1,095	...
No regular payments required.....	1,395	1,395	...	...	...	...	...	...	...	...	1,395	1,395	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	495,811	475,880	19,931	50,350	48,950	1,400	...	74,635	72,849	1,786	370,826	354,081	16,745
Less than \$30.....	14,237	13,404	833	5,056	5,056	...	...	...	...	...	9,181	8,348	833
\$30 to \$39.....	18,753	16,568	2,185	3,616	3,071	545	...	2,234	1,688	546	12,903	11,809	1,094
\$40 to \$49.....	30,977	29,333	1,644	4,152	3,602	550	...	5,009	4,464	545	21,816	21,267	549
\$50 to \$59.....	51,362	49,325	2,037	6,827	6,522	305	...	11,116	11,116	...	33,419	31,687	1,732
\$60 to \$69.....	78,245	77,058	1,187	10,460	10,460	...	...	14,608	14,289	319	53,177	52,309	868
\$70 to \$79.....	82,224	81,675	549	5,383	5,383	...	...	20,989	20,989	...	55,852	55,303	549
\$80 to \$89.....	69,894	68,654	1,240	7,354	7,354	...	...	13,093	12,717	376	49,447	48,583	864
\$90 to \$99.....	50,722	45,245	5,477	4,993	4,993	...	...	4,304	4,304	...	41,425	35,948	5,477
\$100 to \$119.....	56,947	53,340	3,607	2,234	2,234	...	...	...	...	...	54,713	51,106	3,607
\$120 to \$149.....	24,804	23,950	854	275	275	...	...	3,282	3,282	...	21,247	20,393	854
\$150 to \$199.....	11,107	10,789	318	...	...	...	...	...	...	...	11,107	10,789	318
\$200 or more.....	6,539	6,539	...	...	...	...	...	...	...	...	6,539	6,539	...
Median.....dollars..	77	76	91	65	66	...	...	72	72	...	80	79	93
No regular payments required.....	1,395	1,395	...	...	...	...	...	...	...	...	1,395	1,395	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	470,107	451,487	18,620	50,066	48,666	1,400	...	65,987	64,747	1,240	354,054	338,074	15,980
Delinquent.....	25,704	24,393	1,311	284	284	...	...	8,648	8,102	546	16,772	16,007	765
No regular payments required.....	1,395	1,395	...	...	...	...	...	...	...	...	1,395	1,395	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	75,154	73,741	1,413	22,383	22,383	...	...	11,664	11,345	319	41,107	40,013	1,094
Commercial bank or trust company, trust account.....	3,079	3,079	...	1,983	1,983	...	...	...	...	...	1,096	1,096	...
Mutual savings bank.....	4,387	4,387	...	1,208	1,208	...	...	3,179	3,179	...	...	...	...
Savings and loan association.....	271,874	256,444	15,430	4,136	3,586	550	...	27,734	26,643	1,091	240,004	226,215	13,789
Life insurance company.....	69,108	67,882	1,226	16,413	15,563	850	...	22,477	22,101	376	30,218	30,218	...
Mortgage company.....	1,187	638	549	...	...	...	...	...	...	...	868	319	549
Real estate or construction company.....	9,506	9,160	346	1,212	1,212	...	...	...	...	...	8,294	7,948	346
Federal or State agency.....	11,051	11,051	...	1,585	1,585	...	...	8,961	8,961	...	485	485	...
Retirement system, welfare fund, etc.....	545	545	...	...	...	...	...	...	...	...	545	545	...
Other nonprofit organization.....	4,415	4,415	...	565	565	...	...	...	...	...	3,850	3,850	...
Individual or individual's estate.....	44,115	43,148	967	...	...	...	...	...	...	...	44,115	43,148	967
Other.....	2,785	2,785	...	546	546	...	...	600	600	...	1,639	1,639	...
Servicing of First Mortgage													
By holder.....	388,762	370,602	18,160	22,626	22,076	550	...	34,976	33,566	1,410	331,160	314,960	16,200
By agent.....	108,444	106,673	1,771	27,724	26,874	850	...	39,659	39,283	376	41,061	40,516	545
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	447,908	428,658	19,250	36,579	35,484	1,095	...	52,626	51,216	1,410	358,703	341,958	16,745
Different division.....	48,460	47,779	681	13,771	13,466	305	...	21,171	20,795	376	13,518	13,518	...
Holder outside United States.....	838	838	...	...	...	...	...	838	838	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	406,488	390,881	15,607	45,866	44,466	1,400	...	71,635	69,849	1,786	288,987	276,566	12,421
Less than 40 percent.....	30,603	30,054	549	1,503	1,503	...	...	...	...	...	29,100	28,551	549
40 to 49 percent.....	26,471	26,471	...	...	...	...	...	1,268	1,268	...	25,203	25,203	...
50 to 59 percent.....	50,902	48,940	1,962	3,773	3,228	545	...	1,234	1,234	...	45,895	44,478	1,417
60 to 69 percent.....	82,301	77,989	4,312	10,957	10,407	550	...	4,325	3,779	546	67,019	63,803	3,216
70 to 79 percent.....	97,946	93,114	4,832	10,865	10,865	...	...	15,512	15,512	...	71,569	66,737	4,832
80 to 84 percent.....	34,973	33,485	1,488	6,747	6,472	305	...	11,108	11,108	...	17,118	15,935	1,183
85 to 89 percent.....	32,443	30,841	1,600	5,868	5,868	...	...	17,222	16,846	376	9,351	8,127	1,224
90 to 94 percent.....	21,284	20,420	864	3,896	3,896	...	...	9,289	8,425	864	8,099	8,099	...
95 to 99 percent.....	10,515	10,515	...	757	757	...	...	5,448	5,448	...	4,310	4,310	...
100 percent or more.....	19,052	19,052	...	1,500	1,500	...	...	6,229	6,229	...	11,323	11,323	...
Median.....percent..	71	71	72	76	77	...	...	86	86	...	67	66	...
Other properties.....	90,718	86,394	4,324	4,484	4,484	...	...	3,000	3,000	...	83,234	78,910	4,324

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	494,695	474,764	19,931	50,350	48,950	1,400	...	74,086	72,300	1,786	370,259	353,514	16,745
Dilapidated.....	2,511	2,511	...	...	...	...	...	549	549	...	1,962	1,962	...
Rooms													
Less than 4 rooms.....	6,811	6,811	...	2,804	2,804	...	...	1,365	1,365	...	2,642	2,642	...
4 rooms.....	62,620	59,739	2,881	9,718	9,718	...	...	7,937	7,391	546	44,965	42,630	2,335
5 rooms.....	194,878	183,872	11,006	22,972	21,572	1,400	...	33,722	32,801	921	138,184	129,499	8,685
6 rooms.....	152,469	148,304	4,165	10,873	10,873	...	...	21,886	21,567	319	119,710	115,864	3,846
7 rooms.....	44,343	43,997	346	3,708	3,708	...	...	4,595	4,595	...	36,040	35,694	346
8 rooms or more.....	36,085	34,552	1,533	275	275	...	...	5,130	5,130	...	30,680	29,147	1,533
Median.....	5.4	5.4	5.1	5.1	5.1	...	...	5.3	5.3	...	5.5	5.5	5.2
Purchase Price as Percent of Value													
Acquired by purchase.....	494,201	474,815	19,386	50,350	48,950	1,400	...	74,635	72,649	1,786	369,216	353,016	16,200
Purchased 1957 to 1960.....	181,514	172,716	8,798	18,097	18,097	...	...	17,703	17,327	376	145,714	137,292	8,422
Less than 80 percent.....	15,105	14,095	1,010	902	902	...	...	1,200	824	376	13,003	12,369	634
80 to 89 percent.....	25,647	23,237	2,410	1,996	1,996	...	...	4,239	4,239	...	29,412	27,002	2,410
90 to 94 percent.....	41,039	39,668	1,371	5,752	5,752	...	...	3,856	3,856	...	31,431	30,060	1,371
95 to 99 percent.....	30,323	27,338	2,985	2,296	2,296	...	...	3,198	3,198	...	24,829	21,844	2,985
100 percent or more.....	59,400	58,378	1,022	7,151	7,151	...	...	5,210	5,210	...	47,039	46,017	1,022
Median.....percent..	95	95	...	96	96	...	...	94	95	...	95	95	...
Purchased 1950 to 1956.....	264,799	258,242	6,557	24,654	24,109	545	...	53,647	52,782	865	186,498	181,351	5,147
Less than 60 percent.....	15,290	14,422	868	1,419	1,419	...	...	2,009	1,690	319	11,862	11,313	549
60 to 79 percent.....	68,755	66,251	2,504	8,503	7,958	545	...	9,604	9,058	546	50,648	49,235	1,413
80 to 89 percent.....	87,670	87,351	319	7,389	7,389	...	...	24,614	24,614	...	55,667	55,348	319
90 to 99 percent.....	66,126	63,863	2,263	6,424	6,424	...	...	14,016	14,016	...	45,686	43,423	2,263
100 percent or more.....	26,958	26,355	603	919	919	...	...	3,404	3,404	...	22,635	22,032	603
Median.....percent..	86	86	...	83	84	...	...	86	86	...	86	85	...
Purchased 1949 or earlier.....	47,888	43,857	4,031	7,999	6,744	855	...	3,285	2,740	545	37,004	34,373	2,631
Less than 40 percent.....	11,238	10,140	1,098	820	820	...	...	...	...	...	10,418	9,320	1,098
40 to 59 percent.....	12,708	11,728	980	1,762	1,762	...	...	1,639	1,094	545	9,307	8,872	435
60 to 79 percent.....	17,209	16,110	1,099	3,341	2,791	550	...	1,096	1,096	...	12,772	12,223	549
80 to 99 percent.....	3,447	2,593	854	582	277	305	...	550	550	...	2,315	1,766	549
100 percent or more.....	3,286	3,286	...	1,094	1,094	...	...	...	...	...	2,192	2,192	...
Median.....percent..	60	60	...	...	...	...	...	...	...	...	57	58	...
Not acquired by purchase.....	3,005	2,460	545	...	...	...	...	...	...	...	3,005	2,460	545
Property Location													
Inside central city.....	156,879	149,085	7,794	18,119	17,264	855	...	25,138	25,138	...	113,622	106,683	6,939
Outside central city.....	340,327	328,190	12,137	32,231	31,686	545	...	49,497	47,711	1,786	258,599	248,793	9,806
Real Estate Tax													
Acquired before 1959.....	430,268	412,627	17,641	44,376	42,976	1,400	...	68,609	66,823	1,786	317,283	302,828	14,455
Less than \$50.....	8,890	8,890	...	638	638	...	...	284	284	...	7,968	7,968	...
\$50 to \$99.....	18,887	18,342	545	2,749	2,749	...	...	3,992	3,992	...	12,146	11,601	545
\$100 to \$149.....	29,406	28,772	634	3,715	3,715	...	...	5,074	5,074	...	20,617	19,983	634
\$150 to \$199.....	58,868	54,281	4,587	4,812	4,262	550	...	13,634	12,543	1,091	40,422	37,476	2,946
\$200 to \$249.....	69,483	65,472	4,011	8,083	8,083	...	...	8,249	8,249	...	53,151	49,140	4,011
\$250 to \$299.....	59,504	58,410	1,094	6,331	5,786	545	...	14,978	14,978	...	38,195	37,646	549
\$300 to \$499.....	145,946	141,984	3,962	17,410	17,105	305	...	18,706	18,011	695	109,830	106,868	2,962
\$500 or more.....	39,284	36,476	2,808	638	638	...	...	3,692	3,692	...	34,954	32,146	2,808
Median.....dollars..	275	276	238	267	268	...	...	260	261	...	282	284	239
Acquired 1959 and 1960 (part).....	66,938	64,648	2,290	5,974	5,974	...	...	6,026	6,026	...	54,938	52,648	2,290
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	430,268	412,627	17,641	44,376	42,976	1,400	...	68,609	66,823	1,786	317,283	302,828	14,455
Less than \$5.....	11,810	11,810	...	956	956	...	...	284	284	...	10,570	10,570	...
\$5 to \$9.....	62,194	58,218	3,976	6,466	6,466	...	...	8,240	8,240	...	47,488	43,512	3,976
\$10 to \$14.....	162,156	154,904	7,252	12,886	12,336	550	...	29,478	28,238	1,240	119,792	114,330	5,462
\$15 to \$19.....	132,583	129,567	3,016	15,793	15,793	...	...	21,186	20,640	546	95,604	93,134	2,470
\$20 to \$24.....	41,771	40,942	829	5,577	5,032	545	...	6,365	6,365	...	29,829	29,545	284
\$25 to \$29.....	13,382	11,119	2,263	1,299	1,299	...	...	2,419	2,419	...	9,664	7,401	2,263
\$30 to \$39.....	5,210	4,905	305	1,399	1,094	305	...	637	637	...	3,174	3,174	...
\$40 or more.....	1,162	1,162	...	...	...	...	...	...	...	...	1,162	1,162	...
Median.....dollars..	14	14	13	16	16	...	...	14	14	...	14	14	13
Acquired 1959 and 1960 (part).....	66,938	64,648	2,290	5,974	5,974	...	...	6,026	6,026	...	54,938	52,648	2,290

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage	
		First mortgage only	Junior mortgage			VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	4,548,818	4,350,584	198,234	452,780	447,352	5,428	...	776,755	764,032	12,723	3,319,283	3,139,200	180,083
Less than \$30.....	34,574	32,132	2,442	9,166	9,166	...	...	...	...	...	25,408	22,966	2,442
\$30 to \$39.....	53,919	46,539	7,380	11,746	10,220	1,526	...	8,991	6,698	2,293	33,182	29,621	3,561
\$40 to \$49.....	122,902	117,039	5,863	24,416	22,436	1,980	...	17,431	15,360	2,071	81,055	79,243	1,812
\$50 to \$59.....	277,779	266,812	10,967	46,096	44,174	1,922	...	74,116	74,116	...	157,567	148,522	9,045
\$60 to \$69.....	577,221	569,583	7,638	100,785	100,785	...	...	145,386	142,930	2,456	331,050	325,868	5,182
\$70 to \$79.....	729,396	724,071	5,325	56,369	56,369	...	...	244,830	244,830	...	428,197	422,872	5,325
\$80 to \$89.....	678,063	662,538	15,505	91,780	91,780	...	...	169,265	163,362	5,903	417,018	407,416	9,602
\$90 to \$99.....	635,212	623,138	12,074	72,442	72,442	...	...	66,053	66,053	...	496,717	424,643	72,074
\$100 to \$119.....	691,665	641,019	50,646	34,727	34,727	...	...	...	...	...	656,938	606,292	50,646
\$120 to \$149.....	404,276	391,514	12,762	5,253	5,253	...	...	50,683	50,683	...	348,340	335,578	12,762
\$150 to \$199.....	197,604	189,972	7,632	...	...	...	...	...	...	...	197,604	189,972	7,632
\$200 or more.....	146,207	146,207	...	...	...	...	...	...	...	...	146,207	146,207	...
No regular payments required.....	8,023	8,023	...	...	...	...	...	...	...	...	8,023	8,023	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	4,300,289	4,115,084	185,205	450,110	444,682	5,428	...	686,549	676,119	10,430	3,163,630	2,994,283	169,347
Delinquent.....	248,529	235,500	13,029	2,670	2,670	...	...	90,206	87,913	2,293	155,653	144,917	10,736
No regular payments required.....	8,023	8,023	...	...	...	...	...	...	...	...	8,023	8,023	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	654,488	647,592	6,896	180,517	180,517	...	...	93,362	90,906	2,456	380,609	376,169	4,440
Commercial bank or trust company, trust account.....	15,420	15,420	...	8,055	8,055	...	...	...	...	...	7,365	7,365	...
Mutual savings bank.....	56,988	56,988	...	15,909	15,909	...	...	41,079	41,079	...	...	...	...
Savings and loan association.....	2,495,171	2,326,820	168,351	39,090	37,110	1,980	...	273,944	269,580	4,364	2,182,137	2,020,130	162,007
Life insurance company.....	734,637	725,286	9,351	163,890	160,442	3,448	...	263,491	257,588	5,903	307,256	307,256	...
Mortgage company.....	6,560	4,913	1,647	2,903	2,903	...	...	...	...	...	3,657	2,010	1,647
Real estate or construction company.....	92,713	88,388	4,325	17,477	17,477	...	...	...	...	...	75,236	70,911	4,325
Federal or State agency.....	116,623	116,623	...	17,170	17,170	...	...	98,059	98,059	...	1,394	1,394	...
Retirement system, welfare fund, etc.....	10,628	10,628	...	...	...	...	...	...	...	...	10,628	10,628	...
Other nonprofit organization.....	33,073	33,073	...	6,950	6,950	...	...	...	...	...	26,123	26,123	...
Individual or individual's estate.....	321,756	314,092	7,664	...	...	...	...	...	...	...	321,756	314,092	7,664
Other.....	18,784	18,784	...	819	819	...	...	6,820	6,820	...	11,145	11,145	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	190,423	181,536	8,887	5,790	5,790	...	...	13,968	13,968	...	170,665	161,778	8,887
20 to 29 percent.....	316,983	304,653	12,330	24,520	21,014	3,506	...	14,427	12,356	2,071	278,036	271,283	6,753
30 to 39 percent.....	539,489	531,851	7,638	36,796	36,796	...	...	40,020	37,564	2,456	462,673	457,491	5,182
40 to 49 percent.....	733,050	715,562	17,488	51,731	49,809	1,922	...	72,772	70,479	2,293	608,547	595,274	13,273
50 to 59 percent.....	906,402	887,453	18,949	107,453	107,453	...	...	161,183	161,183	...	637,766	618,817	18,949
60 to 69 percent.....	805,407	727,379	78,028	66,120	66,120	...	...	132,357	126,454	5,903	606,930	534,805	72,125
70 to 79 percent.....	525,094	491,992	33,102	48,873	48,873	...	...	175,137	175,137	...	301,084	267,982	33,102
80 to 89 percent.....	334,107	312,295	21,812	86,263	86,263	...	...	97,052	97,052	...	150,792	128,980	21,812
90 to 99 percent.....	194,221	194,221	...	21,487	21,487	...	...	65,028	65,028	...	107,706	107,706	...
100 percent or more.....	11,665	11,665	...	3,747	3,747	...	...	4,811	4,811	...	3,107	3,107	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total proper- ties	Properties with--				Total proper- ties	Properties with--		
		FHA first mortgage	VA first mortgage	Conven- tional first mortgage			FHA first mortgage	VA first mortgage	Conven- tional first mortgage
Total mortgage debt on 1- to 4- dwelling-unit properties.....	5,352,606	474,390	792,097	4,086,119	OWNER CHARACTERISTICS	3,703,511	376,413	695,911	2,631,187
Average total mortgage debt.....	9.2	8.3	10.4	9.1						Annual Housing Costs as Percent of Income
Total mortgage debt on 1-dwelling-unit properties.....	4,594,797	453,645	778,622	3,362,530	Acquired before 1959.....	1,680	...	...	1,680
Average total mortgage debt.....	9.2	9.0	10.4	9.0	Less than 5 percent.....	160,096	11,092	11,581	137,423
MORTGAGE CHARACTERISTICS					5 to 9 percent.....	503,043	66,192	87,137	349,714
Total Mortgage Outstanding Debt					10 to 14 percent.....	832,553	84,549	183,673	564,331
Less than \$2,000.....	41,635	3,700	927	37,008	15 to 19 percent.....	1,031,124	130,458	287,676	632,990
\$2,000 to \$3,999.....	168,107	13,179	14,459	140,469	20 to 24 percent.....	539,951	46,057	84,904	408,990
\$4,000 to \$5,999.....	274,451	29,378	35,670	209,403	25 to 29 percent.....	225,740	11,786	28,533	185,421
\$6,000 to \$7,999.....	467,616	53,802	46,080	367,734	30 to 34 percent.....	83,196	4,243	7,143	71,810
\$8,000 to \$9,999.....	675,522	63,002	52,196	520,324	35 to 39 percent.....	306,128	22,036	5,264	278,828
\$10,000 to \$11,999.....	794,685	84,158	194,769	515,758	40 percent or more.....	891,286	77,232	82,711	731,343
\$12,000 to \$13,999.....	811,622	107,495	181,104	523,023	Acquired 1959 and 1960 (part).....	52,500	273	4,800	47,427
\$14,000 to \$15,999.....	475,240	74,240	125,422	275,578	Less than \$2,000.....	17,418	1,744	464	15,210
\$16,000 to \$19,999.....	582,735	24,691	53,938	504,106	\$2,000 to \$2,999.....	90,514	3,517	12,678	74,319
\$20,000 to \$24,999.....	171,507	...	34,057	137,450	\$3,000 to \$3,999.....	165,797	24,558	23,839	117,366
\$25,000 or more.....	131,677	...	...	131,677	\$4,000 to \$4,999.....	380,470	17,663	39,487	323,320
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....	689,220	73,639	150,821	464,760
Less than 20 percent.....	184,822	5,790	13,968	165,064	\$6,000 to \$6,999.....	78,967	78,967	183,432	372,671
20 to 29 percent.....	313,127	22,758	12,356	278,013	\$7,000 to \$7,999.....	597,853	107,517	119,629	370,707
30 to 39 percent.....	590,598	39,271	39,908	471,419	\$8,000 to \$8,999.....	401,073	42,147	71,761	287,165
40 to 49 percent.....	732,467	49,809	72,991	609,667	\$9,000 to \$9,999.....	655,458	65,709	68,015	521,734
50 to 59 percent.....	898,567	109,527	164,788	624,252	\$10,000 to \$11,999.....	410,744	22,941	88,127	299,676
60 to 69 percent.....	768,264	66,120	132,583	569,561	\$12,000 to \$14,999.....	498,720	14,970	15,575	468,175
70 to 79 percent.....	530,558	48,873	175,137	306,548	Age of Head				
80 to 89 percent.....	380,957	86,263	97,052	197,642	Under 25 years.....	102,061	6,318	5,446	90,297
90 to 99 percent.....	223,772	21,487	65,028	137,257	25 to 34 years.....	1,314,720	195,524	273,028	846,168
100 percent or more.....	11,665	3,747	4,811	3,107	35 to 44 years.....	1,819,369	148,997	419,110	1,251,262
PROPERTY CHARACTERISTICS					45 to 64 years.....	1,265,149	97,765	78,039	1,089,345
Value					65 years and over.....	93,498	5,041	2,999	85,458
Less than \$5,000.....	...	...	...	...	Household Composition by Age of Head				
\$5,000 to \$7,400.....	19,803	549	190	19,064	Male head, wife present, no nonrelatives..	4,289,855	417,700	741,418	3,130,737
\$7,500 to \$9,900.....	47,732	6,849	1,922	38,961	Under 45 years.....	3,048,486	332,071	677,350	2,039,065
\$10,000 to \$12,400.....	196,858	25,379	38,617	132,862	With own children under 18.....	2,746,477	310,298	655,203	1,760,976
\$12,500 to \$14,900.....	402,385	62,699	85,545	254,141	No own children under 18.....	302,009	21,773	22,147	258,089
\$15,000 to \$17,400.....	686,605	93,159	241,943	351,503	45 to 64 years.....	1,163,862	80,588	61,069	1,022,205
\$17,500 to \$19,900.....	713,112	95,076	180,187	437,849	With own children under 18.....	687,688	57,099	45,910	584,679
\$20,000 to \$24,900.....	1,139,026	135,212	172,276	831,538	No own children under 18.....	476,174	23,489	15,159	437,526
\$25,000 to \$34,900.....	870,439	34,722	24,361	811,356	65 years and over.....	77,507	5,041	2,999	69,467
\$35,000 or more.....	518,837	...	33,581	485,256	Other households with 2 or more persons..	189,993	25,343	23,733	140,917
Year Built					Under 65 years.....	179,388	25,343	23,733	130,312
1958 and 1959.....	794,299	38,774	107,956	647,569	65 years and over.....	10,605	...	...	10,605
1955 to 1957.....	1,287,933	140,004	317,577	830,352	Households with 1 person.....	114,949	10,602	13,471	90,876
1950 to 1954.....	1,136,906	156,592	167,368	812,946	Under 65 years.....	109,563	10,602	13,471	85,490
1940 to 1949.....	506,152	72,065	78,957	355,130	65 years and over.....	5,386	...	...	5,386
1930 to 1939.....	194,891	12,447	13,903	168,541	Color of Head				
1929 or earlier.....	674,616	33,763	92,861	547,992	White.....	4,395,031	435,178	672,058	3,287,795
Condition					Nonwhite.....	199,766	18,467	106,564	74,735
Not dilapidated.....	4,581,935	453,645	776,700	3,351,590	Interest and Principal Payments on All Mortgages as Percent of Income				
Dilapidated.....	12,862	...	1,922	10,940	Regular payments of interest and/or principal.....	4,586,774	453,645	778,622	3,354,507
					Less than 5 percent.....	166,358	14,027	11,581	140,750
					5 to 9 percent.....	1,216,022	146,597	204,475	864,950
					10 to 14 percent.....	1,845,690	241,893	453,350	1,150,447
					15 to 19 percent.....	812,101	30,836	90,147	691,118
					20 to 24 percent.....	199,411	7,826	7,821	183,764
					25 to 29 percent.....	189,520	12,193	5,984	171,343
					30 to 34 percent.....	84,120	...	5,264	78,856
					35 to 39 percent.....	15,065	...	...	15,065
					40 percent or more.....	58,487	273	...	58,214
					No regular payments required.....	8,023	...	...	8,023

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
Total 1- to 4-dwelling-unit properties..	580,778	83,582	4,387	327,231	71,976	12,159	11,051	4,960	61,825	3,607
Total 1-dwelling-unit properties.....	497,206	78,233	4,387	271,874	69,108	10,693	11,051	4,960	44,115	2,785
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	1,933	550	...	549	...	...	...	...	834	...
\$2,000 to \$3,999.....	15,425	2,541	...	6,441	549	1,098	61	...	4,735	...
\$4,000 to \$5,999.....	41,612	11,450	77	16,933	2,235	2,307	542	549	6,428	1,091
\$6,000 to \$7,999.....	52,100	10,478	...	29,533	4,978	868	...	1,114	5,109	...
\$8,000 to \$9,999.....	76,228	12,663	...	43,778	11,147	1,131	660	549	5,551	749
\$10,000 to \$11,999.....	91,509	14,990	888	52,654	12,241	1,436	741	...	8,014	545
\$12,000 to \$13,999.....	88,419	7,619	595	50,085	13,633	346	8,502	...	7,639	...
\$14,000 to \$15,999.....	63,803	6,240	1,977	40,839	9,012	1,184	545	2,203	1,783	...
\$16,000 to \$19,999.....	40,912	3,750	870	23,143	8,502	2,323	...	...	1,924	400
\$20,000 to \$24,999.....	14,446	3,490	...	4,971	4,161	...	...	...	1,824	...
\$25,000 or more.....	10,819	4,462	...	2,888	2,650	...	...	545	274	...
Median.....dollars..	11,300	10,200	...	11,500	12,500	...	...	...	9,800	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	34,605	8,569	...	17,154	2,362	549	61	...	5,364	546
\$2,000 to \$3,999.....	55,329	11,023	...	27,041	2,465	2,856	485	549	10,710	200
\$4,000 to \$5,999.....	11,520	5,949	77	30,119	5,720	...	77	1,114	4,817	545
\$6,000 to \$7,999.....	67,110	10,863	...	39,877	10,052	868	...	1,094	3,807	549
\$8,000 to \$9,999.....	74,323	7,951	888	42,684	11,970	1,450	1,401	545	6,889	545
\$10,000 to \$11,999.....	72,316	10,845	...	39,461	10,427	1,117	5,917	...	4,549	...
\$12,000 to \$13,999.....	63,198	9,178	1,791	33,335	10,036	1,013	2,904	1,113	3,828	...
\$14,000 to \$15,999.....	37,447	2,529	1,216	22,095	8,956	1,062	226	...	963	400
\$16,000 to \$19,999.....	26,805	1,203	435	15,879	4,696	1,778	...	545	2,269	...
\$20,000 to \$24,999.....	7,797	1,814	...	3,551	1,787	...	...	...	645	...
\$25,000 or more.....	4,327	2,738	...	678	637	...	...	...	274	...
Median.....dollars..	9,000	7,500	...	9,000	10,400	...	...	...	6,600	...
Term of First Mortgage										
Indefinite.....	3,659	...	...	...	...	1,680	...	...	1,430	549
On demand.....	1,096	...	...	...	...	...	...	...	1,096	...
Less than 8 years.....	20,819	5,508	...	6,100	...	549	...	...	8,662	...
8 to 12 years.....	63,978	26,334	...	19,622	3,155	1,963	...	545	11,814	545
13 to 17 years.....	96,783	11,213	...	64,688	4,847	1,761	...	3,318	10,956	...
18 to 22 years.....	201,885	17,611	590	144,588	23,553	1,013	5,615	1,097	7,658	200
23 to 27 years.....	83,267	16,201	1,924	29,865	28,637	2,206	844	...	2,499	1,091
28 to 32 years.....	25,041	1,366	1,913	7,011	8,916	1,521	3,914	...	...	400
33 years or more.....	678	...	...	...	...	...	678	...	...	...
Median.....years..	20	16	...	20	24	...	...	...	13	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	4,166	...	...	...	...	...	...	...	4,166	...
4.0 percent.....	31,388	7,977	319	7,349	8,892	319	...	546	5,786	200
4.1 to 4.4 percent.....	9,343	3,073	...	318	3,625	...	665	1,662	...	...
4.5 percent.....	106,762	26,167	2,053	33,244	31,940	545	9,106	2,204	1,503	...
4.6 to 4.9 percent.....	12,811	1,095	1,210	2,978	6,032	...	1,096	...	...	400
5.0 percent.....	129,290	11,051	255	89,750	11,043	2,629	...	274	12,103	2,185
5.1 to 5.4 percent.....	16,767	4,029	550	7,501	3,836	667	184	...	...	...
5.5 percent.....	97,132	12,388	...	79,682	181	568	...	274	4,039	...
5.6 to 5.9 percent.....	15,772	2,844	...	10,885	1,498	...	...	...	545	...
6.0 percent.....	57,816	9,064	...	28,936	2,061	4,233	...	...	13,522	...
6.1 to 6.9 percent.....	14,779	545	...	11,231	...	1,732	...	...	1,271	...
7.0 percent.....	1,180	...	...	...	...	...	...	...	1,180	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.1	5.0	...	5.2	4.6	...	...	...	5.1	...
Origin of First Mortgage										
Made when property acquired.....	376,207	47,961	4,387	219,767	46,983	9,050	10,087	3,043	32,889	2,040
Assumed when property acquired.....	30,281	8,155	...	9,311	10,148	545	806	...	1,116	200
Made after property acquired.....	90,718	22,117	...	42,796	11,977	1,098	158	1,917	10,110	545
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	89,840	20,208	435	47,505	4,857	2,582	1,242	...	12,611	400
1958.....	66,971	6,460	1,325	42,172	6,875	...	1,467	549	7,723	...
1957.....	63,369	10,337	1,682	34,768	11,234	1,275	388	1,094	2,046	545
1955 and 1956.....	131,014	12,909	...	75,032	19,604	5,419	7,079	565	9,877	549
1950 to 1954.....	130,387	25,204	945	65,551	23,759	868	329	2,203	10,783	745
1945 to 1949.....	12,139	1,414	...	5,756	2,230	549	546	549	1,095	...
1940 to 1944.....	2,245	1,155	...	1,090	...	...	...	...	...	...
1939 or earlier.....	1,641	546	...	...	549	...	...	...	...	546
Method of Payment of First Mortgage										
Regular payments required.....	495,811	78,233	4,387	271,874	69,108	10,693	11,051	4,960	42,720	2,785
Interest and principal.....	489,209	77,687	4,387	271,874	69,108	10,144	11,051	4,960	37,213	2,785
Interest only.....	5,507	546	...	...	...	549	...	...	4,432	...
Principal only.....	1,095	...	...	...	...	...	...	...	1,095	...
No regular payments required.....	1,395	...	...	...	...	...	...	...	1,395	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	495,811	78,233	4,387	271,874	69,108	10,693	11,051	4,960	42,720	2,785
\$30 to \$39.....	14,237	5,000	...	3,192	549	549	118	...	4,829	...
\$40 to \$49.....	18,753	3,568	...	10,595	1,367	1,098	485	549	...	1,091
\$50 to \$59.....	30,977	7,586	...	13,010	4,614	2,892	605	568	1,645	...
\$60 to \$69.....	51,362	8,420	57	25,661	11,524	546	796	546	3,100	200
\$70 to \$79.....	78,245	12,873	659	42,560	14,426	887	2,760	...	4,080	...
\$80 to \$89.....	82,224	11,537	1,081	46,717	11,462	...	6,287	549	4,591	...
\$90 to \$99.....	69,894	8,813	601	45,075	6,829	319	...	...	7,308	949
\$100 to \$119.....	50,722	2,081	1,420	35,461	5,418	1,562	...	274	4,506	...
\$120 to \$149.....	56,947	5,942	...	33,073	6,080	1,951	...	1,929	7,427	545
\$150 to \$199.....	24,804	3,262	...	12,427	5,023	889	...	...	3,203	...
\$200 or more.....	11,107	4,688	...	3,936	1,271	...	...	...	1,212	...
Median.....dollars..	6,539	4,463	...	167	545	...	...	545	819	...
No regular payments required.....	77	71	...	79	72	...	...	...	84	...
Current Status of First Mortgage Payments	1,395	...	...	...	...	...	...	...	1,395	...
Current or ahead of schedule.....	470,107	75,908	4,387	256,343	67,805	10,092	5,718	4,960	42,109	2,785
Delinquent.....	25,704	2,325	...	15,531	1,303	601	5,333	...	611	...
No regular payments required.....	1,395	...	...	...	...	...	...	...	1,395	...
Servicing of First Mortgage										
By holder.....	388,762	64,704	...	260,973	23,261	9,276	61	1,914	26,934	1,639
By agent.....	108,444	13,529	4,387	10,901	45,847	1,417	10,990	3,046	17,181	1,146
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	447,908	74,043	...	269,150	35,969	10,693	11,051	4,960	40,203	1,839
Different division.....	48,460	4,190	4,387	2,724	32,301	...	...	...	3,912	946
Holder outside United States.....	838	...	...	...	838	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	406,488	56,116	4,387	229,078	57,131	9,595	10,893	3,043	34,005	2,240
Less than 40 percent.....	30,603	6,969	...	10,608	3,259	2,080	...	1,114	6,573	...
40 to 49 percent.....	26,471	8,389	...	11,928	3,781	...	...	...	2,373	...
50 to 59 percent.....	50,902	7,390	...	29,552	10,991	...	61	545	2,363	...
60 to 69 percent.....	82,301	11,884	...	57,275	8,646	...	...	819	3,677	...
70 to 79 percent.....	97,946	9,186	690	73,128	7,654	346	536	565	5,641	200
80 to 84 percent.....	34,973	5,247	626	15,298	5,580	...	5,191	...	3,031	...
85 to 89 percent.....	32,441	3,707	869	11,346	10,696	...	838	...	4,985	...
90 to 94 percent.....	21,284	1,977	435	6,640	5,428	2,330	174	...	3,205	1,095
95 to 99 percent.....	10,515	566	1,444	2,809	901	517	1,745	...	1,588	945
100 percent or more.....	19,052	801	323	10,494	195	4,322	2,348	...	569	...
Median.....percent..	71	64	...	71	72	...	...	...	74	...
Other properties.....	90,718	22,117	...	42,796	11,977	1,098	158	1,917	10,110	545
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	406,488	56,116	4,387	229,078	57,131	9,595	10,893	3,043	34,005	2,240
Less than 40 percent.....	30,054	6,969	...	10,059	3,259	2,080	...	1,114	6,573	...
40 to 49 percent.....	27,020	8,389	...	12,477	3,781	...	...	...	2,373	...
50 to 59 percent.....	48,940	6,841	...	28,684	10,446	...	61	545	2,363	...
60 to 69 percent.....	79,083	11,884	...	53,512	9,191	...	...	819	3,677	...
70 to 79 percent.....	94,528	9,735	690	69,507	7,654	...	536	565	5,641	200
80 to 84 percent.....	35,709	5,247	626	16,888	5,275	...	5,191	...	2,482	...
85 to 89 percent.....	32,344	3,707	869	12,043	10,320	...	838	...	4,567	...
90 to 94 percent.....	26,692	1,658	435	10,791	6,109	2,676	174	...	3,754	1,095
95 to 99 percent.....	12,202	566	1,444	4,078	901	517	1,745	...	2,006	945
100 percent or more.....	19,916	1,120	323	11,039	195	4,322	2,348	...	569	...
Median.....percent..	72	65	...	71	72	...	...	...	74	...
Other properties.....	90,718	22,117	...	42,796	11,977	1,098	158	1,917	10,110	545
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	70,040	16,459	...	33,171	4,550	1,761	61	1,662	11,630	746
20 to 29 percent.....	58,008	9,318	...	31,463	7,860	1,963	302	1,091	6,011	...
30 to 39 percent.....	66,984	15,368	...	32,403	14,200	...	183	819	4,011	...
40 to 49 percent.....	74,520	13,401	...	47,782	8,772	...	...	1,114	2,906	545
50 to 59 percent.....	84,790	11,768	945	45,823	12,256	284	5,187	274	8,253	...
60 to 69 percent.....	59,595	4,646	255	37,707	10,513	1,216	518	...	3,646	1,094
70 to 79 percent.....	40,638	1,932	1,420	23,232	6,731	2,341	2,609	...	2,373	...
80 to 89 percent.....	25,958	4,517	1,767	11,135	3,082	284	1,309	...	2,464	400
90 to 99 percent.....	15,769	824	...	8,945	882	2,844	738	...	1,536	...
100 percent or more.....	904	...	...	213	262	...	144	...	285	...
Median.....percent..	47	39	...	48	49	...	...	...	41	...

Residential Finance—Homeowner Properties

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	...	...	...	...	...	...	...	...	...	...
\$5,000 to \$7,400.....	5,767	...	...	1,719	549	1,095	...	...	2,404	...
\$7,500 to \$9,900.....	13,883	5,851	37	5,609	...	...	57	...	2,309	...
\$10,000 to \$12,400.....	35,938	8,447	...	14,317	1,491	2,229	1,169	...	7,191	1,094
\$12,500 to \$14,900.....	55,233	6,619	909	32,111	6,897	603	2,365	549	4,635	545
\$15,000 to \$17,400.....	79,836	10,027	965	46,847	12,727	1,615	1,748	549	5,158	200
\$17,500 to \$19,900.....	76,316	9,365	1,586	38,348	11,901	3,620	5,712	...	5,384	400
\$20,000 to \$24,900.....	119,411	12,683	870	81,815	14,866	1,531	...	568	6,532	546
\$25,000 to \$34,900.....	76,313	14,205	...	41,384	11,945	...	...	1,385	7,394	...
\$35,000 or more.....	34,509	11,036	...	9,724	8,732	...	...	1,909	3,108	...
Median.....dollars..	19,400	19,700	...	19,800	20,300	...	...	...	17,700	...
Year Built										
1958 and 1959.....	59,324	7,033	1,210	40,149	2,437	2,033	1,958	...	4,104	400
1955 to 1957.....	108,118	9,093	1,682	65,867	22,490	1,594	2,979	565	3,848	...
1950 to 1954.....	137,856	27,237	376	66,266	26,481	4,873	438	842	11,333	...
1940 to 1949.....	65,402	12,384	569	29,525	11,678	1,095	546	1,643	7,962	...
1930 to 1939.....	23,662	4,367	550	13,464	1,642	...	...	820	2,073	746
1929 or earlier.....	102,844	18,119	...	56,603	4,370	1,098	5,130	1,090	14,795	1,639
New or Previously Occupied										
New.....	259,051	34,781	3,268	151,672	40,850	4,733	4,750	2,505	16,092	400
Previously occupied.....	238,155	43,452	1,119	120,202	28,258	5,960	6,301	2,455	28,023	2,385
Number of Mortgages on Property										
1 mortgage.....	477,275	76,820	4,387	256,444	67,882	9,798	11,051	4,960	43,148	2,785
2 mortgages.....	19,931	1,413	...	15,430	1,226	895	...	...	967	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	494,695	77,688	4,387	270,457	69,108	10,144	11,051	4,960	44,115	2,785
Dilapidated.....	2,511	545	...	1,417	...	549	...	...	...	...
Property Location										
Inside central city.....	156,879	22,630	550	85,709	15,516	5,656	6,959	2,777	16,333	749
Outside central city.....	340,327	55,603	3,837	186,165	53,592	5,037	5,092	2,183	27,782	2,036
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	430,268	66,765	3,952	235,439	66,479	8,111	9,809	4,960	32,368	2,385
Less than \$5.....	11,810	2,132	...	3,887	1,241	319	...	...	3,682	549
\$5 to \$9.....	62,194	11,104	1,255	39,249	4,056	1,179	944	549	3,858	...
\$10 to \$14.....	162,156	17,648	1,420	100,867	18,462	2,510	6,639	...	13,319	1,291
\$15 to \$19.....	132,583	21,527	901	64,272	30,873	3,558	1,226	2,498	7,183	545
\$20 to \$24.....	41,771	9,546	319	18,305	8,533	545	763	1,368	2,392	...
\$25 to \$29.....	13,382	3,331	57	6,183	1,912	...	54	545	1,300	...
\$30 to \$39.....	5,210	1,179	...	1,812	1,402	...	183	...	634	...
\$40 or more.....	1,162	298	...	864	...	...	...	...	...	...
Median.....dollars..	14	16	...	14	17	...	...	...	13	...
Acquired 1959 and 1960 (part).....	66,938	11,468	435	36,435	2,629	2,582	1,242	...	11,747	400
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	430,268	66,765	3,952	235,439	66,479	8,111	9,809	4,960	32,368	2,385
Less than 5 percent.....	1,115	...	...	...	...	...	...	...	1,115	...
5 to 9 percent.....	26,972	10,405	...	5,918	5,007	...	234	...	4,297	546
10 to 14 percent.....	70,043	11,701	57	41,421	10,278	319	986	1,639	3,442	200
15 to 19 percent.....	103,761	12,203	1,784	58,505	20,303	3,143	1,300	820	5,158	545
20 to 24 percent.....	110,470	21,588	1,081	53,689	18,046	2,226	6,376	1,114	6,350	...
25 to 29 percent.....	56,852	5,940	690	36,688	6,414	581	393	274	4,778	1,094
30 to 34 percent.....	22,606	2,129	...	15,667	2,617	951	400	568	274	...
35 to 39 percent.....	9,183	...	340	6,031	539	...	...	...	2,273	...
40 percent or more.....	29,266	2,799	...	17,520	3,275	891	60	...	4,721	...
Median.....percent..	21	20	...	21	19	...	...	...	22	...
Acquired 1959 and 1960 (part).....	66,938	11,468	435	36,435	2,629	2,582	1,242	...	11,747	400

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

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Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income ¹										
Less than \$2,000.....	6,175	1,636	...	2,974	956	...	60	...	549	...
\$2,000 to \$2,999.....	4,256	865	...	1,697	599	...	60	...	1,095	...
\$3,000 to \$3,999.....	14,265	2,513	...	8,512	1,414	...	60	...	1,220	...
\$4,000 to \$4,999.....	23,399	2,195	340	12,431	2,224	1,984	395	568	3,282	...
\$5,000 to \$5,999.....	45,103	6,270	...	26,173	2,736	2,447	341	549	6,042	...
\$6,000 to \$6,999.....	75,302	10,148	...	43,134	11,110	2,777	2,161	...	5,425	349
\$7,000 to \$7,999.....	68,907	7,518	1,448	38,283	8,954	255	6,064	...	5,840	945
\$8,000 to \$8,999.....	65,521	11,040	1,673	36,783	7,231	1,496	603	546	5,949	200
\$9,000 to \$9,999.....	47,375	5,051	376	29,259	7,736	634	148	549	3,622	346
\$10,000 to \$11,999.....	63,244	10,436	550	39,463	6,411	974	769	839	3,656	...
\$12,000 to \$14,999.....	41,269	5,091	...	21,631	8,244	...	328	274	5,701	...
\$15,000 or more.....	42,390	15,470	...	11,534	11,893	...	122	1,635	1,736	...
Median.....dollars..	8,200	8,700	...	8,100	9,000	...	...	...	7,800	...
Age of Head										
Under 25 years.....	8,274	545	...	6,632	...	255	523	...	319	...
25 to 34 years.....	125,777	18,769	2,930	70,582	12,097	2,300	3,002	1,913	13,090	1,094
35 to 44 years.....	184,860	22,990	1,457	99,398	33,747	3,174	6,059	1,369	15,721	945
45 to 64 years.....	161,356	33,190	...	86,361	21,851	4,415	1,467	1,678	11,648	746
65 years and over.....	16,939	2,739	...	8,901	1,413	549	...	...	3,337	...
Median.....	41	44	...	41	42	...	...	...	41	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	458,254	68,103	4,387	256,357	66,406	7,753	9,550	3,847	39,066	2,785
Under 45 years.....	298,286	37,246	4,387	167,749	44,603	4,550	8,646	2,737	26,329	2,039
With own children under 18.....	268,449	35,574	3,837	145,771	42,968	4,011	8,079	2,737	23,433	2,039
No own children under 18.....	29,837	1,672	550	21,978	1,635	539	567	...	2,896	...
45 to 64 years.....	146,113	28,118	...	81,639	20,390	3,203	904	1,110	10,003	746
With own children under 18.....	80,452	18,933	...	42,043	14,323	603	403	545	3,602	...
No own children under 18.....	65,661	9,185	...	39,596	6,067	2,600	501	565	6,401	746
65 years and over.....	13,855	2,739	...	6,969	1,413	...	...	...	2,734	...
Other households with 2 or more persons....	25,152	6,942	...	9,149	1,780	1,212	1,317	1,113	3,639	...
Under 65 years.....	22,936	6,942	...	7,217	1,780	1,212	1,317	1,113	3,355	...
65 years and over.....	2,216	...	...	1,932	...	...	...	...	284	...
Households with 1 person.....	13,800	3,188	...	6,368	922	1,728	184	...	1,410	...
Under 65 years.....	12,932	3,188	...	6,368	922	1,179	184	...	1,091	...
65 years and over.....	868	...	...	...	...	549	...	...	319	...
Color of Head										
White.....	471,722	77,667	3,837	261,341	67,979	8,504	5,375	4,960	39,274	2,785
Nonwhite.....	25,484	566	550	10,533	1,129	2,189	5,676	...	4,841	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	181,514	27,611	3,442	105,871	17,981	3,857	3,097	820	18,435	400
Less than 1.0.....	4,546	...	...	3,086	915	...	...	...	545	...
1.0 to 1.4.....	24,268	6,510	550	13,526	275	...	733	...	2,674	...
1.5 to 1.9.....	41,868	5,589	992	21,736	4,882	1,438	1,387	274	5,570	...
2.0 to 2.4.....	48,247	3,737	690	33,358	4,413	262	599	...	4,788	400
2.5 to 2.9.....	30,373	6,329	870	17,057	2,718	1,902	38	546	913	...
3.0 to 3.4.....	16,672	3,479	340	7,736	1,748	255	340	...	2,774	...
3.5 to 3.9.....	8,499	1,648	...	5,243	1,608	...	...	...	...	...
4.0 or more.....	7,041	319	...	4,129	1,422	...	...	...	1,171	...
Median.....ratio..	2.2	2.2	...	2.2	2.3	...	...	...	2.0	...
Other properties.....	315,692	50,622	945	166,003	51,127	6,836	7,954	4,340	25,680	2,385
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	495,811	78,233	4,387	271,874	69,108	10,693	11,051	4,960	42,720	2,785
Less than 5 percent.....	33,593	10,288	...	9,339	4,641	549	354	1,094	6,782	546
5 to 9 percent.....	163,013	27,759	945	91,002	30,702	2,913	2,422	1,910	4,615	745
10 to 14 percent.....	188,236	29,511	2,687	99,239	26,821	2,888	7,763	1,956	16,442	949
15 to 19 percent.....	68,609	4,707	775	48,774	4,268	2,360	112	...	7,068	545
20 to 24 percent.....	18,241	2,684	...	10,019	882	1,438	400	...	884	...
25 to 29 percent.....	10,019	1,648	...	6,178	784	545	...	...	3,032	...
30 to 34 percent.....	8,092	...	...	3,370	54	...	...	...	...	...
35 to 39 percent.....	486	...	...	486	...	...	...	...	...	...
40 percent or more.....	5,522	...	...	3,487	956	...	...	...	1,099	...
Median.....percent..	11	10	...	12	10	...	...	...	13	...
No regular payments required.....	1,395	...	...	...	...	...	...	...	1,395	...
Veteran Status										
Korean War service.....	51,675	9,213	1,255	29,034	7,128	255	797	...	3,448	545
Korean War service only.....	40,466	6,595	915	23,933	4,667	255	653	...	2,903	545
Korean War and other service.....	11,209	2,618	340	5,101	2,461	...	144	...	545	...
Other service.....	253,442	32,751	2,877	142,577	38,660	4,578	9,523	1,662	19,120	1,694
With World War II service.....	231,904	28,093	2,877	129,266	37,247	4,294	9,108	1,662	17,663	1,694
No World War II service.....	21,538	4,658	...	13,311	1,413	284	415	...	1,457	...
Nonveteran.....	192,089	36,269	255	100,263	23,320	5,860	731	3,298	21,547	546

¹ Income of owner and relatives living with him.

Chapter 12

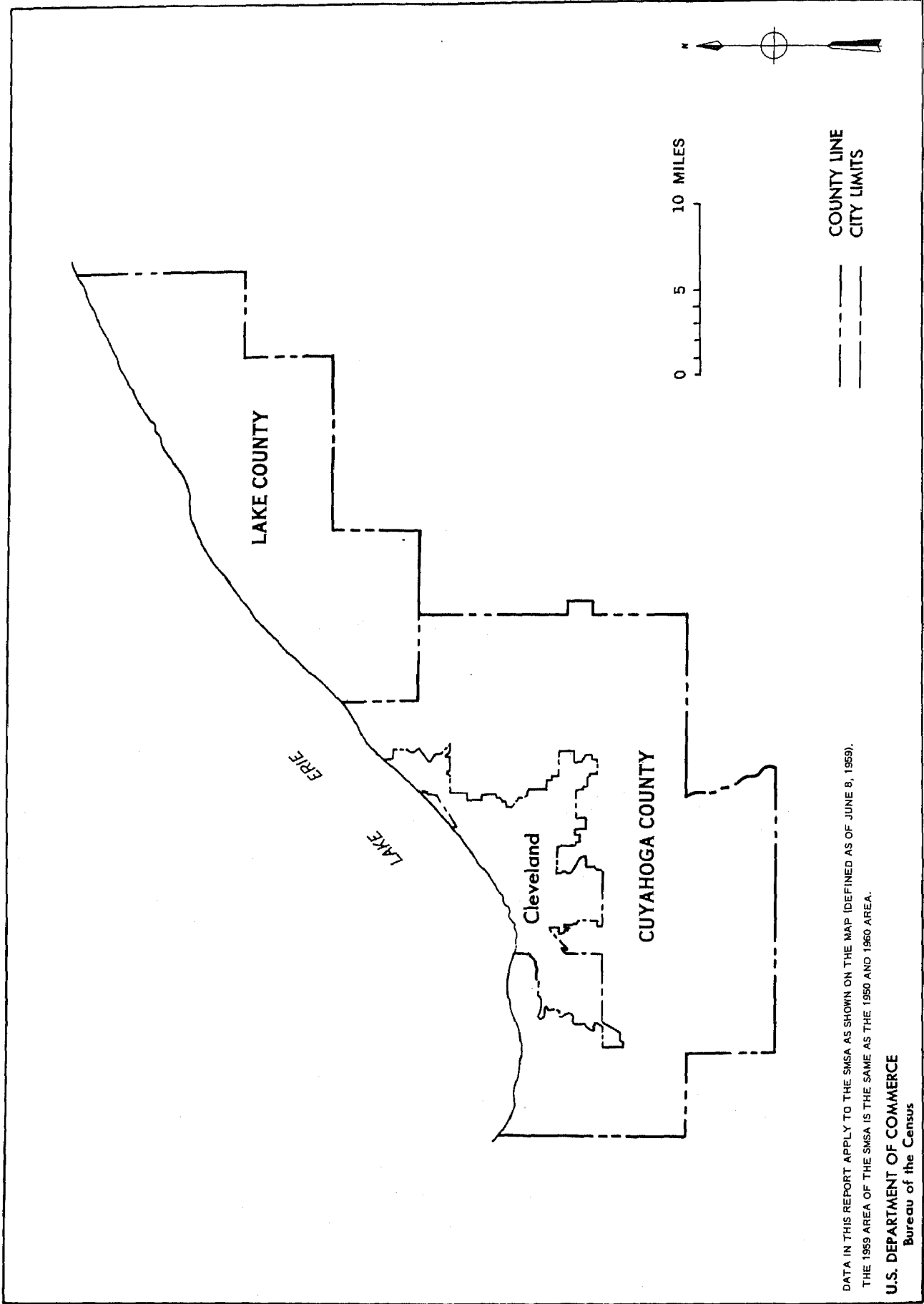
CLEVELAND

OHIO

STANDARD METROPOLITAN STATISTICAL AREA

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Cleveland, Ohio STANDARD METROPOLITAN STATISTICAL AREA



DATA IN THIS REPORT APPLY TO THE SMSA AS SHOWN ON THE MAP (DEFINED AS OF JUNE 8, 1959).
THE 1959 AREA OF THE SMSA IS THE SAME AS THE 1950 AND 1960 AREA.

U.S. DEPARTMENT OF COMMERCE
Bureau of the Census

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	327,654	130,004	197,650	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	272,490	99,520	172,970	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	1,075	1,075	...	249,655	95,990	153,665	
\$5,000 to \$7,400.....	3,599	3,599	...	2,882	2,215	667	
\$7,500 to \$9,900.....	12,175	9,153	3,022	18,546	6,779	11,767	
\$10,000 to \$12,400.....	29,478	13,804	15,674	138,618	46,228	92,390	
\$12,500 to \$14,900.....	30,417	11,913	18,504	64,186	26,260	37,926	
\$15,000 to \$17,400.....	55,221	17,006	38,215	\$20 to \$24.....	16,931	8,110	8,821
\$17,500 to \$19,900.....	46,167	8,680	37,487	\$25 to \$29.....	5,435	3,613	1,822
\$20,000 to \$24,900.....	43,131	14,374	28,757	\$30 to \$39.....	803	803	...
\$25,000 to \$34,900.....	36,617	13,193	23,424	\$40 or more.....	2,254	1,982	272
\$35,000 or more.....	14,630	6,763	7,867	Median.....dollars..	14	14	13
Median.....dollars..	17,700	16,500	18,200	Acquired 1959 and 1960 (part).....			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1958 and 1959.....	10,861	155	10,706	New.....	111,160	35,982	75,178
1955 to 1957.....	38,759	4,517	34,242	1959 and 1960 (part).....	4,541	155	4,386
1950 to 1954.....	59,350	17,386	41,964	1957 and 1958.....	15,313	1,332	13,981
1940 to 1949.....	42,832	16,535	26,297	1955 and 1956.....	23,598	2,404	21,194
1930 to 1939.....	28,501	9,428	19,073	1950 to 1954.....	37,066	10,970	26,096
1929 or earlier.....	92,187	51,499	40,688	1945 to 1949.....	12,171	5,118	7,053
Condition				1940 to 1944.....			
Not dilapidated.....	268,629	96,703	171,926	1940 to 1944.....	6,234	4,620	1,614
Dilapidated.....	3,861	2,817	1,044	1939 or earlier.....	12,237	11,383	854
Rooms				Previously occupied.....			
Less than 4 rooms.....	3,256	2,636	620	1959 and 1960 (part).....	18,294	3,375	14,919
4 rooms.....	29,492	10,936	18,556	1957 and 1958.....	27,689	4,719	22,970
5 rooms.....	70,423	20,366	50,057	1955 and 1956.....	21,008	2,578	18,430
6 rooms.....	96,311	32,176	64,135	1950 to 1954.....	38,022	13,063	24,959
7 rooms.....	40,513	16,520	23,993	1945 to 1949.....	26,717	15,481	11,236
8 rooms or more.....	32,495	16,886	15,609	1940 to 1944.....	12,686	9,053	3,633
Median.....	5.8	6.0	5.8	1939 or earlier.....	16,914	15,269	1,645
Purchase Price as Percent of Value				Manner of Acquisition			
Acquired by purchase.....				By purchase or construction.....			
Purchased 1957 to 1960 (part).....	63,854	7,598	56,256	Made new mortgage.....	213,451	48,658	164,793
Less than 80 percent.....	7,322	2,649	4,673	Assumed mortgage from former owner.....	13,404	8,052	5,352
80 to 89 percent.....	11,516	...	11,516	Assumed mortgage from former owner, made new second mortgage.....	620	291	329
90 to 94 percent.....	12,811	799	12,012	Borrowed, other than mortgage.....	7,909	6,286	1,623
95 to 99 percent.....	11,553	446	11,107	All cash.....	31,487	31,196	291
100 percent or more.....	20,652	3,704	16,948	Not by purchase.....			
Median.....percent..	95	99	95	Gift or inheritance.....	5,619	5,037	582
Purchased 1950 to 1956.....				Other.....			
Purchased 1950 to 1956.....	117,984	27,596	90,388	...	...	...	...
Less than 60 percent.....	4,132	1,633	2,499	Monthly Housing Costs			
60 to 79 percent.....	31,163	4,716	26,447	Acquired before 1959.....			
80 to 89 percent.....	37,668	8,457	29,211	Less than \$30.....	249,655	95,990	153,665
90 to 99 percent.....	31,154	7,714	23,440	\$30 to \$39.....	10,255	10,255	...
100 percent or more.....	13,867	5,076	8,791	\$40 to \$49.....	25,814	25,814	...
Median.....percent..	86	89	86	\$50 to \$59.....	22,160	21,597	563
Purchased 1949 or earlier.....				\$60 to \$69.....			
Purchased 1949 or earlier.....	85,033	59,289	25,744	\$70 to \$79.....	11,925	11,381	544
Less than 40 percent.....	19,895	14,367	5,528	\$80 to \$89.....	12,068	10,396	1,672
40 to 59 percent.....	27,321	20,524	6,797	\$90 to \$99.....	13,593	8,809	4,784
60 to 79 percent.....	23,507	12,888	10,619	\$100 to \$119.....	11,600	3,524	8,076
80 to 99 percent.....	11,689	9,180	2,509	\$120 to \$149.....	17,999	1,165	16,834
100 percent or more.....	2,621	2,330	291	\$150 to \$199.....	43,201	1,455	41,746
Median.....percent..	57	55	61	\$200 or more.....	49,784	1,594	48,190
Not acquired by purchase.....				Median.....dollars..			
Not acquired by purchase.....	5,619	5,037	582	100	46	122	
Real Estate Tax				Acquired 1959 and 1960 (part).....			
Acquired before 1959.....				Annual Housing Costs as Percent of Income			
Acquired before 1959.....	249,655	95,990	153,665	Acquired before 1959.....			
Less than \$50.....	3,666	2,999	667	Less than 5 percent.....	249,655	95,990	153,665
\$50 to \$99.....	8,537	4,961	3,576	Less than 5 percent.....	17,251	16,979	272
\$100 to \$149.....	24,364	11,858	12,506	5 to 9 percent.....	42,812	36,909	5,903
\$150 to \$199.....	49,493	15,856	33,637	10 to 14 percent.....	47,582	16,417	31,165
\$200 to \$249.....	43,721	15,185	28,536	15 to 19 percent.....	55,752	7,777	47,975
\$250 to \$299.....	31,706	10,284	21,422	20 to 24 percent.....	41,271	2,221	39,050
\$300 to \$499.....	66,793	24,155	42,638	25 to 29 percent.....	15,180	3,672	11,508
\$500 or more.....	21,375	10,692	10,683	30 to 34 percent.....	7,577	2,687	4,890
Median.....dollars..	244	241	246	35 to 39 percent.....	8,009	2,253	5,756
Acquired 1959 and 1960 (part).....				40 percent or more.....			
Acquired 1959 and 1960 (part).....	22,835	3,530	19,305	14,221	7,075	7,146	

Residential Finance—Homeowner Properties

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	17,737	14,764	2,973	Other households with 2 or more persons.....	25,773	14,127	11,646
\$2,000 to \$2,999.....	9,596	9,005	591	Under 65 years.....	19,210	8,943	10,267
\$3,000 to \$3,999.....	9,882	4,919	4,963	65 years and over.....	6,563	5,184	1,379
\$4,000 to \$4,999.....	17,348	7,178	10,170	Households with 1 person.....	11,410	10,315	1,095
\$5,000 to \$5,999.....	28,980	7,964	21,016	Under 65 years.....	5,998	4,903	1,095
\$6,000 to \$6,999.....	35,029	8,806	26,223	65 years and over.....	5,412	5,412	...
\$7,000 to \$7,999.....	36,413	9,719	26,694	Persons			
\$8,000 to \$8,999.....	26,372	7,570	18,802	1 person.....	11,410	10,315	1,095
\$9,000 to \$9,999.....	20,228	3,674	16,554	2 persons.....	67,482	40,197	27,285
\$10,000 to \$11,999.....	29,094	8,787	20,307	3 persons.....	51,994	18,299	33,695
\$12,000 to \$14,999.....	20,107	7,357	12,750	4 persons.....	61,166	12,390	48,776
\$15,000 or more.....	21,704	9,777	11,927	5 persons.....	45,478	9,684	35,794
Median.....dollars..	7,500	6,700	7,800	6 persons or more.....	34,960	8,635	26,325
Age of Head				Veteran Status			
Under 25 years.....	3,127	291	2,836	Korean War service.....	10,470	686	9,784
25 to 34 years.....	44,909	2,963	41,946	Korean War service only.....	7,545	446	7,099
35 to 44 years.....	80,286	12,449	67,837	Korean War and other service.....	2,925	240	2,685
45 to 64 years.....	106,621	52,938	53,683	Other service.....	106,200	20,080	86,120
65 years and over.....	37,547	30,879	6,668	With World War II service.....	91,665	10,606	81,059
Median.....	46	58	41	No World War II service.....	14,535	9,474	5,061
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	235,307	75,078	160,229		155,820	78,754	77,066
Under 45 years.....	120,749	13,305	107,444				
With own children under 18.....	106,980	9,802	97,178				
No own children under 18.....	13,769	3,503	10,266				
45 to 64 years.....	88,986	41,490	47,496				
With own children under 18.....	42,955	14,641	28,314				
No own children under 18.....	46,031	26,849	19,182				
65 years and over.....	25,572	20,283	5,289				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage		With junior mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	VA second	Conventional second	Total	First mortgage only				
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	172,679	169,193	3,486	29,325	28,793	240	292	31,212	30,937	275	112,142	109,463	2,679
Interest and principal.....	172,387	168,901	3,486	29,325	28,793	240	292	31,212	30,937	275	111,850	109,171	2,679
Interest only.....	292	292	...	...	...	...	...	...	...	...	292	292	...
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	291	291	...	...	...	...	...	...	...	...	291	291	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	172,679	169,193	3,486	29,325	28,793	240	292	31,212	30,937	275	112,142	109,463	2,679
Less than \$30.....	1,925	1,925	...	546	546	...	...	...	...	...	1,379	1,379	...
\$30 to \$39.....	6,726	6,283	443	1,411	1,411	...	...	273	273	...	5,042	4,599	443
\$40 to \$49.....	14,331	14,091	240	2,790	2,550	240	...	1,894	1,894	...	9,647	9,647	...
\$50 to \$59.....	25,201	24,929	272	4,557	4,557	...	...	6,614	6,614	...	14,030	13,758	272
\$60 to \$69.....	30,688	30,413	275	4,824	4,824	...	...	11,920	11,645	275	13,944	13,944	...
\$70 to \$79.....	27,679	26,980	699	7,009	6,717	292	...	5,097	5,097	...	15,573	15,166	407
\$80 to \$89.....	27,473	26,738	735	5,321	5,321	...	...	4,666	4,666	...	17,486	16,751	735
\$90 to \$99.....	12,899	12,368	531	1,763	1,763	...	...	748	748	...	10,388	9,857	531
\$100 to \$119.....	12,036	12,036	...	1,104	1,104	...	...	...	...	...	10,932	10,932	...
\$120 to \$149.....	7,481	7,190	291	...	...	...	...	...	...	...	7,481	7,190	291
\$150 to \$199.....	3,433	3,433	...	...	...	...	...	...	...	...	3,433	3,433	...
\$200 or more.....	2,807	2,807	...	...	...	...	...	...	...	...	2,807	2,807	...
Median.....dollars..	73	73	...	71	71	...	...	66	66	...	78	78	...
No regular payments required.....	291	291	...	...	...	...	...	...	...	...	291	291	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	166,390	163,176	3,214	29,052	28,520	240	292	30,589	30,314	275	106,749	104,342	2,407
Delinquent.....	6,289	6,017	272	273	273	...	...	623	623	...	5,393	5,121	272
No regular payments required.....	291	291	...	...	...	...	...	...	...	...	291	291	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	47,626	47,060	566	14,709	14,709	...	...	7,604	7,329	275	25,313	25,022	291
Commercial bank or trust company, trust account.....	582	582	...	...	...	...	...	...	...	...	582	582	...
Mutual savings bank.....	4,619	4,619	...	998	998	...	...	3,621	3,621	...	...	...	...
Savings and loan association.....	80,595	78,668	1,927	4,457	4,457	...	...	12,052	12,052	...	64,086	62,159	1,927
Life insurance company.....	24,254	23,722	532	6,314	5,782	240	292	7,545	7,545	...	10,395	10,395	...
Mortgage company.....	273	273	...	...	...	...	...	...	...	...	273	273	...
Real estate or construction company.....	1,146	1,146	...	...	...	...	...	...	...	...	1,146	1,146	...
Federal or State agency.....	700	700	...	...	...	...	...	...	...	...	700	700	...
Retirement system, welfare fund, etc.....	3,237	3,237	...	2,847	2,847	...	...	390	390	...	...	...	...
Other nonprofit organization.....	896	896	...	...	...	...	...	...	...	...	896	896	...
Individual or individual's estate.....	7,811	7,350	461	...	...	...	...	...	...	...	7,811	7,350	461
Other.....	1,231	1,231	...	...	...	...	...	...	...	...	1,231	1,231	...
Servicing of First Mortgage													
By holder.....	142,959	140,056	2,903	19,104	18,864	240	...	17,086	16,811	275	106,769	104,381	2,388
By agent.....	30,011	29,428	583	10,221	9,929	...	292	14,126	14,126	...	5,664	5,373	291
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	149,843	146,649	3,194	23,848	23,608	240	...	18,609	18,334	275	107,386	104,707	2,679
Different division.....	21,714	21,422	292	4,186	3,894	...	292	12,481	12,481	...	5,047	5,047	...
Holder outside United States.....	1,413	1,413	...	1,291	1,291	...	...	122	122	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	144,441	141,519	2,922	28,624	28,092	240	292	29,434	29,159	275	86,383	84,268	2,115
Less than 40 percent.....	7,475	6,796	679	...	...	...	...	...	...	...	7,475	6,796	679
40 to 49 percent.....	7,418	7,418	...	...	...	...	...	582	582	...	6,836	6,836	...
50 to 59 percent.....	18,660	18,369	291	1,052	1,052	...	...	...	...	...	17,608	17,317	291
60 to 69 percent.....	37,261	36,029	1,232	6,305	6,065	240	...	3,570	3,570	...	27,386	26,394	992
70 to 79 percent.....	29,705	29,260	445	8,866	8,574	...	292	5,905	5,905	...	14,934	14,781	153
80 to 84 percent.....	13,700	13,700	...	7,762	7,762	...	...	2,083	2,083	...	3,855	3,855	...
85 to 89 percent.....	11,660	11,660	...	1,975	1,975	...	...	5,673	5,673	...	4,012	4,012	...
90 to 94 percent.....	11,509	11,234	275	2,128	2,128	...	...	7,053	6,778	275	2,328	2,328	...
95 to 99 percent.....	3,545	3,545	...	536	536	...	...	1,624	1,624	...	1,385	1,385	...
100 percent or more.....	3,508	3,508	...	...	...	...	...	2,944	2,944	...	564	564	...
Median.....percent..	70	71	...	78	78	...	...	87	87	...	64	64	...
Other properties.....	28,529	27,965	564	701	701	...	...	1,778	1,778	...	26,050	25,486	564

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	171,926	168,440	3,486	29,052	28,520	240	292	30,972	30,697	275	111,902	109,223	2,679
Dilapidated.....	1,044	1,044	...	273	273	...	...	240	240	...	531	531	...
Rooms													
Less than 4 rooms.....	620	620	...	...	...	...	...	348	348	...	272	272	...
4 rooms.....	18,556	18,556	...	3,849	3,849	...	...	8,001	8,001	...	6,706	6,706	...
5 rooms.....	50,057	49,424	633	11,264	11,024	240	...	11,196	11,196	...	27,597	27,204	393
6 rooms.....	64,135	62,306	1,829	11,646	11,354	...	292	7,763	7,488	275	44,726	43,464	1,262
7 rooms.....	23,993	23,260	733	2,566	2,566	...	...	2,522	2,522	...	18,905	18,172	733
8 rooms or more.....	15,609	15,318	291	...	...	...	...	1,382	1,382	...	14,227	13,936	291
Median.....	5.8	5.8	...	5.5	5.5	...	...	5.1	5.1	...	6.0	6.0	...
Purchase Price as Percent of Value													
Acquired by purchase.....	172,388	168,902	3,486	29,325	28,793	240	292	30,921	30,646	275	112,142	109,463	2,679
Purchased 1957 to 1960.....	56,256	55,300	956	9,152	9,152	...	...	6,126	6,126	...	40,978	40,022	956
Less than 80 percent.....	4,673	4,673	...	...	...	...	...	...	...	...	4,673	4,673	...
80 to 89 percent.....	11,516	11,516	...	2,815	2,815	...	...	1,430	1,430	...	7,271	7,271	...
90 to 94 percent.....	12,012	12,012	...	2,474	2,474	...	...	1,711	1,711	...	7,827	7,827	...
95 to 99 percent.....	11,107	10,816	291	1,754	1,754	...	...	1,045	1,045	...	8,308	8,017	291
100 percent or more.....	16,948	16,283	665	2,109	2,109	...	...	1,940	1,940	...	12,899	12,234	665
Median.....percent..	95	95	...	94	94	...	...	95	95	...	95	95	...
Purchased 1950 to 1956.....	90,388	88,422	1,966	15,836	15,304	240	292	21,203	20,928	275	53,349	52,190	1,159
Less than 60 percent.....	2,499	2,499	...	...	...	...	...	513	513	...	1,986	1,986	...
60 to 79 percent.....	26,447	25,339	1,108	5,029	4,789	240	...	7,654	7,654	...	13,764	12,896	868
80 to 89 percent.....	29,211	28,936	275	4,411	4,411	...	...	8,857	8,882	275	15,943	15,943	...
90 to 99 percent.....	23,440	22,857	583	6,105	5,813	...	292	3,128	3,128	...	14,207	13,916	291
100 percent or more.....	8,791	8,791	...	291	291	...	...	1,051	1,051	...	7,449	7,449	...
Median.....percent..	86	86	...	87	86	...	...	83	83	...	87	87	...
Purchased 1949 or earlier.....	25,744	25,180	564	4,337	4,337	...	...	3,592	3,592	...	17,815	17,251	564
Less than 40 percent.....	5,528	5,237	291	1,121	1,121	...	...	...	...	...	4,407	4,116	291
40 to 59 percent.....	6,797	6,524	273	1,799	1,799	...	...	...	...	...	4,998	4,725	273
60 to 79 percent.....	10,619	10,619	...	1,417	1,417	...	...	2,755	2,755	...	6,447	6,447	...
80 to 99 percent.....	2,509	2,509	...	...	...	...	...	837	837	...	1,672	1,672	...
100 percent or more.....	291	291	...	...	...	...	...	...	...	...	291	291	...
Median.....percent..	61	62	...	...	...	...	...	...	...	...	58	59	...
Not acquired by purchase.....	582	582	...	...	...	...	...	291	291	...	291	291	...
Property Location													
Inside central city.....	41,653	40,663	990	6,446	6,446	...	...	5,874	5,599	275	29,333	28,618	715
Outside central city.....	131,317	128,821	2,496	22,879	22,347	240	292	25,338	25,338	...	83,100	81,136	1,964
Real Estate Tax													
Acquired before 1959.....	153,665	150,572	3,093	26,064	25,532	240	292	28,694	28,419	275	98,907	96,621	2,286
Less than \$50.....	667	667	...	...	...	...	...	...	...	...	667	667	...
\$50 to \$99.....	3,576	3,576	...	...	...	...	...	...	...	...	3,576	3,576	...
\$100 to \$149.....	12,506	12,233	273	272	272	...	...	2,111	2,111	...	10,123	9,850	273
\$150 to \$199.....	33,637	32,920	717	3,230	3,230	...	...	10,083	9,808	275	20,324	19,882	442
\$200 to \$249.....	28,536	27,953	583	7,218	6,926	...	292	5,727	5,727	...	15,591	15,300	291
\$250 to \$299.....	21,422	21,131	291	5,741	5,741	...	...	5,293	5,293	...	10,388	10,097	291
\$300 to \$499.....	42,638	41,409	1,229	9,603	9,363	240	...	5,480	5,480	...	27,555	26,566	989
\$500 or more.....	10,683	10,683	...	...	...	...	...	...	...	...	10,683	10,683	...
Median.....dollars..	246	246	...	270	270	...	...	219	220	...	247	247	...
Acquired 1959 and 1960 (part).....	19,305	18,912	393	3,261	3,261	...	...	2,518	2,518	...	13,526	13,133	393
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	153,665	150,572	3,093	26,064	25,532	240	292	28,694	28,419	275	98,907	96,621	2,286
Less than \$5.....	667	667	...	...	...	...	...	...	...	...	667	667	...
\$5 to \$9.....	11,767	11,767	...	1,026	1,026	...	...	1,093	1,093	...	9,648	9,648	...
\$10 to \$14.....	92,390	90,119	2,271	14,809	14,517	...	292	17,636	17,361	275	59,945	58,241	1,704
\$15 to \$19.....	37,926	37,104	822	8,946	8,706	240	...	9,039	9,039	...	19,941	19,359	582
\$20 to \$24.....	8,821	8,821	...	1,283	1,283	...	...	653	653	...	6,885	6,885	...
\$25 to \$29.....	1,822	1,822	...	...	...	...	...	273	273	...	1,549	1,549	...
\$30 to \$39.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$40 or more.....	272	272	...	...	...	...	...	...	...	...	272	272	...
Median.....dollars..	13	13	...	14	14	...	...	14	14	...	13	13	...
Acquired 1959 and 1960 (part).....	19,305	18,912	393	3,261	3,261	...	...	2,518	2,518	...	13,526	13,133	393

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Table with 13 columns: Subject, All mortgaged properties (Total, First mortgage only, With junior mortgage), FHA first mortgage (Total, First mortgage only, With junior mortgage - VA second, Conventional second), VA first mortgage (Total, First mortgage only, With junior mortgage), and Properties with conventional first mortgage (Total, First mortgage only, With junior mortgage). Rows include Owner Characteristics (Year Property Acquired, Manner of Acquisition), Monthly Housing Costs, Annual Housing Costs as Percent of Income, and Income.

1 Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
OWNER CHARACTERISTICS—Con.													
Household Composition by Age of Head													
Male head, wife present, no nonrelatives....	160,229	157,034	3,195	28,275	27,743	240	292	29,334	29,059	275	102,620	100,232	2,388
Under 45 years.....	107,444	104,932	2,512	20,153	19,621	240	292	27,269	26,994	275	60,022	58,317	1,705
With own children under 18.....	97,178	94,666	2,512	18,557	18,025	240	292	24,349	24,074	275	54,272	52,567	1,705
No own children under 18.....	10,266	10,266	...	1,596	1,596	...	...	2,920	2,920	...	5,750	5,750	...
45 to 64 years.....	47,496	46,983	513	7,578	7,578	...	...	1,774	1,774	...	38,144	37,631	513
With own children under 18.....	28,314	28,314	...	5,208	5,208	...	...	273	273	...	22,833	22,833	...
No own children under 18.....	19,182	18,669	513	2,370	2,370	...	...	1,501	1,501	...	15,311	14,798	513
65 years and over.....	5,289	5,119	170	544	544	...	...	291	291	...	4,454	4,284	170
Other households with 2 or more persons.....	11,646	11,355	291	777	777	...	...	1,878	1,878	...	8,991	8,700	291
Under 65 years.....	10,267	9,976	291	777	777	...	...	1,878	1,878	...	7,612	7,321	291
65 years and over.....	1,379	1,379	...	...	...	...	...	...	...	...	1,379	1,379	...
Households with 1 person.....	1,095	1,095	...	273	273	...	...	...	...	...	822	822	...
Under 65 years.....	1,095	1,095	...	273	273	...	...	...	...	...	822	822	...
65 years and over.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Color of Head													
White.....	163,384	160,170	3,214	27,959	27,427	240	292	30,393	30,118	275	105,032	102,625	2,407
Nonwhite.....	9,586	9,314	272	1,366	1,366	...	...	819	819	...	7,401	7,129	272
Persons													
1 person.....	1,095	1,095	...	273	273	...	...	...	...	...	822	822	...
2 persons.....	27,285	27,012	273	3,041	3,041	...	...	3,627	3,627	...	20,617	20,344	273
3 persons.....	33,695	33,285	410	6,556	6,556	...	...	7,350	7,350	...	19,789	19,379	410
4 persons.....	48,776	48,041	735	8,252	8,252	...	...	8,109	8,109	...	32,415	31,680	735
5 persons.....	35,794	34,513	1,281	7,415	7,123	...	292	6,454	6,454	...	21,925	20,936	989
6 persons or more.....	26,325	25,538	787	3,788	3,548	240	...	5,672	5,397	275	16,865	16,293	272
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	56,256	55,300	956	9,152	9,152	...	...	6,126	6,126	...	40,978	40,022	956
Less than 1.0.....	1,274	1,274	...	...	...	...	...	...	...	...	1,274	1,274	...
1.0 to 1.4.....	4,285	4,285	...	1,288	1,288	...	...	...	...	...	2,997	2,997	...
1.5 to 1.9.....	12,289	12,136	153	988	988	...	...	982	982	...	10,319	10,166	153
2.0 to 2.4.....	13,326	13,326	...	2,423	2,423	...	...	2,203	2,203	...	8,700	8,700	...
2.5 to 2.9.....	12,734	12,171	563	873	873	...	...	2,501	2,501	...	8,797	8,797	...
3.0 to 3.4.....	7,986	7,746	240	2,634	2,634	...	...	440	440	...	4,912	4,672	240
3.5 to 3.9.....	2,528	2,528	...	766	766	...	...	...	...	...	1,762	1,762	...
4.0 or more.....	1,834	1,834	...	180	180	...	...	...	...	...	1,634	1,634	...
Median.....ratio..	2.4	2.4	...	2.5	2.5	...	...	2.5	2.5	...	2.3	2.3	...
Other properties.....	116,714	114,184	2,530	20,173	19,641	240	292	25,086	24,811	275	71,455	69,732	1,723
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	172,679	169,193	3,486	29,325	28,793	240	292	31,212	30,937	275	112,142	109,463	2,679
Less than 5 percent.....	7,348	7,348	...	1,410	1,410	...	...	833	833	...	5,105	5,105	...
5 to 9 percent.....	56,378	54,721	1,657	10,268	9,736	240	292	7,362	7,087	275	38,748	37,898	850
10 to 14 percent.....	68,733	67,726	1,007	12,753	12,753	...	...	18,055	18,055	...	37,925	36,918	1,007
15 to 19 percent.....	25,960	25,138	822	3,739	3,739	...	...	3,894	3,894	...	18,327	17,505	822
20 to 24 percent.....	6,369	6,369	...	1,155	1,155	...	...	300	300	...	4,914	4,914	...
25 to 29 percent.....	3,297	3,297	...	...	...	...	...	236	236	...	3,061	3,061	...
30 to 34 percent.....	1,347	1,347	...	...	...	...	...	...	...	...	1,347	1,347	...
35 to 39 percent.....	544	544	...	...	...	...	...	...	...	...	544	544	...
40 percent or more.....	2,703	2,703	...	...	...	...	...	...	...	...	2,703	2,703	...
Median.....percent..	12	12	...	11	11	...	...	532	532	...	2,171	2,171	...
No regular payments required.....	291	291	...	...	...	...	...	12	12	...	12	12	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	153,665	150,572	3,093	26,064	25,532	240	292	28,694	28,419	275	98,907	96,621	2,286
Less than 1.0 percent.....	1,212	1,212	...	...	...	...	...	...	...	...	1,212	1,212	...
1.0 to 1.9 percent.....	21,830	21,263	567	1,795	1,503	...	...	...	...	...	17,275	17,275	...
2.0 to 2.9 percent.....	43,479	43,206	273	7,227	7,227	...	292	2,760	2,485	275	24,341	24,068	273
3.0 to 3.9 percent.....	42,504	41,243	1,261	10,337	10,337	...	...	11,911	11,911	...	23,787	22,526	1,261
4.0 to 4.9 percent.....	18,919	17,927	992	2,372	2,132	...	...	8,380	8,380	...	12,991	12,991	...
5.0 to 7.4 percent.....	18,834	18,834	...	3,865	3,865	...	...	2,804	2,804	...	2,071	2,071	...
7.5 to 9.9 percent.....	2,776	2,776	...	468	468	...	...	...	...	...	...	...	...
10 percent or more.....	4,111	4,111	...	...	...	...	...	...	...	...	...	...	...
Median.....percent..	3.2	3.2	...	3.4	3.4	...	...	768	768	...	3,343	3,343	...
Acquired 1959 and 1960 (part).....	19,305	18,912	393	3,261	3,261	...	...	2,518	2,518	...	13,526	13,133	393
Veteran Status													
Korean War service.....	9,784	9,784	...	1,295	1,295	...	...	4,000	4,000	...	4,489	4,489	...
Korean War service only.....	7,099	7,099	...	1,142	1,142	...	...	2,624	2,624	...	3,333	3,333	...
Korean War and other service.....	2,685	2,685	...	153	153	...	...	1,376	1,376	...	1,156	1,156	...
Other service.....	86,120	84,482	1,638	14,218	13,978	240	...	25,970	25,695	275	44,809	44,809	...
With World War II service.....	81,059	79,421	1,638	12,722	12,482	240	...	25,970	25,695	275	42,367	41,244	1,123
No World War II service.....	5,061	5,061	...	1,496	1,496	...	...	...	...	...	3,565	3,565	...
Nonveteran.....	77,066	75,218	1,848	13,812	13,520	...	292	1,242	1,242	...	62,012	60,456	1,556

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	FHA first mortgage			VA first mortgage		Total	First mortgage only	With junior mortgage	
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	VA second	Conventional second	Total				First mortgage only
First mortgage debt on 1- to 4-dwelling-unit properties.....	1,699,032	1,661,221	37,811	294,644	290,592	1,512	2,540	297,604	295,046	2,558	1,106,784	1,075,583	31,201
Average first mortgage debt.....	8.6	8.6	7.8	9.5	9.6	6.3	8.7	9.2	9.2	9.3	8.2	8.2	7.7
First mortgage debt on 1-dwelling-unit properties.....	1,499,356	1,473,880	25,476	282,597	278,545	1,512	2,540	286,441	283,883	2,558	930,318	911,452	18,866
Average first mortgage debt.....	8.7	8.7	7.3	9.6	9.7	6.3	8.7	9.2	9.2	9.3	8.3	8.3	7.0
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	272	272	...	...	...	...	...	...	...	...	272	272	...
\$2,000 to \$3,999.....	8,023	7,777	246	...	...	...	...	...	...	...	8,023	7,777	246
\$4,000 to \$5,999.....	45,450	45,368	82	3,131	3,131	...	...	546	546	...	41,773	41,691	82
\$6,000 to \$7,999.....	68,986	67,887	1,099	5,552	5,552	...	...	3,606	3,606	...	59,828	58,729	1,099
\$8,000 to \$9,999.....	143,070	141,558	1,512	18,285	17,073	1,512	...	28,208	28,208	...	96,277	96,277	...
\$10,000 to \$11,999.....	322,967	312,398	10,569	71,304	68,764	...	2,540	81,053	78,495	2,558	170,610	165,139	5,471
\$12,000 to \$13,999.....	407,719	402,866	4,853	86,685	86,685	...	...	114,714	114,714	...	206,320	201,467	4,853
\$14,000 to \$15,999.....	186,861	179,746	7,115	48,350	48,350	...	...	37,562	37,562	...	100,949	93,834	7,115
\$16,000 to \$19,999.....	178,651	178,651	...	48,990	48,990	...	...	20,752	20,752	...	108,909	108,909	...
\$20,000 to \$24,999.....	75,381	75,381	...	...	...	...	...	...	...	...	75,381	75,381	...
\$25,000 or more.....	61,976	61,976	...	...	...	...	...	...	...	...	61,976	61,976	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	17,524	16,992	532	1,603	1,603	...	...	809	809	...	15,112	14,580	532
\$2,000 to \$3,999.....	57,228	56,333	895	4,544	4,544	...	...	11,791	11,791	...	40,893	39,998	895
\$4,000 to \$5,999.....	91,642	91,642	...	12,783	12,783	...	...	17,925	17,925	...	60,934	60,934	...
\$6,000 to \$7,999.....	205,692	204,180	1,512	30,904	29,392	1,512	...	34,479	34,479	...	140,309	140,309	...
\$8,000 to \$9,999.....	247,087	236,576	10,511	64,664	62,124	...	2,540	30,476	27,918	2,558	151,947	146,534	5,413
\$10,000 to \$11,999.....	245,619	242,651	2,968	18,174	18,174	...	...	81,095	81,095	...	146,350	143,382	2,968
\$12,000 to \$13,999.....	313,639	304,581	9,058	80,967	80,967	...	...	73,910	73,910	...	198,762	189,704	9,058
\$14,000 to \$15,999.....	143,424	143,424	...	60,989	60,989	...	...	29,157	29,157	...	53,278	53,278	...
\$16,000 to \$19,999.....	92,939	92,939	...	7,969	7,969	...	...	6,799	6,799	...	78,171	78,171	...
\$20,000 to \$24,999.....	47,373	47,373	...	...	...	...	...	...	...	...	47,373	47,373	...
\$25,000 or more.....	37,189	37,189	...	...	...	...	...	...	...	...	37,189	37,189	...
Term of First Mortgage													
Indefinite.....	11,015	11,015	...	...	...	...	...	...	...	...	11,015	11,015	...
On demand.....	2,070	2,070	...	...	...	...	...	...	...	...	2,070	2,070	...
Less than 8 years.....	77,311	74,155	3,156	...	...	...	...	...	...	...	77,311	74,155	3,156
8 to 12 years.....	176,288	170,196	6,092	...	...	...	...	...	...	...	176,288	170,196	6,092
13 to 17 years.....	236,895	234,392	2,503	6,833	6,833	...	...	13,305	13,305	...	216,757	214,254	2,503
18 to 22 years.....	463,068	457,312	5,756	72,669	70,129	...	2,540	50,035	50,035	...	340,364	337,148	3,216
23 to 27 years.....	345,289	337,320	7,969	136,667	135,155	1,512	...	102,109	99,551	2,558	106,513	102,614	3,899
28 to 32 years.....	187,420	187,420	...	66,428	66,428	...	...	120,992	120,992	...	...	...	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	11,189	11,189	...	...	...	...	...	...	...	...	11,189	11,189	...
4.0 percent.....	52,498	52,498	...	3,164	3,164	...	...	46,415	46,415	...	2,919	2,919	...
4.1 to 4.4 percent.....	26,461	24,949	1,512	25,390	23,878	1,512	...	...	...	...	1,071	1,071	...
4.5 percent.....	387,414	382,316	5,098	131,084	128,544	...	2,540	191,495	188,937	2,558	64,835	64,835	...
4.6 to 4.9 percent.....	41,207	41,207	...	...	...	...	...	20,429	20,429	...	20,778	20,778	...
5.0 percent.....	262,797	258,788	4,009	16,796	16,796	...	...	...	...	...	246,001	241,992	4,009
5.1 to 5.4 percent.....	145,607	145,607	...	106,163	106,163	...	...	28,102	28,102	...	11,342	11,342	...
5.5 percent.....	199,716	193,997	5,719	...	...	...	...	...	...	...	199,716	193,997	5,719
5.6 to 5.9 percent.....	29,673	25,774	3,899	...	...	...	...	...	...	...	29,673	25,774	3,899
6.0 percent.....	260,177	254,938	5,239	...	...	...	...	...	...	...	260,177	254,938	5,239
6.1 to 6.9 percent.....	69,457	69,457	...	...	...	...	...	...	...	...	69,457	69,457	...
7.0 percent.....	10,793	10,793	...	...	...	...	...	...	...	...	10,793	10,793	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	2,367	2,367	...	...	...	...	...	...	...	...	2,367	2,367	...
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	334,046	328,887	5,159	45,567	45,567	...	...	32,953	32,953	...	255,526	250,367	5,159
1958.....	225,571	218,704	6,867	53,943	53,943	...	...	19,496	19,496	...	152,132	145,265	6,867
1957.....	211,774	211,446	328	25,165	25,165	...	...	32,866	32,866	...	153,743	153,415	328
1955 and 1956.....	380,955	375,542	5,413	85,617	85,617	...	...	106,168	106,168	...	189,170	183,757	5,413
1950 to 1954.....	315,097	307,388	7,709	59,644	55,592	1,512	2,540	80,915	78,357	2,558	174,538	173,439	1,099
1945 to 1949.....	28,463	28,463	...	9,560	9,560	...	...	14,043	14,043	...	4,860	4,860	...
1940 to 1944.....	3,450	3,450	...	3,101	3,101	...	...	...	...	...	349	349	...
1939 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Method of Payment of First Mortgage													
Regular payments required.....	1,497,901	1,472,425	25,476	282,597	278,545	1,512	2,540	286,441	283,883	2,558	928,863	909,997	18,866
Interest and principal.....	1,494,981	1,469,505	25,476	282,597	278,545	1,512	2,540	286,441	283,883	2,558	925,943	907,077	18,866
Interest only.....	2,920	2,920	...	...	...	...	...	...	...	...	2,920	2,920	...
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	1,455	1,455	...	...	...	...	...	...	...	...	1,455	1,455	...

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	With junior mortgage		Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
		First mortgage only	Junior mortgage			VA second	Conventional second						
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	1,497,901	1,472,425	25,476	282,597	278,545	1,512	2,540	286,441	283,883	2,558	928,863	909,997	18,866
Less than \$30.....	3,658	3,658	...	929	929	...	...	546	546	...	2,729	2,729	...
\$30 to \$39.....	12,687	12,237	450	3,045	3,045	...	...	546	546	...	9,096	8,646	450
\$40 to \$49.....	53,400	51,888	1,512	11,225	9,713	1,512	...	7,803	7,803	...	34,372	34,372	...
\$50 to \$59.....	131,513	131,431	82	36,621	36,621	...	...	41,651	41,651	...	53,231	53,149	82
\$60 to \$69.....	241,275	238,717	2,558	39,957	39,957	...	...	112,990	110,432	2,558	88,328	88,328	...
\$70 to \$79.....	257,674	254,239	3,435	83,931	81,391	...	2,540	57,306	57,306	...	116,437	115,542	895
\$80 to \$89.....	287,044	278,699	8,345	63,715	63,715	...	...	56,237	56,237	...	167,092	158,747	8,345
\$90 to \$99.....	147,166	140,982	6,184	26,895	26,895	...	...	9,898	9,898	...	110,373	104,189	6,184
\$100 to \$119.....	143,538	143,538	...	16,279	16,279	...	...	...	...	...	127,259	127,259	...
\$120 to \$149.....	108,128	105,218	2,910	...	...	...	...	...	...	...	108,128	105,218	2,910
\$150 to \$199.....	57,205	57,205	...	...	...	...	...	...	...	...	57,205	57,205	...
\$200 or more.....	54,613	54,613	...	...	...	...	...	...	...	...	54,613	54,613	...
No regular payments required.....	1,455	1,455	...	...	...	...	...	...	...	...	1,455	1,455	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	1,442,476	1,417,082	25,394	279,157	275,105	1,512	2,540	281,757	279,199	2,558	881,562	862,778	18,784
Delinquent.....	55,425	55,343	82	3,440	3,440	...	...	4,684	4,684	...	47,301	47,219	82
No regular payments required.....	1,455	1,455	...	...	...	...	...	...	...	...	1,455	1,455	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	393,099	388,038	5,061	138,413	138,413	...	...	52,053	49,495	2,558	202,633	200,130	2,503
Commercial bank or trust company, trust account.....	3,550	3,550	...	...	...	...	...	...	...	...	3,550	3,550	...
Mutual savings bank.....	49,244	49,244	...	11,547	11,547	...	...	37,697	37,697	...	...	...	...
Savings and loan association.....	701,060	687,811	13,249	37,158	37,158	...	...	115,616	115,616	...	548,286	535,037	13,249
Life insurance company.....	231,130	227,078	4,052	70,710	66,658	1,512	2,540	74,505	74,505	...	85,915	85,915	...
Mortgage company.....	218	218	...	...	...	...	...	...	...	...	218	218	...
Real estate or construction company.....	10,478	10,478	...	...	...	...	...	...	...	...	10,478	10,478	...
Federal or State agency.....	7,140	7,140	...	...	...	...	...	...	...	...	7,140	7,140	...
Retirement system, welfare fund, etc.....	31,339	31,339	...	24,769	24,769	...	...	6,570	6,570	...	...	...	...
Other nonprofit organization.....	5,304	5,304	...	...	...	...	...	...	...	...	5,304	5,304	...
Individual or individual's estate.....	48,868	45,754	3,114	...	...	...	...	...	...	...	48,868	45,754	3,114
Other.....	17,926	17,926	...	...	...	...	...	...	...	...	17,926	17,926	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	53,164	51,737	1,427	4,346	4,346	...	...	5,977	5,977	...	42,841	41,414	1,427
20 to 29 percent.....	100,090	100,090	...	11,715	11,715	...	...	9,066	9,066	...	79,309	79,309	...
30 to 39 percent.....	223,903	219,888	4,015	8,093	6,581	1,512	...	31,671	31,671	...	184,139	181,636	2,503
40 to 49 percent.....	265,749	262,839	2,910	48,970	48,970	...	...	29,050	29,050	...	187,729	184,819	2,910
50 to 59 percent.....	213,351	203,944	9,407	48,189	45,649	...	2,540	31,702	31,702	...	133,460	126,593	6,867
60 to 69 percent.....	284,067	278,293	5,774	70,645	70,645	...	...	68,769	66,211	2,558	144,653	141,437	3,216
70 to 79 percent.....	191,013	189,070	1,943	48,689	48,689	...	...	39,963	39,963	...	102,361	100,418	1,943
80 to 89 percent.....	109,693	109,693	...	36,108	36,108	...	...	23,001	23,001	...	50,584	50,584	...
90 to 99 percent.....	34,381	34,381	...	5,842	5,842	...	...	23,297	23,297	...	5,242	5,242	...
100 percent or more.....	23,945	23,945	...	...	...	...	...	23,945	23,945	...	...	...	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
OWNER CHARACTERISTICS					OWNER CHARACTERISTICS				
Total mortgage debt on 1- to 4-dwelling-unit properties.....					Annual Housing Costs as Percent of Income				
Average total mortgage debt.....					Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....					Less than 5 percent.....				
Average total mortgage debt.....					5 to 9 percent.....				
MORTGAGE CHARACTERISTICS					10 to 14 percent.....				
Total Mortgage Outstanding Debt					15 to 19 percent.....				
Less than \$2,000.....					20 to 24 percent.....				
\$2,000 to \$3,999.....					25 to 29 percent.....				
\$4,000 to \$5,999.....					30 to 34 percent.....				
\$6,000 to \$7,999.....					35 to 39 percent.....				
\$8,000 to \$9,999.....					40 percent or more.....				
\$10,000 to \$11,999.....					Acquired 1959 and 1960 (part).....				
\$12,000 to \$13,999.....					Income¹				
\$14,000 to \$15,999.....					Less than \$2,000.....				
\$16,000 to \$19,999.....					\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....					\$3,000 to \$3,999.....				
\$25,000 or more.....					\$4,000 to \$4,999.....				
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....				
Less than 20 percent.....					\$6,000 to \$6,999.....				
20 to 29 percent.....					\$7,000 to \$7,999.....				
30 to 39 percent.....					\$8,000 to \$8,999.....				
40 to 49 percent.....					\$9,000 to \$9,999.....				
50 to 59 percent.....					\$10,000 to \$11,999.....				
60 to 69 percent.....					\$12,000 to \$14,999.....				
70 to 79 percent.....					\$15,000 or more.....				
80 to 89 percent.....					Age of Head				
90 to 99 percent.....					Under 25 years.....				
100 percent or more.....					25 to 34 years.....				
PROPERTY CHARACTERISTICS					35 to 44 years.....				
Value					45 to 64 years.....				
Less than \$5,000.....					65 years and over.....				
\$5,000 to \$7,400.....					Household Composition by Age of Head				
\$7,500 to \$9,900.....					Male head, wife present, no nonrelatives..				
\$10,000 to \$12,400.....					Under 45 years.....				
\$12,500 to \$14,900.....					With own children under 18.....				
\$15,000 to \$17,400.....					No own children under 18.....				
\$17,500 to \$19,900.....					45 to 64 years.....				
\$20,000 to \$24,900.....					With own children under 18.....				
\$25,000 to \$34,900.....					No own children under 18.....				
\$35,000 or more.....					65 years and over.....				
Year Built					Other households with 2 or more persons...				
1958 and 1959.....					Under 65 years.....				
1955 to 1957.....					65 years and over.....				
1950 to 1954.....					Households with 1 person.....				
1940 to 1949.....					Under -65 years.....				
1930 to 1939.....					65 years and over.....				
1929 or earlier.....					Color of Head				
Condition					White.....				
Not dilapidated.....					Nonwhite.....				
Dilapidated.....					Interest and Principal Payments on All Mortgages as Percent of Income				
Regular payments of interest and/or principal.....					Less than 5 percent.....				
Less than 5 percent.....					5 to 9 percent.....				
5 to 9 percent.....					10 to 14 percent.....				
10 to 14 percent.....					15 to 19 percent.....				
15 to 19 percent.....					20 to 24 percent.....				
20 to 24 percent.....					25 to 29 percent.....				
25 to 29 percent.....					30 to 34 percent.....				
30 to 34 percent.....					35 to 39 percent.....				
35 to 39 percent.....					40 percent or more.....				
40 percent or more.....					No regular payments required.....				
No regular payments required.....					No regular payments required.....				

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
Total 1- to 4-dwelling-unit properties..	197,650	54,216	4,619	95,962	24,526	2,236	700	4,133	10,027	1,231
Total 1-dwelling-unit properties.....	172,970	48,208	4,619	80,595	24,254	1,419	700	4,133	7,811	1,231
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	272	...	...	272	...	...	...	...	...	...
\$2,000 to \$3,999.....	4,981	1,039	...	2,234	272	...	...	...	1,436	...
\$4,000 to \$5,999.....	16,400	5,844	...	7,293	1,686	...	...	453	1,124	...
\$6,000 to \$7,999.....	18,306	8,252	...	7,995	1,075	272	...	...	712	...
\$8,000 to \$9,999.....	22,805	6,913	480	12,671	2,197	...	...	...	544	...
\$10,000 to \$11,999.....	39,658	7,172	1,608	17,349	7,232	546	700	3,050	2,001	...
\$12,000 to \$13,999.....	36,386	8,028	1,978	18,268	6,694	...	...	...	1,146	272
\$14,000 to \$15,999.....	14,609	4,432	...	7,923	1,138	329	...	240	547	...
\$16,000 to \$19,999.....	12,325	3,637	553	3,705	2,809	272	...	390	...	959
\$20,000 to \$24,999.....	4,794	2,018	...	1,324	1,151	...	...	...	301	...
\$25,000 or more.....	2,434	873	...	1,561	...	...	...	...	...	...
Median.....dollars..	11,200	10,600	...	11,100	11,900	...	...	...	10,100	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	14,674	5,629	...	5,369	1,363	273	...	453	1,587	...
\$2,000 to \$3,999.....	18,875	5,225	...	11,092	1,432	272	...	...	854	...
\$4,000 to \$5,999.....	17,964	8,671	136	6,342	1,439	...	...	...	1,376	...
\$6,000 to \$7,999.....	29,386	5,797	660	15,490	5,472	...	...	1,423	544	...
\$8,000 to \$9,999.....	27,137	6,093	410	13,077	3,638	273	...	1,627	2,019	...
\$10,000 to \$11,999.....	22,363	4,385	1,947	9,706	3,957	272	700	240	884	272
\$12,000 to \$13,999.....	24,113	6,688	1,153	12,829	2,839	329	...	...	275	...
\$14,000 to \$15,999.....	9,612	2,938	...	2,951	2,342	...	...	150	272	959
\$16,000 to \$19,999.....	5,319	1,909	313	1,270	1,587	...	...	240	...	...
\$20,000 to \$24,999.....	2,206	582	...	1,439	185	...	...	...	...	...
\$25,000 or more.....	1,321	291	...	1,030	...	...	...	...	...	...
Median.....dollars..	8,400	7,600	...	8,300	9,300	...	...	...	6,300	...
Term of First Mortgage										
Indefinite.....	1,158	...	...	...	...	273	...	...	885	...
On demand.....	1,026	735	...	...	291	...	...	...	...	...
Less than 5 years.....	11,390	7,554	...	545	...	273	...	453	2,565	...
5 to 12 years.....	27,133	10,056	...	12,758	1,394	544	...	...	2,381	...
13 to 17 years.....	34,208	8,914	452	20,347	715	329	...	240	1,980	1,231
18 to 22 years.....	51,654	10,694	514	30,213	10,233	...	...	...	...	...
23 to 27 years.....	30,900	8,723	1,204	12,238	6,258	...	700	1,777	...	...
28 to 32 years.....	15,501	1,532	2,449	4,494	5,363	...	...	1,663	...	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...
Median.....years..	19	16	...	19	23	...	...	...	10	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	1,699	...	...	...	...	...	...	...	1,699	...
4.0 percent.....	10,776	4,503	180	4,226	1,664	...	...	...	...	...
4.1 to 4.4 percent.....	3,578	1,831	274	198	1,275	...	...	203	...	...
4.5 percent.....	45,042	16,415	2,939	11,808	10,643	...	...	3,237	...	...
4.6 to 4.9 percent.....	4,374	282	913	154	3,025	...	...	...	...	...
5.0 percent.....	33,083	10,277	...	17,419	2,443	...	700	240	1,045	959
5.1 to 5.4 percent.....	10,712	3,942	313	1,649	4,808	...	...	...	...	...
5.5 percent.....	22,357	5,010	...	15,639	272	873	...	...	563	...
5.6 to 5.9 percent.....	2,284	1,597	...	563	124	...	...	...	...	...
6.0 percent.....	31,234	3,531	...	22,763	...	546	...	453	3,941	...
6.1 to 6.9 percent.....	6,177	545	...	5,632	...	...	...	...	...	...
7.0 percent.....	1,091	275	...	272	...	...	...	...	272	272
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	563	...	...	272	...	...	...	...	291	...
Median.....percent..	5.1	5.0	...	5.5	4.6	...	...	...	6.0	...
Origin of First Mortgage										
Made when property acquired.....	141,239	39,446	4,301	64,406	20,525	1,146	700	3,680	5,804	1,231
Assumed when property acquired.....	3,202	...	...	2,476	453	273	...	...	...	...
Made after property acquired.....	28,529	8,762	318	13,713	3,276	...	...	453	2,007	...
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	28,128	8,410	138	15,836	2,582	329	...	...	833	...
1958.....	21,074	5,068	1,226	10,735	2,249	273	...	...	564	959
1957.....	19,502	3,842	180	9,690	2,698	...	700	...	1,750	272
1955 and 1956.....	41,454	14,597	1,154	14,465	5,707	...	...	390	1,969	...
1950 to 1954.....	51,566	11,441	1,921	25,183	10,181	272	...	3,290	1,842	...
1945 to 1949.....	9,289	3,711	...	4,141	564	545	...	453	873	...
1940 to 1944.....	1,957	1,139	...	545	273	...	...	...	...	...
1939 or earlier.....	...	...	...	...	...	...	...	...	...	...
Method of Payment of First Mortgage										
Regular payments required.....	172,679	48,208	4,619	80,595	24,254	1,419	700	4,133	7,520	1,231
Interest and principal.....	172,387	48,208	4,619	80,595	24,254	1,419	700	4,133	7,228	1,231
Interest only.....	292	...	...	...	...	...	...	...	292	...
Principal only.....	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	291	...	...	...	...	...	...	...	291	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	172,679	48,208	4,619	80,595	24,254	1,419	700	4,133	7,520	1,231
\$30 to \$39.....	1,925	272	...	1,089	564	...	...	...	...	...
\$40 to \$49.....	6,726	1,994	...	3,398	...	...	...	...	1,334	...
\$50 to \$59.....	14,331	5,694	480	5,166	2,408	...	...	...	583	...
\$60 to \$69.....	25,201	7,454	914	10,066	2,923	...	3,300	544	...	...
\$70 to \$79.....	30,688	7,061	1,136	13,366	7,341	...	700	1,084	...	...
\$80 to \$89.....	27,679	8,786	1,084	12,708	4,081	545	...	203	272	...
\$90 to \$99.....	27,473	5,656	180	15,970	4,081	...	...	150	1,436	...
\$100 to \$119.....	12,899	2,097	272	8,968	1,050	...	...	240	272	...
\$120 to \$149.....	12,036	3,497	553	5,087	655	329	...	240	1,403	272
\$150 to \$199.....	7,481	2,531	...	2,433	966	...	...	...	592	959
\$200 or more.....	3,433	1,711	...	992	185	545	...	...	...	...
Median.....dollars..	2,807	1,455	...	1,352	...	...	...	...	...	...
No regular payments required.....	73	72	...	76	68	...	...	...	78	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	166,390	47,644	4,619	75,536	24,132	1,419	700	4,133	7,248	959
Delinquent.....	6,289	564	...	5,059	122	...	...	...	272	272
No regular payments required.....	291	...	...	...	...	...	...	...	291	...
Servicing of First Mortgage										
By holder.....	142,959	45,573	171	76,706	10,142	1,146	700	896	6,394	1,231
By agent.....	30,011	2,635	4,448	3,889	14,112	273	...	3,237	1,417	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	149,843	47,057	...	77,822	11,873	1,419	700	3,743	6,957	272
Different division.....	21,714	1,151	4,619	2,773	10,968	...	...	390	854	959
Holder outside United States.....	1,413	...	...	...	1,413	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	144,441	39,446	4,301	66,882	20,978	1,419	700	3,680	5,804	1,231
Less than 40 percent.....	7,475	4,600	...	2,216	456	...	...	203	...	...
40 to 49 percent.....	7,418	3,830	...	2,258	1,330	...	...	...	...	...
50 to 59 percent.....	18,660	4,818	...	8,980	4,590	...	...	...	272	...
60 to 69 percent.....	37,261	8,573	480	20,453	2,886	602	...	2,847	461	959
70 to 79 percent.....	29,705	9,647	648	17,484	1,142	...	...	240	544	...
80 to 84 percent.....	13,700	5,341	171	4,004	2,203	272	...	...	1,437	272
85 to 89 percent.....	11,660	1,338	313	5,622	2,858	273	...	150	1,106	...
90 to 94 percent.....	11,509	595	862	4,327	3,966	272	700	240	547	...
95 to 99 percent.....	3,545	413	913	656	690	...	...	...	873	...
100 percent or more.....	3,508	291	914	882	857	...	...	...	564	...
Median.....percent..	70	68	...	70	80	...	...	...	...	...
Other properties.....	28,529	8,762	318	13,713	3,276	...	...	453	2,007	...
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	144,441	39,446	4,301	66,882	20,978	1,419	700	3,680	5,804	1,231
Less than 40 percent.....	6,796	4,600	...	1,537	456	...	...	203	...	...
40 to 49 percent.....	7,825	3,830	...	2,665	1,330	...	...	...	...	...
50 to 59 percent.....	18,369	4,527	...	8,980	4,590	...	...	...	272	...
60 to 69 percent.....	36,029	8,573	480	19,922	2,646	602	...	2,847	...	959
70 to 79 percent.....	29,500	9,647	648	17,571	1,142	...	...	240	544	...
80 to 84 percent.....	14,263	5,341	171	4,276	2,203	272	...	...	1,728	272
85 to 89 percent.....	12,191	1,329	313	5,622	3,098	273	...	150	1,106	...
90 to 94 percent.....	11,848	520	862	4,771	3,966	272	700	240	717	...
95 to 99 percent.....	3,545	413	913	656	690	...	...	...	873	...
100 percent or more.....	4,075	566	914	882	1,149	...	...	...	564	...
Median.....percent..	71	68	...	70	81	...	...	...	...	...
Other properties.....	28,529	8,762	318	13,713	3,276	...	...	453	2,007	...
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	25,118	9,374	...	11,097	2,213	273	...	453	1,708	...
20 to 29 percent.....	18,990	8,188	136	6,042	3,416	272	...	203	733	...
30 to 39 percent.....	30,922	7,674	452	17,825	4,135	...	...	...	836	...
40 to 49 percent.....	26,481	5,931	858	12,307	4,556	...	...	1,423	1,406	...
50 to 59 percent.....	19,718	5,647	171	9,034	1,701	...	...	1,664	270	1,231
60 to 69 percent.....	23,913	7,416	1,175	11,377	1,887	602	...	...	1,456	...
70 to 79 percent.....	14,661	2,955	...	8,121	2,580	272	...	150	583	...
80 to 89 percent.....	8,221	319	...	3,924	2,219	...	700	240	819	...
90 to 99 percent.....	2,965	704	...	868	1,393	...	...	...	...	...
100 percent or more.....	1,981	...	1,827	...	154	...	...	...	...	...
Median.....percent..	44	39	...	44	45	...	...	...	44	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	...	...	...	...	...	...	...	...	...	...
\$5,000 to \$7,400.....	...	...	...	...	...	...	...	...	...	...
\$7,500 to \$9,900.....	3,022	273	...	1,663	272	...	...	...	814	...
\$10,000 to \$12,400.....	15,674	2,985	1,827	6,655	2,401	272	700	...	834	...
\$12,500 to \$14,900.....	18,504	4,320	...	10,260	926	273	...	453	2,272	...
\$15,000 to \$17,400.....	38,215	10,153	1,342	17,643	6,068	545	...	...	2,464	...
\$17,500 to \$19,900.....	37,487	8,644	625	20,134	4,271	...	2,997	...	544	272
\$20,000 to \$24,900.....	28,757	11,734	585	11,236	3,801	329	...	480	592	...
\$25,000 to \$34,900.....	23,424	6,843	240	10,055	4,833	...	...	203	291	959
\$35,000 or more.....	7,887	3,256	...	2,949	1,682	...	...	...	...	...
Median.....dollars..	18,200	19,300	...	18,000	18,900	...	...	...	15,000	...
Year Built										
1958 and 1959.....	10,706	3,311	1,226	4,367	1,473	329	...	...	...	...
1955 to 1957.....	34,242	7,175	914	16,595	6,308	...	...	2,016	275	959
1950 to 1954.....	41,964	6,870	2,207	18,793	11,430	...	700	1,424	540	...
1940 to 1949.....	26,297	10,498	...	9,748	2,786	272	...	693	2,300	...
1930 to 1939.....	19,073	7,375	272	7,986	1,421	...	...	...	2,019	...
1929 or earlier.....	40,688	12,979	...	23,106	836	818	...	...	2,677	272
New or Previously Occupied										
New.....	75,178	17,020	4,347	31,330	17,269	329	...	2,469	1,455	959
Previously occupied.....	97,792	31,188	272	49,265	6,985	1,090	700	1,664	6,356	272
Number of Mortgages on Property										
1 mortgage.....	169,484	47,642	4,619	78,668	23,722	1,419	700	4,133	7,350	1,231
2 mortgages.....	3,486	566	...	1,927	532	...	...	...	461	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	171,926	47,677	4,619	80,322	24,254	1,419	700	3,893	7,811	1,231
Dilapidated.....	1,044	531	...	273	...	...	...	240	...	...
Property Location										
Inside central city.....	41,653	12,466	443	21,761	3,727	1,090	...	...	2,894	272
Outside central city.....	131,317	35,742	4,176	58,834	21,527	329	700	4,133	4,917	959
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	153,665	42,791	4,619	69,890	21,672	1,090	700	4,133	7,539	1,231
Less than \$5.....	667	...	...	125	...	272	...	...	270	...
\$5 to \$9.....	11,767	3,103	...	7,303	275	...	...	...	814	272
\$10 to \$14.....	92,390	25,897	2,337	43,697	13,402	545	...	1,136	4,417	959
\$15 to \$19.....	37,926	9,443	2,282	14,109	6,376	273	700	2,997	1,746	...
\$20 to \$24.....	8,821	3,109	...	4,093	1,619	...	...	...	...	...
\$25 to \$29.....	1,822	1,239	...	291	...	...	...	...	292	...
\$30 to \$39.....	...	...	...	...	...	...	...	...	...	...
\$40 or more.....	272	...	...	272	...	...	...	...	...	...
Median.....dollars..	13	14	...	13	14	...	...	...	13	...
Acquired 1959 and 1960 (part).....	19,305	5,417	...	10,705	2,582	329	...	...	272	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	153,665	42,791	4,619	69,890	21,672	1,090	700	4,133	7,539	1,231
Less than 5 percent.....	272	...	...	...	...	...	...	...	272	...
5 to 9 percent.....	5,903	2,649	...	2,370	884	...	...	...	...	...
10 to 14 percent.....	31,165	8,977	...	11,715	7,176	273	...	1,876	1,148	...
15 to 19 percent.....	47,975	12,848	1,245	25,065	6,522	272	...	390	1,633	...
20 to 24 percent.....	39,050	11,462	3,374	14,978	3,625	...	700	1,664	2,016	1,231
25 to 29 percent.....	11,508	3,177	...	6,223	1,434	...	...	203	471	...
30 to 34 percent.....	4,890	1,949	...	2,941	...	...	...	...	...	...
35 to 39 percent.....	5,756	563	...	2,475	1,263	...	...	...	1,455	...
40 percent or more.....	7,146	1,166	...	4,123	768	545	...	...	544	...
Median.....percent..	19	19	...	19	17	...	...	...	22	...
Acquired 1959 and 1960 (part).....	19,305	5,417	...	10,705	2,582	329	...	...	272	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income¹										
Less than \$2,000.....	2,973	272	...	1,897	532	...	...	...	272	...
\$2,000 to \$2,999.....	591	291	...	300	...	...	...	...	...	...
\$3,000 to \$3,999.....	4,963	635	...	2,339	553	...	...	...	1,436	...
\$4,000 to \$4,999.....	10,170	2,786	...	4,009	2,350	273	...	...	752	...
\$5,000 to \$5,999.....	21,016	6,011	1,394	9,599	2,325	272	...	...	1,415	...
\$6,000 to \$6,999.....	26,223	7,310	1,395	11,053	2,759	272	700	1,627	1,107	...
\$7,000 to \$7,999.....	26,694	5,212	551	17,532	1,968	329	...	240	862	...
\$8,000 to \$8,999.....	18,802	5,265	451	9,891	1,898	...	...	453	272	272
\$9,000 to \$9,999.....	16,554	5,975	588	5,825	2,211	...	...	1,663	292	...
\$10,000 to \$11,999.....	20,307	5,719	...	9,411	4,188	273	...	150	566	...
\$12,000 to \$14,999.....	12,750	2,891	240	4,609	3,759	...	...	...	292	959
\$15,000 or more.....	11,927	5,541	...	4,130	1,711	...	...	...	545	...
Median.....dollars..	7,800	8,300	...	7,600	8,900	...	...	...	6,000	...
Age of Head										
Under 25 years.....	2,836	1,691	...	1,145	...	...	...	...	...	...
25 to 34 years.....	41,946	6,773	3,238	19,342	7,556	1,146	700	1,813	1,106	272
35 to 44 years.....	67,837	16,688	1,141	32,766	10,849	...	...	1,424	4,010	959
45 to 64 years.....	53,683	21,145	240	24,263	5,467	273	...	896	1,399	...
65 years and over.....	6,668	1,911	...	3,079	382	...	...	...	1,296	...
Median.....	41	44	...	41	39	...	...	...	42	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	160,229	45,365	4,439	73,910	23,474	874	700	4,133	6,103	1,231
Under 45 years.....	107,444	24,225	4,199	50,893	18,405	874	700	3,237	3,680	1,231
With own children under 18.....	97,178	21,449	4,061	46,559	16,110	874	700	3,087	3,107	1,231
No own children under 18.....	10,266	2,776	138	4,334	2,295	...	...	150	573	...
45 to 64 years.....	47,496	19,501	240	20,773	4,687	...	...	896	1,399	...
With own children under 18.....	28,314	10,528	240	13,585	2,119	...	...	443	1,399	...
No own children under 18.....	19,182	8,973	...	7,188	2,568	...	...	453	...	...
65 years and over.....	5,289	1,639	...	2,244	382	...	...	...	1,024	...
Other households with 2 or more persons....	11,646	2,312	180	6,121	780	545	...	...	1,708	...
Under 65 years.....	10,267	2,040	180	5,286	780	545	...	...	1,436	...
65 years and over.....	1,379	272	...	835	...	...	...	...	272	...
Households with 1 person.....	1,095	531	...	564	...	...	...	...	...	...
Under 65 years.....	1,095	531	...	564	...	...	...	...	...	...
65 years and over.....	...	...	...	...	...	...	...	...	...	...
Color of Head										
White.....	163,384	43,297	4,619	78,098	23,982	874	700	4,133	6,722	959
Nonwhite.....	9,586	4,911	...	2,497	272	545	...	...	1,089	272
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	56,256	13,263	1,226	29,331	6,947	602	700	390	2,566	1,231
Less than 1.0.....	1,274	564	...	710	...	...	...	...	292	...
1.0 to 1.4.....	4,285	1,216	...	1,899	878	...	...	...	838	272
1.5 to 1.9.....	12,289	1,878	...	8,225	926	...	...	150	...	959
2.0 to 2.4.....	13,326	2,951	1,226	5,801	1,449	...	700	240	...	...
2.5 to 2.9.....	12,734	2,834	...	7,730	1,898	...	...	...	272	...
3.0 to 3.4.....	7,986	2,812	...	3,071	610	329	...	...	1,164	...
3.5 to 3.9.....	2,528	768	...	481	1,006	273	...	...	...	...
4.0 or more.....	1,834	240	...	1,414	180	...	...	...	...	...
Median.....ratio..	2.4	2.5	...	2.3	2.6	...	...	...	...	...
Other properties.....	116,714	34,945	3,393	51,264	17,307	817	...	3,743	5,245	...
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	172,679	48,208	4,619	80,595	24,254	1,419	700	4,133	7,520	1,231
Less than 5 percent.....	7,348	3,294	...	2,640	1,142	...	...	...	272	...
5 to 9 percent.....	56,378	16,613	376	23,465	10,749	273	...	1,876	3,026	...
10 to 14 percent.....	68,733	19,038	4,243	31,978	7,876	272	700	2,017	1,650	959
15 to 19 percent.....	25,960	7,299	...	14,915	2,654	329	...	240	291	272
20 to 24 percent.....	6,369	944	...	3,787	1,065	...	...	...	573	...
25 to 29 percent.....	3,297	547	...	1,350	236	...	...	...	1,164	...
30 to 34 percent.....	1,347	240	...	835	...	...	...	...	272	...
35 to 39 percent.....	544	...	...	272	...	272	...	...	...	...
40 percent or more.....	2,703	273	...	1,353	532	273	...	...	272	...
Median.....percent..	12	11	...	12	10	...	...	...	11	...
No regular payments required.....	291	...	...	...	...	...	...	...	291	...
Veteran Status										
Korean War service.....	9,784	2,248	311	5,813	1,262	...	...	150	...	...
Korean War service only.....	7,099	1,282	...	4,948	869	...	...	...	...	...
Korean War and other service.....	2,685	966	311	865	393	...	...	150	...	...
Other service.....	86,120	20,745	3,759	38,762	14,905	602	...	3,290	3,098	959
With World War II service.....	81,059	19,494	3,759	36,598	13,804	602	...	3,290	2,553	959
No World War II service.....	5,061	1,251	...	2,164	1,101	...	...	...	545	...
Nonveteran.....	77,066	25,215	549	36,020	8,087	817	700	693	4,713	272

¹ Income of owner and relatives living with him.

Chapter 13

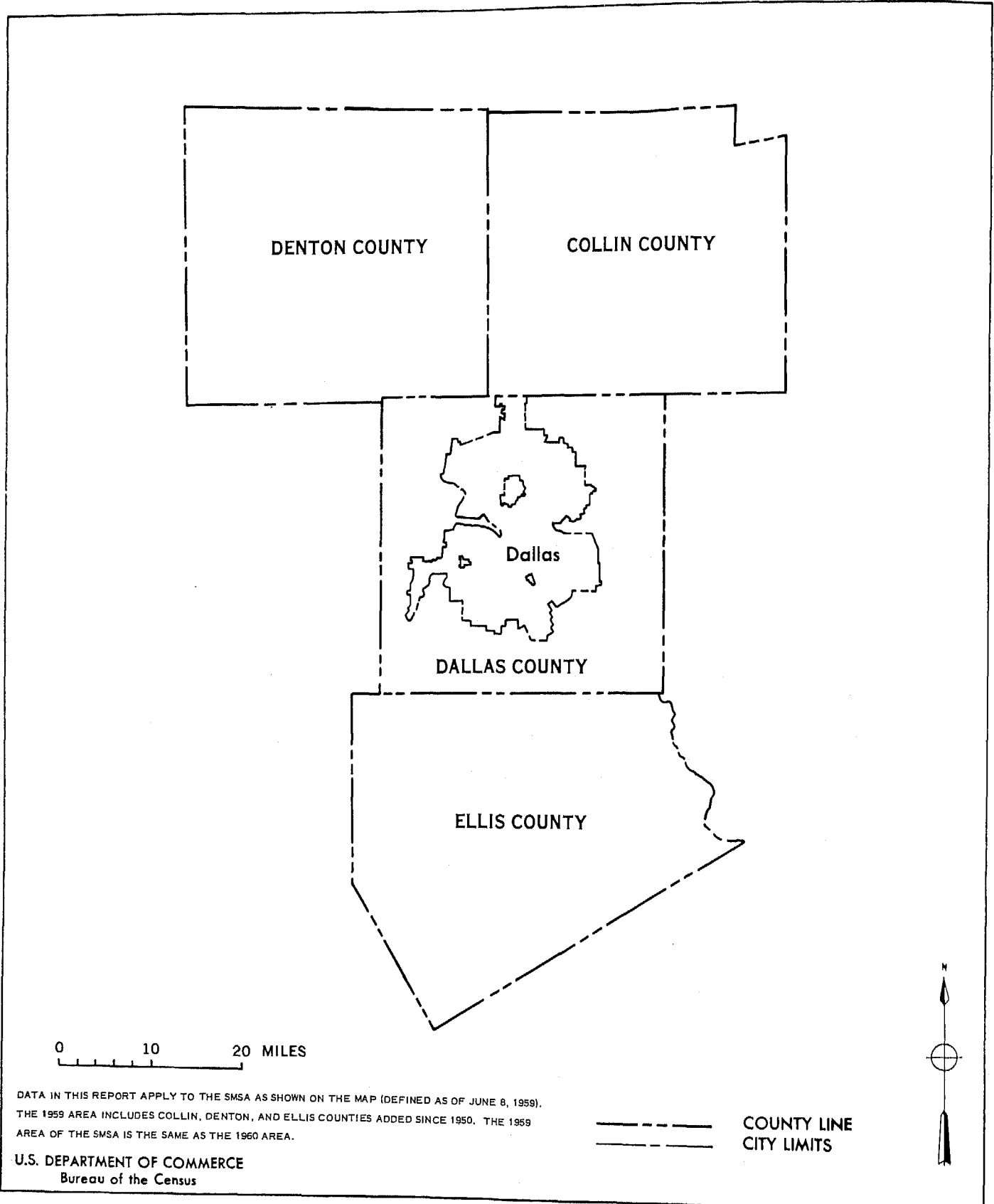
DALLAS

TEXAS

STANDARD METROPOLITAN STATISTICAL AREA

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Dallas, Tex.
STANDARD METROPOLITAN STATISTICAL AREA



DATA IN THIS REPORT APPLY TO THE SMSA AS SHOWN ON THE MAP (DEFINED AS OF JUNE 8, 1959).
THE 1959 AREA INCLUDES COLLIN, DENTON, AND ELLIS COUNTIES ADDED SINCE 1950. THE 1959
AREA OF THE SMSA IS THE SAME AS THE 1960 AREA.

U.S. DEPARTMENT OF COMMERCE
Bureau of the Census

--- COUNTY LINE
--- CITY LIMITS

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	201,645	66,637	135,008	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	189,317	59,424	129,893	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	15,105	12,213	2,892	\$5 to \$9.....			
\$5,000 to \$7,400.....	29,805	13,533	16,272	\$10 to \$14.....			
\$7,500 to \$9,900.....	38,130	8,935	29,195	\$15 to \$19.....			
\$10,000 to \$12,400.....	37,058	9,666	27,392	\$20 to \$24.....			
\$12,500 to \$14,900.....	21,830	2,740	19,090	\$25 to \$29.....			
\$15,000 to \$17,400.....	16,144	4,013	12,131	\$30 to \$39.....			
\$17,500 to \$19,900.....	8,536	1,442	7,094	\$40 or more.....			
\$20,000 to \$24,900.....	10,890	3,138	7,752	Median.....dollars..			
\$25,000 to \$34,900.....	6,307	1,434	4,873	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	5,512	2,108	3,404	24,716 2,600 22,116			
Median.....dollars..	10,800	8,600	11,500	OWNER CHARACTERISTICS			
Year Built				Year Property Acquired			
1958 and 1959.....	23,633	1,946	21,687	New.....			
1955 to 1957.....	25,035	2,731	22,304	1959 and 1960 (part).....			
1950 to 1954.....	47,126	6,476	40,650	1957 and 1958.....			
1940 to 1949.....	46,133	15,155	30,978	1955 and 1956.....			
1930 to 1939.....	20,114	10,816	9,298	1950 to 1954.....			
1929 or earlier.....	27,276	22,300	4,976	1945 to 1949.....			
Condition				1940 to 1944.....			
Not dilapidated.....	186,766	57,505	129,261	1939 or earlier.....			
Dilapidated.....	2,551	1,919	632	Previously occupied.....			
Rooms				1959 and 1960 (part).....			
Less than 4 rooms.....	9,067	3,866	5,201	1957 and 1958.....			
4 rooms.....	35,174	13,622	21,552	1955 and 1956.....			
5 rooms.....	78,067	17,516	60,551	1950 to 1954.....			
6 rooms.....	45,833	15,859	29,974	1945 to 1949.....			
7 rooms.....	13,674	4,613	9,061	1940 to 1944.....			
8 rooms or more.....	7,502	3,948	3,554	1939 or earlier.....			
Median.....	5.1	5.2	5.1	100,096 35,760 64,336			
Purchase Price as Percent of Value				1959 and 1960 (part).....			
Acquired by purchase.....	185,976	56,233	129,743	1957 and 1958.....			
Purchased 1957 to 1960 (part).....	60,546	5,260	55,286	1955 and 1956.....			
Less than 80 percent.....	4,685	1,182	3,503	1950 to 1954.....			
80 to 89 percent.....	7,930	541	7,389	1945 to 1949.....			
90 to 94 percent.....	9,205	615	8,590	1940 to 1944.....			
95 to 99 percent.....	12,726	374	12,352	1939 or earlier.....			
100 percent or more.....	26,000	2,548	23,452	13,999 8,173 17,413			
Median.....percent..	98	99	98	12,052 7,706 4,346			
Purchased 1950 to 1956.....	73,813	15,776	58,037	1940 to 1944.....			
Less than 60 percent.....	4,703	3,325	1,378	1939 or earlier.....			
60 to 79 percent.....	12,127	3,318	8,809	100,096 35,760 64,336			
80 to 89 percent.....	18,604	4,312	14,292	13,097 1,588 11,469			
90 to 99 percent.....	15,238	2,131	13,107	19,396 1,678 17,718			
100 percent or more.....	23,141	2,690	20,451	13,999 2,191 11,768			
Median.....percent..	91	83	93	25,386 8,173 17,413			
Purchased 1949 or earlier.....	51,617	35,197	16,420	1945 to 1949.....			
Less than 40 percent.....	11,947	10,014	1,933	1940 to 1944.....			
40 to 59 percent.....	10,987	8,473	2,514	1939 or earlier.....			
60 to 79 percent.....	12,109	7,840	4,269	10,074 9,753 321			
80 to 99 percent.....	8,579	4,479	4,100	Manner of Acquisition			
100 percent or more.....	7,995	4,391	3,604	By purchase or construction.....			
Median.....percent..	65	58	78	Made new mortgage.....			
Not acquired by purchase.....	3,341	3,191	150	Assumed mortgage from former owner.....			
Real Estate Tax				Assumed mortgage from former owner, made new second mortgage.....			
Acquired before 1959.....	164,601	56,824	107,777	Borrowed, other than mortgage.....			
Less than \$50.....	24,327	18,639	5,688	All cash.....			
\$50 to \$99.....	43,162	15,239	27,923	185,976 56,233 129,743			
\$100 to \$149.....	39,364	9,939	29,425	Made new mortgage.....			
\$150 to \$199.....	25,861	5,683	20,178	Assumed mortgage from former owner.....			
\$200 to \$249.....	10,632	2,639	7,993	Assumed mortgage from former owner, made new second mortgage.....			
\$250 to \$299.....	9,595	1,416	8,179	Borrowed, other than mortgage.....			
\$300 to \$499.....	9,524	2,392	7,132	All cash.....			
\$500 or more.....	2,136	877	1,259	120,414 21,396 99,018			
Median.....dollars..	119	82	134	27,821 5,452 22,369			
Acquired 1959 and 1960 (part).....	24,716	2,600	22,116	7,323 149 7,174			
PROPERTY CHARACTERISTICS				Monthly Housing Costs			
Real Estate Tax				Acquired before 1959.....			
Value				Less than \$30.....			
Year Built				\$30 to \$39.....			
Condition				\$40 to \$49.....			
Rooms				\$50 to \$59.....			
Purchase Price as Percent of Value				\$60 to \$69.....			
Acquired by purchase.....				\$70 to \$79.....			
Purchased 1957 to 1960 (part).....				\$80 to \$89.....			
Less than 80 percent.....				\$90 to \$99.....			
80 to 89 percent.....				\$100 to \$119.....			
90 to 94 percent.....				\$120 to \$149.....			
95 to 99 percent.....				\$150 to \$199.....			
100 percent or more.....				\$200 or more.....			
Median.....percent..				Median.....dollars..			
Acquired 1959 and 1960 (part).....				Acquired 1959 and 1960 (part).....			
24,716 2,600 22,116				24,716 2,600 22,116			

Residential Finance—Homeowner Properties

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	16,164	13,053	3,111	Other households with 2 or more persons.....	18,496	8,189	10,307
\$2,000 to \$2,999.....	12,765	7,385	5,380	Under 65 years.....	13,438	4,348	9,090
\$3,000 to \$3,999.....	13,535	6,488	7,047	65 years and over.....	5,058	3,841	1,217
\$4,000 to \$4,999.....	21,234	6,579	14,655	Households with 1 person.....	13,490	10,104	3,386
\$5,000 to \$5,999.....	20,987	6,679	14,308	Under 65 years.....	7,993	5,280	2,713
\$6,000 to \$6,999.....	24,265	3,736	20,529	65 years and over.....	5,497	4,824	673
\$7,000 to \$7,999.....	19,621	2,820	16,801				
\$8,000 to \$8,999.....	17,952	3,881	14,071	Persons			
\$9,000 to \$9,999.....	10,109	1,152	8,957	1 person.....	13,490	10,104	3,386
\$10,000 to \$11,999.....	13,486	2,627	10,859	2 persons.....	57,471	24,534	32,937
\$12,000 to \$14,999.....	9,686	2,062	7,624	3 persons.....	43,567	11,154	32,413
\$15,000 or more.....	9,513	2,962	6,551	4 persons.....	38,357	6,583	31,774
Median.....dollars..	6,400	4,400	7,000	5 persons.....	18,471	2,241	16,230
				6 persons or more.....	17,961	4,808	13,153
Age of Head				Veteran Status			
Under 25 years.....	4,793	145	4,648	Korean War service.....	15,609	521	15,088
25 to 34 years.....	41,409	3,008	38,401	Korean War service only.....	11,050	424	10,626
35 to 44 years.....	43,968	5,493	38,475	Korean War and other service.....	4,559	97	4,462
45 to 64 years.....	72,594	30,416	42,178	Other service.....	76,050	18,511	57,539
65 years and over.....	26,553	20,362	6,191	With World War II service.....	59,334	10,611	48,723
Median.....	46	59	41	No World War II service.....	16,716	7,900	8,816
				Nonveteran.....	97,658	40,392	57,266
Household Composition by Age of Head							
Male head, wife present, no nonrelatives.....	157,331	41,131	116,200				
Under 45 years.....	84,211	7,379	76,832				
With own children under 18.....	70,269	5,686	64,583				
No own children under 18.....	13,942	1,693	12,249				
45 to 64 years.....	57,122	22,055	35,067				
With own children under 18.....	23,284	8,247	15,037				
No own children under 18.....	33,838	13,808	20,030				
65 years and over.....	15,998	11,697	4,301				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage				VA first mortgage		Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage		Total	First mortgage only				
						VA second	Conventional second						
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	129,797	112,265	17,532	35,977	30,722	2,910	2,345	29,745	27,008	2,737	64,075	54,535	9,540
Interest and principal.....	129,647	112,115	17,532	35,977	30,722	2,910	2,345	29,745	27,008	2,737	63,925	54,385	9,540
Interest only.....	75	75	...	...	...	...	...	...	...	...	75	75	...
Principal only.....	75	75	...	...	...	...	...	...	...	...	75	75	...
No regular payments required.....	96	96	...	...	...	...	...	...	...	...	96	96	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	129,797	112,265	17,532	35,977	30,722	2,910	2,345	29,745	27,008	2,737	64,075	54,535	9,540
Less than \$30.....	7,141	6,017	1,124	2,848	2,084	364	400	502	602	...	3,691	3,331	360
\$30 to \$39.....	22,586	16,520	6,066	11,850	8,376	2,100	1,374	4,309	3,218	1,091	6,427	6,926	1,501
\$40 to \$49.....	20,822	16,457	4,365	5,789	4,836	446	467	6,031	5,173	858	9,042	6,448	2,594
\$50 to \$59.....	24,953	22,890	2,103	6,543	6,439	...	104	8,621	8,124	497	9,789	8,287	1,502
\$60 to \$69.....	15,493	14,923	570	1,691	1,691	...	...	5,658	5,658	...	8,144	7,574	570
\$70 to \$79.....	15,796	14,669	1,127	5,701	5,701	...	...	2,432	2,432	...	7,663	6,536	1,127
\$80 to \$89.....	6,177	5,413	764	540	540	...	...	1,144	853	291	4,493	4,020	473
\$90 to \$99.....	5,357	5,257	100	600	600	...	...	740	740	...	4,017	3,917	100
\$100 to \$119.....	6,987	6,238	749	455	455	...	...	208	208	...	6,324	5,575	749
\$120 to \$149.....	3,250	2,832	418	...	...	...	...	...	...	...	3,250	2,832	418
\$150 to \$199.....	869	723	146	...	...	...	...	...	...	...	869	723	146
\$200 or more.....	366	366	...	...	...	...	...	...	...	...	366	366	...
Median.....dollars..	56	58	44	46	50	35	36	55	56	43	64	66	52
No regular payments required.....	96	96	...	...	...	...	...	...	...	...	96	96	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	125,222	108,093	17,129	35,701	30,542	2,910	2,249	28,991	26,254	2,737	60,530	51,297	9,233
Delinquent.....	4,575	4,172	403	276	180	...	96	754	754	...	3,545	3,238	307
No regular payments required.....	96	96	...	...	...	...	...	...	...	...	96	96	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	3,423	2,915	508	611	323	96	192	383	238	145	2,429	2,354	75
Commercial bank or trust company, trust account.....	679	313	366	388	313	...	75	291	...	291	...	...	...
Mutual savings bank.....	9,159	8,987	171	4,935	4,839	96	...	3,980	3,980	...	243	168	75
Savings and loan association.....	32,898	28,279	4,620	4,860	4,384	336	140	5,397	5,211	146	22,682	18,684	3,998
Life insurance company.....	58,173	49,666	8,507	19,180	15,811	1,831	1,538	13,771	12,458	1,313	25,222	21,397	3,825
Mortgage company.....	1,425	714	711	283	...	75	208	496	...	...	646	218	428
Real estate or construction company.....	2,120	1,780	340	...	...	...	...	...	...	...	2,120	1,780	340
Federal or State agency.....	9,423	8,574	849	4,391	4,199	...	192	4,673	4,016	657	359	359	...
Retirement system, welfare fund, etc.....	195	195	...	195	195	...	...	...	...	...	...	...	...
Other nonprofit organization.....	75	75	...	...	...	...	...	...	...	...	75	75	...
Individual or individual's estate.....	9,763	8,964	799	...	...	...	...	...	...	...	9,763	8,964	799
Other.....	2,560	1,899	661	1,134	658	476	...	794	609	185	632	632	...
Servicing of First Mortgage													
By holder.....	60,934	52,921	8,013	6,406	5,366	522	518	7,366	7,220	146	47,162	40,335	6,827
By agent.....	68,959	59,440	9,519	29,571	25,356	2,388	1,827	22,379	19,788	2,591	17,009	14,296	2,713
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	70,120	61,915	8,205	10,270	9,355	419	496	12,404	11,601	803	47,446	40,959	6,487
Different division.....	59,223	49,988	9,235	25,707	21,367	2,491	1,849	17,341	15,407	1,934	16,175	13,214	2,961
Holder outside United States.....	550	458	92	...	...	...	...	...	...	...	550	458	92
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	118,567	101,350	17,217	35,100	29,944	2,811	2,345	29,371	26,634	2,737	54,096	44,772	9,324
Less than 40 percent.....	2,100	2,025	75	53	53	...	...	145	145	...	1,902	1,827	75
40 to 49 percent.....	3,537	2,500	1,037	342	75	...	267	279	279	...	2,916	2,146	770
50 to 59 percent.....	9,230	5,448	3,782	1,267	283	...	696	471	363	108	7,492	4,802	2,690
60 to 69 percent.....	21,937	17,238	4,699	2,320	908	...	788	2,226	1,620	606	17,391	14,710	2,681
70 to 79 percent.....	19,723	15,726	3,997	5,233	4,382	...	317	2,691	1,423	1,268	11,799	9,921	1,878
80 to 84 percent.....	10,824	9,308	1,516	5,830	5,508	...	...	1,980	1,795	185	3,014	2,005	1,009
85 to 89 percent.....	9,109	7,887	1,222	5,364	4,288	1,043	33	1,996	1,996	...	1,749	1,603	146
90 to 94 percent.....	11,576	11,376	200	5,350	5,150	...	200	3,894	3,894	...	2,332	2,332	...
95 to 99 percent.....	17,145	16,854	291	8,790	8,790	...	...	5,500	5,209	291	2,855	2,855	...
100 percent or more.....	13,386	12,988	398	551	507	...	44	10,189	9,910	279	2,646	2,571	75
Median.....percent..	81	84	68	87	89	79	63	96	97	75	68	69	64
Other properties.....	11,326	11,011	315	877	778	99	...	374	374	...	10,075	9,859	216

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
MORTGAGE CHARACTERISTICS—Con.													
All Mortgage Loans as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	118,567	101,350	17,217	35,100	29,944	2,811	2,345	29,371	26,634	2,737	54,096	44,772	9,324
Less than 40 percent.....	2,025	2,025	...	53	53	...	...	145	145	...	1,827	1,827	...
40 to 49 percent.....	2,500	2,500	...	75	75	...	...	279	279	...	2,146	2,146	...
50 to 59 percent.....	5,523	5,448	75	358	283	...	75	363	363	...	4,802	4,802	...
60 to 69 percent.....	17,375	17,238	137	1,045	908	137	...	1,620	1,620	...	14,710	14,710	...
70 to 79 percent.....	16,990	15,726	1,264	4,759	4,382	377	...	1,498	1,423	75	10,733	9,921	812
80 to 84 percent.....	10,363	9,308	1,055	5,700	5,508	192	...	2,137	1,795	342	2,526	2,005	521
85 to 89 percent.....	10,486	7,887	2,599	4,726	4,288	96	342	2,525	1,996	529	3,235	1,603	1,632
90 to 94 percent.....	15,038	11,376	3,662	5,962	5,150	334	478	4,551	3,894	657	4,525	2,332	2,193
95 to 99 percent.....	20,976	16,854	4,122	10,453	8,790	1,228	435	5,330	5,209	121	5,193	2,855	2,338
100 percent or more.....	17,291	12,988	4,303	1,969	507	447	1,015	10,923	9,910	1,013	4,399	2,571	1,828
Median..... percent..	87	84	95	91	89	96	98	96	97	93	73	69	94
Other properties.....	11,326	11,011	315	877	778	99	...	374	374	...	10,075	9,859	216
Total Outstanding Debt as Percent of Value													
Less than 20 percent.....	9,927	9,781	146	1,141	1,141	...	...	608	608	...	8,178	8,032	146
20 to 29 percent.....	7,123	6,867	256	749	674	75	...	634	634	...	5,740	5,559	181
30 to 39 percent.....	13,102	11,843	1,259	2,836	2,218	618	...	2,049	1,998	51	8,217	7,627	590
40 to 49 percent.....	13,266	12,309	957	3,153	2,679	474	...	1,912	1,699	213	8,201	7,931	270
50 to 59 percent.....	19,435	16,185	3,250	6,966	5,055	1,456	455	2,519	1,998	521	9,950	9,132	818
60 to 69 percent.....	16,526	13,831	2,695	3,435	2,372	287	776	3,291	3,208	83	9,800	8,251	1,549
70 to 79 percent.....	14,895	11,703	3,192	4,149	3,615	...	534	5,373	4,410	963	5,373	3,678	1,695
80 to 89 percent.....	18,199	15,166	3,033	6,314	6,089	...	225	6,603	6,293	310	5,282	2,784	2,498
90 to 99 percent.....	14,942	13,106	1,836	6,453	6,453	...	...	5,553	5,058	495	2,936	1,595	1,341
100 percent or more.....	2,478	1,570	908	781	426	...	355	1,203	1,102	101	494	42	452
Median..... percent..	61	60	71	69	73	52	69	77	76	75	52	48	77
PROPERTY CHARACTERISTICS													
Purchase Price													
Acquired by purchase.....	129,743	112,211	17,532	35,977	30,722	2,910	2,345	29,745	27,008	2,737	64,021	54,481	9,540
Less than \$5,000.....	8,077	7,374	703	793	793	...	...	254	254	...	7,030	6,327	703
\$5,000 to \$7,400.....	22,458	16,868	5,590	6,224	4,074	1,359	791	3,963	3,556	407	12,271	9,238	3,033
\$7,500 to \$9,900.....	32,040	26,261	5,779	15,437	12,617	1,341	1,479	8,031	6,705	1,326	13,272	6,939	6,333
\$10,000 to \$12,400.....	21,780	20,181	1,599	5,525	5,240	210	75	10,087	9,374	713	6,168	5,567	601
\$12,500 to \$14,900.....	18,152	16,977	1,175	6,149	6,149	...	...	4,742	4,742	...	7,261	6,086	1,175
\$15,000 to \$17,400.....	9,132	8,181	951	730	730	...	...	1,949	1,949	...	6,453	5,502	951
\$17,500 to \$19,900.....	5,929	5,723	206	821	821	...	...	267	267	...	4,841	4,635	206
\$20,000 to \$24,900.....	6,630	5,572	1,058	245	245	...	...	452	161	291	5,933	5,166	767
\$25,000 to \$34,900.....	3,470	3,145	325	...	...	...	...	...	...	...	3,470	3,145	325
\$35,000 or more.....	2,075	1,929	146	53	53	...	...	...	...	...	2,022	1,876	146
Median.....dollars..	10,300	10,700	8,600	9,300	9,600	7,700	8,100	10,700	10,800	9,300	11,700	12,100	9,100
Not acquired by purchase.....	150	150	...	...	...	...	...	...	...	...	150	150	...
Value													
Less than \$5,000.....	2,892	2,516	376	44	...	...	44	51	51	...	2,797	2,465	332
\$5,000 to \$7,400.....	16,272	12,000	4,272	4,026	2,790	426	850	2,822	2,594	228	9,424	6,656	2,768
\$7,500 to \$9,900.....	29,195	23,499	5,696	12,080	9,438	1,663	979	6,926	5,759	1,167	10,189	8,302	1,887
\$10,000 to \$12,400.....	27,190	23,642	3,548	10,215	8,997	821	397	8,586	7,535	1,051	8,389	7,110	1,279
\$12,500 to \$14,900.....	19,090	18,397	733	5,262	5,262	...	...	7,067	7,067	...	6,761	6,028	733
\$15,000 to \$17,400.....	12,131	11,246	885	2,618	2,543	...	75	2,676	2,676	...	6,837	6,027	810
\$17,500 to \$19,900.....	7,094	6,508	586	330	330	...	...	335	335	...	6,429	5,843	586
\$20,000 to \$24,900.....	7,752	6,880	872	1,327	1,327	...	...	1,282	991	291	5,143	4,562	581
\$25,000 to \$34,900.....	4,873	4,600	273	75	75	...	...	...	...	...	4,798	4,525	273
\$35,000 or more.....	3,404	3,113	291	...	...	...	...	...	...	...	3,404	3,113	291
Median.....dollars..	11,500	11,900	9,300	10,300	10,900	9,000	8,200	11,500	11,700	9,900	13,000	13,700	9,700
Year Built													
1958 and 1959.....	21,687	20,211	1,476	6,115	6,115	...	...	5,568	5,568	...	10,004	8,528	1,476
1955 to 1957.....	22,304	19,122	3,182	2,555	2,511	...	44	8,050	7,482	568	11,699	9,129	2,570
1950 to 1954.....	40,650	35,303	5,347	12,103	11,214	291	598	10,176	8,448	1,728	18,371	15,641	2,730
1940 to 1949.....	30,978	25,333	5,645	13,770	9,840	2,227	1,703	5,695	5,254	441	11,513	10,239	1,274
1930 to 1939.....	9,298	8,017	1,281	1,133	892	241	...	106	106	...	8,059	7,019	1,040
1929 or earlier.....	4,976	4,375	601	301	150	151	...	150	150	...	4,525	4,075	450
Number of Mortgages on Property													
1 mortgage.....	112,361	112,361	...	30,722	30,722	...	...	27,008	27,008	...	54,631	54,631	...
2 mortgages.....	17,101	...	17,101	4,857	...	2,704	2,153	2,704	...	2,704	9,540	...	9,540
3 mortgages or more.....	431	...	431	398	...	206	192	33	...	33	...	...	...

Residential Finance—Homeowner Properties

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage				VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	VA second	Conventional second	Total	First mortgage only				With junior mortgage
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	129,261	111,989	17,272	35,710	30,647	2,910	2,153	29,615	26,878	2,737	63,936	54,464	9,472
Dilapidated.....	632	372	260	267	75	...	192	130	130	...	235	167	68
Rooms													
Less than 4 rooms.....	5,201	5,056	145	3,588	3,588	...	...	168	168	...	1,445	1,300	145
4 rooms.....	21,552	17,309	4,243	8,298	6,835	707	756	5,331	4,467	864	7,923	6,007	1,916
5 rooms.....	60,551	53,248	7,303	18,193	15,005	1,766	1,422	17,153	16,387	766	25,205	21,856	3,349
6 rooms.....	29,974	24,755	5,219	5,177	4,573	437	167	6,114	5,082	1,032	18,683	15,100	3,583
7 rooms.....	9,061	8,439	622	549	549	...	...	904	829	75	7,608	7,061	547
8 rooms or more.....	3,554	3,554	...	172	172	...	...	75	75	...	3,307	3,307	...
Median.....	5.1	5.1	5.1	4.8	4.8	4.9	4.8	5.0	5.0	5.2	5.4	5.4	5.3
Purchase Price as Percent of Value													
Acquired by purchase.....	129,743	112,211	17,532	35,977	30,722	2,910	2,345	29,745	27,008	2,737	64,021	54,481	9,540
Purchased 1957 to 1960.....	55,286	46,465	8,821	15,492	14,121	137	1,234	12,082	10,781	1,301	27,712	21,563	6,149
Less than 80 percent.....	3,503	3,024	479	498	498	...	...	408	408	...	2,597	2,322	275
80 to 89 percent.....	7,389	6,294	1,095	1,139	852	...	287	2,182	2,052	130	4,068	3,390	678
90 to 94 percent.....	8,590	7,213	1,377	1,615	1,335	...	280	1,709	1,701	8	5,266	4,177	1,089
95 to 99 percent.....	12,352	11,478	874	4,759	4,759	...	...	2,239	2,206	33	5,354	4,513	841
100 percent or more.....	23,452	18,456	4,996	7,481	6,677	137	667	5,544	4,618	926	10,427	7,161	3,266
Median.....percent..	98	98	100+	100	100	...	...	99	98	...	97	96	100+
Purchased 1950 to 1956.....	58,037	50,812	7,225	14,226	11,603	1,512	1,111	14,927	13,566	1,361	28,884	25,643	3,241
Less than 60 percent.....	1,378	1,259	119	75	75	...	...	...	...	...	1,303	1,184	119
60 to 79 percent.....	8,809	7,649	1,160	3,838	3,052	406	380	920	920	...	4,051	3,677	374
80 to 89 percent.....	14,292	12,162	2,130	4,402	3,714	613	75	3,512	3,207	305	6,378	5,241	1,137
90 to 99 percent.....	13,107	11,262	1,845	3,054	2,470	246	338	4,773	4,356	417	5,280	4,436	844
100 percent or more.....	20,451	18,480	1,971	2,857	2,292	247	318	5,722	5,083	639	11,872	11,105	767
Median.....percent..	93	94	91	87	87	...	...	96	96	...	95	96	90
Purchased 1949 or earlier.....	16,420	14,934	1,486	6,259	4,998	1,261	...	2,736	2,661	75	7,425	7,275	150
Less than 40 percent.....	1,933	1,933	...	546	546	...	...	...	...	...	1,387	1,387	...
40 to 59 percent.....	2,514	2,289	225	321	246	...	...	668	668	...	1,525	1,375	150
60 to 79 percent.....	4,269	3,877	392	1,223	831	392	...	899	899	...	2,147	2,147	...
80 to 99 percent.....	4,100	3,658	442	1,576	1,209	367	...	760	685	75	1,764	1,764	...
100 percent or more.....	3,604	3,177	427	2,593	2,166	427	...	409	409	...	602	602	...
Median.....percent..	78	77	...	93	94	...	...	76	75	...	67	68	...
Not acquired by purchase.....	150	150	...	...	...	...	...	...	...	...	150	150	...
Property Location													
Inside central city.....	82,504	70,709	11,795	22,997	20,218	1,722	1,057	18,349	16,489	1,860	41,158	34,002	7,156
Outside central city.....	47,389	41,652	5,737	12,980	10,504	1,188	1,288	11,396	10,519	877	23,013	20,629	2,384
Real Estate Tax													
Acquired before 1959.....	107,777	93,404	14,373	29,036	24,536	2,910	1,590	24,771	22,525	2,246	53,970	46,343	7,627
Less than \$50.....	5,688	4,908	780	...	...	...	...	254	203	51	5,434	4,705	729
\$50 to \$99.....	27,923	21,709	6,214	9,072	7,256	1,225	591	6,023	4,843	1,180	12,828	9,610	3,218
\$100 to \$149.....	29,425	25,120	4,305	13,209	10,720	1,586	903	6,224	5,500	724	9,992	8,900	1,092
\$150 to \$199.....	20,178	19,225	953	4,654	4,459	99	96	8,105	8,105	...	7,419	6,661	758
\$200 to \$249.....	7,993	7,256	737	310	310	...	...	1,954	1,954	...	5,729	4,992	737
\$250 to \$299.....	8,179	7,888	291	941	941	...	...	1,499	1,499	...	5,739	5,448	291
\$300 to \$499.....	7,132	6,260	872	850	850	...	...	712	421	291	5,570	4,989	581
\$500 or more.....	1,259	1,038	221	...	...	...	...	...	...	...	1,259	1,038	221
Median.....dollars..	134	140	102	121	123	107	...	149	154	95	144	150	98
Acquired 1959 and 1960 (part).....	22,116	18,957	3,159	6,941	6,186	...	755	4,974	4,483	491	10,201	8,288	1,913
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	107,777	93,404	14,373	29,036	24,536	2,910	1,590	24,771	22,525	2,246	53,970	46,343	7,627
Less than \$5.....	5,213	4,622	591	75	75	...	...	145	145	...	4,993	4,402	591
\$5 to \$9.....	23,463	19,841	3,622	5,234	4,260	519	455	4,027	3,294	733	14,202	12,287	1,915
\$10 to \$14.....	61,530	53,844	7,686	19,567	16,905	1,962	700	15,912	14,766	1,146	26,051	22,173	3,878
\$15 to \$19.....	12,408	10,419	1,989	2,515	1,993	330	192	3,702	3,335	367	6,191	5,091	1,100
\$20 to \$24.....	2,646	2,280	366	1,185	887	99	199	695	695	...	766	698	68
\$25 to \$29.....	1,497	1,453	44	112	68	...	44	145	145	...	1,240	1,240	...
\$30 to \$39.....	322	322	...	...	...	...	...	145	145	...	177	177	...
\$40 or more.....	698	623	75	348	348	...	...	...	...	...	350	275	75
Median.....dollars..	12	12	12	12	12	12	...	13	13	12	11	11	12
Acquired 1959 and 1960 (part).....	22,116	18,957	3,159	6,941	6,186	...	755	4,974	4,483	491	10,201	8,288	1,913

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	With junior mortgage		Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
		First mortgage only	Junior mortgage			VA second	Conventional second						
First mortgage debt on 1- to 4-dwelling-unit properties.....	989,532	884,862	104,670	265,693	242,303	11,238	12,152	248,069	229,871	18,198	475,770	412,688	63,082
Average first mortgage debt.....	7.3	7.6	5.8	7.2	7.8	3.9	4.7	8.3	8.4	6.6	7.0	7.1	6.4
First mortgage debt on 1-dwelling-unit properties.....	956,148	854,393	101,755	259,815	238,439	11,238	10,138	245,843	227,645	18,198	450,490	388,309	62,181
Average first mortgage debt.....	7.4	7.6	5.8	7.2	7.8	3.9	4.3	8.3	8.4	6.6	7.0	7.1	6.5
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	1,347	1,075	272	...	...	...	...	...	...	...	1,347	1,075	272
\$2,000 to \$3,999.....	24,413	16,664	7,749	2,653	639	356	1,658	21	21	...	21,739	16,004	5,735
\$4,000 to \$5,999.....	81,726	57,755	23,971	29,622	16,984	6,504	6,134	13,710	10,377	3,333	38,394	30,394	8,000
\$6,000 to \$7,999.....	112,661	95,877	16,784	50,655	44,617	4,378	1,660	24,174	19,138	5,036	37,832	32,122	5,710
\$8,000 to \$9,999.....	152,401	144,577	7,824	55,828	55,142	...	686	45,468	43,338	2,130	51,105	46,097	5,008
\$10,000 to \$11,999.....	168,897	156,108	12,789	24,743	24,743	...	...	80,326	77,196	3,130	63,828	54,169	9,659
\$12,000 to \$13,999.....	168,839	162,807	6,037	59,680	59,680	...	...	47,114	47,114	...	62,045	56,008	6,037
\$14,000 to \$15,999.....	93,492	90,207	3,285	25,633	25,633	...	...	19,553	19,553	...	48,206	45,023	3,285
\$16,000 to \$19,999.....	100,819	80,987	19,832	11,001	11,001	...	...	14,305	9,736	4,569	75,513	60,250	15,263
\$20,000 to \$24,999.....	32,107	28,895	3,212	...	...	...	...	1,172	1,172	...	30,935	27,723	3,212
\$25,000 or more.....	19,446	19,446	...	...	...	...	...	...	...	...	19,446	19,446	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	10,797	9,314	1,483	1,407	1,407	...	...	656	656	...	8,734	7,251	1,483
\$2,000 to \$3,999.....	67,825	49,369	18,456	14,008	5,952	5,779	2,277	12,977	10,357	2,620	40,840	33,060	7,780
\$4,000 to \$5,999.....	136,108	110,703	25,405	61,882	49,248	5,459	7,175	24,171	20,095	4,076	50,055	41,360	8,695
\$6,000 to \$7,999.....	119,085	111,460	7,625	42,167	41,481	...	686	28,147	25,117	3,030	48,771	44,862	3,909
\$8,000 to \$9,999.....	142,673	134,452	8,221	27,633	27,633	...	...	56,078	53,640	2,438	58,962	53,179	5,783
\$10,000 to \$11,999.....	163,687	149,451	14,236	33,780	33,780	...	...	68,680	67,215	1,465	61,227	48,456	12,771
\$12,000 to \$13,999.....	141,997	140,947	1,050	52,049	52,049	...	...	30,008	30,008	...	59,940	58,890	1,050
\$14,000 to \$15,999.....	80,772	65,955	14,817	19,710	19,710	...	...	20,324	15,755	4,569	40,738	30,490	10,248
\$16,000 to \$19,999.....	56,836	49,586	7,250	7,179	7,179	...	...	4,802	4,802	...	44,855	37,605	7,250
\$20,000 to \$24,999.....	26,221	23,009	3,212	...	...	...	...	...	...	...	26,221	23,009	3,212
\$25,000 or more.....	10,147	10,147	...	...	...	...	...	...	...	...	10,147	10,147	...
Term of First Mortgage													
Indefinite.....	927	552	375	...	...	...	...	...	...	...	927	552	375
On demand.....	115	115	...	...	...	...	...	...	...	...	115	115	...
Less than 8 years.....	8,165	7,903	262	...	...	...	...	...	...	...	8,165	7,903	262
8 to 12 years.....	48,684	39,750	8,934	...	...	...	595	...	...	...	48,089	39,750	8,339
13 to 17 years.....	70,913	59,019	11,894	...	...	...	...	...	...	...	70,241	58,347	11,894
18 to 22 years.....	315,730	272,906	42,824	...	...	...	...	...	...	...	297,635	228,789	68,846
23 to 27 years.....	312,911	283,041	29,870	...	...	...	...	...	...	...	312,911	283,041	29,870
28 to 32 years.....	198,703	191,107	7,596	...	...	...	...	...	...	...	198,703	191,107	7,596
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	1,066	1,066	...	...	...	...	...	...	...	...	1,066	1,066	...
4.0 percent.....	94,736	77,554	17,182	...	...	...	...	...	...	...	94,736	77,554	17,182
4.1 to 4.4 percent.....	21,127	18,492	2,635	...	...	...	...	...	...	...	21,127	18,492	2,635
4.5 percent.....	226,469	205,334	21,135	...	...	...	...	...	...	...	226,469	205,334	21,135
4.6 to 4.9 percent.....	74,038	73,449	589	...	...	...	...	...	...	...	74,038	73,449	589
5.0 percent.....	103,337	91,391	11,946	...	...	...	...	...	...	...	103,337	91,391	11,946
5.1 to 5.4 percent.....	135,510	135,510	...	...	...	...	...	...	...	...	135,510	135,510	...
5.5 percent.....	81,059	70,287	10,772	...	...	...	...	...	...	...	81,059	70,287	10,772
5.6 to 5.9 percent.....	57,167	52,147	5,020	...	...	...	...	...	...	...	57,167	52,147	5,020
6.0 percent.....	102,293	86,767	15,526	...	...	...	...	...	...	...	102,293	86,767	15,526
6.1 to 6.9 percent.....	30,413	20,914	9,499	...	...	...	...	...	...	...	30,413	20,914	9,499
7.0 percent.....	16,386	12,218	4,168	...	...	...	...	...	...	...	16,386	12,218	4,168
7.1 to 7.9 percent.....	2,423	2,423	...	...	...	...	...	...	...	...	2,423	2,423	...
8.0 percent or more.....	10,124	6,841	3,283	...	...	...	...	...	...	...	10,124	6,841	3,283
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	247,045	223,356	23,689	...	...	...	...	...	...	...	247,045	223,356	23,689
1958.....	199,631	167,528	32,103	...	...	...	...	...	...	...	199,631	167,528	32,103
1957.....	112,096	102,033	10,063	...	...	...	...	...	...	...	112,096	102,033	10,063
1956.....	171,798	151,989	19,809	...	...	...	...	...	...	...	171,798	151,989	19,809
1955 and 1956.....	192,843	181,448	11,395	...	...	...	...	...	...	...	192,843	181,448	11,395
1950 to 1954.....	31,561	26,918	4,643	...	...	...	...	...	...	...	31,561	26,918	4,643
1945 to 1949.....	1,084	1,031	53	...	...	...	...	...	...	...	1,084	1,031	53
1940 to 1944.....	90	90	...	...	...	...	...	...	...	...	90	90	...
1939 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Method of Payment of First Mortgage													
Regular payments required.....	955,745	853,990	101,755	...	...	...	...	...	...	...	955,745	853,990	101,755
Interest and principal.....	954,334	852,579	101,755	...	...	...	...	...	...	...	954,334	852,579	101,755
Interest only.....	728	...	...	...	...	...	...	...	...	...	728	...	...
Principal only.....	683	683	...	...	...	...	...	...	...	...	683	683	...
No regular payments required.....	403	403	...	...	...	...	...	...	...	...	403	403	...

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	955,745	853,990	101,755	259,815	238,439	11,238	10,138	245,843	227,645	18,198	450,087	387,906	62,181
Less than \$30.....	13,889	10,748	3,141	6,598	5,923	1,040	1,635	1,957	1,957	...	3,334	2,868	466
\$30 to \$39.....	83,781	62,651	21,130	51,643	37,871	8,115	5,657	17,618	13,494	4,124	14,520	11,286	3,234
\$40 to \$49.....	97,841	80,173	17,668	33,821	29,578	2,083	2,160	35,071	29,687	5,384	28,949	20,908	8,041
\$50 to \$59.....	168,677	156,416	12,261	51,777	51,091	...	686	75,273	71,152	4,121	41,627	34,173	7,454
\$60 to \$69.....	124,426	120,195	4,231	18,420	18,420	...	...	57,098	57,098	...	48,908	44,677	4,231
\$70 to \$79.....	164,245	152,942	11,303	71,866	71,866	...	...	30,266	30,266	...	62,113	50,810	11,303
\$80 to \$89.....	66,067	56,996	9,071	7,109	7,109	...	...	16,203	11,634	4,569	42,755	38,253	4,502
\$90 to \$99.....	65,408	64,218	1,190	9,325	9,325	...	...	8,763	8,763	...	47,320	46,130	1,190
\$100 to \$119.....	90,445	78,815	11,630	7,256	7,256	...	...	3,594	3,594	...	79,595	67,965	11,630
\$120 to \$149.....	53,253	46,335	6,918	...	...	...	...	...	...	...	53,253	46,335	6,918
\$150 to \$199.....	17,908	14,696	3,212	...	...	...	...	...	...	...	17,908	14,696	3,212
\$200 or more.....	9,805	9,805	...	...	...	...	...	...	...	...	9,805	9,805	...
No regular payments required.....	403	403	...	...	...	...	...	...	...	...	403	403	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	928,227	828,263	99,964	258,683	237,633	11,238	9,812	238,974	220,776	18,198	430,570	369,854	60,716
Delinquent.....	27,518	25,727	1,791	1,132	806	...	326	6,869	6,869	...	19,517	18,052	1,465
No regular payments required.....	403	403	...	...	...	...	...	...	...	...	403	403	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	15,707	13,173	2,534	3,271	2,225	355	691	4,124	2,659	1,465	8,312	8,289	23
Commercial bank or trust company, trust account.....	6,420	1,491	4,929	1,851	1,491	...	360	4,569	...	4,569	...	...	...
Mutual savings bank.....	76,918	76,499	419	40,031	39,695	336	...	33,973	33,973	...	2,914	2,831	83
Savings and loan association.....	232,557	208,171	24,386	28,736	26,829	1,284	623	57,305	56,166	1,139	146,516	125,176	21,340
Life insurance company.....	448,867	395,856	53,011	126,698	112,795	7,074	6,829	96,328	89,205	7,123	225,841	193,856	31,985
Mortgage company.....	7,259	2,430	4,829	1,400	...	360	1,040	1,786	1,786	...	4,073	644	3,429
Real estate or construction company.....	13,850	10,624	3,226	...	...	...	...	...	...	...	13,850	10,624	3,226
Federal or State agency.....	92,320	89,488	2,832	51,635	51,040	...	595	39,298	37,061	2,237	1,387	1,387	...
Retirement system, welfare fund, etc.....	1,647	1,647	...	1,647	1,647	...	...	...	...	...	...	...	...
Other nonprofit organization.....	1,035	1,035	...	...	...	...	...	...	...	...	1,035	1,035	...
Individual or individual's estate.....	41,831	39,736	2,095	...	...	...	...	...	...	...	41,831	39,736	2,095
Other.....	17,737	14,243	3,494	4,546	2,717	1,829	...	8,460	6,795	1,665	4,731	4,731	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	16,680	15,970	710	1,667	1,667	...	...	656	656	...	14,397	13,647	710
20 to 29 percent.....	26,839	24,329	2,510	1,946	1,503	443	...	2,228	2,063	165	22,665	20,763	1,902
30 to 39 percent.....	66,189	58,325	7,864	14,394	9,701	2,642	2,051	8,242	7,743	499	43,553	40,881	2,672
40 to 49 percent.....	93,756	75,379	18,377	19,908	13,311	4,161	2,436	9,500	8,092	1,408	64,348	53,976	10,372
50 to 59 percent.....	145,770	121,141	24,629	31,958	25,392	3,992	2,574	14,552	10,315	4,237	99,260	85,434	13,826
60 to 69 percent.....	158,825	135,922	22,903	16,849	15,666	...	1,183	28,361	26,083	2,278	113,615	94,173	19,442
70 to 79 percent.....	136,341	119,223	17,118	36,441	36,250	...	191	46,774	39,767	7,007	53,126	43,206	9,920
80 to 89 percent.....	155,878	151,239	4,639	60,897	59,414	...	1,483	68,258	66,793	1,465	26,723	25,032	1,691
90 to 99 percent.....	139,957	137,172	2,785	72,016	72,016	...	...	55,657	54,518	1,139	12,284	10,638	1,646
100 percent or more.....	15,913	15,693	220	3,739	3,519	...	220	11,615	11,615	...	599	599	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1- to 4-dwelling-unit properties.....	1,021,658	272,096	251,092	498,470	OWNER CHARACTERISTICS				
Average total mortgage debt.....	7.6	7.4	8.4	7.3	Annual Housing Costs as Percent of Income				
Total mortgage debt on 1-dwelling-unit properties.....	987,267	265,307	248,866	473,094	Acquired before 1959.....				
Average total mortgage debt.....	7.6	7.4	8.4	7.4	Less than 5 percent.....				
MORTGAGE CHARACTERISTICS					5 to 9 percent.....				
Total Mortgage Outstanding Debt					10 to 14 percent.....				
Less than \$2,000.....	9,833	1,417	656	7,760	15 to 19 percent.....				
\$2,000 to \$3,999.....	57,268	8,609	12,492	36,167	20 to 24 percent.....				
\$4,000 to \$5,999.....	143,250	64,120	22,358	56,772	25 to 29 percent.....				
\$6,000 to \$7,999.....	134,153	50,810	29,061	54,282	30 to 34 percent.....				
\$8,000 to \$9,999.....	147,569	27,633	60,093	59,843	35 to 39 percent.....				
\$10,000 to \$11,999.....	162,150	33,780	68,810	59,560	40 percent or more.....				
\$12,000 to \$13,999.....	148,925	52,049	30,008	66,868	Acquired 1959 and 1960 (part).....				
\$14,000 to \$15,999.....	77,652	19,710	15,755	42,187	750,968				
\$16,000 to \$19,999.....	61,027	7,179	9,633	44,215	3,051				
\$20,000 to \$24,999.....	26,105	...	...	26,105	54,740			
\$25,000 or more.....	19,335	...	...	19,335	227,534			
Total Outstanding Debt as Percent of Value					69,242				
Less than 20 percent.....	16,142	1,677	656	13,809	215,358				
20 to 29 percent.....	25,165	1,691	2,063	21,411	121,813				
30 to 39 percent.....	62,376	12,062	7,861	42,433	55,358				
40 to 49 percent.....	79,128	15,166	8,941	55,021	21,055				
50 to 59 percent.....	137,617	35,046	12,516	90,055	5,946				
60 to 69 percent.....	157,631	21,300	26,553	109,778	5,349				
70 to 79 percent.....	147,952	39,673	49,478	58,801	2,433				
80 to 89 percent.....	186,172	60,765	69,692	55,715	3,662				
90 to 99 percent.....	151,585	72,016	58,860	20,709	59,090				
100 percent or more.....	23,499	5,911	12,226	5,362	106,070				
PROPERTY CHARACTERISTICS					Income ¹				
Value					Less than \$2,000.....				
Less than \$5,000.....	6,061	246	117	5,698	20,654				
\$5,000 to \$7,400.....	66,508	17,819	14,375	34,314	14,015				
\$7,500 to \$9,900.....	145,865	68,492	39,472	37,901	2,066				
\$10,000 to \$12,400.....	183,161	69,221	72,655	41,285	5,187				
\$12,500 to \$14,900.....	168,355	54,373	69,596	44,386	1,561				
\$15,000 to \$17,400.....	121,537	30,985	31,048	59,504	5,765				
\$17,500 to \$19,900.....	72,902	4,677	4,265	63,960	34,490				
\$20,000 to \$24,900.....	101,171	19,239	17,338	64,594	20,658				
\$25,000 to \$34,900.....	65,584	255	...	65,329	36,837				
\$35,000 or more.....	56,123	...	...	56,123	64,081			
Year Built					38,240				
1958 and 1959.....	265,610	76,603	63,352	125,655	43,103				
1955 to 1957.....	231,808	22,736	88,038	121,034	22,133				
1950 to 1954.....	285,870	89,118	74,286	122,466	75,851				
1940 to 1949.....	147,733	69,722	23,033	54,978	32,888				
1930 to 1939.....	36,839	6,252	21	30,566	22,404				
1929 or earlier.....	19,407	876	136	18,395	39,229				
Condition					44,747				
Not dilapidated.....	983,948	264,325	247,891	471,732	18,477				
Dilapidated.....	3,319	982	975	1,362	22,779				
OWNER CHARACTERISTICS					16,568				
Annual Housing Costs as Percent of Income					3,182				
Acquired before 1959.....					3,594				
Less than 5 percent.....					8,672				
5 to 9 percent.....					10,547				
10 to 14 percent.....					109,887				
15 to 19 percent.....					182,781				
20 to 24 percent.....					155,019				
25 to 29 percent.....					14,860				
30 to 34 percent.....					...				
35 to 39 percent.....					...				
40 percent or more.....					...				
Acquired 1959 and 1960 (part).....					...				
Income ¹					...				
Less than \$2,000.....					...				
\$2,000 to \$2,999.....					...				
\$3,000 to \$3,999.....					...				
\$4,000 to \$4,999.....					...				
\$5,000 to \$5,999.....					...				
\$6,000 to \$6,999.....					...				
\$7,000 to \$7,999.....					...				
\$8,000 to \$8,999.....					...				
\$9,000 to \$9,999.....					...				
\$10,000 to \$11,999.....					...				
\$12,000 to \$14,999.....					...				
\$15,000 or more.....					...				
Age of Head					...				
Under 25 years.....					...				
25 to 34 years.....					...				
35 to 44 years.....					...				
45 to 64 years.....					...				
65 years and over.....					...				
Household Composition by Age of Head					...				
Male head, wife present, no nonrelatives..					...				
Under 45 years.....					...				
With own children under 18.....					...				
No own children under 18.....					...				
45 to 64 years.....					...				
With own children under 18.....					...				
No own children under 18.....					...				
65 years and over.....					...				
Other households with 2 or more persons...					...				
Under 65 years.....					...				
65 years and over.....					...				
Households with 1 person.....					...				
Under 65 years.....					...				
65 years and over.....					...				
Color of Head					...				
White.....					...				
Nonwhite.....					...				
Interest and Principal Payments on All Mortgages as Percent of Income					...				
Regular payments of interest and/or principal.....					...				
Less than 5 percent.....					...				
5 to 9 percent.....					...				
10 to 14 percent.....					...				
15 to 19 percent.....					...				
20 to 24 percent.....					...				
25 to 29 percent.....					...				
30 to 34 percent.....					...				
35 to 39 percent.....					...				
40 percent or more.....					...				
No regular payments required.....					...				

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	7,141	75	416	3,269	1,221	867	192	...	738	363
\$30 to \$39.....	22,586	1,315	1,205	5,629	11,368	477	1,591	...	435	566
\$40 to \$49.....	20,822	403	1,842	3,872	10,526	376	738	103	2,540	442
\$50 to \$59.....	24,953	917	2,323	5,778	9,974	363	2,403	92	2,728	375
\$60 to \$69.....	15,493	96	1,681	4,675	6,423	99	1,068	...	1,061	185
\$70 to \$79.....	15,796	93	1,234	3,047	5,888	861	3,377	...	176	235
\$80 to \$89.....	6,177	596	289	1,342	3,053	502	74	...	145	249
\$90 to \$99.....	5,357	75	...	1,991	2,967	...	...	...	75	249
\$100 to \$119.....	6,987	202	105	1,877	4,116	...	...	75	612	...
\$120 to \$149.....	3,250	67	...	993	2,190	...	...	...	...	...
\$150 to \$199.....	869	167	63	262	341	...	...	...	...	...
\$200 or more.....	365	...	...	164	106	...	...	...	96	...
Median.....dollars..	56	52	55	56	56	51	59	...	54	48
No regular payments required.....	96	96	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	125,222	3,835	9,084	31,371	56,849	2,846	9,423	270	9,276	2,268
Delinquent.....	4,575	171	74	1,528	1,324	699	...	...	487	292
No regular payments required.....	96	96	...	...	...	...	...	...	...	...
Servicing of First Mortgage										
By holder.....	60,934	2,572	180	30,379	15,135	3,016	808	75	8,137	632
By agent.....	68,959	1,530	8,978	2,520	43,038	529	8,615	195	1,626	1,928
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	70,120	2,665	...	30,379	14,404	3,298	9,215	270	9,257	632
Different division.....	59,223	1,437	9,158	2,520	43,219	247	208	...	506	1,928
Holder outside United States.....	550	...	...	...	550	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	118,567	2,699	9,158	28,969	54,899	3,382	8,822	270	8,128	2,240
Less than 40 percent.....	2,100	202	53	670	649	...	...	...	526	...
40 to 49 percent.....	3,537	96	...	1,481	1,407	...	290	...	263	...
50 to 59 percent.....	9,230	693	...	2,405	4,972	136	...	...	1,024	...
60 to 69 percent.....	21,937	256	636	5,654	12,365	208	972	...	1,454	192
70 to 79 percent.....	19,723	626	666	5,664	11,019	738	76	...	685	249
80 to 84 percent.....	10,824	105	1,014	2,506	6,083	...	167	...	476	473
85 to 89 percent.....	9,109	147	2,154	1,078	3,713	289	276	...	996	456
90 to 94 percent.....	11,576	33	1,555	3,565	4,887	...	973	167	396	...
95 to 99 percent.....	17,145	343	1,886	2,779	5,512	1,251	3,839	103	912	520
100 percent or more.....	13,386	198	1,194	2,967	4,292	760	2,229	...	1,396	350
Median.....percent..	81	72	90	77	77	96	97	...	81	87
Other properties.....	11,326	1,403	...	3,930	3,274	163	601	...	1,635	320
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	118,567	2,699	9,158	28,969	54,899	3,382	8,822	270	8,128	2,240
Less than 40 percent.....	2,025	202	53	595	649	...	...	...	526	...
40 to 49 percent.....	2,500	96	...	1,186	1,045	...	98	...	75	...
50 to 59 percent.....	5,523	501	...	947	3,516	...	...	...	559	...
60 to 69 percent.....	17,375	256	561	4,389	10,124	...	391	...	1,454	...
70 to 79 percent.....	16,990	164	570	5,532	9,386	300	...	...	789	249
80 to 84 percent.....	10,363	396	1,014	2,234	5,662	...	218	...	551	288
85 to 89 percent.....	10,486	435	2,154	4,157	4,157	360	667	...	996	364
90 to 94 percent.....	15,038	108	1,651	4,949	6,044	490	973	167	471	185
95 to 99 percent.....	20,976	198	1,886	3,863	7,679	1,326	3,902	103	1,311	708
100 percent or more.....	17,291	343	1,269	3,721	6,637	906	2,573	...	1,396	446
Median.....percent..	87	82	91	84	82	97	98	...	86	95
Other properties.....	11,326	1,403	...	3,930	3,274	163	601	...	1,635	320
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	9,927	877	...	4,430	3,162	115	...	...	1,097	246
20 to 29 percent.....	7,123	373	...	1,875	3,066	68	151	...	1,590	192
30 to 39 percent.....	13,102	769	150	3,342	7,281	496	149	...	723	192
40 to 49 percent.....	13,266	267	756	3,156	7,591	82	138	...	1,276	...
50 to 59 percent.....	19,435	334	1,146	4,451	11,046	362	833	...	830	433
60 to 69 percent.....	16,526	350	1,064	3,683	7,961	470	630	...	1,590	778
70 to 79 percent.....	14,895	557	1,711	3,350	7,134	451	637	...	1,055	...
80 to 89 percent.....	18,199	430	2,146	4,415	7,772	423	1,507	178	861	467
90 to 99 percent.....	14,942	145	1,860	3,669	2,503	724	4,810	92	741	398
100 percent or more.....	2,478	...	325	528	657	354	568	...	...	46
Median.....percent..	61	41	79	58	57	74	91	...	52	65

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	2,892	576	...	971	...	307	51	...	843	144
\$5,000 to \$7,400.....	16,272	762	997	4,265	3,874	727	1,353	...	3,660	634
\$7,500 to \$9,900.....	29,195	382	2,093	7,631	13,832	1,262	1,467	103	1,759	666
\$10,000 to \$12,400.....	27,190	983	3,190	5,930	12,100	856	2,109	92	1,486	444
\$12,500 to \$14,900.....	19,090	170	1,923	5,314	8,169	101	2,514	...	615	284
\$15,000 to \$17,400.....	12,131	323	627	3,008	5,507	292	1,407	75	892	...
\$17,500 to \$19,900.....	7,094	...	92	1,913	4,441	...	98	...	301	249
\$20,000 to \$24,900.....	7,752	458	173	1,409	5,074	...	424	...	75	139
\$25,000 to \$34,900.....	4,873	352	...	1,833	2,688	...	...	...	...	...
\$35,000 or more.....	3,404	96	63	625	2,488	...	...	...	132	...
Median.....dollars..	11,500	10,800	11,200	11,500	12,400	9,000	12,200	...	8,000	9,400
Year Built										
1958 and 1959.....	21,687	441	1,640	6,750	5,253	550	6,038	...	855	160
1955 to 1957.....	22,304	792	1,552	6,467	10,611	626	519	...	881	856
1950 to 1954.....	40,650	606	5,010	9,176	19,699	966	1,697	195	2,772	529
1940 to 1949.....	30,978	1,076	881	5,553	18,512	1,039	728	75	2,249	865
1930 to 1939.....	9,298	600	...	3,389	2,858	213	290	...	1,798	150
1929 or earlier.....	4,976	587	75	1,564	1,240	151	151	...	1,208	...
New or Previously Occupied										
New.....	65,557	1,245	5,560	18,710	27,621	1,683	6,483	...	2,476	1,779
Previously occupied.....	64,336	2,857	3,598	14,189	30,552	1,862	2,940	270	7,287	781
Number of Mortgages on Property										
1 mortgage.....	112,361	3,228	8,987	28,279	49,666	2,494	8,574	270	8,964	1,899
2 mortgages.....	17,101	874	171	4,620	8,268	1,051	657	...	799	661
3 mortgages or more.....	431	...	...	...	239	...	192	...	...	...
Condition										
Not dilapidated.....	129,261	4,102	9,158	32,831	57,876	3,545	9,231	270	9,763	2,485
Dilapidated.....	632	...	...	68	297	...	192	...	...	75
Property Location										
Inside central city.....	82,504	2,103	4,668	20,356	44,673	2,367	2,171	270	4,543	1,353
Outside central city.....	47,389	1,999	4,490	12,543	13,500	1,178	7,252	...	5,220	1,207
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	107,777	3,511	7,765	27,113	52,013	2,192	4,881	270	7,872	2,160
Less than \$5.....	5,213	918	...	996	605	569	...	...	2,050	75
\$5 to \$9.....	23,463	732	780	8,393	9,296	1,146	...	...	2,225	...
\$10 to \$14.....	61,530	887	5,597	13,284	33,676	477	3,021	270	2,806	1,512
\$15 to \$19.....	12,408	773	1,180	2,611	5,934	...	546	...	791	573
\$20 to \$24.....	2,646	...	...	760	1,463	...	423	...	...	...
\$25 to \$29.....	1,497	...	...	929	568	...	...	...	...	...
\$30 to \$39.....	322	...	...	322	...	...	...	...	...	...
\$40 or more.....	698	201	208	140	149	...	...	...	...	...
Median.....dollars..	12	11	13	12	12	7	13	...	9	13
Acquired 1959 and 1960 (part).....	22,116	591	1,393	5,786	6,160	1,353	4,542	...	1,891	400
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	107,777	3,511	7,765	27,113	52,013	2,192	4,881	270	7,872	2,160
Less than 5 percent.....	466	96	...	38	259	73	...	...	...	...
5 to 9 percent.....	10,422	171	1,558	3,417	4,367	115	358	...	...	268
10 to 14 percent.....	35,845	782	2,389	8,771	19,192	647	891	...	2,563	613
15 to 19 percent.....	28,023	546	1,267	6,271	14,598	...	2,734	195	1,847	565
20 to 24 percent.....	15,043	581	1,508	3,763	7,049	234	321	...	1,122	465
25 to 29 percent.....	7,308	222	...	2,148	2,855	...	290	75	986	249
30 to 34 percent.....	3,484	96	860	416	1,042	...	295	...	775	...
35 to 39 percent.....	1,203	336	108	123	395	...	145	...	96	...
40 percent or more.....	5,983	681	75	2,166	2,256	345	145	...	315	...
Median.....percent..	16	21	15	16	16	25	17	...	18	17
Acquired 1959 and 1960 (part).....	22,116	591	1,393	5,786	6,160	1,353	4,542	...	1,891	400

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income¹										
Less than \$2,000.....	3,111	276	75	606	982	652	204	...	316	...
\$2,000 to \$2,999.....	5,380	543	200	2,194	1,427	82	51	...	883	...
\$3,000 to \$3,999.....	7,047	322	213	1,756	2,473	651	498	...	837	277
\$4,000 to \$4,999.....	14,653	623	1,646	2,519	5,743	698	971	...	2,243	212
\$5,000 to \$5,999.....	14,308	806	520	3,998	4,805	894	1,127	103	1,629	425
\$6,000 to \$6,999.....	20,529	183	1,831	6,397	8,589	...	2,154	...	860	495
\$7,000 to \$7,999.....	16,801	288	1,586	3,653	8,235	495	1,264	167	577	536
\$8,000 to \$8,999.....	14,071	283	1,212	3,621	5,920	...	1,828	...	1,021	186
\$9,000 to \$9,999.....	8,997	145	1,007	2,363	4,152	...	794	...	207	289
\$10,000 to \$11,999.....	10,859	291	514	3,477	5,276	...	366	...	496	139
\$12,000 to \$14,999.....	7,624	75	291	950	5,284	...	166	...	558	...
\$15,000 or more.....	6,551	267	63	1,365	4,687	75	...	...	96	...
Median.....dollars..	7,000	5,400	7,100	6,800	7,600	4,600	6,900	...	5,400	6,700
Age of Head										
Under 25 years.....	4,648	...	69	1,274	983	145	1,364	...	671	142
25 to 34 years.....	38,401	1,250	4,235	9,482	14,738	760	4,409	103	2,655	769
35 to 44 years.....	38,475	462	3,228	9,483	17,208	1,939	1,878	75	3,414	788
45 to 64 years.....	42,178	2,198	1,626	9,379	22,690	701	1,721	92	2,910	861
65 years and over.....	6,191	192	...	3,281	2,554	...	51	...	113	...
Median.....	41	48	36	41	43	39	33	...	40	40
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	116,200	3,625	8,163	29,852	50,996	3,173	9,156	270	8,935	2,030
Under 45 years.....	76,832	1,549	6,795	19,646	30,930	2,554	7,459	178	6,271	1,450
With own children under 18.....	64,583	1,251	5,654	17,773	25,613	2,486	5,794	178	4,976	858
No own children under 18.....	12,249	298	1,141	1,873	5,317	68	1,665	...	1,295	592
45 to 64 years.....	35,067	1,980	1,368	7,824	18,369	619	1,646	92	2,589	580
With own children under 18.....	15,037	860	366	3,160	8,122	228	783	92	996	430
No own children under 18.....	20,030	1,120	1,002	4,664	10,247	391	863	...	1,593	150
65 years and over.....	4,301	96	...	2,382	1,697	...	51	...	75	...
Other households with 2 or more persons....	10,307	150	667	1,837	5,928	290	267	...	734	434
Under 65 years.....	9,090	150	667	1,184	5,364	290	267	...	734	434
65 years and over.....	1,217	...	...	653	564	...	...	...	...	...
Households with 1 person.....	3,386	327	328	1,210	1,249	82	...	...	94	96
Under 65 years.....	2,713	231	328	964	956	82	...	...	56	96
65 years and over.....	673	96	...	246	293	...	...	...	38	...
Color of Head										
White.....	121,627	4,102	8,897	30,552	56,201	2,397	9,033	270	7,690	2,485
Nonwhite.....	8,266	...	261	2,347	1,972	1,148	390	...	2,073	75
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	55,286	1,728	4,104	16,118	18,735	1,968	7,504	270	4,459	400
Less than 1.0.....	5,322	372	59	1,934	719	99	583	...	1,460	96
1.0 to 1.4.....	15,289	245	1,225	4,569	6,206	290	850	92	1,668	144
1.5 to 1.9.....	15,959	541	1,075	4,282	5,877	145	3,255	103	567	114
2.0 to 2.4.....	10,573	75	926	3,112	2,903	1,006	2,144	75	286	146
2.5 to 2.9.....	3,436	230	766	889	1,244	...	174	...	133	...
3.0 to 3.4.....	1,632	67	...	152	830	146	294	...	143	...
3.5 to 3.9.....	560	...	...	219	245	...	...	...	96	...
4.0 or more.....	2,515	198	53	961	711	282	204	...	106	...
Median.....ratio..	1.7	...	1.9	1.7	1.7	...	1.9	...	1.2	...
Other properties.....	74,607	2,374	5,054	16,781	39,438	1,577	1,919	...	5,304	2,160
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	129,797	4,006	9,158	32,899	58,173	3,545	9,423	270	9,763	2,560
Less than 5 percent.....	9,023	...	775	2,363	4,458	396	509	...	62	460
5 to 9 percent.....	59,642	1,910	4,458	14,780	29,668	496	3,924	92	3,609	705
10 to 14 percent.....	40,238	665	2,790	10,530	17,714	479	3,822	103	3,133	1,002
15 to 19 percent.....	10,655	414	677	2,276	3,891	597	745	...	1,287	393
20 to 24 percent.....	3,693	75	383	871	605	827	219	...	713	...
25 to 29 percent.....	1,516	403	...	246	293	327	...	...	247	...
30 to 34 percent.....	2,020	96	...	817	595	282	59	...	171	...
35 to 39 percent.....	687	75	...	612	...	...	...	...	...	...
40 percent or more.....	2,323	368	75	404	949	141	145	...	241	...
Median.....percent..	10	11	9	10	9	18	10	...	12	11
No regular payments required.....	96	96	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	15,088	447	509	4,405	5,948	...	2,772	92	391	524
Korean War service only.....	10,626	447	273	3,782	3,557	...	2,107	...	316	144
Korean War and other service.....	4,462	...	236	623	2,391	...	665	92	75	380
Other service.....	57,539	1,565	4,295	13,290	27,171	2,111	3,656	103	3,671	1,677
With World War II service.....	48,723	1,078	4,295	9,536	23,963	2,111	2,878	103	3,274	1,485
No World War II service.....	8,816	487	...	3,754	3,208	...	778	...	397	192
Nonveteran.....	57,266	2,090	4,354	15,204	25,054	1,434	2,995	75	5,701	359

¹ Income of owner and relatives living with him.

Chapter 14

DETROIT

MICHIGAN

STANDARD METROPOLITAN STATISTICAL AREA

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STANDARD METROPOLITAN STATISTICAL AREA

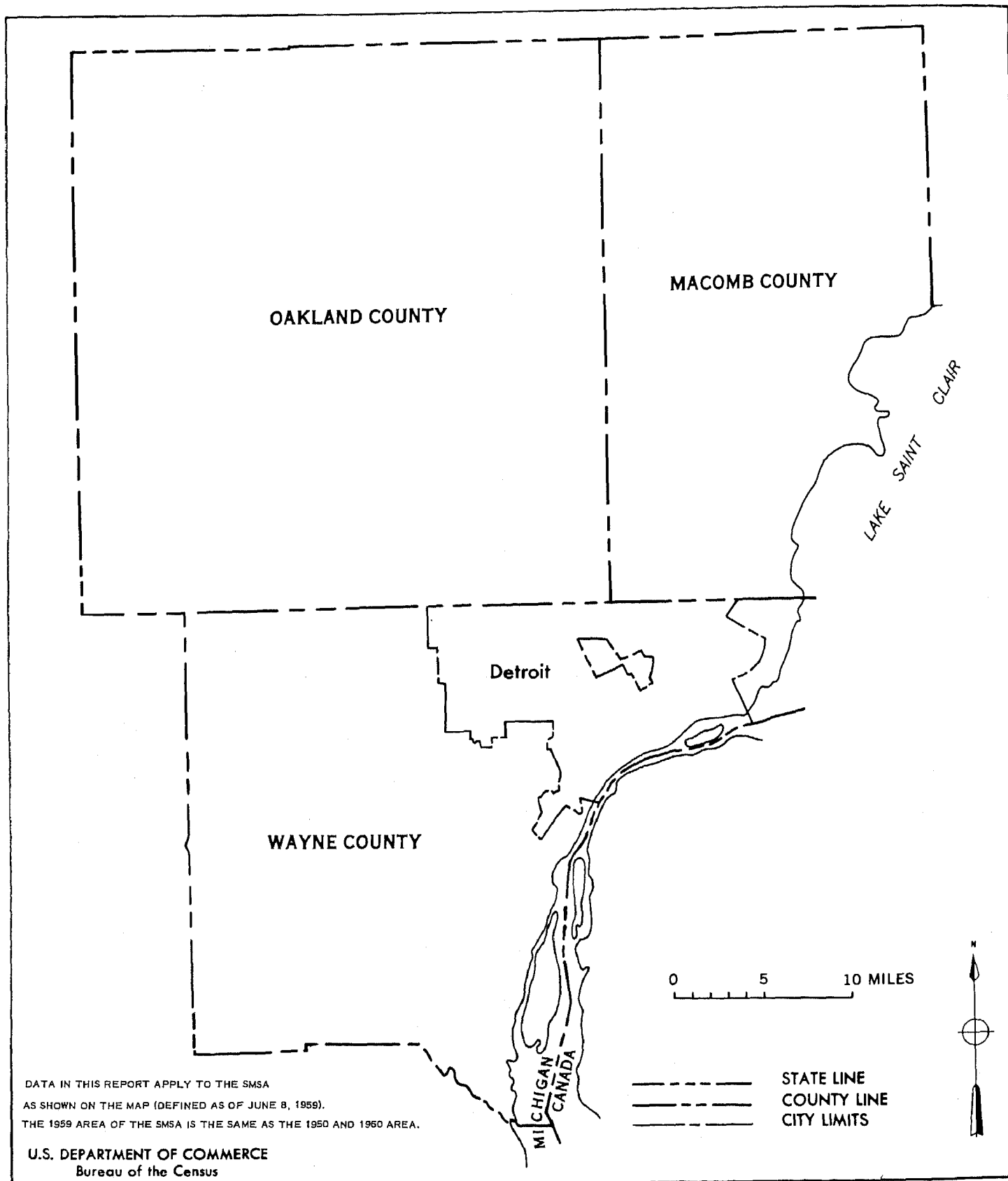


Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	753,332	284,843	468,489	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	684,584	245,179	439,405	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	6,046	4,856	1,190	\$5 to \$9.....			
\$5,000 to \$7,400.....	42,251	31,408	10,843	\$10 to \$14.....			
\$7,500 to \$9,900.....	100,231	55,164	45,067	\$15 to \$19.....			
\$10,000 to \$12,400.....	134,733	53,470	81,263	\$20 to \$24.....			
\$12,500 to \$14,900.....	117,162	23,171	93,991	\$25 to \$29.....			
\$15,000 to \$17,400.....	117,898	30,466	87,432	\$30 to \$39.....			
\$17,500 to \$19,900.....	62,091	15,997	46,094	\$40 or more.....			
\$20,000 to \$24,900.....	45,146	13,965	31,181	Median.....dollars..			
\$25,000 to \$34,900.....	41,021	10,307	30,714	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	18,005	6,375	11,630	59,544			
Median.....dollars..	13,800	11,500	14,700	3,463			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	47,014	1,580	45,434	New.....			
1950 to 1954.....	84,696	11,526	73,170	1959 and 1960 (part).....			
1940 to 1949.....	177,612	25,826	151,786	1957 and 1958.....			
1930 to 1939.....	162,988	61,289	101,699	1955 and 1956.....			
1929 or earlier.....	65,592	33,723	31,869	1950 to 1954.....			
	166,682	111,235	55,447	1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
				Previously occupied.....			
				1959 and 1960 (part).....			
				1957 and 1958.....			
				1955 and 1956.....			
				1950 to 1954.....			
				1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
				Manner of Acquisition			
				By purchase or construction.....			
				Made new mortgage.....			
				Assumed mortgage from former owner.....			
				Assumed mortgage from former owner, made new second mortgage.....			
				Borrowed, other than mortgage.....			
				All cash.....			
				Not by purchase.....			
				Gift or inheritance.....			
				Other.....			
				Monthly Housing Costs			
				Acquired before 1959.....			
				Less than \$30.....			
				\$30 to \$39.....			
				\$40 to \$49.....			
				\$50 to \$59.....			
				\$60 to \$69.....			
				\$70 to \$79.....			
				\$80 to \$89.....			
				\$90 to \$99.....			
				\$100 to \$119.....			
				\$120 to \$149.....			
				\$150 to \$199.....			
				\$200 or more.....			
				Median.....dollars..			
				Acquired 1959 and 1960 (part).....			
				Annual Housing Costs as Percent of Income			
				Acquired before 1959.....			
				Less than 5 percent.....			
				5 to 9 percent.....			
				10 to 14 percent.....			
				15 to 19 percent.....			
				20 to 24 percent.....			
				25 to 29 percent.....			
				30 to 34 percent.....			
				35 to 39 percent.....			
				40 percent or more.....			
				Median.....percent..			
				Acquired 1959 and 1960 (part).....			
				Real Estate Tax			
				Acquired before 1959.....			
				Less than \$50.....			
				\$50 to \$99.....			
				\$100 to \$149.....			
				\$150 to \$199.....			
				\$200 to \$249.....			
				\$250 to \$299.....			
				\$300 to \$499.....			
				\$500 or more.....			
				Median.....dollars..			
				Acquired 1959 and 1960 (part).....			

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (–) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000	48,941	36,034	12,907	Other households with 2 or more persons	63,587	37,776	25,811
\$2,000 to \$2,999	30,937	21,908	9,029	Under 65 years	49,966	26,247	23,719
\$3,000 to \$3,999	29,207	18,044	11,163	65 years and over	13,621	11,529	2,092
\$4,000 to \$4,999	51,578	19,785	31,793	Households with 1 person	38,711	22,774	15,937
\$5,000 to \$5,999	87,718	20,683	67,035	Under 65 years	26,659	13,792	12,867
\$6,000 to \$6,999	85,883	25,014	60,869	65 years and over	12,052	8,982	3,070
\$7,000 to \$7,999	73,102	21,845	51,257				
\$8,000 to \$8,999	62,153	17,407	44,746	Persons			
\$9,000 to \$9,999	52,432	12,515	39,917	1 person	38,711	22,774	15,937
\$10,000 to \$11,999	66,440	19,759	46,681	2 persons	174,689	101,345	73,344
\$12,000 to \$14,999	46,885	15,851	31,034	3 persons	133,838	90,267	83,571
\$15,000 or more	49,308	16,334	32,974	4 persons	135,547	31,914	103,633
Median	7,100	6,200	7,500	5 persons	108,615	23,421	85,194
				6 persons or more	93,184	15,458	77,728
Age of Head				Veteran Status			
Under 25 years	14,227	855	13,372	Korean War service	45,476	1,451	44,025
25 to 34 years	119,390	8,311	111,079	Korean War service only	32,383	698	31,685
35 to 44 years	189,751	32,581	156,170	Korean War and other service	13,093	753	12,340
45 to 64 years	279,681	137,461	142,220	Other service	258,599	62,706	195,893
65 years and over	81,535	64,971	16,564	With World War II service	199,827	30,681	169,146
Median	46	57	41	No World War II service	58,772	32,025	26,747
				Nonveteran	380,509	181,022	199,487
Household Composition by Age of Head							
Male head, wife present, no nonrelatives	582,286	184,629	397,657				
Under 45 years	302,420	36,056	266,364				
With own children under 18	262,569	29,647	232,922				
No own children under 18	39,851	6,409	33,442				
45 to 64 years	224,004	104,113	119,891				
With own children under 18	95,708	33,521	62,187				
No own children under 18	128,296	70,592	57,704				
65 years and over	55,862	44,480	11,402				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Table with 13 columns: Subject, Total, First mortgage only, With junior mortgage, FHA first mortgage (Total, First mortgage only, With junior mortgage), VA first mortgage (Total, First mortgage only, With junior mortgage), Properties with conventional first mortgage (Total, First mortgage only, With junior mortgage). Rows include Total 1- to 4-dwelling-unit properties, MORTGAGE CHARACTERISTICS (First Mortgage Loan, First Mortgage Outstanding Debt, Term of First Mortgage, Interest Rate of First Mortgage, Origin of First Mortgage, Year First Mortgage Made or Assumed).

Residential Finance—Homeowner Properties

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage							Properties with conventional first mortgage		
	Total	First mortgage only	With junior mortgage	FHA first mortgage				VA first mortgage			Total	First mortgage only	With junior mortgage
				Total	First mortgage only	With junior mortgage	VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	439,405	431,195	8,210	119,496	116,581	2,612	303	98,887	98,061	826	221,022	216,553	4,469
Interest and principal.....	437,670	429,460	8,210	119,496	116,581	2,612	303	98,887	98,061	826	219,287	214,818	4,469
Interest only.....	303	303	...	...	...	...	...	...	...	...	303	303	...
Principal only.....	1,432	1,432	...	...	...	...	...	...	...	...	1,432	1,432	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	439,405	431,195	8,210	119,496	116,581	2,612	303	98,887	98,061	826	221,022	216,553	4,469
Less than \$30.....	16,615	16,172	443	9,623	9,471	152	...	1,281	1,281	...	5,711	5,420	291
\$30 to \$39.....	36,893	35,866	1,027	12,435	11,408	1,027	...	9,960	9,960	...	14,498	14,498	...
\$40 to \$49.....	62,931	61,438	1,493	13,857	12,948	606	303	29,198	28,614	584	19,876	19,876	...
\$50 to \$59.....	77,264	75,946	1,318	23,336	22,509	827	...	22,304	22,062	242	31,624	31,375	249
\$60 to \$69.....	74,350	74,058	292	21,867	21,867	...	...	16,522	16,522	...	35,961	35,669	292
\$70 to \$79.....	72,438	70,829	1,609	17,239	17,239	...	...	16,143	16,143	...	39,056	37,447	1,609
\$80 to \$89.....	46,070	45,475	595	15,750	15,750	...	...	2,630	2,630	...	27,690	27,095	595
\$90 to \$99.....	21,052	21,052	...	4,045	4,045	...	...	849	849	...	16,158	16,158	...
\$100 to \$119.....	15,012	13,821	1,191	1,041	1,041	...	...	...	...	...	13,971	12,780	1,191
\$120 to \$149.....	8,321	8,079	242	303	303	...	...	...	...	...	8,018	7,776	242
\$150 to \$199.....	7,306	7,306	...	...	...	...	...	...	...	...	7,306	7,306	...
\$200 or more.....	1,153	1,153	...	...	...	...	...	...	...	...	1,153	1,153	...
Median.....dollars..	63	64	59	60	61	...	...	54	54	...	71	70	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	411,295	403,085	8,210	114,863	111,948	2,612	303	92,532	91,706	826	203,900	199,431	4,469
Delinquent.....	28,110	28,110	...	4,633	4,633	...	...	6,355	6,355	...	17,122	17,122	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	78,966	78,346	620	36,632	36,329	303	...	15,309	15,309	...	27,025	26,708	317
Commercial bank or trust company, trust account.....	3,711	3,711	...	1,465	1,465	...	...	1,031	1,031	...	1,215	1,215	...
Mutual savings bank.....	15,700	15,408	292	5,506	5,214	292	...	9,766	9,766	...	4,228	4,228	...
Savings and loan association.....	74,484	72,736	1,748	20,305	19,850	152	303	14,793	14,551	242	39,386	38,335	1,051
Life insurance company.....	134,330	130,404	3,926	42,448	41,318	1,130	...	29,820	29,236	584	62,062	59,850	2,212
Mortgage company.....	1,957	1,380	...	1,380	1,380	...	...	334	334	...	243	243	...
Real estate or construction company.....	3,799	3,799	...	242	242	...	...	...	...	...	343	343	...
Federal or State agency.....	34,638	34,638	...	6,859	6,859	...	...	26,931	26,931	...	848	848	...
Retirement system, welfare fund, etc.....	2,614	2,614	...	1,936	1,936	...	...	375	375	...	303	303	...
Other nonprofit organization.....	932	932	...	547	547	...	...	...	...	...	385	385	...
Individual or individual's estate.....	78,908	78,616	292	...	...	...	...	236	236	...	78,672	78,380	292
Other.....	9,366	8,034	1,332	2,176	1,441	735	...	292	292	...	6,898	6,301	597
Servicing of First Mortgage													
By holder.....	297,778	253,742	4,036	57,436	56,678	455	303	21,485	20,659	826	178,857	176,405	2,452
By agent.....	181,627	177,453	4,174	62,060	59,903	2,157	...	77,402	77,402	...	42,165	40,148	2,017
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	329,192	324,460	4,732	77,762	77,004	455	303	57,451	56,625	826	193,979	190,831	3,148
Different division.....	109,678	106,200	3,478	41,491	39,334	2,157	...	41,436	41,436	...	26,751	25,430	1,321
Holder outside United States.....	535	535	...	243	243	...	...	...	...	...	292	292	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	376,526	369,129	7,397	113,901	110,986	2,612	303	98,293	97,467	826	164,332	160,676	3,656
Less than 40 percent.....	10,939	10,405	534	304	304	...	...	...	...	...	10,635	10,101	534
40 to 49 percent.....	21,263	20,376	887	1,853	1,550	303	...	3,182	2,598	584	16,228	16,228	...
50 to 59 percent.....	42,995	41,058	1,937	4,379	3,784	595	...	4,622	4,380	242	35,994	32,894	1,100
60 to 69 percent.....	50,432	48,048	2,384	16,477	14,984	1,190	303	5,351	5,351	...	28,604	27,713	891
70 to 79 percent.....	59,942	59,112	830	25,053	24,770	283	...	14,115	14,115	...	20,774	20,227	547
80 to 84 percent.....	39,722	39,481	241	16,283	16,042	241	...	7,714	7,714	...	15,725	15,725	...
85 to 89 percent.....	44,918	44,626	292	16,299	16,299	...	...	17,280	17,280	...	11,339	11,047	292
90 to 94 percent.....	40,594	40,594	...	15,143	15,143	...	...	13,663	13,663	...	11,788	11,788	...
95 to 99 percent.....	35,573	35,281	292	16,424	16,424	...	...	14,494	14,494	...	4,655	4,363	292
100 percent or more.....	30,148	30,148	...	1,686	1,686	...	...	17,872	17,872	...	10,590	10,590	...
Median.....percent..	80	81	61	83	83	...	...	89	89	...	67	68	...
Other properties.....	62,879	62,066	813	5,595	5,595	...	...	594	594	...	56,690	55,877	813

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	435,778	427,720	8,058	119,344	116,581	2,460	303	98,887	98,061	826	217,547	213,078	4,469
Dilapidated.....	3,627	3,475	152	152	...	152	...	...	...	...	3,475	3,475	...
Rooms													
Less than 4 rooms.....	1,248	1,248	...	119	119	...	...	292	292	...	837	837	...
4 rooms.....	47,577	46,238	1,339	12,717	11,982	735	...	14,502	13,918	584	20,338	20,338	...
5 rooms.....	196,200	192,847	3,353	65,225	63,783	1,442	303	55,974	55,974	...	75,001	73,090	1,911
6 rooms.....	126,179	123,812	2,367	29,435	28,849	586	...	23,175	22,933	242	73,569	72,030	1,539
7 rooms.....	41,840	41,306	534	8,948	8,948	...	...	2,862	2,862	...	30,030	29,496	534
8 rooms or more.....	26,381	25,744	637	3,052	2,900	152	...	2,082	2,082	...	21,247	20,762	485
Median.....	5.4	5.4	5.3	5.2	5.2	...	...	5.1	5.1	...	5.7	5.7	...
Purchase Price as Percent of Value													
Acquired by purchase.....	438,810	430,600	8,210	119,496	116,581	2,612	303	98,887	98,061	826	220,427	215,958	4,469
Purchased 1957 to 1960.....	136,866	133,751	3,115	47,175	47,175	...	...	19,754	19,512	242	69,937	67,064	2,873
Less than 80 percent.....	7,472	7,472	...	292	292	...	...	1,046	1,046	...	6,134	6,134	...
80 to 89 percent.....	19,655	19,655	...	4,149	4,149	...	...	2,248	2,248	...	13,258	13,258	...
90 to 94 percent.....	21,984	21,742	242	8,749	8,749	...	...	5,736	5,736	...	7,499	7,257	242
95 to 99 percent.....	27,513	26,674	839	13,656	13,656	...	...	3,459	3,459	...	10,398	9,559	839
100 percent or more.....	60,242	58,208	2,034	20,329	20,329	...	...	7,265	7,023	242	32,648	30,856	1,792
Median.....percent..	99	98	...	99	99	...	...	96	96	...	99	99	...
Purchased 1950 to 1956.....	229,432	225,619	3,813	50,054	48,118	1,633	303	63,258	62,674	584	116,120	114,827	1,293
Less than 60 percent.....	5,966	5,966	...	852	852	...	...	...	...	...	5,114	5,114	...
60 to 79 percent.....	56,668	55,612	1,056	13,119	12,816	303	...	17,134	17,134	...	26,445	25,662	783
80 to 89 percent.....	71,949	71,062	887	17,101	16,798	303	...	24,533	23,949	584	30,315	30,315	...
90 to 99 percent.....	44,381	42,814	1,567	10,978	9,951	1,027	...	14,899	14,899	...	18,504	17,964	540
100 percent or more.....	50,468	50,165	303	8,004	7,701	...	...	6,692	6,692	...	35,772	35,772	...
Median.....percent..	87	87	...	86	86	...	...	86	86	...	89	89	...
Purchased 1949 or earlier.....	72,512	71,230	1,282	22,267	21,288	979	...	15,875	15,875	...	34,370	34,067	303
Less than 40 percent.....	9,645	9,645	...	2,682	2,682	...	...	303	303	...	6,660	6,660	...
40 to 59 percent.....	23,229	23,229	...	7,262	7,262	...	...	4,123	4,123	...	11,844	11,844	...
60 to 79 percent.....	26,345	25,063	1,282	9,137	8,158	979	...	8,136	8,136	...	9,072	8,769	303
80 to 99 percent.....	11,479	11,479	...	3,186	3,186	...	...	2,611	2,611	...	5,682	5,682	...
100 percent or more.....	1,814	1,814	...	...	...	...	...	702	702	...	1,112	1,112	...
Median.....percent..	63	62	...	63	62	...	...	69	69	...	58	58	...
Not acquired by purchase.....	595	595	...	...	...	...	...	...	...	...	595	595	...
Property Location													
Inside central city.....	125,874	123,679	2,195	40,134	39,690	444	...	20,376	19,792	584	65,364	64,197	1,167
Outside central city.....	313,531	307,516	6,015	79,362	76,891	2,168	303	78,511	78,269	242	155,658	152,356	3,302
Real Estate Tax													
Acquired before 1959.....	383,324	377,123	6,201	94,017	91,102	2,612	303	88,612	88,028	584	200,695	197,993	2,702
Less than \$50.....	16,301	15,984	317	...	...	...	...	255	255	...	16,046	15,729	317
\$50 to \$99.....	17,783	17,783	...	1,091	1,091	...	...	3,001	3,001	...	13,691	13,691	...
\$100 to \$149.....	43,663	42,473	1,190	9,459	8,269	1,190	...	8,518	8,518	...	25,686	25,686	...
\$150 to \$199.....	61,215	60,316	899	16,445	16,142	...	...	17,509	17,509	...	27,261	26,665	596
\$200 to \$249.....	71,578	70,442	1,136	19,332	19,029	303	...	23,778	23,194	584	28,468	28,239	229
\$250 to \$299.....	55,611	54,809	802	19,226	18,934	292	...	18,556	18,556	...	17,829	17,319	510
\$300 to \$499.....	98,966	97,352	1,614	27,917	27,090	827	...	16,218	16,218	...	54,831	54,044	787
\$500 or more.....	18,207	17,964	243	547	547	...	...	777	777	...	16,883	16,640	243
Median.....dollars..	237	237	...	252	253	...	...	232	232	...	231	231	...
Acquired 1959 and 1960 (part).....	56,081	54,072	2,009	25,479	25,479	...	...	10,275	10,033	242	20,327	18,560	1,767
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	383,324	377,123	6,201	94,017	91,102	2,612	303	88,612	88,028	584	200,695	197,993	2,702
Less than \$5.....	16,944	16,627	317	304	304	...	...	497	497	...	16,143	15,826	317
\$5 to \$9.....	27,224	26,921	303	5,071	4,768	303	...	5,237	5,237	...	16,916	16,916	...
\$10 to \$14.....	103,950	101,668	2,282	23,064	21,571	1,190	303	20,285	20,285	...	60,601	59,812	789
\$15 to \$19.....	144,750	142,516	2,234	37,620	37,317	303	...	36,801	36,217	584	70,329	68,982	1,347
\$20 to \$24.....	67,913	66,848	1,065	20,673	19,857	816	...	20,568	20,568	...	26,672	26,423	249
\$25 to \$29.....	13,110	13,110	...	4,314	4,314	...	...	3,725	3,725	...	5,071	5,071	...
\$30 to \$39.....	6,473	6,473	...	2,666	2,666	...	...	1,256	1,256	...	2,551	2,551	...
\$40 or more.....	2,960	2,960	...	305	305	...	...	243	243	...	2,412	2,412	...
Median.....dollars..	17	17	...	17	18	...	...	17	17	...	15	15	...
Acquired 1959 and 1960 (part).....	56,081	54,072	2,009	25,479	25,479	...	...	10,275	10,033	242	20,327	18,560	1,767

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Table with columns: Subject, All mortgaged properties, Properties with government-insured first mortgage (FHA, VA), and Properties with conventional first mortgage. Rows include Owner Characteristics, Household Composition, Color of Head, Persons, Purchase Price-Income Ratio, Interest and Principal Payments, Real Estate Tax, and Veteran Status.

Residential Finance—Homeowner Properties

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage	
		First mortgage only	Junior mortgage			VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	3,370,371	3,307,876	62,495	1,038,998	1,025,177	11,730	2,091	799,779	795,880	3,899	1,531,594	1,486,819	44,775
Less than \$30.....	28,279	27,172	1,107	18,653	18,303	350	...	2,218	2,218	...	7,408	6,651	757
\$30 to \$39.....	107,209	103,073	4,136	41,637	37,501	4,136	...	33,680	33,680	...	31,892	31,892	...
\$40 to \$49.....	308,811	301,533	7,278	76,188	71,158	2,909	2,091	159,045	156,767	2,278	73,603	73,603	...
\$50 to \$59.....	484,160	477,482	6,678	173,887	169,552	4,335	...	172,295	170,674	1,621	137,978	137,256	722
\$60 to \$69.....	600,158	597,355	2,803	212,793	212,793	...	...	175,817	175,817	...	211,548	208,745	2,803
\$70 to \$79.....	701,910	688,508	13,402	212,851	212,851	...	...	210,821	210,821	...	278,238	264,836	13,402
\$80 to \$89.....	491,131	486,239	4,892	220,338	220,338	...	...	35,584	35,584	...	235,209	230,317	4,892
\$90 to \$99.....	227,279	227,279	...	60,592	60,592	...	...	10,319	10,319	...	156,368	156,368	...
\$100 to \$119.....	173,941	155,953	17,988	17,059	17,059	...	...	...	...	...	156,882	156,882	...
\$120 to \$149.....	127,816	123,605	4,211	5,030	5,030	...	...	...	...	...	122,786	118,575	4,211
\$150 to \$199.....	102,514	102,514	...	...	...	...	...	...	...	...	102,514	102,514	...
\$200 or more.....	17,163	17,163	...	...	...	...	...	...	...	...	17,163	17,163	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	3,138,601	3,076,106	62,495	997,952	984,131	11,730	2,091	740,984	737,085	3,899	1,399,665	1,354,890	44,775
Delinquent.....	231,770	231,770	...	41,046	41,046	...	...	58,795	58,795	...	131,929	131,929	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	493,594	490,961	2,633	276,929	275,596	1,333	...	92,281	92,281	...	124,384	123,084	1,300
Commercial bank or trust company, trust account.....	35,652	35,652	...	15,495	15,495	...	...	9,385	9,385	...	10,772	10,772	...
Mutual savings bank.....	141,984	140,641	1,343	39,385	38,042	1,343	...	97,420	97,420	...	5,179	5,179	...
Savings and loan association.....	661,415	648,903	12,512	205,642	203,201	350	2,091	134,441	132,820	1,621	321,332	312,882	8,450
Life insurance company.....	1,090,999	1,055,777	35,222	366,850	360,939	5,911	...	245,214	242,936	2,278	478,935	451,902	27,033
Mortgage company.....	24,092	24,092	...	17,304	17,304	...	...	4,139	4,139	...	2,649	2,649	...
Real estate or construction company.....	30,058	30,058	...	1,428	1,428	...	...	...	...	...	28,630	28,630	...
Federal or State agency.....	297,970	297,970	...	84,968	84,968	...	...	208,468	208,468	...	4,534	4,534	...
Retirement system, welfare fund, etc.....	18,810	18,810	...	13,176	13,176	...	...	5,179	5,179	...	4,55	4,55	...
Other nonprofit organization.....	6,140	6,140	...	4,084	4,084	...	...	...	...	...	2,056	2,056	...
Individual or individual's estate.....	512,500	509,697	2,803	...	...	...	...	2,785	2,785	...	509,715	506,912	2,803
Other.....	57,157	49,175	7,982	13,737	10,944	2,793	...	467	467	...	42,953	37,764	5,189
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	98,595	95,460	3,135	17,932	17,932	...	...	9,745	9,745	...	70,918	67,783	3,135
20 to 29 percent.....	231,856	223,787	8,069	25,499	21,187	4,312	...	33,889	31,611	2,278	172,468	170,989	1,479
30 to 39 percent.....	285,247	278,727	6,520	59,192	54,732	4,460	...	24,254	24,254	...	201,801	199,741	2,060
40 to 49 percent.....	468,221	459,752	8,469	106,990	104,032	2,958	...	85,643	85,643	...	275,588	270,077	5,511
50 to 59 percent.....	505,977	493,071	12,906	119,038	119,038	...	...	135,415	133,794	1,621	251,524	240,239	11,285
60 to 69 percent.....	484,571	469,167	15,404	106,700	104,609	...	2,091	120,904	120,904	...	256,967	243,654	13,313
70 to 79 percent.....	479,072	473,883	5,189	147,064	147,064	...	...	184,423	184,423	...	147,585	142,396	5,189
80 to 89 percent.....	421,964	421,964	...	183,687	183,687	...	...	145,002	145,002	...	93,275	93,275	...
90 to 99 percent.....	333,217	330,414	2,803	227,521	227,521	...	...	59,239	59,239	...	46,457	43,654	2,803
100 percent or more.....	61,651	61,651	...	45,375	45,375	...	...	1,265	1,265	...	15,011	15,011	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--							
	Total properties	Properties with--				Total properties	Properties with--						
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage				
Total mortgage debt on 1- to 4-dwelling-unit properties.....	3,570,316	1,064,467	811,767	1,694,082	OWNER CHARACTERISTICS								
Average total mortgage debt.....	7.6	8.6	8.1	6.9									
Total mortgage debt on 1-dwelling-unit properties.....	3,386,895	1,040,663	801,283	1,544,949	Annual Housing Costs as Percent of Income								
Average total mortgage debt.....	7.7	8.7	8.1	7.0	Acquired before 1959.....								
MORTGAGE CHARACTERISTICS					Less than 5 percent.....								
					5 to 9 percent.....								
Total Mortgage Outstanding Debt					10 to 14 percent.....								
					15 to 19 percent.....								
Less than \$2,000.....					20 to 24 percent.....								
					25 to 29 percent.....								
\$2,000 to \$3,999.....					30 to 34 percent.....								
					35 to 39 percent.....								
\$4,000 to \$5,999.....					40 percent or more.....								
					Acquired 1959 and 1960 (part).....								
\$6,000 to \$7,999.....					Income ¹								
					Less than \$2,000.....								
\$8,000 to \$9,999.....					\$2,000 to \$2,999.....								
					\$3,000 to \$3,999.....								
\$10,000 to \$11,999.....					\$4,000 to \$4,999.....								
					\$5,000 to \$5,999.....								
\$12,000 to \$13,999.....					\$6,000 to \$6,999.....								
					\$7,000 to \$7,999.....								
\$14,000 to \$15,999.....					\$8,000 to \$8,999.....								
					\$9,000 to \$9,999.....								
\$16,000 to \$19,999.....					\$10,000 to \$11,999.....								
					\$12,000 to \$14,999.....								
\$20,000 to \$24,999.....					\$15,000 or more.....								
					Age of Head								
\$25,000 or more.....					Under 25 years.....								
					25 to 34 years.....								
Total Outstanding Debt as Percent of Value					35 to 44 years.....								
					45 to 64 years.....								
Less than 20 percent.....					65 years and over.....								
					Household Composition by Age of Head								
20 to 29 percent.....					Male head, wife present, no nonrelatives..								
					Under 45 years.....								
30 to 39 percent.....					With own children under 18.....								
					No own children under 18.....								
40 to 49 percent.....					45 to 64 years.....								
					With own children under 18.....								
50 to 59 percent.....					No own children under 18.....								
					65 years and over.....								
60 to 69 percent.....					Other households with 2 or more persons...								
					Under 65 years.....								
70 to 79 percent.....					65 years and over.....								
					Households with 1 person.....								
80 to 89 percent.....					Under 65 years.....								
					65 years and over.....								
90 to 99 percent.....					Color of Head								
					White.....								
100 percent or more.....					Nonwhite.....								
					Interest and Principal Payments on All Mortgages as Percent of Income								
PROPERTY CHARACTERISTICS					Regular payments of interest and/or principal.....								
					Less than 5 percent.....								
Value					5 to 9 percent.....								
					10 to 14 percent.....								
Less than \$5,000.....					15 to 19 percent.....								
					20 to 24 percent.....								
\$5,000 to \$7,400.....					25 to 29 percent.....								
					30 to 34 percent.....								
\$7,500 to \$9,900.....					35 to 39 percent.....								
					40 percent or more.....								
\$10,000 to \$12,400.....					Year Built								
					1958 and 1959.....								
\$12,500 to \$14,900.....					1955 to 1957.....								
					1950 to 1954.....								
\$15,000 to \$17,400.....					1940 to 1949.....								
					1930 to 1939.....								
\$17,500 to \$19,000.....					1929 or earlier.....								
					Condition								
\$20,000 to \$24,900.....					Not dilapidated.....								
					Dilapidated.....								
\$25,000 to \$34,900.....					Total first and junior mortgage debt on--								
					Total properties								
\$35,000 or more.....					Properties with--								
					FHA first mortgage								
VA first mortgage													
Conventional first mortgage													

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....	439,405	82,677	15,700	74,484	134,330	5,756	34,638	3,546	78,908	9,366
Less than \$30.....	16,615	3,523	584	5,214	4,126	...	1,139	305	1,087	637
\$30 to \$39.....	36,893	13,431	1,422	4,340	8,856	...	3,656	292	3,224	1,572
\$40 to \$49.....	62,931	13,257	2,480	8,177	20,671	242	12,613	547	3,278	1,666
\$50 to \$59.....	77,264	17,192	3,519	12,381	24,691	610	3,999	1,162	12,558	1,152
\$60 to \$69.....	74,350	13,691	3,304	12,714	23,084	2,152	4,250	303	13,517	1,335
\$70 to \$79.....	72,438	9,056	3,119	12,942	19,306	640	8,017	937	16,627	1,794
\$80 to \$89.....	46,070	3,503	1,147	8,515	15,870	1,578	964	...	13,948	545
\$90 to \$99.....	21,052	4,298	125	3,447	9,032	292	...	...	3,858	...
\$100 to \$119.....	15,012	1,639	...	2,527	3,836	242	...	...	6,239	529
\$120 to \$149.....	8,321	485	...	3,211	2,393	...	...	...	2,332	...
\$150 to \$199.....	7,306	2,297	...	1,016	2,465	...	...	...	1,392	136
\$200 or more.....	1,153	305	...	...	...	...	...	...	848	...
Median.....dollars..	63	56	60	66	64	...	50	...	73	57
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	411,295	77,759	15,281	68,568	130,527	4,605	31,853	3,303	70,639	8,760
Delinquent.....	28,110	4,918	419	5,916	3,803	1,151	2,785	243	8,269	606
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Servicing of First Mortgage										
By holder.....	257,778	58,537	428	62,019	61,224	4,724	1,198	383	62,963	6,302
By agent.....	181,627	24,140	15,272	12,465	73,106	1,032	33,440	3,163	15,945	3,064
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	329,192	69,953	428	67,311	69,278	5,514	32,770	2,193	74,705	7,040
Different division.....	109,678	12,724	15,272	7,173	64,809	242	1,868	1,353	3,911	2,326
Holder outside United States.....	535	...	...	...	243	...	...	...	292	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	376,526	65,226	15,397	63,176	116,812	5,451	33,741	3,241	67,804	5,678
Less than 40 percent.....	10,939	3,609	...	1,388	4,485	...	...	...	910	546
40 to 49 percent.....	21,263	4,470	...	2,659	11,678	303	824	80	957	292
50 to 59 percent.....	42,995	5,706	584	10,045	21,918	...	1,902	584	2,256	...
60 to 69 percent.....	50,432	13,152	1,812	12,778	14,557	...	789	545	5,501	1,298
70 to 79 percent.....	59,942	12,367	2,061	7,501	22,053	...	2,606	243	12,228	883
80 to 84 percent.....	39,722	7,333	2,060	4,705	8,252	242	2,863	547	13,417	303
85 to 89 percent.....	44,918	7,958	1,949	8,339	12,781	1,201	1,610	243	9,846	811
90 to 94 percent.....	40,594	3,932	3,291	6,500	11,084	848	3,422	305	10,743	469
95 to 99 percent.....	35,573	4,431	2,010	4,565	7,569	1,988	10,643	562	3,276	529
100 percent or more.....	30,148	2,268	1,630	4,516	2,434	869	9,082	132	8,670	547
Median.....percent..	80	75	88	76	73	...	96	...	84	...
Other properties.....	62,879	17,451	303	11,308	17,518	305	897	305	11,104	3,688
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	376,526	65,226	15,397	63,176	116,812	5,451	33,741	3,241	67,804	5,678
Less than 40 percent.....	10,405	3,609	...	1,388	3,952	...	...	...	910	546
40 to 49 percent.....	20,376	4,470	...	2,659	10,791	303	824	80	957	292
50 to 59 percent.....	41,301	5,389	292	9,262	21,616	...	1,902	584	2,256	...
60 to 69 percent.....	50,071	12,849	2,104	12,864	14,856	...	789	545	5,501	563
70 to 79 percent.....	60,380	12,367	2,061	7,501	22,061	...	2,606	243	12,228	1,313
80 to 84 percent.....	41,352	7,333	2,060	5,160	9,427	242	2,863	547	13,417	303
85 to 89 percent.....	45,412	8,261	1,949	8,761	13,022	1,201	1,610	243	9,846	519
90 to 94 percent.....	40,899	3,932	3,291	6,500	11,084	848	3,422	305	10,743	774
95 to 99 percent.....	35,281	4,431	2,010	4,565	7,569	1,988	10,643	562	2,984	529
100 percent or more.....	31,049	2,585	1,630	4,516	2,434	869	9,082	132	8,962	839
Median.....percent..	81	75	88	77	73	...	96	...	84	...
Other properties.....	62,879	17,451	303	11,308	17,518	305	897	305	11,104	3,688
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	49,986	17,914	827	8,269	11,596	303	1,189	595	7,911	1,382
20 to 29 percent.....	50,804	16,207	583	4,283	22,951	...	546	242	4,772	1,220
30 to 39 percent.....	51,636	11,710	304	8,507	20,275	...	2,219	902	5,294	2,425
40 to 49 percent.....	64,118	10,622	2,355	9,745	24,736	606	4,062	80	11,317	595
50 to 59 percent.....	61,167	7,006	4,006	8,531	18,368	1,443	8,883	242	13,540	1,148
60 to 69 percent.....	49,235	4,907	2,853	9,100	14,849	303	2,529	548	13,843	303
70 to 79 percent.....	44,163	3,236	3,007	8,738	9,125	485	4,613	413	13,398	822
80 to 89 percent.....	36,511	4,679	671	11,321	5,988	292	3,498	243	8,831	988
90 to 99 percent.....	26,257	4,076	980	4,921	4,004	2,082	7,093	281	2,629	191
100 percent or more.....	5,528	...	114	1,069	2,438	242	...	...	1,373	292
Median.....percent..	51	36	59	58	45	...	62	...	59	39

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	1,190	...	...	...	...	...	...	...	1,190	...
\$5,000 to \$7,400.....	10,843	955	...	1,140	546	305	...	...	7,897	...
\$7,500 to \$9,900.....	45,067	6,488	597	7,530	1,775	608	3,538	303	22,400	1,828
\$10,000 to \$12,400.....	81,263	13,208	3,950	13,235	12,567	1,139	11,878	853	20,879	3,554
\$12,500 to \$14,900.....	93,991	21,602	2,535	12,884	32,148	1,818	12,171	815	8,891	1,127
\$15,000 to \$17,400.....	87,432	18,527	4,383	16,806	31,711	1,644	5,591	1,151	6,662	957
\$17,500 to \$19,900.....	46,094	9,622	3,198	7,606	19,354	242	421	424	4,631	596
\$20,000 to \$24,900.....	31,181	5,316	912	5,751	13,829	...	736	...	4,054	883
\$25,000 to \$34,900.....	30,714	4,406	125	8,438	15,023	...	303	...	1,698	721
\$35,000 or more.....	11,630	2,553	...	1,094	7,377	...	...	...	606	...
Median.....dollars..	14,700	14,900	15,400	15,400	16,600	...	12,900	...	11,000	12,000
Year Built										
1958 and 1959.....	45,434	6,560	292	11,534	16,120	1,409	7,471	694	1,218	136
1955 to 1957.....	73,170	10,180	4,508	18,670	24,536	1,400	6,867	323	5,080	1,606
1950 to 1954.....	131,786	22,164	7,608	19,606	52,459	839	11,731	1,934	13,148	2,297
1940 to 1949.....	101,699	23,832	3,292	14,098	31,666	1,817	5,690	292	17,178	3,834
1930 to 1939.....	31,869	6,884	...	4,611	6,531	...	245	...	13,003	595
1929 or earlier.....	55,447	13,057	...	5,965	3,018	291	2,634	303	29,281	898
New or Previously Occupied										
New.....	232,765	44,076	11,995	42,437	93,239	3,167	23,319	1,502	8,657	4,373
Previously occupied.....	206,640	38,601	3,705	32,047	41,091	2,589	11,319	2,044	70,251	4,993
Number of Mortgages on Property										
1 mortgage.....	431,195	82,057	15,408	72,736	130,404	5,756	34,638	3,546	78,616	8,034
2 mortgages.....	8,210	620	292	1,748	3,926	...	...	...	292	1,332
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	435,778	82,374	15,700	74,041	134,025	5,756	34,638	3,546	76,332	9,366
Dilapidated.....	3,627	303	...	443	305	...	...	...	2,576	...
Property Location										
Inside central city.....	125,874	23,574	1,764	20,929	34,292	583	7,459	1,436	33,740	2,097
Outside central city.....	313,531	59,103	13,936	53,555	100,038	5,173	27,179	2,110	45,168	7,269
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	383,324	76,553	14,157	59,859	119,117	3,203	28,279	2,984	70,098	9,074
Less than \$5.....	16,944	3,598	304	432	2,511	606	13	303	9,177	...
\$5 to \$9.....	27,224	6,504	1,226	4,167	6,048	1,200	964	...	5,322	1,793
\$10 to \$14.....	103,950	18,612	3,413	16,068	32,327	1,155	5,959	212	23,972	2,232
\$15 to \$19.....	144,750	27,945	6,066	22,623	52,364	...	12,515	790	19,186	3,261
\$20 to \$24.....	67,913	15,692	2,116	11,397	20,738	242	7,421	1,679	7,485	1,163
\$25 to \$29.....	13,110	3,011	1,032	3,595	2,331	...	635	...	2,506	...
\$30 to \$39.....	6,473	886	...	1,577	1,726	...	772	...	887	625
\$40 or more.....	2,960	305	...	...	1,092	...	...	...	1,563	...
Median.....dollars..	17	17	17	17	17	...	18	...	14	16
Acquired 1959 and 1960 (part).....	56,081	6,124	1,543	14,625	15,213	2,553	6,359	562	8,810	292
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	383,324	76,553	14,157	59,859	119,117	3,203	28,279	2,984	70,098	9,074
Less than 5 percent.....	1,927	810	...	...	826	...	...	...	291	...
5 to 9 percent.....	24,355	5,466	849	2,152	9,656	...	1,777	305	3,525	825
10 to 14 percent.....	100,161	24,939	3,334	14,497	38,672	303	5,797	597	9,719	2,303
15 to 19 percent.....	200,071	20,190	4,673	15,945	30,359	608	8,198	837	17,930	1,331
20 to 24 percent.....	75,347	13,784	2,985	13,945	19,969	1,453	7,723	548	12,845	2,095
25 to 29 percent.....	36,066	4,765	1,831	5,115	9,469	...	2,391	374	10,850	1,271
30 to 34 percent.....	13,973	2,428	243	1,351	4,690	242	1,454	...	3,565	...
35 to 39 percent.....	6,152	583	...	1,147	1,451	305	303	...	2,058	305
40 percent or more.....	25,272	3,588	242	5,707	4,025	292	836	323	9,315	944
Median.....percent..	18	17	18	19	17	...	19	...	21	20
Acquired 1959 and 1960 (part).....	56,081	6,124	1,543	14,625	15,213	2,553	6,359	562	8,810	292

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								Other
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	
OWNER CHARACTERISTICS—Con.										
Income¹										
Less than \$2,000.....	12,907	1,431	...	4,954	1,654	292	13	243	3,714	606
\$2,000 to \$2,999.....	9,029	596	967	1,470	1,960	...	886	...	3,150	...
\$3,000 to \$3,999.....	11,163	1,385	534	1,253	2,439	242	1,503	80	3,727	...
\$4,000 to \$4,999.....	31,793	4,105	610	5,589	4,354	305	4,212	242	10,706	1,670
\$5,000 to \$5,999.....	67,035	12,353	1,820	10,465	14,929	1,303	7,962	573	15,953	1,677
\$6,000 to \$6,999.....	60,869	11,346	2,975	12,190	16,372	2,219	6,566	437	7,940	824
\$7,000 to \$7,999.....	51,297	10,520	2,566	6,517	14,865	...	4,599	766	10,493	931
\$8,000 to \$8,999.....	44,746	9,468	2,922	7,204	12,919	848	2,826	608	7,326	607
\$9,000 to \$9,999.....	39,917	9,042	1,544	6,991	13,519	305	2,309	305	5,295	625
\$10,000 to \$11,999.....	46,681	10,371	913	7,602	18,002	...	3,216	292	5,816	469
\$12,000 to \$14,999.....	31,034	8,318	...	5,079	13,026	242	303	...	2,401	1,665
\$15,000 or more.....	32,974	3,742	849	5,170	20,291	...	243	...	2,387	292
Median.....dollars..	7,500	8,000	7,400	7,200	8,800	...	6,400	...	6,300	6,900
Age of Head										
Under 25 years.....	13,372	3,773	...	2,111	546	796	3,030	303	2,813	...
25 to 34 years.....	111,079	12,254	6,707	19,995	29,859	1,937	12,646	860	24,268	2,553
35 to 44 years.....	156,170	32,794	5,944	25,569	50,777	2,538	12,330	878	21,163	3,577
45 to 64 years.....	142,220	31,036	1,548	23,287	48,910	485	4,805	1,505	28,003	2,641
65 years and over.....	16,564	2,820	1,501	3,522	4,238	...	1,227	...	2,661	595
Median.....	41	43	37	41	42	...	36	...	41	41
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	397,657	75,580	14,199	67,109	124,119	5,513	31,764	3,241	67,664	8,468
Under 45 years.....	266,364	46,132	12,409	44,268	79,018	5,271	26,983	1,736	44,709	5,838
With own children under 18.....	232,922	37,963	11,863	36,200	69,740	3,944	23,172	1,736	41,062	5,242
No own children under 18.....	33,442	8,169	546	8,068	9,278	1,327	1,811	...	3,647	596
45 to 64 years.....	119,891	26,628	1,548	20,524	41,762	242	3,858	1,505	21,789	2,035
With own children under 18.....	62,187	11,027	367	10,710	24,410	242	2,656	958	10,759	1,058
No own children under 18.....	57,704	15,601	1,181	9,814	17,352	...	1,202	547	11,030	977
65 years and over.....	11,402	2,820	242	2,317	3,339	...	923	...	1,166	595
Other households with 2 or more persons.....	25,811	4,571	534	5,000	5,142	...	2,266	305	7,095	898
Under 65 years.....	23,719	4,571	242	4,100	4,839	...	2,266	305	6,498	898
65 years and over.....	2,092	...	292	...	303	...	...	...	...	...
Households with 1 person.....	15,937	2,526	967	2,375	5,069	243	608	...	4,149	...
Under 65 years.....	12,867	2,526	...	2,070	4,473	243	304	...	3,251	...
65 years and over.....	3,070	...	967	305	596	...	304	...	898	...
Color of Head										
White.....	415,313	80,697	15,700	71,213	133,894	3,948	31,010	3,546	66,826	8,479
Nonwhite.....	24,092	1,980	...	3,271	436	1,808	3,628	...	12,082	887
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	136,866	16,795	4,176	33,980	29,659	3,693	12,774	1,320	32,645	1,824
Less than 1.0.....	4,025	620	...	564	437	303	...	303	1,798	...
1.0 to 1.4.....	23,094	1,366	292	4,205	6,010	610	985	...	8,859	483
1.5 to 1.9.....	37,401	6,456	292	9,898	4,991	836	3,986	281	9,625	1,036
2.0 to 2.4.....	33,206	6,367	1,902	7,432	7,133	1,318	2,551	375	5,823	305
2.5 to 2.9.....	19,651	780	439	6,609	5,293	334	3,885	281	2,030	...
3.0 to 3.4.....	7,911	433	...	1,199	4,024	...	891	...	1,364	...
3.5 to 3.9.....	1,588	291	...	521	591	...	185	...	...	...
4.0 or more.....	9,990	482	967	3,552	1,180	292	291	80	3,146	...
Median.....ratio..	2.1	2.0	...	2.2	2.2	...	2.3	...	1.8	...
Other properties.....	302,539	65,882	11,524	40,504	104,671	2,063	21,864	2,226	46,263	7,542
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	439,405	82,677	15,700	74,484	134,330	5,756	34,638	3,546	78,908	9,366
Less than 5 percent.....	39,178	11,283	1,724	4,881	15,267	...	1,434	305	2,517	1,767
5 to 9 percent.....	183,657	38,659	6,249	29,623	72,313	606	14,682	1,434	17,042	3,049
10 to 14 percent.....	129,679	21,305	5,845	30,337	25,500	3,679	12,429	1,071	26,943	2,570
15 to 19 percent.....	46,220	7,006	673	6,076	8,655	1,179	4,905	413	16,874	439
20 to 24 percent.....	17,013	1,851	242	3,813	3,913	...	1,175	80	5,342	597
25 to 29 percent.....	6,351	532	...	242	1,059	...	...	...	4,215	303
30 to 34 percent.....	2,990	305	...	305	839	...	...	...	1,203	338
35 to 39 percent.....	1,936	...	...	...	1,159	...	...	...	474	303
40 percent or more.....	12,381	1,736	967	4,044	788	292	13	243	4,298	...
Median.....percent..	10	9	10	11	9	...	10	...	14	10
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	44,025	4,077	2,736	8,632	12,523	608	5,921	375	8,848	305
Korean War service only.....	31,685	2,229	1,823	6,926	8,547	608	4,517	375	6,355	305
Korean War and other service.....	12,340	1,848	913	1,706	3,976	...	1,404	...	2,493	...
Other service.....	195,893	39,773	8,793	31,454	65,951	2,700	18,917	1,096	23,911	3,298
With World War II service.....	169,146	32,385	8,793	26,582	56,592	2,395	17,865	1,096	20,674	2,764
No World War II service.....	26,747	7,388	...	4,872	9,359	305	1,052	...	3,237	534
Nonveteran.....	199,487	38,827	4,171	34,398	55,856	2,448	9,800	2,075	46,149	5,763

¹ Income of owner and relatives living with him.

Chapter 15

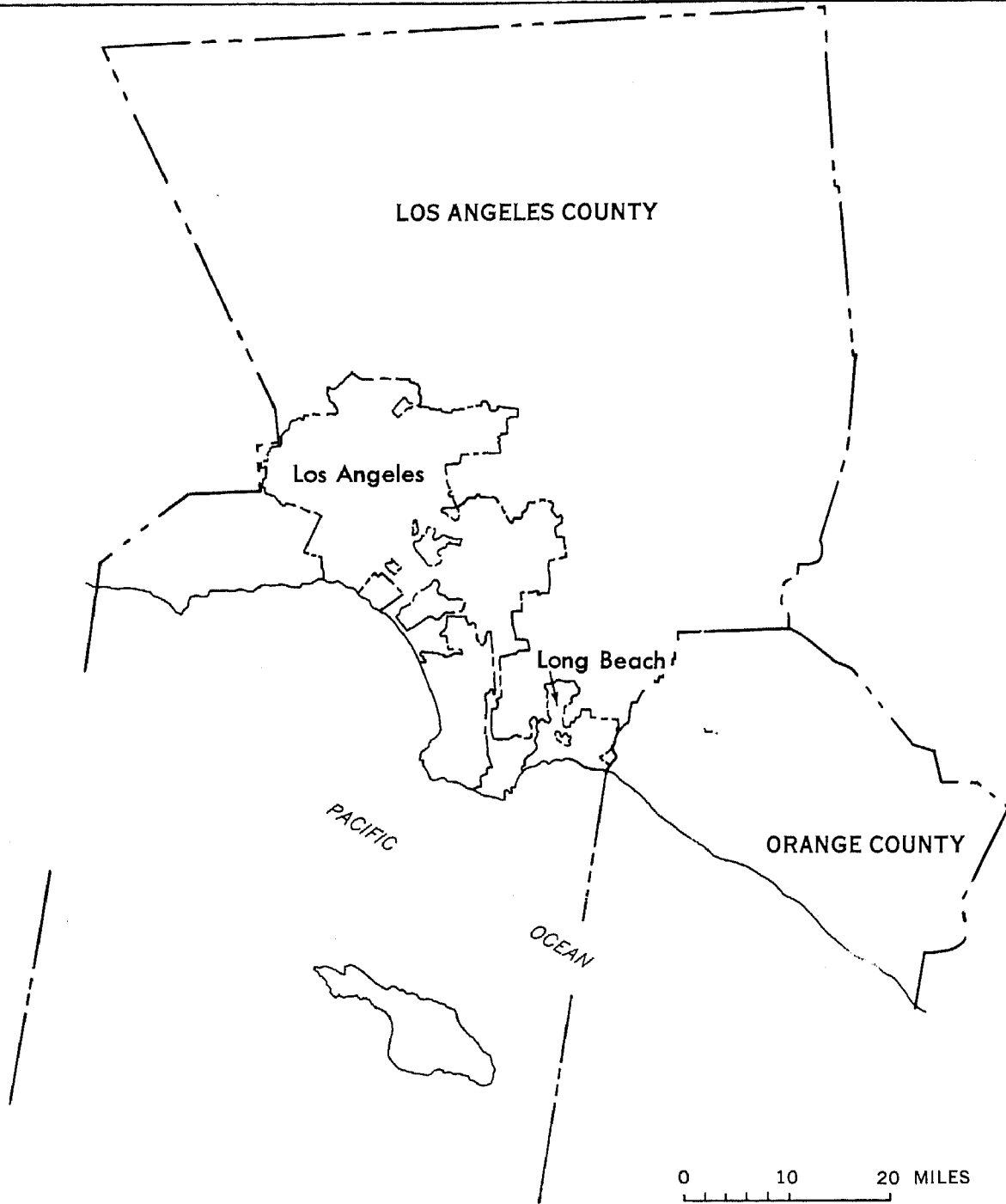
LOS ANGELES—LONG BEACH

CALIFORNIA

STANDARD METROPOLITAN STATISTICAL AREA

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Los Angeles-Long Beach, Calif. STANDARD METROPOLITAN STATISTICAL AREA



DATA IN THIS REPORT APPLY TO THE SMSA AS SHOWN ON THE MAP (DEFINED AS OF JUNE 8, 1959).
THE 1959 AREA OF THE SMSA IS THE SAME AS THE 1950 AND 1960 AREA.

0 10 20 MILES

----- COUNTY LINE
----- CITY LIMITS

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:

1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	1,190,111	325,554	864,557	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	1,086,389	276,668	809,721	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	4,157	4,157	...	\$5 to \$9.....			
\$5,000 to \$7,400.....	17,031	13,223	3,808	\$10 to \$14.....			
\$7,500 to \$9,900.....	56,416	20,785	35,631	\$15 to \$19.....			
\$10,000 to \$12,400.....	169,397	48,911	120,486	\$20 to \$24.....			
\$12,500 to \$14,900.....	168,665	34,308	134,357	\$25 to \$29.....			
\$15,000 to \$17,400.....	212,551	49,297	163,254	\$30 to \$39.....			
\$17,500 to \$19,900.....	140,159	23,113	117,046	\$40 or more.....			
\$20,000 to \$24,900.....	101,917	15,755	86,162	Median.....dollars..			
\$25,000 to \$34,900.....	103,341	40,591	62,750	Acquired 1959 and 1960 (part).....			
Median.....dollars..	16,500	15,900	16,700	125,529			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	211,619	7,348	204,271	New.....			
1950 to 1954.....	271,510	32,456	239,054	1959 and 1960 (part).....			
1940 to 1949.....	274,834	70,854	203,980	1957 and 1958.....			
1930 to 1939.....	116,033	58,236	57,797	1955 and 1956.....			
1929 or earlier.....	163,639	105,606	58,033	1950 to 1954.....			
Condition				1945 to 1949.....			
Not dilapidated.....	1,079,150	271,982	807,168	1940 to 1944.....			
Dilapidated.....	7,239	4,686	2,553	1939 or earlier.....			
Rooms				Previously occupied.....			
Less than 4 rooms.....	23,788	16,239	7,549	1959 and 1960 (part).....			
4 rooms.....	127,530	35,636	91,894	1957 and 1958.....			
5 rooms.....	465,835	85,296	380,539	1955 and 1956.....			
6 rooms.....	323,420	85,653	237,767	1950 to 1954.....			
7 rooms.....	87,319	22,541	64,778	1945 to 1949.....			
8 rooms or more.....	58,497	31,303	27,194	1940 to 1944.....			
Median.....	5.3	5.5	5.3	1939 or earlier.....			
Purchase Price as Percent of Value				Manner of Acquisition			
Acquired by purchase.....	1,072,297	264,150	808,147	By purchase or construction.....			
Purchased 1957 to 1960 (part).....	316,062	21,642	294,420	Made new mortgage.....			
Less than 80 percent.....	38,215	4,350	33,865	Assumed mortgage from former owner.....			
80 to 89 percent.....	92,816	6,458	86,358	Assumed mortgage from former owner, made new second mortgage.....			
90 to 94 percent.....	61,980	1,408	60,572	Borrowed, other than mortgage.....			
95 to 99 percent.....	39,562	1,296	38,266	All cash.....			
100 percent or more.....	83,489	8,130	75,359	1,072,297			
Median.....percent..	92	90	92	708,677			
Purchased 1950 to 1956.....	482,242	70,904	411,338	186,280			
Less than 60 percent.....	56,720	12,017	44,703	53,724			
60 to 79 percent.....	204,749	32,209	172,540	23,806			
80 to 89 percent.....	129,916	15,697	114,219	99,467			
90 to 99 percent.....	61,477	7,835	53,642	99,467			
100 percent or more.....	29,380	3,146	26,234	49,864			
Median.....percent..	78	75	79	2,127			
Purchased 1949 or earlier.....	273,993	171,604	102,389	17,242			
Less than 40 percent.....	90,874	75,066	15,808	95,450			
40 to 59 percent.....	79,855	49,996	29,859	12,518			
60 to 79 percent.....	71,878	32,377	39,501	12,854			
80 to 99 percent.....	27,109	11,349	15,760	1,238			
100 percent or more.....	4,277	2,816	1,461	1,238			
Median.....percent..	52	44	63	14,092			
Not acquired by purchase.....	14,092	12,518	1,574	Not by purchase.....			
Real Estate Tax				Gift or inheritance.....			
Acquired before 1959.....	960,860	266,900	693,960	Other.....			
Less than \$50.....	29,854	15,070	14,784	14,092			
\$50 to \$99.....	55,156	23,973	31,183	12,854			
\$100 to \$149.....	95,404	41,649	53,755	1,238			
\$150 to \$199.....	150,121	41,074	109,047	1,238			
\$200 to \$249.....	161,365	35,014	126,351	1,238			
\$250 to \$299.....	136,183	24,037	112,146	1,238			
\$300 to \$499.....	230,907	51,866	179,041	1,238			
\$500 or more.....	101,870	36,217	65,653	1,238			
Median.....dollars..	246	218	254	1,238			
Acquired 1959 and 1960 (part).....	125,529	9,768	115,761	1,238			
				Monthly Housing Costs			
				Acquired before 1959.....			
				Less than \$30.....			
				\$30 to \$39.....			
				\$40 to \$49.....			
				\$50 to \$59.....			
				\$60 to \$69.....			
				\$70 to \$79.....			
				\$80 to \$89.....			
				\$90 to \$99.....			
				\$100 to \$119.....			
				\$120 to \$149.....			
				\$150 to \$199.....			
				\$200 or more.....			
				Median.....dollars..			
				Acquired 1959 and 1960 (part).....			
				125,529			
				9,768			
				115,761			
				Annual Housing Costs as Percent of Income			
				Acquired before 1959.....			
				Less than 5 percent.....			
				5 to 9 percent.....			
				10 to 14 percent.....			
				15 to 19 percent.....			
				20 to 24 percent.....			
				25 to 29 percent.....			
				30 to 34 percent.....			
				35 to 39 percent.....			
				40 percent or more.....			
				Median.....percent..			
				Acquired 1959 and 1960 (part).....			
				125,529			
				9,768			
				115,761			

Residential Finance—Homeowner Properties

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	79,599	56,609	22,990	Other households with 2 or more persons.....	111,196	43,548	67,648
\$2,000 to \$2,999.....	42,817	22,775	20,042	Under 65 years.....	82,717	24,136	58,581
\$3,000 to \$3,999.....	41,368	15,163	26,205	65 years and over.....	28,479	19,412	9,067
\$4,000 to \$4,999.....	88,040	30,072	57,968	Households with 1 person.....	78,253	46,089	32,164
\$5,000 to \$5,999.....	94,379	15,588	78,791	Under 65 years.....	45,678	18,653	27,025
\$6,000 to \$6,999.....	151,511	21,912	129,599	65 years and over.....	32,575	27,436	5,139
\$7,000 to \$7,999.....	127,445	14,943	112,502	Persons			
\$8,000 to \$8,999.....	78,284	13,221	65,063	1 person.....	78,253	46,089	32,164
\$9,000 to \$9,999.....	76,743	16,008	60,735	2 persons.....	287,687	112,096	175,591
\$10,000 to \$11,999.....	116,371	20,412	95,959	3 persons.....	204,745	39,756	164,989
\$12,000 to \$14,999.....	86,257	15,021	71,236	4 persons.....	246,039	36,610	209,429
\$15,000 or more.....	103,575	34,944	68,631	5 persons.....	163,170	22,992	140,178
Median.....dollars.....	7,400	5,900	7,600	6 persons or more.....	106,495	19,125	87,370
Age of Head				Veteran Status			
Under 25 years.....	10,797	...	10,797	Korean War service.....	110,176	3,564	106,612
25 to 34 years.....	197,968	8,242	189,726	Korean War service only.....	72,838	1,026	71,812
35 to 44 years.....	327,957	32,103	295,854	Korean War and other service.....	37,338	2,538	34,800
45 to 64 years.....	406,854	132,285	274,569	Other service.....	455,693	75,177	380,516
65 years and over.....	142,813	104,038	38,775	With World War II service.....	370,514	28,754	341,760
Median.....	45	60	42	No World War II service.....	85,179	46,423	38,756
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	896,940	187,031	709,909		520,520	197,927	322,593
Under 45 years.....	478,515	34,216	444,299				
With own children under 18.....	432,188	30,960	401,228				
No own children under 18.....	46,327	3,256	43,071				
45 to 64 years.....	336,666	95,625	241,041				
With own children under 18.....	156,837	39,487	117,350				
No own children under 18.....	179,829	56,138	123,691				
65 years and over.....	81,759	57,190	24,569				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage		Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage
						VA second	Conventional second						
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	808,571	640,762	167,809	131,486	110,651	16,730	4,105	245,826	206,273	39,553	431,259	323,838	107,421
Interest and principal.....	808,032	640,223	167,809	131,486	110,651	16,730	4,105	245,826	206,273	39,553	430,720	323,299	107,421
Interest only.....	539	539	...	...	...	...	...	...	...	...	539	539	...
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	1,150	1,150	...	...	...	...	...	...	...	...	1,150	1,150	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	808,571	640,762	167,809	131,486	110,651	16,730	4,105	245,826	206,273	39,553	431,259	323,838	107,421
Less than \$30.....	20,784	17,220	3,564	14,518	14,032	486	...	...	...	...	6,266	3,188	3,078
\$30 to \$39.....	33,160	20,358	12,802	9,043	4,416	4,627	...	10,385	8,132	2,253	13,732	7,810	5,922
\$40 to \$49.....	107,416	77,279	30,137	22,845	13,363	9,482	...	41,256	31,440	9,816	43,315	32,476	10,839
\$50 to \$59.....	140,555	112,715	27,840	26,811	23,445	1,068	2,298	57,460	51,128	6,332	56,284	38,142	18,142
\$60 to \$69.....	138,992	116,880	22,112	19,132	17,299	1,067	766	54,371	48,508	5,863	65,489	51,073	14,416
\$70 to \$79.....	125,544	101,034	24,510	19,620	18,579	...	1,041	50,992	42,417	8,575	54,932	40,038	14,894
\$80 to \$89.....	60,573	52,840	7,733	6,510	6,510	...	...	12,549	11,236	1,313	41,514	35,094	6,420
\$90 to \$99.....	47,823	41,895	5,928	3,251	3,251	...	...	7,189	6,481	708	37,383	32,163	5,220
\$100 to \$119.....	65,014	46,286	18,728	6,716	6,716	...	...	11,341	6,648	4,693	46,957	32,922	14,035
\$120 to \$149.....	40,579	32,056	8,523	3,040	3,040	...	...	283	283	...	37,256	28,733	8,523
\$150 to \$199.....	22,532	17,087	5,445	...	...	...	...	17,087	...	...	22,532	17,087	5,445
\$200 or more.....	5,599	5,112	487	...	...	...	...	...	...	...	5,599	5,112	487
Median.....dollars..	67	68	64	57	60	43	...	63	63	62	76	77	71
No regular payments required.....	1,150	1,150	...	...	...	...	...	...	...	...	1,150	1,150	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	764,773	612,102	152,671	125,946	107,982	15,165	2,799	230,800	195,465	35,335	408,027	308,655	99,372
Delinquent.....	43,798	28,660	15,138	5,540	2,669	1,565	1,306	15,026	10,808	4,218	23,232	15,183	8,049
No regular payments required.....	1,150	1,150	...	...	...	...	...	...	...	...	1,150	1,150	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	111,785	96,408	15,377	65,230	56,620	7,343	1,267	30,584	25,869	4,715	15,971	13,919	2,052
Commercial bank or trust company, trust account.....	2,221	1,734	487	...	...	...	...	1,682	1,195	487	539	539	...
Mutual savings bank.....	64,940	52,896	12,044	6,927	5,692	1,235	...	55,284	44,475	10,809	2,729	2,729	...
Savings and loan association.....	296,306	202,344	93,962	10,871	8,925	1,946	...	74,175	64,745	9,430	211,260	128,674	82,586
Life insurance company.....	171,031	143,090	27,941	36,717	29,899	4,746	2,072	52,024	40,977	11,047	82,290	72,214	10,076
Mortgage company.....	5,826	5,826	...	766	766	...	...	3,589	...	...	1,471	1,471	...
Real estate or construction company.....	16,804	15,819	985	...	...	...	...	...	...	...	16,804	15,819	985
Federal or State agency.....	69,798	65,759	4,039	7,988	7,014	974	...	23,888	20,823	3,065	37,922	37,922	...
Retirement system, welfare fund, etc.....	2,730	2,244	486	486	...	486	...	1,535	1,535	...	709	709	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	56,406	45,224	11,182	...	...	...	...	...	...	...	56,406	45,224	11,182
Other.....	11,874	10,568	1,306	2,501	1,735	...	766	3,065	3,065	...	6,308	5,768	540
Servicing of First Mortgage													
By holder.....	565,000	437,461	127,539	84,193	71,792	10,368	2,033	118,990	102,615	16,375	261,817	263,054	98,763
By agent.....	244,721	204,451	40,270	47,293	38,859	6,362	2,072	126,836	103,658	23,178	70,592	61,934	8,658
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	622,830	486,757	136,073	94,082	80,707	11,342	2,033	144,128	122,245	21,883	384,620	283,805	100,815
Different division.....	185,792	154,056	31,736	36,792	29,332	5,388	2,072	110,698	84,028	17,670	47,302	40,696	6,606
Holder outside United States.....	1,099	1,099	...	612	612	...	...	...	...	...	487	487	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	663,552	511,014	152,538	125,605	104,770	16,730	4,105	239,283	199,730	39,553	298,664	206,514	92,150
Less than 40 percent.....	22,511	18,081	4,430	4,090	3,604	486	...	487	487	...	17,934	13,990	3,944
40 to 49 percent.....	39,455	25,950	13,505	3,047	3,047	...	...	3,297	1,792	1,505	33,111	21,111	12,000
50 to 59 percent.....	76,207	54,125	22,082	11,238	7,145	4,093	...	7,495	5,928	1,567	57,474	41,052	16,422
60 to 69 percent.....	121,242	73,970	47,272	18,354	14,602	3,752	...	18,375	9,566	8,809	84,513	49,802	34,711
70 to 79 percent.....	117,941	73,971	43,970	26,112	19,091	4,988	2,033	37,228	23,338	13,890	54,601	31,542	23,059
80 to 89 percent.....	46,504	39,112	7,392	23,073	20,428	2,645	...	13,407	9,645	3,762	10,024	9,039	985
90 to 99 percent.....	45,111	40,347	4,764	12,675	11,909	766	...	26,062	22,606	3,456	6,374	5,832	542
100 percent or more.....	69,721	69,013	708	8,462	8,462	...	2,072	27,596	25,259	2,337	11,828	11,341	487
Median.....percent..	76	81	68	80	81	70	...	92	95	76	65	65	64
Other properties.....	146,169	130,898	15,271	5,881	5,881	...	...	6,543	6,543	...	133,745	118,474	15,271

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	7,630,282	6,169,129	1,461,153	1,127,657	1,008,368	77,861	41,428	2,505,209	2,099,443	405,766	3,997,416	3,061,318	936,098
Less than \$30.....	35,554	28,381	7,173	24,563	22,230	2,333	...	...	...	...	10,991	6,151	4,840
\$30 to \$39.....	103,666	69,504	34,162	32,267	16,812	15,455	...	45,363	37,155	8,208	26,036	15,537	10,499
\$40 to \$49.....	565,456	416,241	149,215	127,242	79,659	47,583	...	251,200	188,096	63,104	187,014	148,486	38,528
\$50 to \$59.....	942,481	773,383	169,098	211,416	184,558	6,942	19,916	450,272	398,838	51,434	280,793	189,987	90,806
\$60 to \$69.....	1,197,301	1,029,940	167,361	185,188	170,678	5,548	8,962	574,595	520,610	53,985	437,518	338,652	98,866
\$70 to \$79.....	1,369,361	1,119,045	250,316	236,926	224,376	...	12,550	649,416	541,564	107,852	483,019	353,105	129,914
\$80 to \$89.....	548,276	600,745	79,531	89,404	89,404	...	...	191,033	170,376	20,657	399,839	340,765	59,074
\$90 to \$99.....	548,702	487,067	61,635	47,132	47,132	...	...	120,644	110,024	10,620	380,926	329,911	51,015
\$100 to \$119.....	891,388	614,191	277,197	114,565	114,565	...	...	216,573	126,467	90,106	560,250	373,159	187,091
\$120 to \$149.....	632,757	494,369	138,388	58,954	58,954	...	...	6,113	...	...	567,690	429,302	138,388
\$150 to \$199.....	471,336	360,379	110,957	...	...	...	...	...	...	...	471,336	360,379	110,957
\$200 or more.....	192,004	175,884	16,120	...	...	...	...	...	...	...	192,004	175,884	16,120
No regular payments required.....	8,860	8,860	...	...	...	...	...	...	...	...	8,860	8,860	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	7,233,415	5,883,130	1,350,285	1,086,955	988,691	70,241	28,023	2,354,320	1,984,681	369,639	3,792,140	2,909,758	882,382
Delinquent.....	396,867	285,999	110,868	40,702	19,677	7,620	13,405	150,889	114,762	36,127	205,276	151,560	53,716
No regular payments required.....	8,860	8,860	...	...	...	...	...	...	...	...	8,860	8,860	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	842,640	763,899	78,741	536,345	493,475	30,014	12,856	213,823	187,456	26,367	92,472	82,968	9,504
Commercial bank or trust company, trust account.....	27,245	20,135	7,110	...	...	...	...	20,723	13,613	7,110	6,522	6,522	...
Mutual savings bank.....	693,878	579,518	114,360	66,301	60,083	6,218	...	598,500	490,358	108,142	29,077	29,077	...
Savings and loan association.....	2,842,588	1,980,348	862,240	96,443	87,978	8,465	...	828,084	730,327	97,757	1,918,061	1,162,043	756,018
Life insurance company.....	1,841,910	1,532,692	309,218	323,789	275,002	27,032	21,755	593,214	409,970	143,244	964,907	847,720	117,187
Mortgage company.....	78,160	78,160	...	10,111	10,111	...	...	51,316	51,316	...	16,733	16,733	...
Real estate or construction company.....	129,877	129,877	4,339	...	...	...	...	...	...	...	129,877	129,877	4,339
Federal or State agency.....	607,499	580,554	26,945	78,953	75,154	3,799	...	184,804	161,658	23,146	343,742	343,742	...
Retirement system, welfare fund, etc.....	30,032	27,699	2,333	2,333	...	2,333	...	23,020	23,020	...	4,679	4,679	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	439,655	393,845	45,810	...	...	...	...	...	...	...	439,655	393,845	45,810
Other.....	105,658	95,601	10,057	13,382	6,565	...	6,817	31,725	31,725	...	60,551	57,311	3,240
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	177,871	160,436	17,435	33,228	32,990	238	...	8,100	8,100	...	136,543	119,346	17,197
20 to 29 percent.....	457,786	369,252	88,534	50,541	26,778	23,763	...	54,901	50,810	4,091	352,344	291,764	60,580
30 to 39 percent.....	778,689	662,607	116,082	115,943	89,065	26,878	...	112,377	95,443	16,934	590,369	478,099	72,270
40 to 49 percent.....	1,107,246	933,390	173,856	144,832	129,179	15,653	...	148,868	135,616	13,252	813,546	668,595	144,951
50 to 59 percent.....	1,241,058	882,413	358,645	114,152	96,618	11,329	...	6,205	318,720	279,963	808,186	505,832	302,354
60 to 69 percent.....	1,328,314	939,351	388,963	159,191	139,518	...	...	560,277	427,032	133,245	608,846	372,801	236,045
70 to 79 percent.....	1,473,259	1,212,728	260,531	260,260	260,260	...	...	787,302	603,958	163,344	445,697	348,510	97,187
80 to 89 percent.....	687,448	645,484	41,964	199,220	183,670	...	15,550	349,796	328,896	20,900	138,432	132,918	5,514
90 to 99 percent.....	288,666	273,423	15,243	50,290	50,290	...	...	162,571	147,328	15,243	75,805	75,805	...
100 percent or more.....	98,805	98,805	...	...	...	...	...	22,297	22,297	...	76,508	76,508	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage			FHA first mortgage	VA first mortgage	Conventional first mortgage
Total mortgage debt on 1- to 4-dwelling-unit properties.....	8,477,317	1,157,584	2,590,924	4,728,809	OWNER CHARACTERISTICS Annual Housing Costs as Percent of Income Acquired before 1959..... 6,368,540 Less than 5 percent..... 26,923 5 to 9 percent..... 367,949 10 to 14 percent..... 1,203,505 15 to 19 percent..... 1,898,552 20 to 24 percent..... 1,084,373 25 to 29 percent..... 687,803 30 to 34 percent..... 280,874 35 to 39 percent..... 275,916 40 percent or more..... 542,643 Acquired 1959 and 1960 (part)..... 1,672,693 Income ¹ Less than \$2,000..... 175,651 \$2,000 to \$2,999..... 160,894 \$3,000 to \$3,999..... 195,793 \$4,000 to \$4,999..... 422,836 \$5,000 to \$5,999..... 714,065 \$6,000 to \$6,999..... 1,197,796 \$7,000 to \$7,999..... 1,088,724 \$8,000 to \$8,999..... 663,350 \$9,000 to \$9,999..... 577,598 \$10,000 to \$11,999..... 1,024,783 \$12,000 to \$14,999..... 838,282 \$15,000 or more..... 981,461 Age of Head Under 25 years..... 117,755 25 to 34 years..... 2,151,461 35 to 44 years..... 3,240,534 45 to 64 years..... 2,286,577 65 years and over..... 244,906 Household Composition by Age of Head Male head, wife present, no nonrelatives.. 7,131,444 Under 45 years..... 788,085 With own children under 18..... 4,408,010 No own children under 18..... 484,180 45 to 64 years..... 2,067,270 With own children under 18..... 1,093,905 No own children under 18..... 973,365 65 years and over..... 171,984 Other households with 2 or more persons... 658,814 Under 65 years..... 617,626 65 years and over..... 41,188 Households with 1 person..... 250,975 Under 65 years..... 219,241 65 years and over..... 31,734 Color of Head White..... 7,747,143 Nonwhite..... 294,090 Interest and Principal Payments on All Mortgages as Percent of Income Regular payments of interest and/or principal..... 8,032,373 Less than 5 percent..... 349,653 5 to 9 percent..... 2,245,352 10 to 14 percent..... 2,738,401 15 to 19 percent..... 1,243,619 20 to 24 percent..... 695,045 25 to 29 percent..... 274,447 30 to 34 percent..... 130,423 35 to 39 percent..... 90,809 40 percent or more..... 264,624 No regular payments required..... 8,860				
Average total mortgage debt.....	9.8	8.8	10.5	9.7					
Total mortgage debt on 1-dwelling-unit properties.....	8,041,233	1,153,034	2,577,204	4,310,995					
Average total mortgage debt.....	9.9	8.8	10.5	10.0					
MORTGAGE CHARACTERISTICS									
Total Mortgage Outstanding Debt									
Less than \$2,000.....	43,728	12,740	834	30,154					
\$2,000 to \$3,999.....	179,359	29,859	33,548	115,952					
\$4,000 to \$5,999.....	451,924	70,305	129,260	252,359					
\$6,000 to \$7,999.....	996,098	158,898	273,638	563,562					
\$8,000 to \$9,999.....	1,039,744	195,026	327,592	517,126					
\$10,000 to \$11,999.....	1,349,786	215,476	525,619	608,691					
\$12,000 to \$13,999.....	1,300,511	191,532	612,894	496,085					
\$14,000 to \$15,999.....	688,391	85,537	213,490	389,364					
\$16,000 to \$19,999.....	1,198,586	193,661	349,395	655,530					
\$20,000 to \$24,999.....	441,400	...	110,934	330,466					
\$25,000 or more.....	351,706	...	...	351,706			
Total Outstanding Debt as Percent of Value									
Less than 20 percent.....	163,754	34,061	8,100	121,593					
20 to 29 percent.....	391,398	38,914	50,810	301,674					
30 to 39 percent.....	753,238	114,896	97,975	540,367					
40 to 49 percent.....	1,058,972	156,369	140,044	762,559					
50 to 59 percent.....	1,028,736	107,039	322,128	599,569					
60 to 69 percent.....	1,411,606	166,396	452,775	792,435					
70 to 79 percent.....	1,697,816	283,853	753,531	660,432					
80 to 89 percent.....	991,588	190,798	532,504	268,286					
90 to 99 percent.....	436,741	60,708	188,461	187,572					
100 percent or more.....	107,384	...	30,876	76,508					
PROPERTY CHARACTERISTICS									
Value									
Less than \$5,000.....	...	...	...	...	
\$5,000 to \$7,400.....	17,337	...	...	17,337			
\$7,500 to \$9,900.....	174,375	17,261	28,548	128,566					
\$10,000 to \$12,400.....	761,374	124,286	249,707	387,381					
\$12,500 to \$14,900.....	1,044,862	213,284	381,857	449,721					
\$15,000 to \$17,400.....	1,584,965	311,524	879,025	394,416					
\$17,500 to \$19,900.....	982,635	108,111	493,849	380,675					
\$20,000 to \$24,900.....	1,256,504	187,608	291,791	777,105					
\$25,000 to \$34,900.....	1,157,349	154,534	240,203	762,612					
\$35,000 or more.....	1,061,832	36,426	12,224	1,013,182					
Year Built									
1958 and 1959.....	712,468	118,777	192,299	401,392					
1955 to 1957.....	2,679,668	244,936	1,387,281	1,047,451					
1950 to 1954.....	2,294,966	420,265	710,411	1,124,290					
1940 to 1949.....	1,571,335	364,956	238,048	968,331					
1930 to 1939.....	436,249	4,100	36,087	396,062					
1929 or earlier.....	386,547	...	13,078	373,469					
Condition									
Not dilapidated.....	8,013,026	1,149,746	2,556,335	4,306,945					
Dilapidated.....	28,207	3,288	20,869	4,050					

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								Other
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....	808,571	114,006	64,940	296,306	171,031	22,630	69,798	2,730	55,256	11,874
Less than \$30.....	20,784	9,215	...	2,156	4,232	595	487	486	2,644	969
\$30 to \$39.....	33,160	9,405	411	7,688	6,115	539	5,773	...	3,229	...
\$40 to \$49.....	107,416	20,779	6,057	22,963	23,794	1,370	28,371	...	3,543	539
\$50 to \$59.....	140,555	25,665	16,873	44,994	28,318	4,001	7,903	...	9,171	3,830
\$60 to \$69.....	138,992	13,872	24,446	58,451	17,225	2,278	11,703	...	9,202	1,815
\$70 to \$79.....	125,544	18,735	9,861	56,490	17,013	5,402	8,116	769	7,633	1,725
\$80 to \$89.....	60,573	3,907	5,168	20,166	13,629	2,891	6,559	1,475	5,801	977
\$90 to \$99.....	47,823	1,569	2,034	21,789	17,032	2,419	886	...	1,566	528
\$100 to \$119.....	65,014	6,584	490	24,522	22,416	2,548	...	...	6,963	1,491
\$120 to \$149.....	40,579	2,486	...	23,074	12,741	279	...	...	1,999	...
\$150 to \$199.....	22,532	1,247	...	12,218	7,268	308	...	...	1,491	...
\$200 or more.....	5,599	542	...	1,795	1,248	...	...	...	2,014	...
Median.....dollars..	67	57	64	72	73	75	50	...	70	...
No regular payments required.....	1,150	...	...	...	...	...	...	...	1,150	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	764,773	108,588	61,420	277,950	167,390	21,081	64,146	2,244	50,846	11,108
Delinquent.....	43,798	5,418	3,520	18,356	3,641	1,549	5,652	486	4,420	766
No regular payments required.....	1,150	...	...	...	...	...	...	...	1,150	...
Servicing of First Mortgage										
By holder.....	565,000	105,134	2,678	286,058	69,623	15,028	43,193	709	37,041	5,536
By agent.....	244,721	8,872	62,262	10,248	101,408	7,602	26,605	2,021	19,365	6,338
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	622,830	109,596	3,500	287,579	70,396	19,565	69,032	1,475	55,379	6,308
Different division.....	185,792	4,410	61,440	8,727	100,023	3,065	766	1,255	540	5,566
Holder outside United States.....	1,099	...	...	...	612	...	...	...	487	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	663,552	100,300	62,211	228,428	143,353	19,150	48,439	2,021	48,315	11,335
Less than 40 percent.....	22,511	4,597	...	4,392	8,498	1,026	385	...	3,111	502
40 to 49 percent.....	39,455	5,350	...	17,944	12,339	...	542	...	3,280	...
50 to 59 percent.....	76,207	6,928	766	25,969	29,255	290	6,723	...	6,276	...
60 to 69 percent.....	121,242	16,748	5,630	62,774	21,641	...	4,529	486	7,920	1,514
70 to 79 percent.....	117,941	19,966	8,225	51,478	24,405	...	6,885	...	6,216	766
80 to 84 percent.....	46,504	17,894	5,031	6,411	6,998	1,382	3,040	...	5,748	...
85 to 89 percent.....	45,111	14,581	9,146	6,287	6,258	1,045	3,436	766	3,592	...
90 to 94 percent.....	54,666	5,974	9,519	6,279	17,480	1,574	5,894	...	4,701	3,245
95 to 99 percent.....	69,721	4,539	18,510	14,797	9,607	6,774	10,035	769	4,690	...
100 percent or more.....	70,194	3,723	5,384	32,097	6,872	7,059	6,970	...	2,781	5,303
Median.....percent..	76	78	91	71	70	98	88	...	76	...
Other properties.....	146,169	13,706	2,729	67,878	27,678	3,480	21,359	709	8,091	539
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	663,552	100,300	62,211	228,428	143,353	19,150	48,439	2,021	48,315	11,335
Less than 40 percent.....	19,106	4,057	...	3,374	7,190	1,026	385	...	2,572	502
40 to 49 percent.....	25,950	2,820	...	9,763	12,339	...	542	...	486	...
50 to 59 percent.....	55,206	5,953	766	13,125	24,072	290	5,749	...	5,251	...
60 to 69 percent.....	79,103	13,375	3,275	34,068	17,260	...	2,997	...	7,154	974
70 to 79 percent.....	95,452	17,692	4,185	37,846	22,037	...	6,885	486	6,321	...
80 to 84 percent.....	65,753	18,824	3,475	20,970	12,759	...	3,040	...	5,209	540
85 to 89 percent.....	69,485	15,776	7,710	26,841	9,781	1,045	2,669	766	4,897	...
90 to 94 percent.....	78,832	9,952	10,956	21,828	16,076	1,574	8,193	...	6,242	4,011
95 to 99 percent.....	90,349	7,642	23,113	23,156	10,431	6,774	11,009	769	5,455	...
100 percent or more.....	84,316	4,209	6,731	37,457	11,408	7,505	6,970	...	4,728	5,308
Median.....percent..	84	82	95	84	75	98	91	...	82	...
Other properties.....	146,169	13,706	2,729	67,878	27,678	3,480	21,359	709	8,091	539
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	65,969	16,940	539	18,460	14,941	3,263	3,185	...	7,672	969
20 to 29 percent.....	68,254	17,161	...	17,757	21,961	...	4,601	...	6,235	539
30 to 39 percent.....	94,602	16,885	1,475	30,810	28,896	539	5,815	709	8,971	502
40 to 49 percent.....	114,733	12,204	3,308	38,232	37,121	2,468	13,342	486	6,806	766
50 to 59 percent.....	98,665	9,950	14,978	32,715	18,713	2,839	9,782	...	8,133	1,555
60 to 69 percent.....	118,323	16,779	52,653	18,232	7,246	766	7,686	...	1,532	...
70 to 79 percent.....	134,642	14,446	15,690	63,543	17,746	3,411	8,271	766	8,120	2,649
80 to 89 percent.....	73,816	8,109	11,596	27,651	10,499	4,533	8,151	769	1,531	977
90 to 99 percent.....	31,629	1,532	3,159	13,996	2,425	3,500	3,380	...	1,252	2,385
100 percent or more.....	9,088	766	...	489	497	1,311	6,025	...	...	...
Median.....percent..	56	45	69	62	45	74	58	...	48	...

Residential Finance—Homeowner Properties

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	....	....	....	....	....	....	....	....	....	....
\$5,000 to \$7,400.....	3,808	....	....	1,489	....	540	....	....	1,779	....
\$7,500 to \$9,900.....	35,631	5,866	974	10,371	2,792	3,569	487	....	10,524	1,048
\$10,000 to \$12,400.....	120,446	17,723	6,467	45,108	6,916	2,620	23,668	486	15,304	2,154
\$12,500 to \$14,900.....	134,357	21,582	8,323	51,102	23,379	8,976	13,616	....	3,791	3,588
\$15,000 to \$17,400.....	163,254	31,692	28,601	54,059	22,982	1,762	12,542	769	7,280	3,567
\$17,500 to \$19,900.....	89,682	9,787	11,871	44,218	12,852	1,569	5,775	....	3,082	528
\$20,000 to \$24,900.....	113,631	16,461	8,214	46,801	24,070	3,286	7,200	1,475	5,637	487
\$25,000 to \$34,900.....	66,162	6,114	490	27,952	40,420	308	5,429	....	5,449	....
\$35,000 or more.....	62,750	4,781	....	15,206	37,620	....	1,081	....	3,560	502
Median.....dollars..	16,700	15,900	16,500	16,900	23,400	13,800	14,500	....	12,900	....
Year Built										
1958 and 1959.....	46,586	1,739	2,005	20,650	8,998	4,826	5,618	....	923	1,827
1955 to 1957.....	204,271	19,639	32,226	84,606	37,302	6,904	12,193	1,535	3,607	6,259
1950 to 1954.....	239,054	23,346	26,709	72,102	65,429	4,597	30,948	709	14,448	766
1940 to 1949.....	203,980	53,222	3,461	60,099	50,395	4,501	18,177	486	12,131	1,908
1930 to 1939.....	57,797	7,994	539	33,885	5,238	486	2,862	....	6,793	....
1929 or earlier.....	58,033	8,066	....	24,964	3,669	1,316	....	....	18,504	1,514
New or Previously Occupied										
New.....	374,681	46,436	39,164	128,696	94,213	14,064	35,771	1,478	7,405	7,454
Previously occupied.....	435,040	67,570	25,776	167,610	76,818	8,566	34,027	1,252	49,001	4,420
Number of Mortgages on Property										
1 mortgage.....	641,912	98,142	52,896	202,344	143,090	21,645	65,759	2,244	45,224	10,568
2 mortgages.....	162,821	15,864	12,044	91,462	26,873	539	3,065	486	11,182	1,306
3 mortgages or more.....	4,988	....	....	2,500	1,068	446	974	....	....	....
Condition										
Not dilapidated.....	807,168	113,298	64,940	295,000	170,492	22,630	69,798	2,730	56,406	11,874
Dilapidated.....	2,553	708	....	1,306	539	....	....	....	....	....
Property Location										
Inside central city.....	275,622	46,179	18,498	94,737	70,336	4,702	16,553	709	21,825	2,083
Outside central city.....	534,099	67,827	46,442	201,569	100,695	17,928	53,245	2,021	34,581	9,791
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	693,960	97,539	60,356	243,145	152,807	18,036	59,151	2,730	50,410	9,786
Less than \$5.....	18,649	1,791	....	9,780	1,306	....	900	....	4,872	....
\$5 to \$9.....	74,833	486	....	28,281	12,958	3,318	4,717	....	13,932	2,014
\$10 to \$14.....	243,919	37,617	20,721	77,848	56,811	5,840	27,168	766	13,563	3,585
\$15 to \$19.....	255,234	32,168	30,645	90,930	60,330	6,725	17,635	1,478	12,296	3,027
\$20 to \$24.....	75,687	14,892	6,485	28,957	18,378	847	2,706	486	2,058	878
\$25 to \$29.....	15,354	1,405	766	4,209	540	766	6,025	....	1,361	282
\$30 to \$39.....	5,032	....	487	2,061	2,484	....	....	....	....	....
\$40 or more.....	5,252	539	766	1,079	....	540	....	....	2,328	....
Median.....dollars..	15	15	16	15	15	15	14	....	12	....
Acquired 1959 and 1960 (part).....	115,761	16,467	4,584	53,161	18,224	4,594	10,647	....	5,996	2,088
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	693,960	97,539	60,356	243,145	152,807	18,036	59,151	2,730	50,410	9,786
Less than 5 percent.....	4,669	974	....	....	3,213	....	....	....	....	482
5 to 9 percent.....	55,268	11,508	2,779	7,559	21,740	....	8,183	....	3,149	350
10 to 14 percent.....	153,739	24,935	9,460	48,326	37,054	6,238	18,314	769	7,338	1,305
15 to 19 percent.....	200,967	25,624	31,167	65,790	37,122	4,544	18,411	1,252	12,014	5,043
20 to 24 percent.....	111,804	17,222	5,771	46,447	19,517	3,515	9,997	....	7,747	1,588
25 to 29 percent.....	63,060	4,886	6,603	28,602	12,106	1,496	487	709	7,643	528
30 to 34 percent.....	27,405	2,242	804	15,307	2,984	1,466	1,532	....	3,070	....
35 to 39 percent.....	24,948	3,771	....	9,580	8,540	....	766	....	1,801	490
40 percent or more.....	52,100	6,377	3,772	21,534	10,531	777	1,461	....	7,648	....
Median.....percent..	18	17	18	20	17	18	16	....	22	....
Acquired 1959 and 1960 (part).....	115,761	16,467	4,584	53,161	18,224	4,594	10,647	....	5,996	2,088

Chapter 16

MINNEAPOLIS-ST. PAUL

MINNESOTA

STANDARD METROPOLITAN STATISTICAL AREA

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Minneapolis-St. Paul, Minn. STANDARD METROPOLITAN STATISTICAL AREA

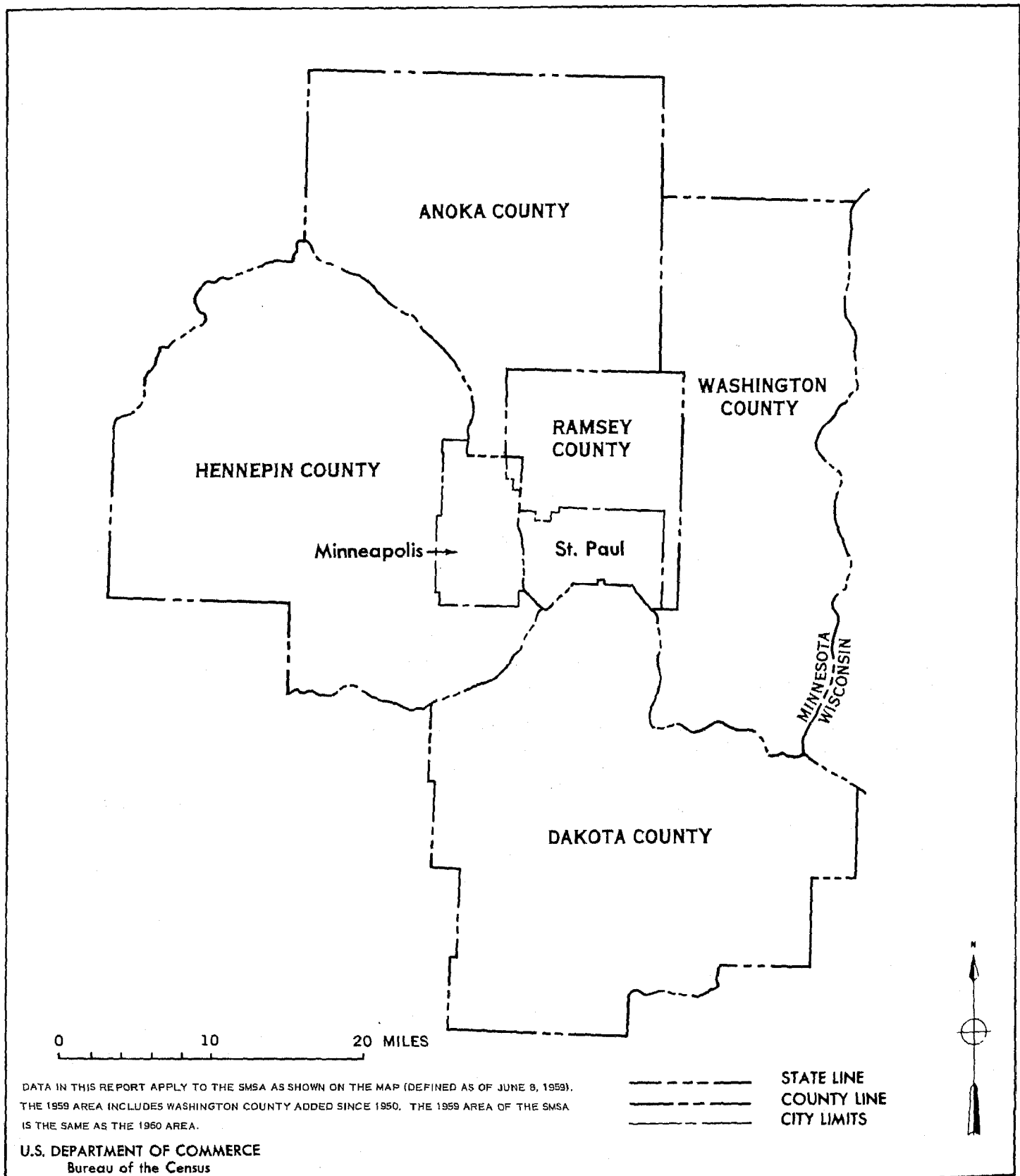


Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	290,858	106,067	184,791	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	264,428	94,309	170,119	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	2,257	2,257	...	\$5 to \$9.....			
\$5,000 to \$7,400.....	10,105	6,622	3,483	\$10 to \$14.....			
\$7,500 to \$9,900.....	18,416	8,830	9,586	\$15 to \$19.....			
\$10,000 to \$12,400.....	47,003	23,114	23,889	\$20 to \$24.....			
\$12,500 to \$14,900.....	43,574	12,843	30,731	\$25 to \$29.....			
\$15,000 to \$17,400.....	55,464	14,266	41,198	\$30 to \$39.....			
\$17,500 to \$19,900.....	26,579	7,463	19,116	\$40 or more.....			
\$20,000 to \$24,900.....	36,428	8,165	28,263	Median.....dollars..			
\$25,000 to \$34,900.....	14,008	5,281	8,727	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	10,594	5,468	5,126	34,227			
Median.....dollars..	15,500	13,700	16,100	2,351			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	23,621	1,592	22,029	New.....			
1950 to 1954.....	29,336	3,021	26,315	1959 and 1960 (part).....			
1940 to 1949.....	47,937	8,506	39,431	1957 and 1958.....			
1930 to 1939.....	39,993	16,143	23,850	1955 and 1956.....			
1929 or earlier.....	32,738	14,953	17,785	1950 to 1954.....			
	90,803	50,094	40,709	1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
				Previously occupied.....			
				1959 and 1960 (part).....			
				1957 and 1958.....			
				1955 and 1956.....			
				1950 to 1954.....			
				1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
				By purchase or construction.....			
				Made new mortgage.....			
				Assumed mortgage from former owner.....			
				Assumed mortgage from former owner, made new second mortgage.....			
				Borrowed, other than mortgage.....			
				All cash.....			
				Not by purchase.....			
				Gift or inheritance.....			
				Other.....			
				Monthly Housing Costs			
				Acquired before 1959.....			
				Less than \$30.....			
				\$30 to \$39.....			
				\$40 to \$49.....			
				\$50 to \$59.....			
				\$60 to \$69.....			
				\$70 to \$79.....			
				\$80 to \$89.....			
				\$90 to \$99.....			
				\$100 to \$119.....			
				\$120 to \$149.....			
				\$150 to \$199.....			
				\$200 or more.....			
				Median.....dollars..			
				Acquired 1959 and 1960 (part).....			
				34,227			
				2,351			
				31,876			
				Annual Housing Costs as Percent of Income			
				Acquired before 1959.....			
				Less than 5 percent.....			
				5 to 9 percent.....			
				10 to 14 percent.....			
				15 to 19 percent.....			
				20 to 24 percent.....			
				25 to 29 percent.....			
				30 to 34 percent.....			
				35 to 39 percent.....			
				40 percent or more.....			
				Median.....percent..			
				Acquired 1959 and 1960 (part).....			
				34,227			
				2,351			
				31,876			
				Real Estate Tax			
				Acquired before 1959.....			
				Less than \$50.....			
				\$50 to \$99.....			
				\$100 to \$149.....			
				\$150 to \$199.....			
				\$200 to \$249.....			
				\$250 to \$299.....			
				\$300 to \$499.....			
				\$500 or more.....			
				Median.....dollars..			
				Acquired 1959 and 1960 (part).....			
				34,227			
				2,351			
				31,876			

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income ¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	16,917	12,617	4,300	Other households with 2 or more persons.....	23,540	14,239	9,301
\$2,000 to \$2,999.....	9,729	7,632	2,097	Under 65 years.....	14,355	6,282	8,073
\$3,000 to \$3,999.....	16,065	8,786	7,279	65 years and over.....	9,185	7,957	1,228
\$4,000 to \$4,999.....	19,934	7,085	12,849	Households with 1 person.....	17,673	12,104	5,569
\$5,000 to \$5,999.....	38,594	12,775	25,819	Under 65 years.....	12,097	6,713	5,384
\$6,000 to \$6,999.....	40,781	8,909	31,872	65 years and over.....	5,576	5,391	185
\$7,000 to \$7,999.....	30,747	7,728	23,019				
\$8,000 to \$8,999.....	25,025	6,123	18,902	Persons			
\$9,000 to \$9,999.....	16,341	4,086	12,255	1 person.....	17,673	12,104	5,569
\$10,000 to \$11,999.....	20,111	5,179	14,932	2 persons.....	69,234	41,718	27,516
\$12,000 to \$14,999.....	12,117	4,666	7,451	3 persons.....	44,149	15,203	28,946
\$15,000 or more.....	18,067	8,723	9,344	4 persons.....	49,302	10,064	39,238
Median.....dollars..	6,800	5,900	7,000	5 persons.....	41,279	6,514	34,765
				6 persons or more.....	42,791	8,706	34,085
Age of Head				Veteran Status			
Under 25 years.....	4,457	...	4,457	Korean War service.....	22,783	983	21,800
25 to 34 years.....	51,369	4,075	47,294	Korean War service only.....	15,900	602	15,298
35 to 44 years.....	72,808	9,803	63,005	Korean War and other service.....	6,883	381	6,502
45 to 64 years.....	93,929	44,479	49,450	Other service.....	119,886	33,382	86,504
65 years and over.....	41,865	35,952	5,913	With World War II service.....	90,091	15,326	74,765
Median.....	46	60	40	No World War II service.....	29,795	18,056	11,739
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	223,215	67,966	155,249		121,759	59,944	61,815
Under 45 years.....	121,437	11,461	109,976				
With own children under 18.....	111,731	9,872	101,859				
No own children under 18.....	9,706	1,589	8,117				
45 to 64 years.....	74,674	33,901	40,773				
With own children under 18.....	32,597	14,114	18,483				
No own children under 18.....	42,077	19,787	22,290				
65 years and over.....	27,104	22,604	4,500				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
				VA second		Conventional second							
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	169,859	156,886	12,973	26,968	25,455	372	1,141	45,635	43,079	2,556	97,256	88,352	8,904
Interest and principal.....	169,479	156,506	12,973	26,968	25,455	372	1,141	45,635	43,079	2,556	96,876	87,972	8,904
Interest only.....	380	380	...	...	...	...	...	...	...	...	380	380	...
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	260	260	...	...	...	...	...	...	...	...	260	260	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	169,859	156,886	12,973	26,968	25,455	372	1,141	45,635	43,079	2,556	97,256	88,352	8,904
Less than \$30.....	5,206	5,011	195	565	565	...	...	...	...	...	4,641	4,446	195
\$30 to \$39.....	7,349	6,197	1,152	568	196	372	...	1,128	1,128	...	5,653	4,873	780
\$40 to \$49.....	20,569	18,666	1,903	1,984	1,984	...	...	6,655	6,262	393	11,930	10,420	1,510
\$50 to \$59.....	28,862	25,786	3,076	3,473	3,274	...	...	9,048	8,167	881	16,341	14,345	1,996
\$60 to \$69.....	36,028	33,261	2,767	5,510	5,136	...	374	15,647	15,021	626	14,871	13,104	1,767
\$70 to \$79.....	25,584	24,683	901	8,215	8,215	...	...	6,114	5,724	390	11,255	10,744	511
\$80 to \$89.....	16,987	15,578	1,409	4,526	4,526	...	...	4,984	4,718	266	7,477	6,334	1,143
\$90 to \$99.....	8,957	8,576	381	1,383	1,188	...	...	938	938	...	6,636	6,450	186
\$100 to \$119.....	14,153	13,137	1,016	559	1,186	...	373	565	565	...	13,029	12,386	643
\$120 to \$149.....	3,900	3,727	173	185	185	...	...	556	556	...	3,159	2,986	173
\$150 to \$199.....	1,883	1,883	...	...	...	...	...	...	...	...	1,883	1,883	...
\$200 or more.....	381	381	...	...	...	...	...	...	...	...	381	381	...
Median.....dollars..	66	67	61	72	72	...	...	64	64	...	67	68	60
No regular payments required.....	260	260	...	...	...	...	...	...	...	...	260	260	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	161,048	148,905	12,143	26,783	25,270	372	1,141	44,401	42,316	2,085	89,864	81,319	8,545
Delinquent.....	8,811	7,981	830	185	185	...	...	1,234	763	471	7,392	7,033	359
No regular payments required.....	260	260	...	...	...	...	...	...	...	...	260	260	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	26,728	25,739	989	6,497	6,497	...	...	9,435	8,837	598	10,796	10,405	391
Commercial bank or trust company, trust account.....	195	195	...	...	...	...	...	...	...	...	195	195	...
Mutual savings bank.....	8,754	7,905	849	3,750	3,157	...	573	2,934	2,658	276	2,090	2,090	...
Savings and loan association.....	78,445	69,860	8,585	11,398	11,026	372	...	18,904	17,827	1,077	48,143	41,007	7,136
Life insurance company.....	28,132	26,959	1,173	4,699	4,131	...	568	10,450	9,845	605	12,983	12,983	...
Mortgage company.....	487	487	...	...	...	...	...	265	265	...	222	222	...
Real estate or construction company.....	1,151	1,151	...	...	...	...	...	...	...	...	1,151	1,151	...
Federal or State agency.....	2,406	2,406	...	449	449	...	...	1,641	1,641	...	316	316	...
Retirement system, welfare fund, etc.....	770	770	...	195	195	...	...	...	...	...	575	575	...
Other nonprofit organization.....	1,360	842	518	...	...	...	...	266	266	...	1,094	976	518
Individual or individual's estate.....	15,623	14,959	664	...	...	...	...	...	...	...	15,623	14,959	664
Other.....	6,068	5,873	195	...	...	...	...	1,740	1,740	...	4,328	4,133	195
Servicing of First Mortgage													
By holder.....	137,713	126,780	10,933	21,329	20,210	372	747	35,154	33,069	2,085	81,230	73,501	7,729
By agent.....	32,406	30,366	2,040	5,639	5,245	...	394	10,481	10,010	471	16,286	15,111	1,175
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	154,197	141,894	12,303	24,267	22,953	372	942	37,683	35,598	2,085	92,247	83,343	8,904
Different division.....	15,922	15,252	670	2,701	2,502	...	199	7,952	7,481	471	5,269	5,269	...
Holder outside United States.....	...	...	...	...	...	...	...	...	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	135,141	123,337	11,804	25,418	23,905	372	1,141	43,525	40,969	2,556	66,198	58,463	7,735
Less than 40 percent.....	6,183	5,988	195	...	...	...	...	...	...	...	6,183	5,988	195
40 to 49 percent.....	4,855	4,287	568	372	...	372	...	459	459	...	4,024	3,828	196
50 to 59 percent.....	13,909	10,581	3,328	329	329	...	...	2,018	1,823	195	11,562	8,429	3,133
60 to 69 percent.....	24,301	19,613	4,688	2,487	2,487	...	...	3,159	1,887	1,272	18,655	15,239	3,416
70 to 79 percent.....	26,373	23,933	2,440	5,514	4,568	...	946	9,143	8,249	894	11,716	11,116	600
80 to 84 percent.....	12,802	12,607	195	4,426	4,231	...	...	5,906	5,906	...	2,470	2,470	...
85 to 89 percent.....	17,220	17,220	...	5,645	5,645	...	...	8,063	8,063	...	3,512	3,512	...
90 to 94 percent.....	15,103	14,713	390	4,851	4,851	...	...	8,774	8,579	195	1,478	1,283	195
95 to 99 percent.....	8,146	8,146	...	1,599	1,599	...	...	4,253	4,253	...	2,294	2,294	...
100 percent or more.....	6,249	6,249	...	195	195	...	...	1,750	1,750	...	4,304	4,304	...
Median.....percent..	77	79	64	85	85	...	...	86	86	...	66	67	61
Other properties.....	34,978	33,809	1,169	1,550	1,550	...	...	2,110	2,110	...	31,318	30,149	1,169

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage													
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage											
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage														
												VA second	Conventional second										
PROPERTY CHARACTERISTICS—Con.																							
Condition																							
Not dilapidated.....	168,607	156,014	12,593	26,968	25,455	372	1,141	45,080	42,524	2,556	96,559	88,035	8,524										
Dilapidated.....	1,512	1,132	380	...	...	...	...	555	555	...	957	577	380						
Rooms																							
Less than 4 rooms.....	1,094	1,094	...	...	...	...	...	196	196	...	898	898	...					
4 rooms.....	21,814	19,395	2,419	5,009	4,263	372	374	6,687	6,317	370	10,118	8,815	1,303										
5 rooms.....	75,263	70,918	4,345	11,656	11,656	...	...	22,977	21,847	1,130	40,630	37,415	3,215								
6 rooms.....	41,905	37,224	4,681	9,153	8,386	...	787	10,503	9,642	861	22,249	19,196	3,053										
7 rooms.....	17,763	16,994	769	955	955	...	...	3,351	3,156	195	13,457	12,883	574								
8 rooms or more.....	12,280	11,521	759	195	195	...	...	1,921	1,921	...	10,164	9,405	759								
Median.....	5.3	5.3	5.4	5.2	5.2	...	...	5.2	5.2	...	5.4	5.4	5.5								
Purchase Price as Percent of Value																							
Acquired by purchase.....	168,587	155,614	12,973	26,968	25,455	372	1,141	45,635	43,079	2,556	95,984	87,080	8,904										
Purchased 1957 to 1960.....	67,390	59,810	7,580	17,053	15,912	...	1,141	11,958	10,575	1,383	38,379	33,323	5,056										
Less than 80 percent.....	5,088	4,893	195	...	...	...	...	576	576	...	4,512	4,317	195						
80 to 89 percent.....	12,419	11,145	1,274	2,614	2,614	...	...	2,730	2,730	...	7,075	5,801	1,274								
90 to 94 percent.....	17,652	16,242	1,410	3,812	3,613	...	199	3,913	3,913	...	9,927	8,716	1,211										
95 to 99 percent.....	14,483	12,185	2,298	5,740	5,740	...	...	3,618	2,420	1,198	5,125	4,025	1,100								
100 percent or more.....	17,748	15,345	2,403	4,887	3,945	...	942	1,121	936	185	11,740	10,464	1,276										
Median..... percent..	95	94	97	97	97	...	...	93	93	...	94	94	94								
Purchased 1950 to 1956.....	80,804	76,385	4,419	8,108	7,736	372	...	31,214	30,041	1,173	41,482	38,608	2,874										
Less than 60 percent.....	2,641	2,446	195	...	...	...	...	185	185	...	2,456	2,261	195						
60 to 79 percent.....	21,948	21,168	780	1,917	1,917	...	...	9,715	9,715	...	10,316	9,536	780								
80 to 89 percent.....	29,374	28,234	1,140	3,808	3,808	...	...	12,421	12,031	390	13,145	12,395	750								
90 to 99 percent.....	18,662	17,110	1,552	1,826	1,826	...	...	6,926	6,328	598	9,910	8,956	954								
100 percent or more.....	8,179	7,427	752	577	485	372	...	1,967	1,782	185	5,655	5,460	195										
Median..... percent..	85	85	...	86	85	...	...	85	84	...	86	86	...								
Purchased 1949 or earlier.....	20,393	19,419	974	1,807	1,807	...	...	2,463	2,463	...	16,123	15,149	974								
Less than 40 percent.....	5,357	5,162	195	565	565	...	...	...	...	...	4,792	4,597	195					
40 to 59 percent.....	4,339	3,949	390	...	...	...	...	390	390	...	3,949	3,559	390						
60 to 79 percent.....	8,757	8,757	...	872	872	...	...	2,073	2,073	...	5,812	5,812	...								
80 to 99 percent.....	1,560	1,171	389	370	370	...	...	...	...	...	1,190	801	389					
100 percent or more.....	380	380	...	...	...	...	...	...	...	...	380	380	...		
Median..... percent..	61	61	...	...	...	...	...	...	...	...	57	57	...		
Not acquired by purchase.....	1,532	1,532	...	...	...	...	...	...	...	...	1,532	1,532	...		
Property Location																							
Inside central city.....	59,937	53,754	6,183	8,033	6,719	372	942	13,584	12,804	780	38,320	34,231	4,089										
Outside central city.....	110,182	103,392	6,790	18,935	18,736	...	199	32,051	30,275	1,776	59,196	54,381	4,815										
Real Estate Tax																							
Acquired before 1959.....	138,243	128,293	9,950	15,680	15,109	372	199	40,976	38,911	2,065	81,587	74,273	7,314										
Less than \$50.....	2,540	2,540	...	...	...	...	...	185	185	...	2,355	2,355	...					
\$50 to \$99.....	5,425	4,840	585	186	186	...	...	782	782	...	4,457	3,872	585								
\$100 to \$149.....	9,562	8,402	1,160	196	196	...	...	1,817	1,622	195	7,549	6,584	965								
\$150 to \$199.....	22,103	19,713	2,390	2,651	2,452	...	199	6,934	6,554	380	12,518	10,707	1,811										
\$200 to \$249.....	18,281	17,508	773	3,081	3,081	...	...	6,876	6,473	403	8,324	7,954	370								
\$250 to \$299.....	20,521	19,249	1,272	2,587	2,587	...	...	7,265	7,080	185	10,669	9,582	1,087								
\$300 to \$499.....	42,960	39,549	3,411	6,541	6,169	372	...	15,161	14,259	902	21,258	19,121	2,137										
\$500 or more.....	16,851	16,492	359	438	438	...	...	1,956	1,956	...	14,457	14,098	359								
Median..... dollars..	277	279	253	283	282	...	...	277	277	...	276	280	240								
Acquired 1959 and 1960 (part).....	31,876	28,853	3,023	11,288	10,346	...	942	4,659	4,168	491	15,929	14,339	1,590										
Real Estate Tax per \$1,000 Value																							
Acquired before 1959.....	138,243	128,293	9,950	15,680	15,109	372	199	40,976	38,911	2,065	81,587	74,273	7,314										
Less than \$5.....	2,726	2,726	...	186	186	...	...	185	185	...	2,355	2,355	...								
\$5 to \$9.....	6,929	6,160	769	381	381	...	...	1,761	1,566	195	4,787	4,213	574								
\$10 to \$14.....	33,134	29,757	3,377	3,506	3,307	...	199	9,171	8,976	195	20,457	17,477	2,983										
\$15 to \$19.....	51,773	48,170	3,603	8,359	8,359	...	...	14,948	13,734	1,214	28,466	26,074	2,389								
\$20 to \$24.....	36,076	34,620	1,456	2,253	1,881	372	...	11,077	10,892	185	22,746	21,847	899										
\$25 to \$29.....	5,633	5,172	461	911	911	...	...	2,981	2,705	276	1,741	1,556	185								
\$30 to \$39.....	1,591	1,307	284	84	84	...	...	657	657	...	850	566	284								
\$40 or more.....	381	381	...	...	...	...	...	196	196	...	185	185	...					
Median..... dollars..	18	18	16	17	17	...	...	18	18	...	17	18	15								
Acquired 1959 and 1960 (part).....	31,876	28,853	3,023	11,288	10,346	...	942	4,659	4,168	491	15,929	14,339	1,590										

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage	
		First mortgage only	Junior mortgage			VA second	Conventional second	Total	First mortgage only				With junior mortgage
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	1,397,866	1,303,073	94,793	283,225	267,722	1,488	14,015	400,079	378,396	21,683	714,562	656,955	57,607
Less than \$30.....	9,941	9,609	332	413	413	...	...	...	4,238	...	14,238	13,029	1,209
\$30 to \$39.....	20,807	18,110	2,697	2,331	843	1,488	...	...	36,113	2,538	40,194	34,323	5,871
\$40 to \$49.....	84,178	75,769	8,409	7,871	7,871	...	...	...	66,289	7,146	70,282	59,495	10,787
\$50 to \$59.....	160,795	141,051	19,744	24,224	22,413	...	1,811	66,289	125,717	5,422	89,507	76,238	13,269
\$60 to \$69.....	286,642	264,211	22,431	55,996	52,236	...	3,740	141,139	135,717	3,491	90,795	86,820	3,975
\$70 to \$79.....	254,354	246,888	7,466	97,450	97,450	...	...	66,109	62,618	3,086	73,404	62,754	10,650
\$80 to \$89.....	192,453	178,717	13,736	63,420	63,420	...	...	55,629	52,543	...	79,522	76,955	2,567
\$90 to \$99.....	113,373	108,310	5,063	19,079	16,583	...	2,496	14,772	14,772	...	162,429	156,250	6,179
\$100 to \$119.....	178,287	166,120	12,147	8,944	2,976	...	5,968	6,894	6,894	...	43,520	40,752	2,768
\$120 to \$149.....	55,913	53,145	2,768	3,497	3,497	...	...	8,896	8,896	...	35,515	35,515	...
\$150 to \$199.....	35,515	35,515	...	...	...	...	...	...	...	...	5,628	5,628	...
\$200 or more.....	5,628	5,628	...	...	...	...	...	...	...	...	1,820	1,820	...
No regular payments required.....	1,820	1,820	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	1,333,215	1,246,467	86,748	281,893	266,390	1,488	14,015	390,228	372,818	17,410	661,094	607,299	53,835
Delinquent.....	64,651	56,606	8,045	1,332	1,332	...	...	9,851	5,578	4,273	53,468	49,696	3,772
No regular payments required.....	1,820	1,820	...	...	...	...	...	...	...	...	1,820	1,820	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	200,974	193,786	7,188	65,005	65,005	...	...	69,872	65,719	4,153	66,097	63,062	3,035
Commercial bank or trust company, trust account.....	878	878	...	...	...	...	...	...	...	...	878	878	...
Mutual savings bank.....	78,834	70,882	7,952	35,819	30,268	...	5,551	28,980	26,579	2,401	14,035	14,035	...
Savings and loan association.....	621,782	562,996	58,786	124,004	122,516	1,488	...	162,069	151,975	10,094	335,709	288,505	47,204
Life insurance company.....	290,907	277,408	13,499	53,129	44,665	...	8,464	101,039	96,004	5,035	136,739	136,739	...
Mortgage company.....	7,188	7,188	...	...	...	...	...	4,346	4,346	...	2,842	2,842	...
Real estate or construction company.....	10,803	10,803	...	...	...	...	...	...	...	...	10,803	10,803	...
Federal or State agency.....	22,775	22,775	...	4,936	4,936	...	...	16,554	16,554	...	1,285	1,285	...
Retirement system, welfare fund, etc.....	3,147	3,147	...	332	332	...	...	...	...	...	2,815	2,815	...
Other nonprofit organization.....	11,858	8,573	3,285	...	...	...	...	4,017	4,017	...	7,841	4,556	3,285
Individual or individual's estate.....	111,176	107,405	3,771	...	...	...	...	...	...	...	111,176	107,405	3,771
Other.....	39,364	39,052	312	...	...	...	...	13,202	13,202	...	26,162	25,850	312
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	46,019	43,775	2,244	1,004	1,004	...	...	4,046	4,046	...	40,969	38,725	2,244
20 to 29 percent.....	58,649	54,551	4,098	5,734	4,246	1,488	...	12,369	12,369	...	40,546	37,936	2,610
30 to 39 percent.....	116,893	104,894	11,999	10,388	10,388	...	...	16,225	15,230	995	90,280	79,276	11,004
40 to 49 percent.....	160,386	148,395	12,191	20,324	20,324	...	...	45,403	43,784	1,619	94,859	84,287	10,572
50 to 59 percent.....	224,025	204,565	19,460	22,383	22,383	...	...	64,776	59,354	5,422	136,866	122,828	14,038
60 to 69 percent.....	324,943	297,480	27,463	28,430	26,619	...	1,811	107,300	98,787	8,513	189,213	172,074	17,139
70 to 79 percent.....	243,909	232,807	11,102	54,570	48,602	...	5,968	110,542	105,408	5,134	78,797	78,797	...
80 to 89 percent.....	164,937	162,441	2,496	110,268	107,772	...	2,496	31,033	31,033	...	23,636	23,636	...
90 to 99 percent.....	54,838	54,838	...	26,384	26,384	...	...	7,238	7,238	...	21,216	21,216	...
100 percent or more.....	4,887	1,147	3,740	3,740	...	...	3,740	1,147	1,147	...	...	...	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Amount of total outstanding debt in thousands of dollars. Based on sample; see text]

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage		FHA first mortgage	VA first mortgage	Conventional first mortgage	
MORTGAGE CHARACTERISTICS					OWNER CHARACTERISTICS				
Total mortgage debt on 1- to 4-dwelling-unit properties.....	1,555,584	286,236	419,355	849,993	Annual Housing Costs as Percent of Income				
Average total mortgage debt.....	8.4	10.6	8.8	7.7	Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....	1,429,053	285,724	404,662	738,667	Less than 5 percent.....				
Average total mortgage debt.....	8.4	10.6	8.9	7.6	5 to 9 percent.....				
MORTGAGE CHARACTERISTICS					10 to 14 percent.....				
Total Mortgage Outstanding Debt					15 to 19 percent.....				
Less than \$2,000.....	13,253	1,004	1,236	11,013	20 to 24 percent.....				
\$2,000 to \$3,999.....	65,846	3,835	6,074	55,937	25 to 29 percent.....				
\$4,000 to \$5,999.....	108,728	10,426	29,944	68,358	30 to 34 percent.....				
\$6,000 to \$7,999.....	164,238	13,863	38,108	92,287	35 to 39 percent.....				
\$8,000 to \$9,999.....	225,769	31,656	85,861	108,252	40 percent or more.....				
\$10,000 to \$11,999.....	283,886	53,449	114,856	115,581	Acquired 1959 and 1960 (part).....				
\$12,000 to \$13,999.....	265,675	112,696	50,983	101,996	Income ¹				
\$14,000 to \$15,999.....	163,749	44,825	22,508	96,416	Less than \$2,000.....				
\$16,000 to \$19,999.....	89,606	6,473	35,092	48,041	\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....	48,283	7,497	...	40,786	\$3,000 to \$3,999.....				
\$25,000 or more.....	...	...	...	...	\$4,000 to \$4,999.....				
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....				
Less than 20 percent.....	44,595	1,004	4,046	39,545	\$6,000 to \$6,999.....				
20 to 29 percent.....	57,224	4,246	12,369	40,609	\$7,000 to \$7,999.....				
30 to 39 percent.....	108,353	12,248	15,230	80,875	\$8,000 to \$8,999.....				
40 to 49 percent.....	158,973	20,324	46,671	91,978	\$9,000 to \$9,999.....				
50 to 59 percent.....	216,433	22,383	59,354	134,696	\$10,000 to \$10,999.....				
60 to 69 percent.....	323,550	26,619	102,346	194,585	\$11,000 to \$11,999.....				
70 to 79 percent.....	257,927	50,572	116,294	91,061	\$12,000 to \$14,999.....				
80 to 89 percent.....	186,023	110,483	33,510	42,030	\$15,000 or more.....				
90 to 99 percent.....	70,864	33,881	13,695	23,288	Age of Head				
100 percent or more.....	5,111	3,964	1,147	...	Under 25 years.....				
PROPERTY CHARACTERISTICS					25 to 34 years.....				
Value					35 to 44 years.....				
Less than \$5,000.....	...	...	...	...	45 to 64 years.....				
\$5,000 to \$7,400.....	12,010	...	2,424	9,586	65 years and over.....				
\$7,500 to \$9,900.....	41,763	4,223	3,530	34,010	Household Composition by Age of Head				
\$10,000 to \$12,400.....	136,796	19,947	49,392	67,457	Male head, wife present, no nonrelatives..				
\$12,500 to \$14,900.....	240,061	61,116	91,884	87,061	Under 45 years.....				
\$15,000 to \$17,400.....	357,726	101,225	132,054	124,447	45 to 64 years.....				
\$17,500 to \$19,900.....	184,058	43,507	56,783	83,768	With own children under 18.....				
\$20,000 to \$24,900.....	279,641	50,694	43,847	185,100	No own children under 18.....				
\$25,000 to \$34,900.....	103,663	5,012	15,286	83,365	45 to 64 years.....				
\$35,000 or more.....	73,335	...	9,462	63,873	With own children under 18.....				
Year Built					65 years and over.....				
1958 and 1959.....	288,546	94,644	54,524	139,378	Other households with 2 or more persons...				
1955 to 1957.....	283,096	54,564	77,839	150,693	Under 65 years.....				
1950 to 1954.....	318,587	72,753	141,370	104,464	65 years and over.....				
1940 to 1949.....	169,026	26,680	67,790	74,556	Households with 1 person.....				
1930 to 1939.....	133,629	20,597	12,169	100,863	Under 65 years.....				
1929 or earlier.....	236,169	16,486	50,970	168,713	65 years and over.....				
Condition					Color of Head				
Not dilapidated.....	1,418,899	285,724	398,760	734,415	White.....				
Dilapidated.....	10,154	...	5,902	4,252	Nonwhite.....				
Interest and Principal Payments on All Mortgages as Percent of Income					Interest and Principal Payments on All Mortgages as Percent of Income				
					Regular payments of interest and/or principal.....				
					Less than 5 percent.....				
					5 to 9 percent.....				
					10 to 14 percent.....				
					15 to 19 percent.....				
					20 to 24 percent.....				
					25 to 29 percent.....				
					30 to 34 percent.....				
					35 to 39 percent.....				
					40 percent or more.....				
					No regular payments required.....				

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	169,859	26,923	8,754	78,445	28,132	1,638	2,406	2,130	15,623	5,808
\$30 to \$39.....	5,206	369	...	3,902	565	...	185	...	185	...
\$40 to \$49.....	7,349	750	392	4,266	391	195	...	...	965	390
\$50 to \$59.....	20,569	4,507	752	8,509	2,869	...	...	390	760	1,917
\$60 to \$69.....	28,862	4,914	1,981	15,007	3,561	...	199	390	2,109	701
\$70 to \$79.....	36,028	5,802	3,137	16,181	7,442	390	199	518	1,345	1,014
\$80 to \$89.....	25,584	4,026	1,141	12,362	2,732	196	709	195	3,558	645
\$90 to \$99.....	16,987	1,857	969	7,810	3,751	265	249	266	1,254	566
\$100 to \$119.....	8,957	1,458	186	5,409	873	222	...	185	624	...
\$120 to \$149.....	14,153	1,706	196	3,051	5,009	...	...	...	4,191	...
\$150 to \$199.....	3,900	1,339	...	1,169	195	370	...	...	447	380
\$200 or more.....	1,883	195	...	759	744	...	...	...	185	195
Median.....dollars..	66	65	64	65	69	...	...	...	77	59
No regular payments required.....	260	...	...	...	...	...	...	...	...	260
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	161,048	25,976	8,478	71,745	27,947	1,443	2,406	2,130	15,115	5,808
Delinquent.....	8,811	947	276	6,700	185	195	...	...	508	...
No regular payments required.....	260	...	...	...	...	...	...	...	...	260
Servicing of First Mortgage										
By holder.....	137,713	25,301	5,885	75,404	13,774	771	316	1,474	8,720	6,068
By agent.....	32,406	1,622	2,869	3,041	14,358	867	2,090	656	6,903	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	154,197	26,923	7,584	78,199	17,332	1,638	316	1,864	14,273	6,068
Different division.....	15,922	...	1,170	246	10,800	...	2,090	266	1,350	...
Holder outside United States.....	...	...	...	...	...	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	135,141	17,102	8,079	62,067	24,990	1,638	2,221	979	14,094	3,971
Less than 40 percent.....	6,183	955	186	4,281	195	...	...	...	371	195
40 to 49 percent.....	4,855	280	185	2,380	1,075	...	...	...	935	...
50 to 59 percent.....	13,909	2,249	381	7,898	1,877	...	...	195	784	525
60 to 69 percent.....	24,301	2,115	1,602	13,400	4,884	...	...	323	1,217	760
70 to 79 percent.....	26,373	3,431	1,997	11,874	7,688	184	312	195	371	321
80 to 84 percent.....	12,802	4,452	1,340	3,318	1,969	...	...	...	1,095	628
85 to 89 percent.....	17,220	2,281	1,614	7,216	2,530	577	449	...	2,553	...
90 to 94 percent.....	15,103	957	384	7,788	3,919	...	442	266	967	380
95 to 99 percent.....	8,146	...	195	3,172	853	222	819	...	2,072	813
100 percent or more.....	6,249	382	195	740	...	655	199	...	3,729	349
Median.....percent..	77	79	78	73	76	...	...	...	89	...
Other properties.....	34,978	9,821	675	16,378	3,142	...	185	1,151	1,529	2,097
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	135,141	17,102	8,079	62,067	24,990	1,638	2,221	979	14,094	3,971
Less than 40 percent.....	5,988	955	186	4,086	195	...	...	...	371	195
40 to 49 percent.....	4,287	84	185	2,008	1,075	...	...	...	935	...
50 to 59 percent.....	10,953	1,859	381	5,527	1,877	...	...	...	784	525
60 to 69 percent.....	20,199	2,506	1,326	9,965	4,699	...	...	...	943	760
70 to 79 percent.....	25,517	3,223	1,700	12,316	6,895	184	312	195	371	321
80 to 84 percent.....	14,858	4,452	1,714	4,726	1,969	...	...	...	1,369	628
85 to 89 percent.....	19,528	2,476	1,614	9,006	2,530	577	449	323	2,553	...
90 to 94 percent.....	17,586	1,165	384	9,495	4,487	...	442	461	967	185
95 to 99 percent.....	9,135	...	394	3,552	1,263	222	819	...	2,072	813
100 percent or more.....	7,050	382	195	1,386	...	655	199	...	3,729	544
Median.....percent..	80	80	81	78	77	...	...	...	89	...
Other properties.....	34,978	9,821	675	16,378	3,142	...	185	1,151	1,529	2,097
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	22,967	5,601	578	10,690	1,881	...	...	780	3,056	381
20 to 29 percent.....	14,495	2,455	1,130	6,282	1,411	...	185	195	1,716	1,121
30 to 39 percent.....	18,377	3,299	381	9,991	3,438	195	...	...	682	391
40 to 49 percent.....	19,410	5,115	1,152	8,082	2,791	...	131	185	659	1,295
50 to 59 percent.....	23,201	4,622	975	11,304	4,407	184	...	195	1,399	575
60 to 69 percent.....	27,949	1,937	1,711	12,896	8,116	195	553	186	641	1,694
70 to 79 percent.....	22,129	2,733	1,894	8,026	3,078	186	1,288	266	4,047	611
80 to 89 percent.....	15,365	1,141	764	8,340	2,412	878	...	323	1,507	...
90 to 99 percent.....	5,667	...	195	2,649	598	...	249	...	1,976	...
100 percent or more.....	559	...	374	185	...	...	...	...	...	...
Median.....percent..	54	44	63	54	60	...	...	...	66	49

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	...	...	...	...	...	...	...	...	...	...
\$5,000 to \$7,400.....	3,483	555	...	1,151	...	...	...	...	1,777	...
\$7,500 to \$9,900.....	9,586	565	374	5,575	...	...	...	195	2,312	565
\$10,000 to \$12,400.....	23,889	4,724	196	11,852	801	585	938	385	2,228	1,980
\$12,500 to \$14,900.....	30,731	3,432	2,646	14,292	4,577	196	641	323	3,878	746
\$15,000 to \$17,400.....	41,198	5,548	2,646	19,883	7,765	406	827	185	3,103	835
\$17,500 to \$19,900.....	19,116	2,261	1,545	7,786	5,583	...	...	461	279	1,201
\$20,000 to \$24,900.....	28,263	5,076	771	13,077	6,960	451	...	195	992	741
\$25,000 to \$34,900.....	8,727	2,477	576	3,103	1,517	...	...	...	1,054	...
\$35,000 or more.....	5,126	2,285	...	1,726	929	...	...	186	...	...
Median.....dollars..	16,100	16,900	16,100	15,800	17,900	...	...	...	13,500	14,100
Year Built										
1958 and 1959.....	22,029	588	1,330	14,530	3,079	451	499	266	1,026	260
1955 to 1957.....	26,315	3,424	2,871	8,548	6,037	222	1,038	509	2,888	778
1950 to 1954.....	39,431	6,317	1,673	18,479	8,765	...	553	...	2,312	1,332
1940 to 1949.....	23,850	5,033	1,717	9,949	4,412	184	131	...	852	1,572
1930 to 1939.....	17,785	1,892	586	8,366	5,070	...	...	185	1,306	380
1929 or earlier.....	40,709	9,659	577	18,573	769	781	185	1,170	7,239	1,746
New or Previously Occupied										
New.....	70,954	10,153	3,987	31,384	14,798	673	1,778	451	5,116	2,614
Previously occupied.....	99,165	16,770	4,767	47,061	13,334	965	628	1,679	10,507	3,454
Number of Mortgages on Property										
1 mortgage.....	157,146	25,934	7,905	69,860	26,959	1,638	2,406	1,612	14,959	5,873
2 mortgages.....	12,973	989	849	8,585	1,173	...	...	518	664	195
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	168,607	26,923	8,569	77,509	28,132	1,638	2,406	2,130	15,232	6,068
Dilapidated.....	1,512	...	185	936	...	...	...	...	391	...
Property Location										
Inside central city.....	99,937	12,187	3,465	25,953	6,121	967	...	1,356	7,361	2,527
Outside central city.....	110,182	14,736	5,289	52,492	22,011	671	2,406	774	8,262	3,541
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	138,243	24,693	6,659	61,233	23,675	1,256	1,595	2,130	11,546	5,456
Less than \$5.....	2,726	576	...	926	84	379	...	...	761	...
\$5 to \$9.....	6,929	1,632	196	3,114	...	390	...	195	1,217	185
\$10 to \$14.....	33,134	5,961	1,341	16,522	2,566	222	894	975	3,195	1,858
\$15 to \$19.....	51,773	11,953	2,865	20,956	8,717	265	131	390	4,779	1,717
\$20 to \$24.....	36,076	4,201	1,610	15,448	10,504	...	570	970	1,510	1,263
\$25 to \$29.....	5,633	185	647	3,026	1,450	...	...	...	84	241
\$30 to \$39.....	1,591	...	...	1,045	354	...	...	...	...	192
\$40 or more.....	381	185	...	196	...	...	...	...	...	...
Median.....dollars..	18	17	18	17	20	...	...	...	16	17
Acquired 1959 and 1960 (part).....	31,876	2,230	2,095	17,212	4,457	382	811	...	4,077	612
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	138,243	24,693	6,659	61,233	23,675	1,256	1,595	2,130	11,546	5,456
Less than 5 percent.....	195	195	...	...	...	...	...	...	...	...
5 to 9 percent.....	5,123	2,262	195	1,320	390	...	...	195	576	185
10 to 14 percent.....	24,520	4,776	968	11,330	3,527	390	311	381	1,541	1,296
15 to 19 percent.....	34,564	7,160	1,513	15,443	6,609	...	199	585	2,130	925
20 to 24 percent.....	30,642	6,550	2,163	13,107	4,070	195	373	323	2,163	1,698
25 to 29 percent.....	21,713	1,458	1,048	8,360	5,778	487	712	451	2,837	582
30 to 34 percent.....	7,362	760	772	3,087	1,586	...	...	195	767	195
35 to 39 percent.....	5,179	401	...	3,812	195	...	...	...	771	...
40 percent or more.....	8,945	1,131	...	4,774	1,520	184	...	...	761	575
Median.....percent..	21	19	22	21	22	...	...	...	24	21
Acquired 1959 and 1960 (part).....	31,876	2,230	2,095	17,212	4,457	382	811	...	4,077	612

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income¹										
Less than \$2,000.....	4,300	566	...	2,768	...	...	...	...	576	390
\$2,000 to \$2,999.....	2,097	195	196	946	185	...	...	...	390	185
\$3,000 to \$3,999.....	7,279	771	...	3,528	1,460	184	185	195	956	...
\$4,000 to \$4,999.....	12,849	2,026	381	6,988	1,358	...	...	...	1,521	575
\$5,000 to \$5,999.....	25,819	2,472	2,462	13,120	2,469	...	1,252	...	2,971	1,073
\$6,000 to \$6,999.....	31,872	2,472	1,983	15,566	4,908	612	527	185	2,583	968
\$7,000 to \$7,999.....	31,019	3,063	852	10,106	3,890	451	131	461	3,410	655
\$8,000 to \$8,999.....	23,019	2,548	1,130	7,767	4,252	195	...	518	1,555	937
\$9,000 to \$9,999.....	18,902	1,395	381	4,303	4,596	...	311	390	520	359
\$10,000 to \$10,999.....	12,255	1,395	596	7,195	2,396	...	...	...	195	741
\$11,000 to \$11,999.....	14,932	3,809	596	7,195	2,396	...	...	...	185	185
\$12,000 to \$14,999.....	7,451	2,092	773	3,016	1,200	...	...	...	761	...
\$15,000 or more.....	9,344	3,446	...	3,142	1,418	196	...	381	761	...
Median.....dollars..	7,000	7,900	6,700	6,800	7,900	...	...	...	6,500	6,800
Age of Head										
Under 25 years.....	4,457	...	195	1,695	545	222	312	...	1,331	157
25 to 34 years.....	47,294	5,183	3,633	24,587	5,857	644	1,268	979	3,579	1,564
35 to 44 years.....	63,005	11,597	3,117	26,479	13,085	...	826	390	5,231	2,280
45 to 64 years.....	49,450	9,003	1,613	23,194	8,089	772	...	761	4,146	1,872
65 years and over.....	5,913	1,140	196	2,490	556	...	...	...	1,336	195
Median.....	40	42	37	40	41	...	...	...	41	41
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	155,249	24,371	7,973	71,081	27,010	1,442	2,221	1,740	13,343	6,068
Under 45 years.....	109,976	15,977	6,545	50,407	19,218	866	2,221	1,174	9,567	4,001
With own children under 18.....	101,859	15,760	6,165	45,453	18,366	866	1,910	1,174	8,670	3,495
No own children under 18.....	8,117	217	380	4,954	852	...	311	...	897	506
45 to 64 years.....	40,773	7,644	1,222	18,651	7,422	576	...	566	2,810	1,872
With own children under 18.....	18,483	1,732	655	10,383	2,952	390	...	...	1,805	566
No own children under 18.....	22,290	5,912	577	8,268	4,470	186	...	566	1,005	1,306
65 years and over.....	4,500	750	196	2,023	370	...	...	...	966	195
Other households with 2 or more persons....	9,301	2,171	781	3,213	1,122	...	185	390	1,439	...
Under 65 years.....	8,073	1,781	781	2,746	936	...	185	390	1,254	...
65 years and over.....	1,228	390	...	467	186	...	...	...	185	...
Households with 1 person.....	5,569	381	...	4,151	...	196	...	...	841	...
Under 65 years.....	5,384	381	...	4,151	...	196	...	...	656	...
65 years and over.....	185	...	...	...	...	...	...	...	185	...
Color of Head										
White.....	168,049	26,923	8,754	77,274	28,132	1,373	2,406	2,130	15,379	5,678
Nonwhite.....	2,070	...	...	1,171	...	265	...	...	244	390
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	67,390	6,711	3,810	34,399	12,259	1,064	1,209	775	5,557	1,606
Less than 1.0.....	1,152	575	...	196	...	196	...	...	185	...
1.0 to 1.4.....	8,795	988	206	4,967	1,227	195	...	186	1,026	...
1.5 to 1.9.....	16,578	2,767	646	8,498	2,135	...	398	323	1,295	516
2.0 to 2.4.....	19,309	1,477	1,608	7,954	4,723	487	312	266	1,772	710
2.5 to 2.9.....	12,072	195	969	7,359	2,358	...	499	...	312	380
3.0 to 3.4.....	3,962	...	381	1,872	752	186	...	...	771	...
3.5 to 3.9.....	432	...	...	432	...	...	...	...	...	...
4.0 or more.....	5,090	709	...	3,121	1,064	...	...	...	196	...
Median.....ratio..	2.2	1.8	...	2.2	2.3	...	...	...	2.1	...
Other properties.....	102,729	20,212	4,944	44,046	15,873	574	1,197	1,355	10,066	4,462
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	169,859	26,923	8,754	78,445	28,132	1,638	2,406	2,130	15,623	5,808
Less than 5 percent.....	9,848	3,875	...	4,440	976	196	...	195	381	185
5 to 9 percent.....	57,186	9,440	3,538	25,861	11,003	195	695	1,289	2,703	2,462
10 to 14 percent.....	64,077	10,706	3,865	28,927	12,058	655	1,212	266	4,767	1,621
15 to 19 percent.....	22,097	1,041	1,165	11,248	2,077	222	499	380	4,695	770
20 to 24 percent.....	6,094	329	186	2,831	948	186	...	...	1,614	...
25 to 29 percent.....	3,978	781	...	1,990	320	...	...	...	692	195
30 to 34 percent.....	1,532	185	...	391	381	...	...	...	390	185
35 to 39 percent.....	1,890	195	...	741	769	...	...	...	185	...
40 percent or more.....	3,157	371	...	2,016	...	184	...	...	196	390
Median.....percent..	11	10	11	12	11	...	...	...	1.5	11
No regular payments required.....	260	...	...	...	...	...	...	...	...	260
Veteran Status										
Korean War service.....	21,800	2,200	2,608	10,804	2,304	379	449	195	2,265	596
Korean War service only.....	15,298	1,069	1,845	8,436	1,361	184	449	195	1,512	247
Korean War and other service.....	6,502	1,131	763	2,368	943	195	...	...	753	349
Other service.....	86,504	15,440	2,793	38,836	15,979	265	1,446	1,164	7,277	3,304
With World War II service.....	74,765	14,320	2,598	31,137	14,859	265	1,446	979	6,312	2,849
No World War II service.....	11,739	1,120	195	7,699	1,120	...	...	...	965	455
Nonveteran.....	61,815	9,283	3,353	28,805	9,849	994	511	771	6,081	2,168

¹ Income of owner and relatives living with him.

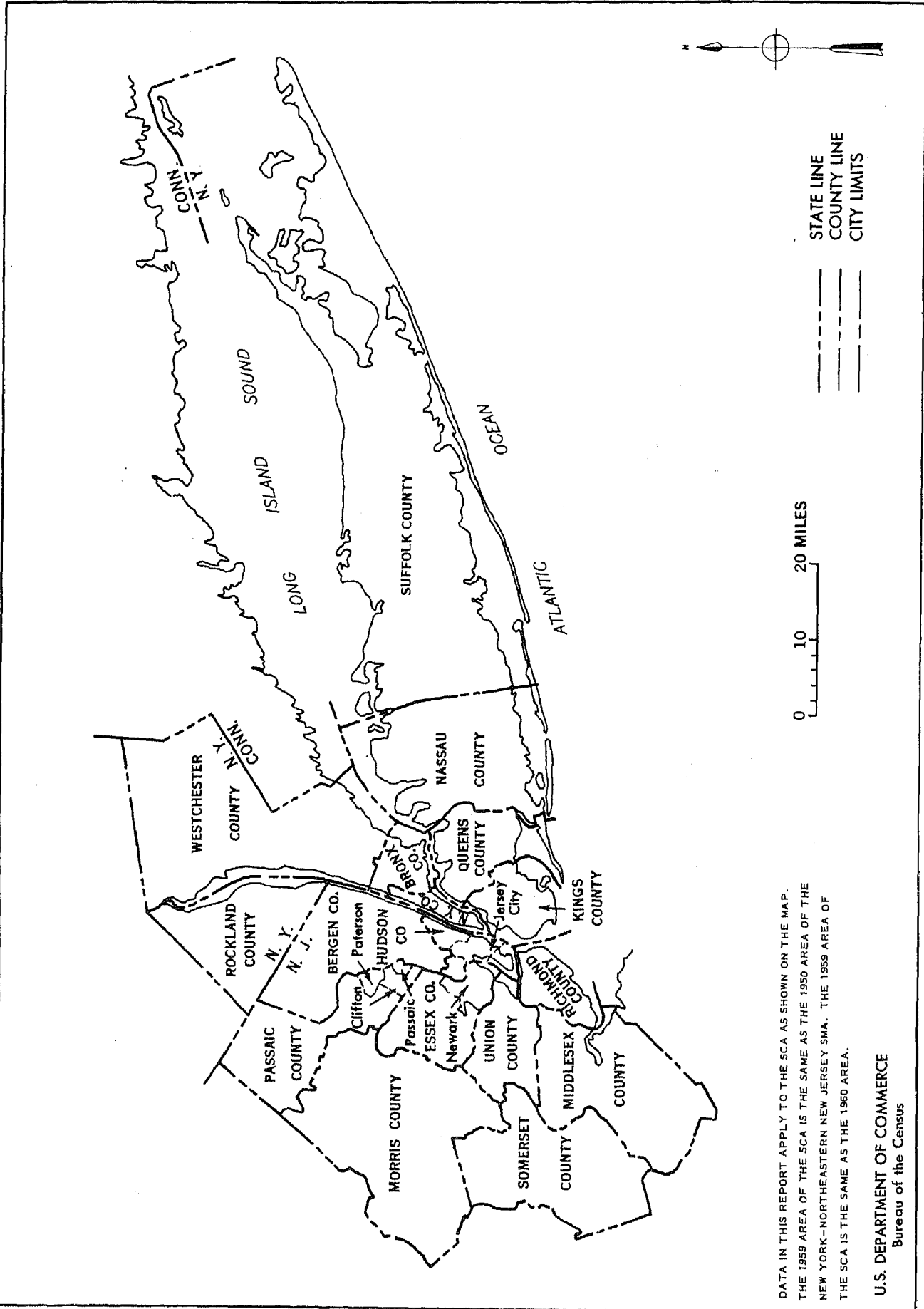
Chapter 17

NEW YORK-NORTHEASTERN NEW JERSEY

STANDARD CONSOLIDATED AREA

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New York-Northeastern New Jersey STANDARD CONSOLIDATED AREA



DATA IN THIS REPORT APPLY TO THE SCA AS SHOWN ON THE MAP.
 THE 1959 AREA OF THE SCA IS THE SAME AS THE 1950 AREA OF THE
 NEW YORK-NORTHEASTERN NEW JERSEY SMA. THE 1959 AREA OF
 THE SCA IS THE SAME AS THE 1960 AREA.

U.S. DEPARTMENT OF COMMERCE
 Bureau of the Census

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
Total 1- to 4-dwelling-unit properties...	1,776,636	608,351	1,168,285	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	1,325,633	400,185	925,448	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	4,049	2,720	1,329	\$5 to \$9.....			
\$5,000 to \$7,400.....	16,911	8,335	8,576	\$10 to \$14.....			
\$7,500 to \$9,900.....	50,092	30,313	19,779	\$15 to \$19.....			
\$10,000 to \$12,400.....	153,695	63,184	90,511	\$20 to \$24.....			
\$12,500 to \$14,900.....	140,793	58,167	82,626	\$25 to \$29.....			
\$15,000 to \$17,400.....	267,115	106,626	160,489	\$30 to \$39.....			
\$17,500 to \$19,900.....	193,022	43,042	149,980	\$40 or more.....			
\$20,000 to \$24,900.....	207,646	61,776	145,870	Median.....dollars..			
\$25,000 to \$34,900.....	192,802	58,066	134,736	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	99,508	30,419	69,089	103,613			
Median.....dollars..	17,900	17,300	18,100	14,690			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	59,512	9,411	50,101	New.....			
1950 to 1954.....	155,872	26,004	129,868	1959 and 1960 (part).....			
1940 to 1949.....	331,111	43,340	287,771	1957 and 1958.....			
1930 to 1939.....	214,280	51,390	162,890	1955 and 1956.....			
1929 or earlier.....	159,615	69,724	89,891	1950 to 1954.....			
	405,243	200,316	204,927	1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
Condition				Previously occupied.....			
Not dilapidated.....	1,313,641	390,852	922,789	1959 and 1960 (part).....			
Dilapidated.....	11,992	9,333	2,659	1957 and 1958.....			
				1955 and 1956.....			
				1950 to 1954.....			
				1945 to 1949.....			
				1940 to 1944.....			
				1939 or earlier.....			
Rooms				Manner of Acquisition			
Less than 4 rooms.....	13,003	5,286	7,717	By purchase or construction.....			
4 rooms.....	86,599	25,845	60,754	Made new mortgage.....			
5 rooms.....	250,203	76,884	173,319	Assumed mortgage from former owner.....			
6 rooms.....	497,378	140,182	357,196	Assumed mortgage from former owner, made new second mortgage.....			
7 rooms.....	281,326	83,374	197,952	Borrowed, other than mortgage.....			
8 rooms or more.....	197,124	68,614	128,510	All cash.....			
Median.....	6.1	6.2	6.1	1,286,649			
Purchase Price as Percent of Value				797,624			
Acquired by purchase.....	1,286,649	368,822	917,827	Assumed mortgage from former owner.....			
Purchased 1957 to 1960 (part).....	275,129	22,777	252,352	Assumed mortgage from former owner, made new second mortgage.....			
Less than 80 percent.....	32,040	3,345	28,695	Borrowed, other than mortgage.....			
80 to 89 percent.....	70,314	3,995	66,319	All cash.....			
90 to 94 percent.....	69,849	5,652	64,197	368,822			
95 to 99 percent.....	35,941	2,308	33,633	974,624			
100 percent or more.....	66,985	7,477	59,508	150,872			
Median.....percent..	93	...	92	5,450			
Purchased 1950 to 1956.....	581,622	89,824	491,798	3,442			
Less than 60 percent.....	34,642	9,772	24,870	36,334			
60 to 79 percent.....	219,813	21,690	198,123	95,133			
80 to 89 percent.....	202,940	34,747	168,193	917,827			
90 to 99 percent.....	74,205	16,710	57,495	787,170			
100 percent or more.....	50,022	6,905	43,117	104,523			
Median.....percent..	82	84	81	3,008			
Purchased 1949 or earlier.....	429,898	256,221	173,677	13,291			
Less than 40 percent.....	134,351	99,316	35,035	10,835			
40 to 59 percent.....	146,737	88,946	58,791	917,827			
60 to 79 percent.....	95,573	53,686	41,887	787,170			
80 to 99 percent.....	42,573	10,655	31,918	104,523			
100 percent or more.....	10,664	4,018	6,646	3,008			
Median.....percent..	51	47	58	13,291			
Not acquired by purchase.....	38,984	31,363	7,621	13,291			
Real Estate Tax				Monthly Housing Costs			
Acquired before 1959.....	1,222,020	385,495	836,525	Acquired before 1959.....			
Less than \$50.....	31,107	18,832	12,275	Less than \$30.....			
\$50 to \$99.....	9,970	5,258	4,712	\$30 to \$39.....			
\$100 to \$149.....	21,757	11,095	10,662	\$40 to \$49.....			
\$150 to \$199.....	63,128	16,940	46,188	\$50 to \$59.....			
\$200 to \$249.....	118,286	56,429	61,857	\$60 to \$69.....			
\$250 to \$299.....	123,079	40,875	82,204	\$70 to \$79.....			
\$300 to \$399.....	529,683	143,811	385,872	\$80 to \$89.....			
\$500 or more.....	325,000	92,688	232,312	\$90 to \$99.....			
Median.....dollars..	392	361	404	\$100 to \$119.....			
Acquired 1959 and 1960 (part).....	103,613	14,690	88,923	\$120 to \$149.....			
				\$150 to \$199.....			
				\$200 or more.....			
				Median.....dollars..			
				116			
				67			
				133			
				Acquired 1959 and 1960 (part).....			
				103,613			
				14,690			
				88,923			
				Annual Housing Costs as Percent of Income			
				Acquired before 1959.....			
				Less than 5 percent.....			
				5 to 9 percent.....			
				10 to 14 percent.....			
				15 to 19 percent.....			
				20 to 24 percent.....			
				25 to 29 percent.....			
				30 to 34 percent.....			
				35 to 39 percent.....			
				40 percent or more.....			
				Median.....percent..			
				18			
				11			
				21			
				Acquired 1959 and 1960 (part).....			
				103,613			
				14,690			
				88,923			

Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES:
1960—Con.

[Number of properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total properties	Nonmortgaged properties	Mortgaged properties	Subject	Total properties	Nonmortgaged properties	Mortgaged properties
OWNER CHARACTERISTICS—Con.				OWNER CHARACTERISTICS—Con.			
Income¹				Household Composition by Age of Head—Con.			
Less than \$2,000.....	54,754	39,487	15,267	Other households with 2 or more persons.....	144,792	62,177	82,615
\$2,000 to \$2,999.....	27,843	11,312	16,531	Under 65 years.....	110,623	38,413	72,210
\$3,000 to \$3,999.....	54,131	23,683	30,448	65 years and over.....	34,169	23,764	10,405
\$4,000 to \$4,999.....	85,566	31,801	53,765	Households with 1 person.....	64,881	40,213	24,668
\$5,000 to \$5,999.....	146,394	43,803	102,591	Under 65 years.....	47,087	25,407	21,680
\$6,000 to \$6,999.....	194,444	60,340	134,104	65 years and over.....	17,794	14,806	2,988
\$7,000 to \$7,999.....	150,420	30,988	119,432				
\$8,000 to \$8,999.....	124,069	28,734	95,335	Persons			
\$9,000 to \$9,999.....	79,506	11,168	68,338	1 person.....	64,881	40,213	24,668
\$10,000 to \$11,999.....	138,791	35,234	103,557	2 persons.....	252,285	130,941	121,344
\$12,000 to \$14,999.....	93,645	19,913	73,732	3 persons.....	240,382	89,612	150,770
\$15,000 or more.....	176,070	63,722	112,348	4 persons.....	402,876	78,658	324,218
Median.....dollars..	7,700	6,800	7,900	5 persons.....	242,127	42,498	199,629
				6 persons or more.....	123,082	18,263	104,819
Age of Head				Veteran Status			
Under 25 years.....	6,387	979	5,408	Korean War service.....	73,480	5,051	68,429
25 to 34 years.....	211,971	28,706	183,265	Korean War service only.....	60,852	2,394	58,458
35 to 44 years.....	427,812	46,639	381,173	Korean War and other service.....	12,628	2,657	9,971
45 to 64 years.....	553,667	232,209	321,458	Other service.....	608,799	124,934	483,865
65 years and over.....	125,796	91,652	34,144	With World War II service.....	522,837	70,459	452,378
Median.....	46	56	42	No World War II service.....	83,962	54,475	31,487
				Nonveteran.....	643,354	270,200	373,154
Household Composition by Age of Head							
Male head, wife present, no nonrelatives.....	1,115,960	297,795	818,165				
Under 45 years.....	573,918	58,370	515,548				
With own children under 18.....	535,927	55,561	480,366				
No own children under 18.....	37,991	2,809	35,182				
45 to 64 years.....	468,209	186,343	281,866				
With own children under 18.....	241,708	79,003	162,705				
No own children under 18.....	226,501	107,340	119,161				
65 years and over.....	73,833	53,082	20,751				

¹ Income of owner and relatives living with him.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage		Total	First mortgage only				With junior mortgage
						VA second	Conventional second						
Total 1- to 4-dwelling-unit properties..	1,168,285	1,115,939	52,346	136,755	125,777	9,020	1,958	367,989	365,894	2,095	663,541	624,268	39,273
Total 1-dwelling-unit properties.....	925,448	901,196	24,252	126,230	118,796	5,476	1,958	325,863	323,768	2,095	473,355	458,632	14,723
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	2,688	2,688	...	...	...	...	...	...	...	...	2,688	2,688	...
\$2,000 to \$3,999.....	44,632	44,632	...	4,471	4,471	...	...	2,689	2,689	...	37,472	37,472	...
\$4,000 to \$5,999.....	75,928	73,209	2,719	9,213	9,213	...	...	8,065	8,065	...	58,650	55,931	2,719
\$6,000 to \$7,999.....	132,428	129,763	2,665	14,366	12,057	2,309	...	31,585	31,585	...	86,477	86,121	356
\$8,000 to \$9,999.....	177,688	174,521	3,167	26,529	23,362	3,167	...	100,611	100,611	...	50,548	50,548	...
\$10,000 to \$11,999.....	176,173	176,173	...	30,800	30,800	...	...	74,036	74,036	...	71,337	71,337	...
\$12,000 to \$13,999.....	140,045	138,037	2,008	21,604	21,604	...	...	71,462	70,783	679	46,979	45,650	1,329
\$14,000 to \$15,999.....	86,939	76,317	10,622	11,416	9,458	1,958	...	19,600	18,184	1,416	55,923	48,675	7,248
\$16,000 to \$19,999.....	58,392	53,012	5,380	7,831	7,831	...	...	14,748	14,748	...	30,813	30,433	380
\$20,000 to \$24,999.....	24,436	23,021	1,415	...	...	...	...	1,587	1,587	...	22,849	21,434	1,415
\$25,000 or more.....	11,099	9,823	1,276	...	...	...	...	1,480	1,480	...	9,619	8,343	1,276
Median.....dollars..	10,300	10,300	...	10,600	10,700	...	...	10,500	10,500	...	10,000	9,900	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	76,306	74,946	1,360	10,640	10,640	...	...	12,085	12,085	...	53,581	52,221	1,360
\$2,000 to \$3,999.....	88,996	87,637	1,359	4,500	4,500	...	...	10,366	10,366	...	74,130	72,771	1,359
\$4,000 to \$5,999.....	128,886	126,577	2,309	14,178	11,869	2,309	...	44,062	44,062	...	70,646	70,646	...
\$6,000 to \$7,999.....	169,370	165,847	3,523	23,929	20,762	3,167	...	87,566	87,566	...	57,875	57,519	356
\$8,000 to \$9,999.....	122,435	121,106	1,329	12,306	12,306	...	...	46,807	46,807	...	63,322	61,993	1,329
\$10,000 to \$11,999.....	154,083	154,083	...	32,994	32,994	...	...	76,861	76,861	...	44,228	44,228	...
\$12,000 to \$13,999.....	88,779	79,436	9,343	14,158	14,158	...	...	26,899	24,804	2,095	47,722	40,474	7,248
\$14,000 to \$15,999.....	38,755	36,797	1,958	7,250	5,292	1,958	...	11,662	11,662	...	19,843	19,843	...
\$16,000 to \$19,999.....	34,947	34,567	380	6,275	6,275	...	...	6,740	6,740	...	21,932	21,552	380
\$20,000 to \$24,999.....	18,926	17,511	1,415	...	...	...	...	2,815	2,815	...	16,111	14,696	1,415
\$25,000 or more.....	3,965	2,689	1,276	...	...	...	...	...	...	...	3,965	2,689	1,276
Median.....dollars..	8,000	7,900	...	9,600	9,900	...	...	8,400	8,300	...	7,300	7,200	...
Term of First Mortgage													
Indefinite.....	9,395	9,395	...	...	...	...	...	...	...	...	9,395	9,395	...
On demand.....	5,316	5,316	...	...	...	...	...	...	...	...	5,316	5,316	...
Less than 8 years.....	14,640	14,640	...	...	...	...	...	...	...	...	14,640	14,640	...
8 to 12 years.....	76,721	75,392	1,329	...	...	...	...	...	...	...	76,721	75,392	1,329
13 to 17 years.....	132,566	129,847	2,719	2,689	2,689	...	...	24,135	24,135	...	105,742	103,023	2,719
18 to 22 years.....	268,863	265,902	2,961	25,702	25,702	...	...	74,543	74,543	...	168,618	165,657	2,961
23 to 27 years.....	228,321	214,694	13,627	42,647	38,150	4,497	...	99,799	98,383	1,416	85,875	78,161	7,714
28 to 32 years.....	188,267	184,651	3,616	59,192	52,255	979	1,958	127,386	126,707	679	5,689	5,689	...
33 years or more.....	1,359	1,359	...	...	...	...	...	...	...	...	1,359	1,359	...
Median.....years..	22	22	...	27	27	...	...	26	26	...	19	19	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	5,463	5,463	...	...	...	...	...	1,360	1,360	...	4,103	4,103	...
4.0 percent.....	202,422	202,422	...	5,934	5,934	...	...	161,845	161,845	...	34,643	34,643	...
4.1 to 4.4 percent.....	24,455	23,476	979	23,476	22,497	979	...	...	...	...	979	979	...
4.5 percent.....	262,850	252,940	9,910	43,944	37,489	4,497	1,958	135,577	133,482	2,095	83,329	81,969	1,360
4.6 to 4.9 percent.....	26,479	26,479	...	...	...	...	...	23,856	23,856	...	2,623	2,623	...
5.0 percent.....	184,287	177,009	7,278	6,730	6,730	...	...	1,330	1,330	...	176,227	168,949	7,278
5.1 to 5.4 percent.....	57,995	57,995	...	41,460	41,460	...	...	1,895	1,895	...	14,640	14,640	...
5.5 percent.....	94,418	92,353	2,065	...	...	...	...	...	...	...	94,418	92,353	2,065
5.6 to 5.9 percent.....	21,376	18,685	2,691	4,686	4,686	...	...	...	...	...	16,690	15,999	2,691
6.0 percent.....	42,864	41,535	1,329	...	...	...	...	...	...	...	42,864	41,535	1,329
6.1 to 6.9 percent.....	1,359	1,359	...	...	...	...	...	...	...	...	1,359	1,359	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	1,480	1,480	...	...	...	...	...	...	...	...	1,480	1,480	...
Median.....percent..	4.6	4.6	...	4.6	4.6	...	...	4.1	4.1	...	5.1	5.1	...
Origin of First Mortgage													
Made when property acquired.....	701,170	682,123	19,047	114,398	108,802	3,638	1,958	274,865	273,449	1,416	311,907	299,872	12,035
Assumed when property acquired.....	87,315	83,469	3,846	5,475	3,637	1,838	...	49,668	48,989	679	32,172	30,843	1,329
Made after property acquired.....	136,963	139,604	1,359	6,357	6,357	...	...	1,330	1,330	...	129,276	127,917	1,359
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	119,649	116,958	2,691	20,587	20,587	...	...	15,445	15,445	...	83,617	80,926	2,691
1958.....	106,208	103,464	2,744	26,888	26,888	...	...	22,958	22,279	679	56,362	54,297	2,065
1957.....	77,449	77,449	...	5,075	5,075	...	...	28,296	28,296	...	44,078	44,078	...
1955 and 1956.....	190,723	181,430	9,293	21,178	19,220	1,958	...	73,861	72,445	1,416	55,684	49,765	5,919
1950 to 1954.....	335,190	329,685	5,505	36,062	31,916	4,146	...	163,414	163,414	...	135,714	134,355	1,359
1945 to 1949.....	62,780	58,761	4,019	7,129	5,799	1,330	...	21,889	21,889	...	37,762	31,073	2,689
1940 to 1944.....	26,770	26,770	...	9,311	9,311	...	...	...	...	...	17,459	17,459	...
1939 or earlier.....	6,679	6,679	...	...	...	...	...	...	...	...	6,679	6,679	...

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Table with 13 columns: Subject, All mortgaged properties (Total, First mortgage only, With junior mortgage), Properties with government-insured first mortgage (Total, First mortgage only, With junior mortgage (VA second, Conventional second)), and Properties with conventional first mortgage (Total, First mortgage only, With junior mortgage). Rows include Mortgage Characteristics (Method of Payment, Monthly Interest), Current Status of First Mortgage Payments, Holder of First Mortgage, Servicing of First Mortgage, Location of First Mortgage Holder, and First Mortgage Loan as Percent of Purchase Price.

Table 2.—GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	All mortgaged properties			Properties with government-insured first mortgage						Properties with conventional first mortgage			
	Total	First mortgage only	With junior mortgage	FHA first mortgage			VA first mortgage			Total	First mortgage only	With junior mortgage	
				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
					VA second	Conventional second							
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	922,789	898,537	24,252	126,230	118,796	5,476	1,958	325,863	323,768	2,095	470,696	455,973	14,723
Dilapidated.....	2,659	2,659	...	...	...	...	...	...	...	...	2,659	2,659	...
Rooms													
Less than 4 rooms.....	7,717	7,717	...	...	...	...	...	...	...	...	7,717	7,717	...
4 rooms.....	60,754	60,398	356	9,296	9,296	...	...	21,303	21,303	...	30,155	29,799	356
5 rooms.....	173,319	171,960	1,359	22,241	22,241	...	...	93,236	93,236	...	57,842	56,483	1,359
6 rooms.....	357,196	346,223	10,973	39,564	37,255	2,309	...	125,297	123,881	1,416	192,335	185,087	7,248
7 rooms.....	197,952	194,156	3,796	41,646	37,850	1,838	1,958	71,813	71,813	...	84,493	84,493	...
8 rooms or more.....	128,510	120,742	7,768	13,483	12,154	1,329	...	14,214	13,535	679	100,813	95,053	5,760
Median.....	6.1	6.1	...	6.3	6.2	...	...	5.9	5.9	...	6.2	6.2	...
Purchase Price as Percent of Value													
Acquired by purchase.....	917,827	893,575	24,252	126,230	118,796	5,476	1,958	325,863	323,768	2,095	465,734	451,011	14,723
Purchased 1957 to 1960.....	252,355	246,917	5,438	48,882	48,882	...	...	66,699	66,020	679	136,771	132,015	4,756
Less than 80 percent.....	28,695	28,695	...	5,832	5,832	...	...	3,877	3,877	...	18,986	18,986	...
80 to 89 percent.....	66,314	66,314	...	11,131	11,131	...	...	24,083	24,083	...	31,105	31,105	...
90 to 94 percent.....	64,197	59,498	4,699	13,922	13,922	...	...	22,744	22,065	679	27,531	23,511	4,020
95 to 99 percent.....	33,623	33,623	...	10,581	10,581	...	...	6,115	6,115	...	16,937	16,937	...
100 percent or more.....	59,508	58,772	736	7,436	7,416	...	...	9,880	9,880	...	42,212	41,476	736
Median.....percent..	92	92	...	93	93	...	...	91	91	...	93	93	...
Purchased 1950 to 1956.....	491,798	478,359	13,439	60,908	54,804	4,146	1,958	237,275	235,859	1,416	193,615	187,696	5,919
Less than 60 percent.....	24,870	23,891	979	3,294	2,315	979	...	7,698	7,698	...	13,878	13,878	...
60 to 79 percent.....	198,123	194,956	3,167	25,669	22,502	3,167	...	104,843	104,843	...	67,611	67,611	...
80 to 89 percent.....	168,193	164,819	3,374	21,525	19,567	...	1,958	95,252	93,836	1,416	51,416	51,416	...
90 to 99 percent.....	57,495	57,495	...	5,535	5,535	...	...	18,510	18,510	...	33,450	33,450	...
100 percent or more.....	43,117	37,198	5,919	4,885	4,885	...	...	10,972	10,972	...	27,260	21,341	5,919
Median.....percent..	81	81	...	81	81	...	...	81	81	...	83	82	...
Purchased 1949 or earlier.....	173,677	168,299	5,378	16,440	15,110	1,330	...	21,889	21,889	...	135,348	131,300	4,048
Less than 40 percent.....	35,035	33,676	1,359	6,170	6,170	...	...	...	...	...	28,865	27,506	1,359
40 to 59 percent.....	58,191	56,831	1,360	5,316	5,316	...	...	2,279	2,279	...	50,596	49,236	1,360
60 to 79 percent.....	41,887	40,557	1,330	3,142	1,812	1,330	...	14,882	14,882	...	23,863	23,863	...
80 to 99 percent.....	31,918	30,589	1,329	1,812	1,812	...	...	3,398	3,398	...	26,708	25,379	1,329
100 percent or more.....	6,646	6,646	...	...	...	...	...	1,330	1,330	...	5,316	5,316	...
Median.....percent..	58	58	...	...	...	...	...	...	...	...	55	55	...
Not acquired by purchase.....	7,621	7,621	...	...	...	...	...	...	...	...	7,621	7,621	...
Property Location													
Inside central city.....	245,340	236,023	9,317	26,655	26,655	...	...	72,111	71,432	679	146,574	137,936	8,638
Outside central city.....	680,108	665,173	14,935	99,575	92,141	5,476	1,958	253,752	252,336	1,416	326,781	320,696	6,085
Real Estate Tax													
Acquired before 1959.....	836,525	814,964	21,561	108,332	100,898	5,476	1,958	310,418	308,323	2,095	417,775	405,743	12,032
Less than \$50.....	12,275	6,356	5,919	...	...	...	...	2,338	2,338	...	9,937	4,018	5,919
\$50 to \$99.....	4,712	4,712	...	...	...	...	...	1,360	1,360	...	3,352	3,352	...
\$100 to \$149.....	11,095	9,736	1,359	2,339	2,339	...	...	5,072	5,072	...	3,684	2,325	1,359
\$150 to \$199.....	46,198	45,842	356	7,678	7,678	...	...	17,071	17,071	...	21,449	21,093	356
\$200 to \$249.....	61,857	61,857	...	7,244	7,244	...	...	17,881	17,881	...	36,732	36,732	...
\$250 to \$299.....	82,204	81,225	979	10,559	9,580	979	...	39,407	39,407	...	32,238	32,238	...
\$300 to \$499.....	385,872	379,249	6,623	54,217	51,049	3,168	...	197,564	195,469	2,095	134,091	132,731	1,360
\$500 or more.....	232,312	225,987	6,325	26,295	23,008	1,329	1,958	29,725	29,725	...	176,292	173,254	3,038
Median.....dollars..	404	404	...	397	392	...	...	373	373	...	451	455	...
Acquired 1959 and 1960 (part).....	88,923	86,232	2,691	17,898	17,898	...	...	15,445	15,445	...	55,580	52,889	2,691
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	836,525	814,964	21,561	108,332	100,898	5,476	1,958	310,418	308,323	2,095	417,775	405,743	12,032
Less than \$5.....	13,635	7,716	5,919	...	...	...	...	3,698	3,698	...	9,937	4,018	5,919
\$5 to \$9.....	18,784	18,784	...	1,812	1,812	...	...	2,003	2,003	...	14,969	14,969	...
\$10 to \$14.....	70,056	68,697	1,359	7,225	7,225	...	...	23,638	23,638	...	39,193	37,834	1,359
\$15 to \$19.....	212,626	207,836	4,790	17,816	16,837	979	...	110,169	108,074	2,095	84,641	82,925	1,716
\$20 to \$24.....	225,902	222,735	3,167	23,679	21,841	1,838	...	77,233	77,233	...	124,990	123,661	1,329
\$25 to \$29.....	193,373	191,415	1,958	41,854	39,896	...	1,958	71,926	71,926	...	79,593	79,593	...
\$30 to \$39.....	81,283	78,244	3,039	14,616	11,957	2,659	...	20,392	20,392	...	46,275	45,895	380
\$40 or more.....	20,866	19,537	1,329	1,330	1,330	...	...	1,359	1,359	...	18,177	16,848	1,329
Median.....dollars..	22	22	...	25	25	...	...	21	21	...	22	23	...
Acquired 1959 and 1960 (part).....	88,923	86,232	2,691	17,898	17,898	...	...	15,445	15,445	...	55,580	52,889	2,691

Residential Finance—Homeowner Properties

Table 3.—FIRST MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Amount of first mortgage outstanding debt in thousands of dollars. Based on sample; see text]

Subject	First mortgage debt			Government-insured first mortgage debt						Conventional first mortgage debt			
	Total	On properties with--		Total	First mortgage only	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage	
		First mortgage only	Junior mortgage			With junior mortgage	VA second	Conventional second					
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	7,879,569	7,598,348	281,221	1,136,870	1,075,238	33,437	28,195	2,864,494	2,837,870	26,624	3,878,205	3,685,240	192,965
Less than \$30.....	80,944	80,944	...	17,294	17,294	...	...	2,718	2,718	...	60,932	60,932	...
\$30 to \$39.....	208,420	192,849	15,571	43,284	31,382	11,902	...	22,982	22,982	...	142,154	138,485	3,669
\$40 to \$49.....	874,931	874,931	...	127,468	127,468	...	...	466,328	466,328	...	281,135	281,135	...
\$50 to \$59.....	1,013,495	989,504	23,991	203,539	182,004	21,535	...	524,160	524,160	...	285,796	283,340	2,456
\$60 to \$69.....	1,417,762	1,409,546	8,216	255,733	255,733	...	...	856,430	848,214	8,216	305,599	305,599	...
\$70 to \$79.....	1,033,730	1,005,535	28,195	175,134	146,939	28,195	...	431,869	431,869	...	426,727	426,727	...
\$80 to \$89.....	1,131,135	1,031,637	99,498	151,467	151,467	...	...	280,862	262,454	18,408	698,806	617,716	81,090
\$90 to \$99.....	518,880	490,971	27,909	109,082	109,082	...	...	126,862	126,862	...	282,936	255,027	27,909
\$100 to \$119.....	706,296	699,988	6,308	53,869	53,869	...	...	95,373	95,373	...	557,054	550,746	6,308
\$120 to \$149.....	604,783	566,503	38,280	...	...	...	...	56,910	56,910	...	547,873	509,593	38,280
\$150 to \$199.....	253,017	219,764	33,253	...	...	...	...	...	...	...	253,017	219,764	33,253
\$200 or more.....	36,176	36,176	...	...	...	...	...	...	...	...	36,176	36,176	...
No regular payments required.....	17,831	17,831	...	...	...	...	...	...	...	...	17,831	17,831	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	7,658,875	7,405,849	253,026	1,048,591	1,015,154	33,437	28,195	2,780,916	2,754,292	26,624	3,829,368	3,636,403	192,965
Delinquent.....	220,694	192,499	28,195	88,279	60,084	...	...	83,578	83,578	...	48,837	48,837	...
No regular payments required.....	17,831	17,831	...	...	...	...	...	...	...	...	17,831	17,831	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	1,022,708	1,002,640	20,068	165,327	156,290	9,037	...	471,738	471,738	...	385,643	374,612	11,031
Commercial bank or trust company, trust account.....	3,721	3,721	...	3,721	3,721	...	...	...	...	...	...	...	...
Mutual savings bank.....	3,447,494	3,404,686	42,808	781,437	757,037	24,400	...	1,715,901	1,697,493	18,408	950,156	950,156	...
Savings and loan association.....	2,601,015	2,449,145	151,870	114,809	114,809	...	...	583,207	574,991	8,216	1,902,999	1,759,345	143,654
Life insurance company.....	364,504	336,309	28,195	33,160	4,965	...	28,195	75,739	75,739	...	255,605	255,605	...
Mortgage company.....	7,844	7,844	...	...	...	...	...	...	...	...	7,844	7,844	...
Real estate or construction company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal or State agency.....	35,700	35,700	...	...	...	...	...	...	...	...	...	...	...
Retirement system, welfare fund, etc.....	23,254	23,254	...	23,254	23,254	...	...	16,414	16,414	...	19,286	19,286	...
Other nonprofit organization.....	1,197	1,197	...	1,197	1,197	...	...	...	...	...	...	...	...
Individual or individual's estate.....	375,998	337,718	38,280	...	...	...	...	...	...	...	...	...	...
Other.....	13,965	13,965	...	13,965	13,965	...	...	1,495	1,495	...	374,503	336,223	38,280
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	340,085	339,949	136	27,064	27,064	...	...	33,197	33,197	...	279,824	279,688	136
20 to 29 percent.....	537,996	523,432	14,564	11,043	11,043	...	...	125,669	125,669	...	401,284	386,720	14,564
30 to 39 percent.....	900,975	876,575	24,400	78,926	54,526	24,400	...	271,405	271,405	...	550,644	550,644	...
40 to 49 percent.....	1,548,845	1,539,808	9,037	135,385	126,348	9,037	...	462,527	462,527	...	950,933	950,933	...
50 to 59 percent.....	1,827,785	1,621,873	205,912	91,970	63,775	...	28,195	664,103	655,887	8,216	1,071,712	902,211	169,501
60 to 69 percent.....	1,278,329	1,251,157	27,172	284,604	284,604	...	...	601,080	582,672	18,408	392,645	383,881	8,764
70 to 79 percent.....	378,496	378,496	...	198,191	198,191	...	...	542,723	542,723	...	137,582	137,582	...
80 to 89 percent.....	482,369	482,369	...	268,313	268,313	...	...	140,424	140,424	...	73,632	73,632	...
90 to 99 percent.....	79,553	79,553	...	41,374	41,374	...	...	23,366	23,366	...	14,813	14,813	...
100 percent or more.....	22,967	22,967	...	...	...	...	...	...	...	...	22,967	22,967	...

Table 4.—TOTAL MORTGAGE DEBT BY GOVERNMENT INSURANCE STATUS—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

(Amount of total outstanding debt in thousands of dollars. Based on sample; see text)

Subject	Total first and junior mortgage debt on--				Subject	Total first and junior mortgage debt on--			
	Total properties	Properties with--				Total properties	Properties with--		
		FHA first mortgage	VA first mortgage	Conventional first mortgage		FHA first mortgage	VA first mortgage	Conventional first mortgage	
MORTGAGE CHARACTERISTICS					OWNER CHARACTERISTICS				
Total mortgage debt on 1- to 4-dwelling-unit properties.....					Annual Housing Costs as Percent of Income				
Average total mortgage debt.....					Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....					Less than 5 percent.....				
Average total mortgage debt.....					5 to 9 percent.....				
MORTGAGE CHARACTERISTICS					10 to 14 percent.....				
Total Mortgage Outstanding Debt					15 to 19 percent.....				
Less than \$2,000.....					20 to 24 percent.....				
\$2,000 to \$3,999.....					25 to 29 percent.....				
\$4,000 to \$5,999.....					30 to 34 percent.....				
\$6,000 to \$7,999.....					35 to 39 percent.....				
\$8,000 to \$9,999.....					40 percent or more.....				
\$10,000 to \$11,999.....					Acquired 1959 and 1960 (part).....				
\$12,000 to \$13,999.....					Income¹				
\$14,000 to \$15,999.....					Less than \$2,000.....				
\$16,000 to \$19,999.....					\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....					\$3,000 to \$3,999.....				
\$25,000 or more.....					\$4,000 to \$4,999.....				
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....				
Less than 20 percent.....					\$6,000 to \$6,999.....				
20 to 29 percent.....					\$7,000 to \$7,999.....				
30 to 39 percent.....					\$8,000 to \$8,999.....				
40 to 49 percent.....					\$9,000 to \$9,999.....				
50 to 59 percent.....					\$10,000 to \$10,999.....				
60 to 69 percent.....					\$11,000 to \$11,999.....				
70 to 79 percent.....					\$12,000 to \$12,999.....				
80 to 89 percent.....					\$13,000 to \$13,999.....				
90 to 99 percent.....					\$14,000 to \$14,999.....				
100 percent or more.....					\$15,000 or more.....				
PROPERTY CHARACTERISTICS					Age of Head				
Value					Under 25 years.....				
Less than \$5,000.....					25 to 34 years.....				
\$5,000 to \$7,400.....					35 to 44 years.....				
\$7,500 to \$9,900.....					45 to 64 years.....				
\$10,000 to \$12,400.....					65 years and over.....				
\$12,500 to \$14,900.....					Household Composition by Age of Head				
\$15,000 to \$17,400.....					Male head, wife present, no nonrelatives..				
\$17,500 to \$19,000.....					Under 45 years.....				
\$20,000 to \$24,900.....					With own children under 18.....				
\$25,000 to \$34,900.....					No own children under 18.....				
\$35,000 or more.....					45 to 64 years.....				
Year Built					With own children under 18.....				
1958 and 1959.....					No own children under 18.....				
1955 to 1957.....					65 years and over.....				
1950 to 1954.....					Other households with 2 or more persons..				
1940 to 1949.....					Under 65 years.....				
1930 to 1939.....					65 years and over.....				
1929 or earlier.....					Households with 1 person.....				
Condition					Under 65 years.....				
Not dilapidated.....					65 years and over.....				
Dilapidated.....					Color of Head				
					White.....				
					Nonwhite.....				
					Interest and Principal Payments on All Mortgages as Percent of Income				
					Regular payments of interest and/or principal.....				
					Less than 5 percent.....				
					5 to 9 percent.....				
					10 to 14 percent.....				
					15 to 19 percent.....				
					20 to 24 percent.....				
					25 to 29 percent.....				
					30 to 34 percent.....				
					35 to 39 percent.....				
					40 percent or more.....				
					No regular payments required.....				

¹ Income of owner and relatives living with him.

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, or other nonprofit organization	Individual or individual's estate	Other
Total 1- to 4-dwelling-unit properties..	1,168,285	146,123	460,986	386,930	51,613	4,863	3,373	5,274	106,898	2,225
Total 1-dwelling-unit properties.....	925,448	135,002	388,757	291,266	45,661	1,480	3,373	3,236	55,343	1,330
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	2,688	...	1,359	...	...	...	...	...	1,329	...
\$2,000 to \$3,999.....	44,632	14,793	12,073	10,759	1,330	...	...	1,330	4,347	...
\$4,000 to \$5,999.....	75,928	16,316	21,499	22,361	6,357	...	...	...	9,395	...
\$6,000 to \$7,999.....	132,428	21,396	43,239	48,988	4,471	1,480	979	...	11,875	...
\$8,000 to \$9,999.....	177,688	23,256	96,720	36,006	9,143	...	...	...	12,563	...
\$10,000 to \$11,999.....	176,173	14,110	79,787	59,992	8,154	...	1,415	1,415	9,970	1,330
\$12,000 to \$13,999.....	140,045	25,229	67,930	43,368	3,518	...	...	...	...	...
\$14,000 to \$15,999.....	86,939	9,825	27,972	41,077	7,086	...	979	...	...	...
\$16,000 to \$19,999.....	53,392	8,496	25,040	12,429	4,161	...	...	491	2,775	...
\$20,000 to \$24,999.....	24,436	1,581	7,437	13,977	1,441	...	...	...	...	...
\$25,000 or more.....	11,099	...	5,701	2,309	...	...	...	...	3,089	...
Median.....dollars..	10,300	9,300	10,500	10,900	10,400	...	...	...	8,100	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	76,306	12,135	26,408	25,679	4,018	...	...	1,330	6,736	...
\$2,000 to \$3,999.....	88,996	19,913	18,858	27,908	7,656	...	...	...	14,661	...
\$4,000 to \$5,999.....	128,886	23,567	52,448	36,815	5,451	1,480	979	...	8,146	...
\$6,000 to \$7,999.....	169,370	21,476	86,143	41,378	9,422	...	...	...	10,951	...
\$8,000 to \$9,999.....	122,435	14,460	57,837	37,414	3,739	...	...	...	8,985	...
\$10,000 to \$11,999.....	154,083	22,219	77,518	43,729	6,457	...	1,415	1,415	...	1,330
\$12,000 to \$13,999.....	88,779	5,807	33,157	47,478	1,358	...	979	...	...	...
\$14,000 to \$15,999.....	38,755	8,583	12,060	10,634	6,119	...	...	...	1,359	...
\$16,000 to \$19,999.....	34,947	5,513	14,547	12,001	979	...	...	491	1,416	...
\$20,000 to \$24,999.....	18,926	1,329	8,422	6,900	462	...	...	...	1,813	...
\$25,000 or more.....	3,965	...	1,359	...	...	...	...	...	1,276	...
Median.....dollars..	8,000	7,100	8,400	8,700	7,200	...	...	...	5,500	...
Term of First Mortgage										
Indefinite.....	9,395	...	1,329	...	...	...	...	...	8,066	...
On demand.....	5,316	...	1,329	...	...	...	...	...	3,987	...
Less than 9 years.....	14,640	1,416	6,736	1,359	...	...	...	...	5,129	...
8 to 12 years.....	76,721	31,912	19,538	13,733	...	1,480	...	...	10,058	...
13 to 17 years.....	132,566	15,282	43,333	55,787	4,967	...	...	...	13,197	...
18 to 22 years.....	268,863	43,531	87,879	100,384	25,334	...	979	1,330	9,426	...
23 to 27 years.....	228,321	27,218	80,861	103,698	12,423	...	...	...	4,121	...
28 to 32 years.....	188,267	15,643	147,752	16,305	2,937	...	2,394	1,906	...	1,330
33 years or more.....	1,359	...	...	...	...	...	...	...	1,359	...
Median.....years..	22	20	25	22	22	...	...	...	15	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	5,463	...	...	1,360	...	...	...	...	4,103	...
4.0 percent.....	202,422	33,712	99,612	39,675	22,718	...	...	...	6,705	...
4.1 to 4.4 percent.....	24,455	...	23,476	...	979	...	...	...	...	...
4.5 percent.....	262,850	41,992	133,415	70,717	14,067	...	...	...	1,329	...
4.6 to 4.9 percent.....	26,479	3,069	19,250	2,517	228	...	1,415	...	...	...
5.0 percent.....	184,287	15,990	40,506	95,788	6,795	...	1,958	...	23,250	...
5.1 to 5.4 percent.....	57,895	16,904	33,207	5,297	242	...	...	1,415	...	1,330
5.5 percent.....	94,418	10,445	28,879	49,436	632	...	...	...	5,026	...
5.6 to 5.9 percent.....	21,376	...	2,753	16,856	...	...	...	491	1,276	...
6.0 percent.....	42,864	13,290	6,300	9,620	...	...	...	...	13,654	...
6.1 to 6.9 percent.....	1,359	...	1,359	...	...	...	...	...	...	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	1,480	...	...	...	...	...	...	...	...	...
Median.....percent..	4.6	4.6	4.6	5.0	4.1	1,480	...	...	5.1	...
Origin of First Mortgage										
Made when property acquired.....	701,170	81,210	326,582	219,257	25,194	1,480	3,373	3,236	40,838	...
Assumed when property acquired.....	87,315	31,461	27,939	18,672	6,469	...	...	...	2,774	...
Made after property acquired.....	136,963	22,331	34,236	53,337	13,998	...	...	...	11,751	1,330
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	119,649	24,422	32,248	46,464	680	...	1,415	1,906	11,184	1,330
1958.....	106,208	12,009	54,004	32,306	...	...	...	...	2,308	...
1957.....	77,449	19,028	28,471	22,767	4,101	1,480	...	...	5,962	...
1955 and 1956.....	190,723	31,450	65,407	76,984	9,921	...	979	...	5,982	...
1950 to 1954.....	335,190	36,214	178,684	82,007	21,790	...	979	...	16,495	...
1945 to 1949.....	62,780	6,562	15,677	26,238	7,597	...	...	...	6,706	...
1940 to 1944.....	26,770	3,987	11,576	4,500	1,330	...	...	1,330	4,047	...
1939 or earlier.....	6,879	1,330	2,690	...	...	...	...	...	2,659	...
Method of Payment of First Mortgage										
Regular payments required.....	921,345	135,002	388,757	291,266	45,661	1,480	3,373	3,236	51,240	1,330
Interest and principal.....	902,885	135,002	387,397	291,266	45,661	1,480	3,373	3,236	34,140	1,330
Interest only.....	17,131	...	1,360	...	...	...	...	...	15,771	...
Principal only.....	1,329	...	...	...	...	...	...	...	1,329	...
No regular payments required.....	4,103	...	...	...	...	...	...	...	4,103	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
MORTGAGE CHARACTERISTICS—Con.										
Monthly Interest and Principal Payment on First Mortgage										
Regular payments of interest and/or principal.....										
Less than \$30.....	921,345	135,002	388,757	291,266	45,661	1,480	3,373	3,236	51,240	1,330
\$30 to \$39.....	46,601	8,062	14,196	4,556	6,708	...	...	1,330	11,749	...
\$40 to \$49.....	63,962	18,756	21,818	15,763	2,308	...	...	...	5,317	...
\$50 to \$59.....	159,300	11,781	90,680	40,535	6,340	...	979	...	8,985	...
\$60 to \$69.....	149,976	21,576	70,218	45,807	5,977	...	...	1,415	3,753	1,330
\$70 to \$79.....	158,317	24,133	79,501	41,879	5,731	...	1,415	...	5,658	...
\$80 to \$89.....	102,140	16,499	30,743	46,122	6,467	...	979	...	1,330	...
\$90 to \$99.....	98,613	14,651	28,660	46,661	3,837	1,480	...	...	3,324	...
\$100 to \$119.....	42,401	5,737	16,461	17,894	2,309	...	...	...	...	...
\$120 to \$149.....	53,483	12,478	16,246	14,347	2,791	...	...	491	7,130	...
\$150 to \$199.....	34,651	1,329	13,472	12,563	3,293	...	...	...	3,994	...
\$200 or more.....	10,571	...	6,762	3,809	...	...	...	...	...	...
Median.....dollars..	63	63	60	69	63	...	...	...	50	...
No regular payments required.....	4,103	...	...	...	...	...	...	...	4,103	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	897,303	134,023	376,781	282,137	43,703	1,480	3,373	3,236	51,240	1,330
Delinquent.....	24,042	979	11,976	9,129	1,958	...	...	...	...	...
No regular payments required.....	4,103	...	...	...	...	...	...	...	4,103	...
Servicing of First Mortgage										
By holder.....	854,262	130,928	333,464	290,287	38,786	1,480	3,373	3,236	51,378	1,330
By agent.....	71,186	4,074	55,293	979	6,875	...	...	...	3,965	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	914,908	135,002	387,778	286,269	43,703	1,480	3,373	3,236	54,067	...
Different division.....	10,540	...	979	4,997	1,958	...	...	...	1,276	1,330
Holder outside United States.....	...	...	...	...	...	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	788,485	112,671	354,521	237,929	31,663	1,480	3,373	3,236	43,612	...
Less than 40 percent.....	58,319	9,520	26,093	13,621	3,288	1,480	...	...	4,317	...
40 to 49 percent.....	56,511	21,561	13,853	14,486	3,837	...	...	...	2,774	...
50 to 59 percent.....	96,892	24,066	24,327	34,387	6,077	...	...	...	8,035	...
60 to 69 percent.....	113,845	11,411	45,316	46,260	6,837	...	...	...	4,021	...
70 to 79 percent.....	154,636	13,095	56,961	74,278	5,079	...	...	1,330	3,893	...
80 to 84 percent.....	83,673	18,540	40,701	16,369	1,358	...	...	...	6,705	...
85 to 89 percent.....	69,635	11,190	38,859	16,204	...	...	...	...	3,988	...
90 to 94 percent.....	63,161	979	48,498	6,297	3,229	...	979	1,415	2,638	...
95 to 99 percent.....	68,306	2,309	49,352	11,532	979	...	1,415	491	2,719	...
100 percent or more.....	23,507	...	10,561	7,495	979	...	...	...	4,472	...
Median.....percent..	74	61	81	71	...	...	...	...	77	...
Other properties.....	136,963	22,331	34,236	53,337	13,998	...	...	...	11,731	1,330
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	788,485	112,671	354,521	237,929	31,663	1,480	3,373	3,236	43,612	...
Less than 40 percent.....	58,319	9,520	26,093	13,621	3,288	1,480	...	...	4,317	...
40 to 49 percent.....	56,511	21,561	13,853	14,486	3,837	...	...	...	2,774	...
50 to 59 percent.....	83,702	22,737	22,489	24,364	6,077	...	...	...	8,035	...
60 to 69 percent.....	119,647	11,411	47,154	51,500	6,837	...	...	...	2,745	...
70 to 79 percent.....	157,105	13,095	56,961	78,705	3,121	...	...	1,330	3,893	...
80 to 84 percent.....	83,620	17,211	40,701	16,369	1,358	...	...	...	7,981	...
85 to 89 percent.....	69,203	11,190	36,113	13,560	1,958	...	979	1,415	3,988	...
90 to 94 percent.....	64,490	2,308	48,498	6,297	3,229	...	979	491	2,688	...
95 to 99 percent.....	69,636	2,309	50,682	11,532	979	...	1,415	...	2,719	...
100 percent or more.....	26,252	1,329	11,977	7,495	979	...	...	...	4,472	...
Median.....percent..	75	62	81	72	...	...	...	...	80	...
Other properties.....	136,963	22,331	34,236	53,337	13,998	...	...	...	11,731	1,330
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	143,730	20,312	52,450	46,174	10,346	...	...	1,330	13,118	...
20 to 29 percent.....	99,535	26,515	26,748	24,715	7,306	...	...	...	12,771	...
30 to 39 percent.....	120,775	17,289	47,398	39,367	7,489	1,480	...	...	7,232	...
40 to 49 percent.....	170,569	29,917	80,389	44,845	5,996	...	...	...	9,422	...
50 to 59 percent.....	161,028	8,660	62,607	76,369	8,395	...	979	...	4,019	1,330
60 to 69 percent.....	111,983	20,161	46,741	37,948	2,799	...	...	...	3,004	...
70 to 79 percent.....	72,501	8,038	43,609	13,109	1,330	...	2,394	1,415	2,606	...
80 to 89 percent.....	36,461	4,110	25,687	3,492	...	...	...	...	3,172	...
90 to 99 percent.....	6,936	...	3,128	3,117	...	...	...	491	...	...
100 percent or more.....	1,930	...	...	1,930	...	...	...	...	...	...
Median.....percent..	46	41	48	48	35	...	...	...	32	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	1,329	...	1,329	...	...	...	...	...	...	...
\$5,000 to \$7,400.....	8,576	2,746	...	4,471	...	...	...	...	1,359	...
\$7,500 to \$9,900.....	19,779	10,662	2,309	6,808	...	...	...	...	...	...
\$10,000 to \$12,400.....	90,511	14,784	27,717	33,061	2,309	...	979	...	11,661	...
\$12,500 to \$14,900.....	106,626	6,216	65,763	18,784	2,659	...	1,415	2,745	9,044	...
\$15,000 to \$17,400.....	198,952	13,610	115,861	49,995	7,788	...	...	...	11,698	...
\$17,500 to \$19,900.....	149,980	32,643	46,841	53,055	8,284	...	979	491	6,357	1,330
\$20,000 to \$24,900.....	145,870	26,719	52,612	43,908	11,761	1,480	...	...	9,390	...
\$25,000 to \$34,900.....	134,736	17,285	43,066	63,132	8,111	...	...	...	3,142	...
\$35,000 or more.....	69,089	10,337	33,259	18,052	4,749	...	...	...	2,692	...
Median.....dollars..	18,100	19,000	17,100	19,000	20,800	...	...	...	16,200	...
Year Built										
1958 and 1959.....	50,101	5,423	16,795	23,355	1,142	1,480	1,415	491	...	...
1955 to 1957.....	129,868	9,456	44,875	65,374	8,833	...	...	...	1,330	...
1950 to 1954.....	287,771	20,002	179,080	65,370	11,082	...	1,958	1,415	7,534	1,330
1940 to 1949.....	162,890	57,495	48,108	33,261	12,378	...	...	...	11,448	...
1930 to 1939.....	89,891	9,304	31,563	29,714	5,347	...	...	...	13,963	...
1929 or earlier.....	204,927	33,322	68,336	74,192	6,679	...	...	1,330	21,068	...
New or Previously Occupied										
New.....	423,245	39,234	206,555	131,951	26,343	1,480	...	491	17,191	...
Previously occupied.....	502,203	95,768	182,202	159,315	19,318	...	3,373	2,745	38,152	1,330
Number of Mortgages on Property										
1 mortgage.....	901,196	132,344	383,194	278,469	43,703	1,480	3,373	3,236	54,067	1,330
2 mortgages.....	24,252	2,658	3,563	12,797	1,958	...	...	...	1,276	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	922,789	133,672	387,428	291,266	45,661	1,480	3,373	3,236	55,343	1,330
Dilapidated.....	2,659	1,330	1,329	...	...	...	...	...	...	...
Property Location										
Inside central city.....	245,340	10,430	107,975	107,815	4,079	1,480	...	...	13,561	...
Outside central city.....	680,108	124,572	280,782	183,451	41,582	...	3,373	3,236	41,782	1,330
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	836,525	121,212	358,787	255,882	44,981	1,480	1,958	1,330	49,565	1,330
Less than \$5.....	13,635	...	5,026	7,279	1,330	...	...	...	...	...
\$5 to \$9.....	18,784	2,275	6,021	7,165	...	...	...	...	3,323	...
\$10 to \$14.....	70,056	10,476	34,582	18,687	...	...	...	...	6,311	...
\$15 to \$19.....	212,626	46,284	69,090	77,295	13,375	...	...	...	6,582	...
\$20 to \$24.....	225,902	32,950	86,562	74,357	13,978	...	979	1,330	15,746	...
\$25 to \$29.....	193,373	18,311	103,489	45,518	12,879	...	979	...	10,867	1,330
\$30 to \$39.....	81,283	6,898	50,000	14,230	3,419	...	...	...	6,736	...
\$40 or more.....	20,866	4,018	4,017	11,351	...	1,480	...	...	...	...
Median.....dollars..	22	20	24	21	23	...	...	...	23	...
Acquired 1959 and 1960 (part).....	88,923	13,790	29,970	35,384	680	...	1,415	1,906	5,778	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	836,525	121,212	358,787	255,882	44,981	1,480	1,958	1,330	49,565	1,330
Less than 5 percent.....	2,718	...	2,718	...	...	...	...	...	...	...
5 to 9 percent.....	44,751	4,934	26,111	7,725	979	...	...	...	5,012	...
10 to 14 percent.....	138,057	21,506	59,896	35,673	6,942	...	979	...	13,061	...
15 to 19 percent.....	208,935	35,166	79,871	62,175	20,108	...	979	1,330	7,976	1,330
20 to 24 percent.....	193,887	39,850	91,978	46,086	5,459	...	...	...	10,514	...
25 to 29 percent.....	90,151	3,121	42,795	36,307	5,619	...	...	...	2,309	...
30 to 34 percent.....	67,153	11,697	27,345	25,174	2,937	...	...	...	...	...
35 to 39 percent.....	42,707	2,659	7,404	27,362	1,958	...	...	...	3,324	...
40 percent or more.....	48,166	2,279	20,669	15,390	979	1,480	...	...	7,369	...
Median.....percent..	21	20	21	22	19	...	...	...	19	...
Acquired 1959 and 1960 (part).....	88,923	13,790	29,970	35,384	680	...	1,415	1,906	5,778	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER MORTGAGED PROPERTIES: 1960—Con.

[Number of mortgaged properties. Based on sample; median not shown where base is insufficient; see text. Plus (+) or minus (-) after number indicates median above or below that number]

Subject	Total	Holder of first mortgage								
		Commercial bank or trust company	Mutual savings bank	Savings and loan association	Life insurance company	Mortgage company, real estate or construction company	Federal or State agency	Retirement system, welfare fund, other nonprofit organization	Individual or individual's estate	Other
OWNER CHARACTERISTICS—Con.										
Income¹										
Less than \$2,000.....	15,267	1,359	6,417	2,659	...	1,480	...	...	3,352	...
\$2,000 to \$2,999.....	16,531	920	7,956	6,326	...	...	...	...	1,329	...
\$3,000 to \$3,999.....	30,448	12,047	6,735	7,592	...	...	...	...	4,074	...
\$4,000 to \$4,999.....	53,765	2,309	26,750	17,543	979	...	1,415	1,415	3,354	...
\$5,000 to \$5,999.....	102,591	10,982	43,835	32,411	3,569	...	1,330	...	10,464	...
\$6,000 to \$6,999.....	134,104	16,479	50,363	56,862	4,997	...	...	...	5,403	...
\$7,000 to \$7,999.....	119,432	9,874	62,917	41,583	1,449	...	...	...	3,609	...
\$8,000 to \$8,999.....	95,335	33,339	30,151	21,499	5,029	...	...	...	5,317	...
\$9,000 to \$9,999.....	68,338	8,099	19,999	25,639	6,395	...	979	491	6,736	...
\$10,000 to \$11,999.....	103,557	7,395	49,894	29,758	11,863	...	979	...	2,338	1,330
\$12,000 to \$14,999.....	73,732	14,213	24,182	24,256	5,648	...	...	...	5,433	...
\$15,000 or more.....	112,348	17,986	59,558	25,138	5,732	...	...	...	3,934	...
Median.....dollars..	7,900	8,400	7,800	7,500	10,100	...	...	...	6,900	...
Age of Head										
Under 25 years.....	5,408	...	1,684	1,416	...	...	...	...	2,308	...
25 to 34 years.....	183,265	34,071	81,994	54,319	4,657	...	2,394	491	5,339	...
35 to 44 years.....	381,173	68,846	162,897	116,714	12,145	...	979	2,745	15,517	1,330
45 to 64 years.....	321,438	28,011	131,506	110,216	26,551	...	...	...	25,174	...
65 years and over.....	34,144	4,074	10,676	8,601	2,308	1,480	...	...	7,005	...
Median.....	42	40	42	43	50	...	...	...	49	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	818,165	115,474	349,056	258,444	40,663	1,480	3,373	3,236	45,109	1,330
Under 45 years.....	515,548	90,035	227,110	156,415	16,802	...	3,373	3,236	17,247	1,330
With own children under 18.....	480,366	85,821	213,863	140,023	16,802	...	3,373	3,236	15,918	1,330
No own children under 18.....	35,182	4,214	13,247	16,392	...	...	...	...	1,329	...
45 to 64 years.....	281,866	22,694	116,328	96,117	22,882	...	...	...	23,845	...
With own children under 18.....	162,705	8,836	78,132	48,356	15,619	...	...	...	11,762	...
No own children under 18.....	119,161	13,858	38,196	47,761	7,263	...	...	...	12,083	...
65 years and over.....	20,751	2,745	5,618	5,912	979	1,480	...	...	4,017	...
Other households with 2 or more persons....	82,615	18,198	30,378	27,246	4,019	...	...	...	2,774	...
Under 65 years.....	72,210	16,869	25,320	24,557	2,690	...	...	...	2,774	...
65 years and over.....	10,405	1,329	5,058	2,689	1,329	...	...	...	...	...
Households with 1 person.....	24,668	1,330	9,323	5,576	979	...	...	...	7,460	...
Under 65 years.....	21,680	1,330	9,323	5,576	979	...	...	...	4,472	...
65 years and over.....	2,988	...	...	...	...	...	...	...	2,988	...
Color of Head										
White.....	901,092	132,343	372,452	286,539	45,661	1,480	3,373	3,236	54,678	1,330
Nonwhite.....	24,356	2,659	16,305	4,727	...	...	...	...	665	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	252,352	42,519	101,615	84,726	3,693	1,480	2,394	1,906	14,019	...
Less than 1.0.....	1,359	...	...	1,359	...	...	...	...	...	...
1.0 to 1.4.....	27,606	4,326	16,104	7,176	...	...	...	...	...	...
1.5 to 1.9.....	75,461	21,308	30,094	17,844	1,962	...	979	...	3,274	...
2.0 to 2.4.....	56,439	7,909	26,055	19,675	...	...	...	491	2,309	...
2.5 to 2.9.....	36,798	7,561	9,310	12,467	752	...	1,415	...	5,293	...
3.0 to 3.4.....	24,859	1,415	11,750	7,970	979	...	...	1,415	1,330	...
3.5 to 3.9.....	15,672	...	4,255	11,417	...	...	...	...	...	...
4.0 or more.....	14,158	...	4,047	6,818	...	1,480	...	...	1,813	...
Median.....ratio..	2.2	1.9	2.1	2.4	...	...	...	...	...	...
Other properties.....	673,096	92,483	287,142	206,540	41,968	...	979	1,330	41,324	1,330
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	921,345	135,002	388,757	291,266	45,661	1,480	3,373	3,236	51,240	1,330
Less than 5 percent.....	109,754	19,891	49,928	15,404	8,794	...	...	1,330	14,407	...
5 to 9 percent.....	390,623	56,555	184,133	109,905	21,952	...	...	...	15,749	1,330
10 to 14 percent.....	275,727	41,931	112,865	100,235	11,978	...	...	491	7,248	...
15 to 19 percent.....	87,721	14,346	18,243	45,377	2,937	...	1,415	1,415	3,988	...
20 to 24 percent.....	23,800	...	9,437	9,680	...	...	...	...	4,683	...
25 to 29 percent.....	12,567	...	6,736	4,018	...	...	...	...	1,813	...
30 to 34 percent.....	5,376	...	1,359	2,658	...	...	...	...	1,359	...
35 to 39 percent.....	2,338	...	2,338	...	...	...	...	...	...	...
40 percent or more.....	13,439	2,279	3,698	3,989	...	1,480	...	...	1,993	...
Median.....percent..	9	9	9	11	8	...	...	...	9	...
No regular payments required.....	4,103	...	...	...	...	...	...	...	4,103	...
Veteran Status										
Korean War service.....	68,429	15,078	24,329	22,663	1,330	...	979	1,415	2,635	...
Korean War service only.....	58,458	14,099	21,980	18,414	1,330	...	...	...	2,635	...
Korean War and other service.....	9,971	979	2,349	4,249	...	...	...	1,415	...	...
Other service.....	483,865	72,626	248,615	120,654	19,048	...	2,394	...	20,528	...
With World War II service.....	452,378	65,980	239,324	113,877	19,048	...	2,394	...	11,755	...
No World War II service.....	31,487	6,646	9,291	6,777	...	...	...	...	8,773	...
Nonveteran.....	373,154	47,298	115,813	147,949	25,283	1,480	...	1,821	32,180	1,330

¹ Income of owner and relatives living with him.