

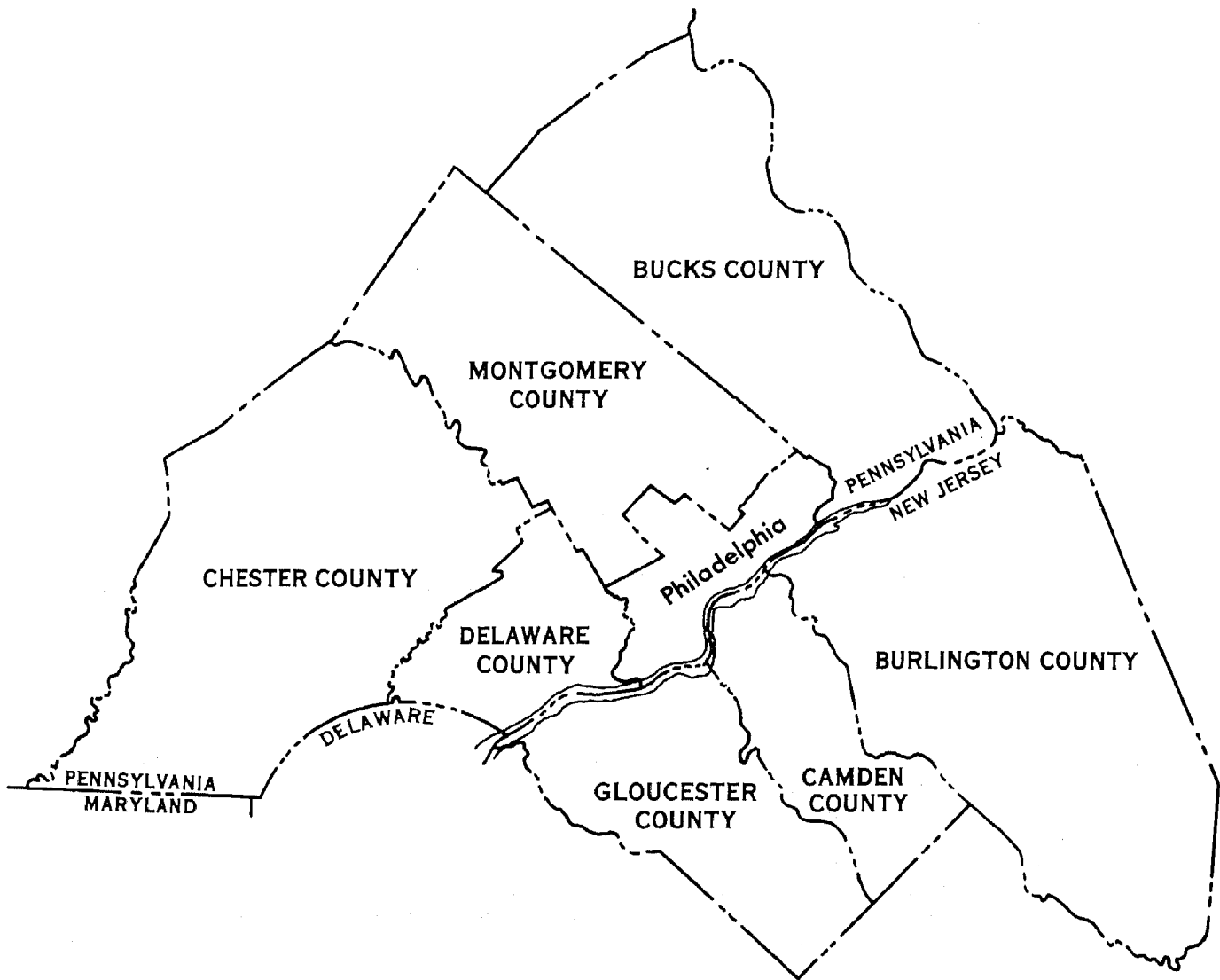
PHILADELPHIA

PA.-N.J.

STANDARD METROPOLITAN STATISTICAL AREA

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Philadelphia, Pa.-N.J. STANDARD METROPOLITAN STATISTICAL AREA



0 10 20 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.

U.S. DEPARTMENT OF COMMERCE
Bureau of the Census

----- STATE LINE
----- 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...	865,535	380,871	484,664	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	812,213	358,150	454,063	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	32,252	21,331	10,921	\$5 to \$9.....			
\$5,000 to \$7,400.....	129,890	81,263	48,627	\$10 to \$14.....			
\$7,500 to \$9,900.....	149,669	73,484	76,185	\$15 to \$19.....			
\$10,000 to \$12,400.....	174,228	65,425	108,803	\$20 to \$24.....			
\$12,500 to \$14,900.....	99,526	30,044	69,482	\$25 to \$29.....			
\$15,000 to \$17,400.....	85,557	30,406	55,151	\$30 to \$39.....			
\$17,500 to \$19,900.....	49,747	17,171	32,576	Median.....dollars..			
\$20,000 to \$24,900.....	38,549	17,898	20,651	Acquired 1959 and 1960 (part).....			
\$25,000 to \$34,900.....	37,085	14,420	22,665	60,892			
\$35,000 or more.....	15,710	6,708	9,002	9,108			
Median.....dollars..	11,400	10,100	12,100	51,784			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	32,080	4,877	27,223	New.....			
1950 to 1954.....	57,140	7,378	59,562	1959 and 1960 (part).....			
1940 to 1949.....	140,162	36,348	104,014	1957 and 1958.....			
1930 to 1939.....	85,931	26,876	59,075	1955 and 1956.....			
1929 or earlier.....	62,248	28,258	33,990	1950 to 1954.....			
	424,632	254,433	170,199	1945 to 1949.....			
Condition				1940 to 1944.....			
Not dilapidated.....	803,021	353,036	449,985	1939 or earlier.....			
Dilapidated.....	9,192	5,114	4,078	Previously occupied.....			
Rooms				1959 and 1960 (part).....			
Less than 4 rooms.....	6,165	4,983	1,182	1957 and 1958.....			
4 rooms.....	41,420	17,686	23,734	1955 and 1956.....			
5 rooms.....	125,121	49,125	75,996	1950 to 1954.....			
6 rooms.....	363,800	154,203	209,597	1945 to 1949.....			
7 rooms.....	150,338	67,827	82,511	1940 to 1944.....			
8 rooms or more.....	125,369	64,326	61,043	1939 or earlier.....			
Median.....	6.1	6.2	6.1	549,502			
Purchase Price as Percent of Value				268,090			
Acquired by purchase.....	782,933	331,688	451,245	1959 and 1960 (part).....			
Purchased 1957 to 1960 (part).....	152,377	20,998	131,379	1957 and 1958.....			
Less than 80 percent.....	15,919	3,277	12,642	1955 and 1956.....			
80 to 89 percent.....	26,526	2,900	23,626	1950 to 1954.....			
90 to 94 percent.....	36,422	4,280	32,142	1945 to 1949.....			
95 to 99 percent.....	25,403	1,213	24,190	1940 to 1944.....			
100 percent or more.....	48,107	9,328	38,779	1939 or earlier.....			
Median.....percent..	95	95	95	549,502			
Purchased 1950 to 1956.....	310,532	71,203	239,329	1959 and 1960 (part).....			
Less than 60 percent.....	18,613	7,410	11,203	1957 and 1958.....			
60 to 79 percent.....	56,313	14,792	41,521	1955 and 1956.....			
80 to 89 percent.....	80,388	18,601	61,787	1950 to 1954.....			
90 to 99 percent.....	88,854	16,050	72,804	1945 to 1949.....			
100 percent or more.....	66,364	14,350	52,014	1940 to 1944.....			
Median.....percent..	90	87	91	1939 or earlier.....			
Purchased 1949 or earlier.....	320,024	239,487	80,537	Previously occupied.....			
Less than 40 percent.....	94,187	77,470	16,717	1959 and 1960 (part).....			
40 to 59 percent.....	105,434	85,590	19,844	1957 and 1958.....			
60 to 79 percent.....	64,614	45,440	19,174	1955 and 1956.....			
80 to 99 percent.....	42,770	22,470	20,300	1950 to 1954.....			
100 percent or more.....	13,019	8,517	4,502	1945 to 1949.....			
Median.....percent..	52	50	64	1940 to 1944.....			
Not acquired by purchase.....	29,280	26,462	2,818	1939 or earlier.....			
Real Estate Tax				549,502			
Acquired before 1959.....	751,321	349,042	402,279	1959 and 1960 (part).....			
Less than \$50.....	22,006	15,892	6,114	1957 and 1958.....			
\$50 to \$99.....	59,851	37,658	22,193	1955 and 1956.....			
\$100 to \$149.....	146,392	82,285	64,107	1950 to 1954.....			
\$150 to \$199.....	164,695	80,749	83,946	1945 to 1949.....			
\$200 to \$249.....	132,132	50,750	81,382	1940 to 1944.....			
\$250 to \$299.....	109,135	34,531	74,604	1939 or earlier.....			
\$300 to \$499.....	94,370	38,796	55,574	549,502			
\$500 or more.....	22,740	8,381	14,359	268,090			
Median.....dollars..	195	174	215	1959 and 1960 (part).....			
Acquired 1959 and 1960 (part).....	60,892	9,108	51,784	1957 and 1958.....			
Manner of Acquisition				1955 and 1956.....			
By purchase or construction.....	782,933	331,688	451,245	1950 to 1954.....			
Made new mortgage.....	620,137	198,854	421,283	1945 to 1949.....			
Assumed mortgage from former owner.....	42,449	20,821	21,628	1940 to 1944.....			
Assumed mortgage from former owner, made new mortgage.....	4,263	2,627	1,636	1939 or earlier.....			
Borrowed, other than mortgage.....	25,872	21,518	4,354	549,502			
All cash.....	90,212	87,868	2,344	268,090			
Not by purchase.....	29,280	26,462	2,818	1959 and 1960 (part).....			
Gift or inheritance.....	28,573	25,755	2,818	1957 and 1958.....			
Other.....	707	707	...	1955 and 1956.....			
Monthly Housing Costs				1950 to 1954.....			
Acquired before 1959.....	751,321	349,042	402,279	1945 to 1949.....			
Less than \$30.....	45,238	44,532	706	1940 to 1944.....			
\$30 to \$39.....	89,418	88,476	942	1939 or earlier.....			
\$40 to \$49.....	104,895	96,429	8,466	Previously occupied.....			
\$50 to \$59.....	68,418	57,066	11,352	1959 and 1960 (part).....			
\$60 to \$69.....	55,012	28,279	26,733	1957 and 1958.....			
\$70 to \$79.....	54,404	17,269	37,135	1955 and 1956.....			
\$80 to \$89.....	63,185	7,972	55,213	1950 to 1954.....			
\$90 to \$99.....	37,024	3,079	33,945	1945 to 1949.....			
\$100 to \$119.....	104,147	3,135	101,012	1940 to 1944.....			
\$120 to \$149.....	67,315	1,048	66,267	1939 or earlier.....			
\$150 to \$199.....	27,560	1,401	26,159	549,502			
\$200 or more.....	14,705	356	14,349	268,090			
Median.....dollars..	72	44	101	1959 and 1960 (part).....			
Acquired 1959 and 1960 (part).....	60,892	9,108	51,784	1957 and 1958.....			
Annual Housing Costs as Percent of Income				1955 and 1956.....			
Acquired before 1959.....	751,321	349,042	402,279	1950 to 1954.....			
Less than 5 percent.....	44,304	42,421	1,883	1945 to 1949.....			
5 to 9 percent.....	171,920	143,391	28,529	1940 to 1944.....			
10 to 14 percent.....	161,709	63,143	98,566	1939 or earlier.....			
15 to 19 percent.....	154,062	25,397	128,665	Previously occupied.....			
20 to 24 percent.....	85,458	16,425	69,033	1959 and 1960 (part).....			
25 to 29 percent.....	46,268	9,144	37,124	1957 and 1958.....			
30 to 34 percent.....	17,767	5,998	11,769	1955 and 1956.....			
35 to 39 percent.....	11,896	3,876	8,018	1950 to 1954.....			
40 percent or more.....	57,937	39,245	18,692	1945 to 1949.....			
Median.....percent..	15	10	18	1940 to 1944.....			
Acquired 1959 and 1960 (part).....	60,892	9,108	51,784	1939 or earlier.....			

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.....	70,766	58,339	12,427	Other households with 2 or more persons.....	115,497	68,751	46,746
\$2,000 to \$2,999.....	35,050	21,957	13,093	Under 65 years.....	76,669	34,708	41,961
\$3,000 to \$3,999.....	61,054	37,681	23,373	65 years and over.....	38,828	34,043	4,785
\$4,000 to \$4,999.....	73,264	33,306	39,958	Households with 1 person.....	50,479	39,214	11,265
\$5,000 to \$5,999.....	114,449	42,578	71,871	Under 65 years.....	26,530	17,380	9,150
\$6,000 to \$6,999.....	100,988	35,562	65,426	65 years and over.....	23,949	21,834	2,115
\$7,000 to \$7,999.....	80,179	22,230	57,949	Persons			
\$8,000 to \$8,999.....	65,623	22,550	43,073	1 person.....	50,479	39,214	11,265
\$9,000 to \$9,999.....	52,766	18,938	33,828	2 persons.....	210,883	127,323	83,560
\$10,000 to \$11,999.....	70,925	24,703	46,222	3 persons.....	166,201	75,949	90,252
\$12,000 to \$14,999.....	50,983	24,806	26,177	4 persons.....	176,180	53,393	122,787
\$15,000 or more.....	36,166	15,500	20,666	5 persons.....	109,118	31,881	77,237
Median.....dollars..	6,500	5,700	7,000	6 persons or more.....	99,352	30,390	68,962
Age of Head				Veteran Status			
Under 25 years.....	7,221	712	6,509	Korean War service.....	59,570	6,364	53,206
25 to 34 years.....	123,029	13,454	109,575	Korean War service only.....	37,766	2,284	35,482
35 to 44 years.....	213,128	57,722	155,406	Korean War and other service.....	21,804	4,080	17,724
45 to 64 years.....	340,745	176,654	164,091	Other service.....	305,084	98,710	206,374
65 years and over.....	128,090	109,608	18,482	With World War II service.....	236,712	53,187	183,525
Median.....	49	57	42	No World War II service.....	68,372	45,523	22,849
Household Composition by Age of Head				Nonveteran.....	447,559	253,076	194,483
Male head, wife present, no nonrelatives.....	646,237	250,185	396,052				
Under 45 years.....	308,823	59,623	249,200				
With own children under 18.....	270,507	49,473	221,034				
No own children under 18.....	38,316	10,150	28,166				
45 to 64 years.....	272,101	136,831	135,270				
With own children under 18.....	96,070	34,505	61,565				
No own children under 18.....	176,031	102,326	73,705				
65 years and over.....	65,313	53,731	11,582				

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..	484,664	468,498	16,166	90,560	85,254	5,306	...	114,589	114,360	229	279,515	268,884	10,631
Total 1-dwelling-unit properties.....	454,063	439,129	14,934	88,984	84,028	4,956	...	110,284	110,055	229	254,795	245,046	9,749
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	8,893	8,893	...	...	...	...	...	...	...	...	8,893	8,893	...
\$2,000 to \$3,999.....	24,691	50,816	3,875	2,905	2,905	...	...	2,494	2,494	...	49,292	45,417	3,875
\$4,000 to \$5,999.....	77,355	73,478	3,877	7,650	6,943	707	...	11,858	11,858	...	57,847	54,677	3,170
\$6,000 to \$7,999.....	92,855	87,902	4,953	23,667	20,004	3,663	...	24,390	24,390	...	44,798	43,508	1,290
\$8,000 to \$9,999.....	87,228	86,393	835	24,610	24,024	586	...	26,830	26,830	...	35,788	35,539	249
\$10,000 to \$11,999.....	68,051	67,592	459	16,025	16,025	...	...	28,508	28,279	229	23,518	23,288	230
\$12,000 to \$13,999.....	29,162	29,162	...	8,597	8,597	...	...	11,027	11,027	...	9,538	9,538	...
\$14,000 to \$15,999.....	12,780	12,425	355	2,629	2,629	...	...	3,755	3,755	...	6,396	6,041	355
\$16,000 to \$19,999.....	16,178	15,598	580	2,248	2,248	...	...	1,422	1,422	...	12,508	11,928	580
\$20,000 to \$24,999.....	5,280	5,280	...	653	653	...	...	...	...	...	4,627	4,627	...
\$25,000 or more.....	1,590	1,590	...	...	...	...	...	...	...	...	1,590	1,590	...
Median.....dollars..	7,900	8,000	5,900	8,800	9,000	...	...	9,200	9,200	...	6,500	6,600	4,600
First Mortgage Outstanding Debt													
Less than \$2,000.....	64,960	61,440	3,520	5,355	5,355	...	...	7,349	7,349	...	52,256	48,736	3,520
\$2,000 to \$3,999.....	89,077	84,839	4,238	9,403	8,340	1,063	...	10,529	10,529	...	69,145	65,970	3,175
\$4,000 to \$5,999.....	79,847	74,544	5,303	19,335	15,672	3,663	...	17,975	17,975	...	42,537	40,897	1,640
\$6,000 to \$7,999.....	75,879	75,170	709	16,248	16,018	230	...	27,866	27,866	...	31,765	31,286	479
\$8,000 to \$9,999.....	60,350	60,121	229	15,164	15,164	...	...	23,523	23,294	229	21,663	21,663	...
\$10,000 to \$11,999.....	41,628	41,077	551	12,128	12,128	...	...	14,118	14,118	...	15,382	14,831	551
\$12,000 to \$13,999.....	21,725	21,571	154	7,642	7,642	...	...	6,668	6,668	...	7,415	7,261	154
\$14,000 to \$15,999.....	8,714	8,714	...	2,209	2,209	...	...	1,644	1,644	...	7,861	7,861	...
\$16,000 to \$19,999.....	9,756	9,526	230	1,500	1,500	...	...	612	612	...	7,644	7,414	230
\$20,000 to \$24,999.....	1,094	1,094	...	...	...	...	...	...	...	...	1,094	1,094	...
\$25,000 or more.....	1,033	1,033	...	...	...	...	...	...	...	...	1,033	1,033	...
Median.....dollars..	5,800	6,000	3,900	7,300	7,600	...	...	7,400	7,400	...	4,300	4,400	2,900
Term of First Mortgage													
Indefinite.....	1,607	1,607	...	...	...	...	...	...	...	...	1,607	1,607	...
On demand.....	1,402	1,402	...	...	...	...	...	...	...	...	1,402	1,402	...
Less than 8 years.....	14,605	14,249	356	...	...	...	...	...	...	...	14,605	14,249	356
8 to 12 years.....	74,263	69,337	4,926	356	356	...	...	1,068	1,068	...	72,839	67,913	4,926
13 to 17 years.....	86,921	83,868	3,053	...	...	...	...	14,665	14,665	...	68,517	65,464	3,053
18 to 22 years.....	129,149	127,412	1,737	26,662	25,955	707	...	29,524	29,524	...	72,963	71,933	1,030
23 to 27 years.....	83,979	79,346	4,633	33,178	28,929	4,249	...	30,305	30,305	...	20,496	20,112	384
28 to 32 years.....	61,558	61,329	229	25,049	25,049	...	...	34,722	34,493	229	1,787	1,787	...
33 years or more.....	579	579	...	...	...	...	...	...	...	...	579	579	...
Median.....years..	20	20	17	25	25	...	...	25	25	...	16	16	13
Interest Rate of First Mortgage													
Less than 4.0 percent.....	2,363	2,363	...	124	124	...	...	...	...	...	2,239	2,239	...
4.0 percent.....	46,259	43,773	2,486	6,508	4,022	2,486	...	35,112	35,112	...	4,639	4,639	...
4.1 to 4.4 percent.....	12,865	11,944	921	10,203	9,282	921	...	...	...	...	2,662	2,662	...
4.5 percent.....	123,426	121,399	2,027	31,623	30,074	1,549	...	67,902	67,673	229	23,901	23,652	249
4.6 to 4.9 percent.....	12,875	12,875	...	...	...	...	...	4,520	4,520	...	8,355	8,355	...
5.0 percent.....	71,511	69,636	1,875	4,388	4,388	...	...	...	...	...	67,123	65,248	1,875
5.1 to 5.4 percent.....	42,094	42,094	...	30,859	30,859	...	...	2,750	2,750	...	8,485	8,485	...
5.5 percent.....	26,256	25,544	712	...	...	...	...	...	...	...	26,256	25,544	712
5.6 to 5.9 percent.....	8,012	8,012	...	5,279	5,279	...	...	...	...	...	2,733	2,733	...
6.0 percent.....	107,690	100,777	6,913	...	...	...	...	...	...	...	107,690	100,777	6,913
6.1 to 6.9 percent.....	712	712	...	...	...	...	...	...	...	...	712	712	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.0	5.0	5.5	4.6	4.6	...	...	4.5	4.5	...	5.5	5.5	6.0
Origin of First Mortgage													
Made when property acquired.....	370,749	358,418	12,331	83,630	78,904	4,726	...	99,613	99,613	...	187,506	179,901	7,605
Assumed when property acquired.....	16,712	15,749	963	2,410	2,180	230	...	7,994	7,765	229	6,308	5,804	504
Made after property acquired.....	66,602	64,962	1,640	2,944	2,944	...	...	2,677	2,677	...	60,981	59,341	1,640
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	67,319	66,969	350	16,454	16,454	...	...	6,412	6,412	...	44,453	44,103	350
1958.....	46,497	45,884	613	15,778	15,778	...	...	3,869	3,640	229	26,850	26,466	384
1957.....	47,566	45,609	1,957	9,287	9,287	...	...	7,718	7,718	...	30,561	28,604	1,957
1955 and 1956.....	97,776	95,996	1,780	10,364	10,364	...	...	38,542	38,542	...	48,870	47,090	1,780
1950 to 1954.....	150,471	143,773	6,698	22,064	20,294	1,770	...	42,938	42,938	...	85,469	80,541	4,928
1945 to 1949.....	36,987	33,451	3,536	11,980	8,794	3,186	...	10,805	10,805	...	14,202	13,852	350
1940 to 1944.....	6,040	6,040	...	3,057	3,057	...	...	...	...	...	2,983	2,983	...
1939 or earlier.....	1,407	1,407	...	...	...	...	...	...	...	...	1,407	1,407	...

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.....	453,395	438,461	14,934	88,984	84,028	4,956	...	110,284	110,055	229	254,127	244,378	9,749
Interest and principal.....	444,399	429,821	14,578	88,984	84,028	4,956	...	110,284	110,055	229	245,131	235,738	9,393
Interest only.....	8,646	8,290	356	...	...	...	...	...	...	...	8,646	8,290	356
Principal only.....	350	350	...	...	...	...	...	...	...	...	350	350	...
No regular payments required.....	668	668	...	...	...	...	...	...	...	...	668	668	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	453,395	438,461	14,934	88,984	84,028	4,956	...	110,284	110,055	229	254,127	244,378	9,749
Less than \$30.....	47,978	46,915	1,063	6,685	5,978	707	...	3,780	3,780	...	37,513	37,157	356
\$30 to \$39.....	60,800	52,911	7,889	10,356	7,043	3,313	...	12,709	12,709	...	37,735	33,159	4,576
\$40 to \$49.....	97,078	94,966	2,112	20,998	20,292	706	...	27,984	27,984	...	48,096	46,690	1,406
\$50 to \$59.....	100,101	97,396	2,705	23,205	22,975	230	...	35,606	35,377	229	41,290	39,044	2,246
\$60 to \$69.....	71,579	71,349	230	14,487	14,487	...	...	21,277	21,277	...	35,815	35,585	230
\$70 to \$79.....	28,236	28,236	...	8,000	8,000	...	...	6,652	6,652	...	13,584	13,584	...
\$80 to \$89.....	11,948	11,747	201	1,620	1,620	...	...	1,312	1,312	...	9,016	8,815	201
\$90 to \$99.....	10,495	10,341	154	2,493	2,493	...	...	614	614	...	7,388	7,234	154
\$100 to \$119.....	14,697	14,467	230	487	487	...	...	350	350	...	13,860	13,630	230
\$120 to \$149.....	5,464	5,114	350	653	653	...	...	...	...	...	4,811	4,461	350
\$150 to \$199.....	3,770	3,770	...	...	...	...	...	...	...	...	3,770	3,770	...
\$200 or more.....	1,249	1,249	...	...	...	...	...	...	...	...	1,249	1,249	...
Median.....dollars..	52	53	38	53	54	...	...	53	53	...	51	51	40
No regular payments required.....	668	668	...	...	...	...	...	...	...	...	668	668	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	427,037	413,395	13,642	86,387	81,431	4,956	...	101,726	101,726	...	238,924	230,238	8,686
Delinquent.....	26,358	25,066	1,292	2,597	2,597	...	...	8,558	8,329	229	15,203	14,140	1,063
No regular payments required.....	668	668	...	...	...	...	...	...	...	...	668	668	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	39,081	38,731	350	15,259	14,909	350	...	9,257	9,257	...	14,565	14,565	...
Commercial bank or trust company, trust account.....	6,602	6,602	...	2,155	2,155	...	...	197	197	...	4,250	4,250	...
Mutual savings bank.....	112,020	108,348	3,672	47,238	44,394	2,844	...	45,815	45,586	229	18,967	18,368	599
Savings and loan association.....	188,717	181,722	6,995	8,681	8,681	...	...	34,637	34,637	...	145,399	138,404	6,995
Life insurance company.....	62,530	60,614	1,916	11,147	9,385	1,762	...	18,397	18,397	...	32,986	32,832	154
Mortgage company.....	459	459	...	459	459	...	...	...	...	...	...	...	...
Real estate or construction company.....	1,752	1,396	356	356	356	...	...	...	...	...	1,396	1,040	356
Federal or State agency.....	2,690	2,690	...	587	587	...	...	698	698	...	1,405	1,405	...
Retirement system, welfare fund, etc.....	6,693	6,693	...	3,102	3,102	...	...	698	698	...	2,893	2,893	...
Other nonprofit organization.....	2,539	2,539	...	...	...	...	...	229	229	...	2,310	2,310	...
Individual or individual's estate.....	28,512	26,867	1,645	...	...	...	...	...	...	...	28,512	26,867	1,645
Other.....	2,468	2,468	...	...	...	...	...	356	356	...	2,112	2,112	...
Servicing of First Mortgage													
By holder.....	352,409	343,836	8,573	48,363	48,006	357	...	73,752	73,523	229	230,294	222,307	7,987
By agent.....	101,654	95,293	6,361	40,621	36,022	4,599	...	36,532	36,532	...	24,501	22,739	1,762
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	435,904	420,970	14,934	85,572	80,616	4,956	...	105,911	105,682	229	244,421	234,672	9,749
Different division.....	17,307	17,307	...	2,789	2,789	...	...	4,144	4,144	...	10,374	10,374	...
Holder outside United States.....	852	852	...	623	623	...	...	229	229	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	387,461	374,167	13,294	86,040	81,084	4,956	...	107,607	107,378	229	193,814	185,705	8,109
Less than 40 percent.....	19,481	19,481	...	1,863	1,863	...	...	586	586	...	17,032	17,032	...
40 to 49 percent.....	21,080	20,018	1,062	1,600	1,600	...	...	1,275	1,275	...	18,205	17,143	1,062
50 to 59 percent.....	34,043	33,208	835	1,800	1,570	230	...	1,391	1,391	...	30,852	30,247	605
60 to 69 percent.....	68,668	65,714	2,954	11,286	10,679	607	...	4,683	4,683	...	52,699	50,352	2,347
70 to 79 percent.....	69,980	66,236	3,744	17,203	16,497	706	...	10,442	10,442	...	42,335	39,297	3,038
80 to 84 percent.....	40,530	36,772	3,758	16,941	14,240	2,701	...	10,825	10,825	...	12,764	11,707	1,057
85 to 89 percent.....	36,746	36,034	712	10,350	9,638	712	...	15,452	15,452	...	10,944	10,944	...
90 to 94 percent.....	37,979	37,979	...	13,813	13,813	...	...	21,642	21,642	...	2,524	2,524	...
95 to 99 percent.....	28,602	28,602	...	9,252	9,252	...	...	17,367	17,367	...	1,983	1,983	...
100 percent or more.....	30,352	30,123	229	1,932	1,932	...	...	23,944	23,715	229	4,476	4,476	...
Median.....percent..	77	77	75	83	83	...	...	92	92	...	66	66	...
Other properties.....	66,602	64,962	1,640	2,944	2,944	...	...	2,677	2,677	...	60,981	59,341	1,640

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.....	449,985	435,401	14,584	88,634	84,028	4,606	...	109,213	108,984	229	252,138	242,389	9,749
Dilapidated.....	4,078	3,728	350	350	...	350	...	1,071	1,071	...	2,657	2,657	...
Rooms													
Less than 4 rooms.....	1,182	1,182	...	...	...	...	...	491	491	...	691	691	...
4 rooms.....	23,734	22,455	1,279	6,104	5,404	700	...	9,594	9,365	229	8,036	7,686	350
5 rooms.....	75,896	73,627	2,269	13,973	13,368	605	...	15,492	15,492	...	46,521	44,767	1,754
6 rooms.....	209,597	203,378	6,219	50,008	46,944	3,064	...	53,901	53,901	...	105,688	102,723	2,965
7 rooms.....	82,511	80,426	2,085	13,543	13,313	230	...	20,105	20,105	...	48,863	47,008	1,855
8 rooms or more.....	61,043	57,861	3,182	5,356	4,999	357	...	10,701	10,701	...	44,986	42,161	2,825
Median.....	6.1	6.1	6.1	6.0	6.0	...	...	6.0	6.1	...	6.2	6.2	6.4
Purchase Price as Percent of Value													
Acquired by purchase.....	451,245	436,311	14,934	88,984	84,028	4,956	...	110,284	110,055	229	251,977	242,228	9,749
Purchased 1957 to 1960.....	131,379	128,809	2,570	40,662	40,662	...	...	17,031	16,802	229	73,686	71,345	2,341
Less than 80 percent.....	12,642	11,936	706	2,576	2,576	...	...	877	877	...	9,189	8,483	706
80 to 89 percent.....	23,626	23,167	459	5,262	5,262	...	...	2,059	1,830	229	16,305	16,075	230
90 to 94 percent.....	32,142	31,941	201	12,232	12,232	...	...	4,929	4,929	...	14,981	14,780	201
95 to 99 percent.....	24,190	24,190	...	7,684	7,684	...	...	3,785	3,785	...	12,721	12,721	...
100 percent or more.....	38,779	37,575	1,204	12,908	12,908	...	...	5,381	5,381	...	20,490	19,286	1,204
Median.....percent..	95	95	...	95	95	...	...	96	96	...	94	94	...
Purchased 1950 to 1956.....	239,329	231,551	7,778	33,285	31,515	1,770	...	81,852	81,852	...	124,192	118,184	6,008
Less than 60 percent.....	11,203	8,163	3,040	356	356	...	...	1,645	1,645	...	9,202	6,162	3,040
60 to 79 percent.....	41,521	39,603	1,918	3,610	3,111	499	...	10,831	10,831	...	27,080	25,661	1,419
80 to 89 percent.....	61,787	59,573	2,214	10,934	10,020	914	...	18,314	18,314	...	32,539	31,239	1,300
90 to 99 percent.....	72,804	72,198	606	8,784	8,427	357	...	33,524	33,524	...	30,496	30,247	249
100 percent or more.....	52,014	52,014	...	9,601	9,601	...	...	17,538	17,538	...	24,875	24,875	...
Median.....percent..	91	91	...	92	93	...	...	93	93	...	88	89	...
Purchased 1949 or earlier.....	80,537	75,951	4,586	15,037	11,851	3,186	...	11,401	11,401	...	54,099	52,699	1,400
Less than 40 percent.....	16,717	16,717	...	1,400	1,400	...	...	356	356	...	14,961	14,961	...
40 to 59 percent.....	19,844	18,794	1,050	2,986	2,986	...	...	430	430	...	16,428	15,778	1,050
60 to 79 percent.....	19,174	18,468	706	3,445	3,089	356	...	4,596	4,596	...	11,133	10,783	350
80 to 99 percent.....	20,300	17,470	2,830	6,505	3,675	2,830	...	5,313	5,313	...	8,482	8,482	...
100 percent or more.....	4,502	4,502	...	701	701	...	...	706	706	...	3,095	3,095	...
Median.....percent..	64	63	...	78	70	...	...	81	81	...	55	55	...
Not acquired by purchase.....	2,818	2,818	...	...	...	...	...	...	...	...	2,818	2,818	...
Property Location													
Inside central city.....	174,181	168,446	5,735	35,313	32,321	2,992	...	41,477	41,477	...	97,391	94,648	2,743
Outside central city.....	279,882	270,683	9,199	53,671	51,707	1,964	...	68,807	68,578	229	157,404	150,398	7,006
Real Estate Tax													
Acquired before 1959.....	402,279	387,695	14,584	73,236	68,280	4,956	...	103,872	103,643	229	225,171	215,772	9,399
Less than \$50.....	6,114	3,657	2,457	230	230	...	...	350	350	...	5,534	3,077	2,457
\$50 to \$99.....	22,193	20,430	1,763	356	356	...	...	3,162	3,162	...	18,675	16,912	1,763
\$100 to \$149.....	64,107	61,748	2,359	6,444	5,744	700	...	15,174	15,174	...	42,489	40,830	1,659
\$150 to \$199.....	83,946	81,494	2,452	13,093	11,347	1,746	...	31,235	31,235	...	39,618	38,912	706
\$200 to \$249.....	81,382	79,458	1,924	20,442	18,518	1,924	...	23,707	23,707	...	37,233	37,233	...
\$250 to \$299.....	74,604	72,538	2,066	21,355	20,769	586	...	17,872	17,643	229	35,377	34,126	1,251
\$300 to \$499.....	55,574	54,011	1,563	10,113	10,113	...	...	10,923	10,923	...	34,538	32,975	1,563
\$500 or more.....	14,359	14,359	...	1,203	1,203	...	...	1,449	1,449	...	11,707	11,707	...
Median.....dollars..	215	217	165	240	244	...	...	204	204	...	208	211	114
Acquired 1959 and 1960 (part).....	51,784	51,434	350	15,748	15,748	...	...	6,412	6,412	...	29,624	29,274	350
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	402,279	387,695	14,584	73,236	68,280	4,956	...	103,872	103,643	229	225,171	215,772	9,399
Less than \$5.....	4,183	3,827	356	230	230	...	...	350	350	...	3,603	3,247	356
\$5 to \$9.....	22,012	18,972	3,040	1,208	1,208	...	...	2,532	2,532	...	18,272	15,232	3,040
\$10 to \$14.....	89,279	86,230	3,049	10,830	10,830	...	...	22,916	22,916	...	55,533	52,484	3,049
\$15 to \$19.....	158,859	155,108	3,751	27,875	25,549	2,326	...	44,076	44,076	...	86,908	85,483	1,425
\$20 to \$24.....	89,336	86,711	2,625	25,648	23,731	1,917	...	21,736	21,507	229	41,952	41,473	479
\$25 to \$29.....	23,534	22,471	1,063	6,027	5,314	713	...	8,680	8,680	...	8,827	8,477	350
\$30 to \$39.....	9,688	9,338	350	1,062	1,062	...	...	2,256	2,256	...	6,370	6,020	350
\$40 or more.....	5,388	5,038	350	356	356	...	...	1,326	1,326	...	3,706	3,356	350
Median.....dollars..	18	18	16	19	19	...	...	18	18	...	17	17	12
Acquired 1959 and 1960 (part).....	51,784	51,434	350	15,748	15,748	...	...	6,412	6,412	...	29,624	29,274	350

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						
OWNER CHARACTERISTICS													
Year Property Acquired													
New.....	172,651	167,802	4,849	46,836	43,167	3,669	...	45,015	45,015	...	80,800	79,620	1,180
1959 and 1960 (part).....	14,303	14,303	...	6,369	6,369	...	...	607	607	...	7,322	7,322	...
1957 and 1958.....	28,684	28,684	...	9,186	9,186	...	...	4,142	4,142	...	15,356	15,356	...
1955 and 1956.....	35,797	35,318	479	5,518	5,518	...	...	14,675	14,675	...	15,604	15,125	479
1950 to 1954.....	67,342	66,158	1,184	15,381	14,548	833	...	21,959	21,959	...	30,002	29,651	351
1945 to 1949.....	18,452	15,266	3,186	8,626	5,790	2,836	...	3,276	3,276	...	6,550	6,200	350
1940 to 1944.....	5,268	5,268	...	1,756	1,756	...	...	356	356	...	3,156	3,156	...
1939 or earlier.....	2,800	2,800	...	...	...	...	...	...	...	...	2,800	2,800	...
Previously occupied.....	281,412	271,327	10,085	42,148	40,861	1,287	...	65,269	65,040	229	173,995	165,426	8,569
1959 and 1960 (part).....	37,476	37,126	350	9,379	9,379	...	...	5,805	5,805	...	22,292	21,942	350
1957 and 1958.....	51,617	49,397	2,220	15,723	15,728	...	...	6,477	6,248	229	29,412	27,421	1,991
1955 and 1956.....	55,435	54,773	712	4,819	4,819	...	...	24,129	24,129	...	26,537	25,825	712
1950 to 1954.....	82,117	76,714	5,403	7,567	6,630	937	...	21,089	21,089	...	53,461	48,995	4,466
1945 to 1949.....	32,410	31,360	1,050	2,133	1,783	350	...	7,413	7,413	...	22,864	22,164	700
1940 to 1944.....	12,953	12,953	...	1,657	1,657	...	...	...	...	...	11,296	11,296	...
1939 or earlier.....	9,354	9,004	350	865	865	...	...	356	356	...	8,133	7,783	350
Manner of Acquisition													
By purchase or construction.....	451,245	436,311	14,934	88,984	84,028	4,956	...	110,284	110,055	229	251,977	242,228	9,749
Made new mortgage.....	421,283	408,012	13,271	86,574	81,848	4,726	...	102,113	102,113	...	232,596	224,051	8,545
Assumed mortgage from former owner.....	21,628	21,244	384	2,410	2,180	230	...	7,765	7,765	...	11,453	11,299	154
Assumed mortgage from former owner, made new second mortgage.....	1,636	357	1,279	...	...	...	...	229	...	229	1,407	357	1,050
Borrowed, other than mortgage.....	4,354	4,354	...	...	...	...	...	177	177	...	4,177	4,177	...
All cash.....	2,344	2,344	...	...	...	...	...	...	...	...	2,344	2,344	...
Not by purchase.....	2,818	2,818	...	...	...	...	...	...	...	...	2,818	2,818	...
Gift or inheritance.....	2,818	2,818	...	...	...	...	...	...	...	...	2,818	2,818	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	402,279	387,695	14,584	73,236	68,280	4,956	...	103,872	103,643	229	225,171	215,772	9,399
Less than \$30.....	706	706	...	...	...	...	...	...	...	...	706	706	...
\$30 to \$39.....	942	942	...	...	...	...	...	...	...	...	942	942	...
\$40 to \$49.....	8,466	8,466	...	...	...	...	...	2,138	2,138	...	6,328	6,328	...
\$50 to \$59.....	11,352	11,352	...	509	509	...	...	707	707	...	10,136	10,136	...
\$60 to \$69.....	26,733	26,733	...	2,869	2,869	...	...	4,149	4,149	...	19,715	19,715	...
\$70 to \$79.....	37,135	35,723	1,412	7,241	6,185	1,056	...	8,958	8,958	...	20,936	20,580	356
\$80 to \$89.....	53,213	50,838	4,375	9,223	7,662	1,561	...	15,682	15,682	...	30,308	27,494	2,814
\$90 to \$99.....	53,945	51,148	2,797	12,082	10,685	1,397	...	16,767	16,767	...	25,096	23,696	1,400
\$100 to \$119.....	101,012	98,394	2,618	24,352	23,640	712	...	34,001	34,001	...	42,659	40,753	1,906
\$120 to \$149.....	66,267	64,999	1,268	12,769	12,538	230	...	17,515	17,515	...	35,983	34,925	1,058
\$150 to \$199.....	28,159	24,645	1,514	3,694	3,694	...	...	3,955	3,726	229	18,510	17,225	1,285
\$200 or more.....	14,349	13,769	580	497	497	...	...	...	...	...	13,852	13,272	580
Median.....dollars.....	101	102	95	104	105	...	...	102	102	...	99	99	101
Acquired 1959 and 1960 (part).....	51,784	51,434	350	15,748	15,748	...	...	6,412	6,412	...	29,624	29,274	350
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	402,279	387,695	14,584	73,236	68,280	4,956	...	103,872	103,643	229	225,171	215,772	9,399
Less than 5 percent.....	1,883	1,883	...	350	350	...	...	350	350	...	1,183	1,183	...
5 to 9 percent.....	28,529	26,529	2,000	3,523	2,586	937	...	3,789	3,789	...	21,217	20,154	1,063
10 to 14 percent.....	98,566	93,748	4,818	23,088	21,670	1,418	...	19,870	19,870	...	55,608	52,208	3,400
15 to 19 percent.....	128,665	125,696	2,969	22,885	21,245	1,640	...	40,544	40,544	...	65,236	63,907	1,329
20 to 24 percent.....	69,033	66,458	2,575	14,796	13,835	961	...	19,648	19,648	...	34,589	32,975	1,614
25 to 29 percent.....	37,124	36,894	230	3,212	3,212	...	...	12,132	12,132	...	21,780	21,550	230
30 to 34 percent.....	11,769	11,062	707	1,171	1,171	...	...	2,517	2,517	...	8,081	7,374	707
35 to 39 percent.....	8,018	7,439	579	1,358	1,358	...	...	1,833	1,604	229	4,827	4,477	350
40 percent or more.....	18,692	17,986	706	2,853	2,853	...	...	3,189	3,189	...	12,650	11,944	706
Median.....percent.....	18	18	16	17	17	...	...	18	18	...	18	18	16
Acquired 1959 and 1960 (part).....	51,784	51,434	350	15,748	15,748	...	...	6,412	6,412	...	29,624	29,274	350
Income¹													
Less than \$2,000.....	12,427	12,427	...	1,993	1,993	...	...	1,883	1,883	...	8,551	8,551	...
\$2,000 to \$2,999.....	13,093	12,737	356	943	943	...	...	1,419	1,419	...	10,731	10,375	356
\$3,000 to \$3,999.....	23,373	23,023	350	3,138	3,138	...	...	5,249	5,249	...	14,986	14,636	350
\$4,000 to \$4,999.....	39,958	38,896	1,062	5,742	5,742	...	...	14,447	14,447	...	19,769	18,707	1,062
\$5,000 to \$5,999.....	71,871	69,986	1,885	11,517	10,912	605	...	23,118	22,889	229	37,236	36,185	1,051
\$6,000 to \$6,999.....	65,426	62,717	2,709	16,189	14,193	1,996	...	16,359	16,359	...	32,878	32,165	713
\$7,000 to \$7,999.....	57,949	56,181	1,768	13,643	12,575	1,068	...	16,623	16,623	...	27,683	26,983	700
\$8,000 to \$8,999.....	43,073	41,673	1,400	8,377	8,027	350	...	13,944	13,944	...	20,752	19,702	1,050
\$9,000 to \$9,999.....	33,828	33,239	589	9,481	9,481	...	...	3,720	3,720	...	20,277	20,038	239
\$10,000 to \$11,999.....	46,222	43,084	3,138	11,371	11,014	357	...	7,591	7,591	...	27,260	24,479	2,781
\$12,000 to \$14,999.....	26,177	25,436	741	3,837	3,837	...	...	2,868	2,868	...	19,472	18,731	741
\$15,000 or more.....	20,666	19,730	936	2,403	2,173	230	...	3,063	3,063	...	15,200	14,494	706
Median.....dollars.....	7,000	7,000	7,600	7,400	7,400	...	...	6,600	6,600	...	7,100	7,100	8,600
Age of Head													
Under 25 years.....	6,509	6,153	356	1,955	1,955	...	...	356	356	...	4,198	3,842	356
25 to 34 years.....	109,575	108,524	1,051	28,285	28,285	...	...	44,556	44,556	...	36,734	35,683	1,051
35 to 44 years.....	155,406	149,325	6,081	23,720	21,011	2,709	...	49,080	49,080	...	82,606	79,234	3,372
45 to 54 years.....	164,091	156,995	7,096	33,143	30,896	2,247	...	14,743	14,514	229	116,205	111,585	4,620
65 years and over.....	18,482	18,132	350	1,881	1,881	...	...	1,549	1,549	...	15,052	14,702	350
Median.....	42	42	45	41	41	...	...	37	37	...	46	46	45

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...	396,052	384,527	11,525	80,887	75,931	4,956	...	99,448	99,219	229	215,717	209,377	6,340
Under 45 years...	249,200	242,424	6,776	51,154	48,445	2,709	...	86,358	86,358	...	111,688	107,621	4,067
With own children under 18...	221,034	214,258	6,776	44,211	41,502	2,709	...	77,481	77,481	...	99,342	95,275	4,067
No own children under 18...	28,166	28,166	...	6,943	6,943	...	...	8,877	8,877	...	12,346	12,346	...
45 to 64 years...	135,270	130,871	4,399	28,897	26,650	2,247	...	12,483	12,254	229	93,890	91,967	1,923
With own children under 18...	61,565	58,956	2,609	14,483	13,166	1,317	...	5,745	5,516	229	41,337	40,274	1,063
No own children under 18...	73,705	71,915	1,790	14,414	13,484	930	...	6,738	6,738	...	52,553	51,693	860
65 years and over...	11,582	11,232	350	836	836	...	...	607	607	...	10,139	9,789	350
Other households with 2 or more persons...	46,746	43,337	3,409	6,823	6,823	...	...	9,894	9,894	...	30,029	26,620	3,409
Under 65 years...	41,961	38,552	3,409	6,467	6,467	...	...	9,308	9,308	...	26,186	22,777	3,409
65 years and over...	4,785	4,785	...	356	356	...	...	586	586	...	3,843	3,843	...
Households with 1 person...	11,265	11,265	...	1,274	1,274	...	...	942	942	...	9,049	9,049	...
Under 65 years...	9,150	9,150	...	585	585	...	...	585	585	...	7,979	7,979	...
65 years and over...	2,115	2,115	...	689	689	...	...	356	356	...	1,070	1,070	...
Color of Head													
White...	412,486	399,677	12,809	84,003	79,397	4,606	...	93,332	93,103	229	235,151	227,177	7,974
Nonwhite...	41,577	39,452	2,125	4,981	4,631	350	...	16,952	16,952	...	19,644	17,869	1,775
Persons													
1 person...	11,265	11,265	...	1,274	1,274	...	...	942	942	...	9,049	9,049	...
2 persons...	83,560	82,706	854	20,221	19,521	700	...	9,960	9,960	...	53,379	53,225	154
3 persons...	90,252	87,655	2,597	19,131	18,176	955	...	20,035	19,806	229	51,086	49,673	1,413
4 persons...	122,787	118,676	4,111	23,501	21,603	1,898	...	33,571	33,571	...	65,715	63,502	2,213
5 persons...	77,237	72,791	4,446	13,582	12,536	1,046	...	25,248	25,248	...	38,407	35,007	3,400
6 persons or more...	68,962	66,036	2,926	11,275	10,918	357	...	20,528	20,528	...	37,159	34,590	2,569
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	131,379	128,809	2,570	40,662	40,662	...	...	17,031	16,802	229	73,686	71,345	2,341
Less than 1.0...	9,091	8,041	1,050	810	810	...	...	350	350	...	7,931	6,881	1,050
1.0 to 1.4...	30,738	30,382	356	12,534	12,534	...	...	3,241	3,241	...	14,963	14,607	356
1.5 to 1.9...	41,830	41,097	733	14,189	14,189	...	...	6,339	6,110	229	21,302	20,798	504
2.0 to 2.4...	32,952	32,521	431	9,158	9,158	...	...	5,385	5,385	...	18,409	17,978	431
2.5 to 2.9...	9,937	9,937	...	2,548	2,548	...	...	709	709	...	6,679	6,679	...
3.0 to 3.4...	2,960	2,960	...	469	469	...	...	1,007	1,007	...	1,484	1,484	...
3.5 to 3.9...	1,178	1,178	...	153	153	...	...	...	...	...	1,025	1,025	...
4.0 or more...	2,693	2,693	...	800	800	...	...	...	...	...	1,893	1,893	...
Median...ratio...	1.8	1.8	...	1.7	1.7	...	...	1.9	1.9	...	1.8	1.8	...
Other properties...	322,684	310,320	12,364	48,322	43,366	4,956	...	93,253	93,253	...	181,109	173,701	7,408
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal...	453,395	438,461	14,934	88,984	84,028	4,956	...	110,284	110,055	229	254,127	244,378	9,749
Less than 5 percent...	11,118	7,604	3,514	350	350	...	...	700	700	...	10,068	6,554	3,514
5 to 9 percent...	220,651	211,690	8,961	49,159	45,140	4,019	...	55,904	55,904	...	115,588	110,646	4,942
10 to 14 percent...	127,009	126,199	810	25,004	25,004	...	...	39,600	39,371	229	62,405	61,824	581
15 to 19 percent...	28,535	28,185	350	3,291	3,291	...	...	7,062	7,062	...	18,182	17,832	350
20 to 24 percent...	9,164	9,164	...	1,057	1,057	...	...	935	935	...	7,172	7,172	...
25 to 29 percent...	3,141	2,785	356	752	752	...	...	600	600	...	1,789	1,433	356
30 to 34 percent...	2,903	2,903	...	586	586	...	...	229	229	...	2,088	2,088	...
35 to 39 percent...	1,062	1,062	...	350	350	...	...	356	356	...	356	356	...
40 percent or more...	6,637	6,637	...	457	457	...	...	1,298	1,298	...	4,882	4,882	...
Median...percent...	9	9	7	9	9	...	...	10	10	...	9	9	6
No regular payments required...	668	668	...	...	...	...	...	...	...	...	668	668	...
Real Estate Tax as Percent of Income													
Acquired before 1959...	402,279	387,695	14,584	73,236	68,280	4,956	...	103,872	103,643	229	225,171	215,772	9,399
Less than 1.0 percent...	11,118	7,604	3,514	350	350	...	...	700	700	...	10,068	6,554	3,514
1.0 to 1.9 percent...	61,127	58,888	2,239	7,100	6,163	937	...	11,572	11,572	...	42,455	41,153	1,302
2.0 to 2.9 percent...	121,915	117,471	4,444	28,181	25,729	2,452	...	35,069	35,069	...	58,665	56,673	1,992
3.0 to 3.9 percent...	94,395	92,854	1,541	17,276	16,920	356	...	29,861	29,861	...	46,073	46,073	...
4.0 to 4.9 percent...	57,710	56,398	1,312	12,027	11,065	962	...	15,834	15,834	...	29,849	29,499	350
5.0 to 7.4 percent...	35,406	34,222	1,184	4,703	4,454	249	...	6,267	6,038	229	24,436	23,730	706
7.5 to 9.9 percent...	9,280	8,930	350	1,962	1,962	...	...	1,467	1,467	...	5,851	5,501	350
10 percent or more...	11,328	11,328	...	1,637	1,637	...	...	3,102	3,102	...	6,589	6,589	...
Median...percent...	3.1	3.1	2.3	3.1	3.1	...	...	3.2	3.2	...	3.0	3.1	1.9
Acquired 1959 and 1960 (part)...	51,784	51,434	350	15,748	15,748	...	...	6,412	6,412	...	29,624	29,274	350
Veteran Status													
Korean War service...	53,206	52,849	357	12,093	11,736	357	...	27,784	27,784	...	13,329	13,329	...
Korean War service only...	35,482	35,482	...	8,027	8,027	...	...	18,662	18,662	...	8,793	8,793	...
Korean War and other service...	17,724	17,367	357	4,066	3,709	357	...	9,122	9,122	...	4,536	4,536	...
Other service...	206,374	197,885	8,489	34,880	30,511	4,369	...	77,905	77,905	...	93,589	89,469	4,120
With World War II service...	183,525	175,386	8,139	30,031	25,662	4,369	...	77,905	77,905	...	75,589	71,819	3,770
No World War II service...	22,849	22,499	350	4,849	4,849	...	...	...	...	...	18,000	17,650	350
Nonveteran...	194,483	188,395	6,088	42,011	41,781	230	...	4,595	4,366	229	147,877	142,248	5,629

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.....	3,089,457	3,022,258	67,199	687,310	663,582	23,728	...	844,492	842,294	2,198	1,557,655	1,516,382	41,273
Average first mortgage debt.....	6.4	6.5	4.2	7.6	7.8	4.5	...	7.4	7.4	9.6	5.6	5.6	3.9
First mortgage debt on 1-dwelling-unit properties.....	2,895,378	2,833,711	61,667	676,952	654,799	22,153	...	812,743	810,545	2,198	1,405,683	1,368,367	37,316
Average first mortgage debt.....	6.4	6.5	4.1	7.6	7.8	4.5	...	7.4	7.4	9.6	5.5	5.6	3.8
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	8,422	8,422	...	...	...	...	...	...	...	...	8,422	8,422	...
\$2,000 to \$3,999.....	97,809	91,566	6,243	2,762	2,762	...	...	2,530	2,530	...	92,517	86,274	6,243
\$4,000 to \$5,999.....	230,210	216,914	13,296	22,213	20,058	2,155	...	35,392	35,392	...	172,605	161,464	11,141
\$6,000 to \$7,999.....	465,484	444,499	20,985	126,657	110,036	16,621	...	124,968	124,968	...	213,859	209,495	4,364
\$8,000 to \$9,999.....	613,899	608,829	5,070	178,202	174,825	3,377	...	193,424	193,424	...	242,273	240,580	1,693
\$10,000 to \$11,999.....	622,015	618,115	3,900	156,277	156,277	...	...	259,462	257,264	2,198	206,276	204,574	1,702
\$12,000 to \$13,999.....	338,810	338,810	...	106,581	106,581	...	...	125,646	125,646	...	106,583	106,583	...
\$14,000 to \$15,999.....	163,258	158,997	4,261	36,726	36,726	...	...	50,593	50,593	...	75,939	71,678	4,261
\$16,000 to \$19,999.....	226,538	218,626	7,912	35,100	35,100	...	...	20,728	20,728	...	170,710	162,798	7,912
\$20,000 to \$24,999.....	86,092	86,092	...	12,434	12,434	...	...	...	...	...	73,658	73,658	...
\$25,000 or more.....	42,841	42,841	...	...	...	...	...	...	...	...	42,841	42,841	...
First Mortgage Outstanding Debt													
Less than \$2,000.....	72,082	67,324	4,758	5,907	5,907	...	...	9,168	9,168	...	57,007	52,249	4,758
\$2,000 to \$3,999.....	266,565	254,421	12,144	30,065	26,597	3,508	...	31,811	31,811	...	204,689	196,053	8,636
\$4,000 to \$5,999.....	394,559	369,193	25,366	96,872	79,860	17,012	...	91,673	91,673	...	206,014	197,660	8,354
\$6,000 to \$7,999.....	533,389	528,361	5,028	114,287	112,654	1,633	...	195,195	195,195	...	223,907	220,512	3,395
\$8,000 to \$9,999.....	544,684	542,486	2,198	136,295	136,295	...	...	213,814	211,616	2,198	194,575	194,575	...
\$10,000 to \$11,999.....	453,586	447,410	6,176	133,577	133,577	...	...	153,140	153,140	...	166,889	160,713	6,176
\$12,000 to \$13,999.....	278,243	276,133	2,110	99,488	99,488	...	...	83,893	83,893	...	94,862	92,752	2,110
\$14,000 to \$15,999.....	129,616	129,616	...	33,578	33,578	...	...	23,782	23,782	...	72,256	72,256	...
\$16,000 to \$19,999.....	168,401	164,514	3,887	26,903	26,903	...	...	10,267	10,267	...	131,231	127,344	3,887
\$20,000 to \$24,999.....	23,883	23,883	...	...	...	...	...	...	...	...	23,883	23,883	...
\$25,000 or more.....	30,370	30,370	...	...	...	...	...	...	...	...	30,370	30,370	...
Term of First Mortgage													
Indefinite.....	10,104	10,104	...	...	...	...	...	...	...	...	10,104	10,104	...
On demand.....	3,433	3,433	...	...	...	...	...	...	...	...	3,433	3,433	...
Less than 8 years.....	36,074	35,362	712	...	...	...	...	...	...	...	36,074	35,362	712
8 to 12 years.....	223,205	213,568	9,637	1,068	1,068	...	...	3,524	3,524	...	218,613	208,976	9,637
13 to 17 years.....	387,736	373,817	13,919	14,380	14,380	...	...	49,916	49,916	...	323,440	309,521	13,919
18 to 22 years.....	891,834	882,278	9,556	154,444	151,939	2,505	...	173,369	173,369	...	564,021	556,970	7,051
23 to 27 years.....	685,386	659,741	25,645	228,503	208,855	19,648	...	228,186	228,186	...	228,697	222,900	5,997
28 to 32 years.....	650,139	647,941	2,198	278,527	278,527	...	...	357,748	355,350	2,198	13,834	13,834	...
33 years or more.....	7,467	7,467	...	...	...	...	...	...	...	...	7,467	7,467	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	14,516	14,516	...	1,401	1,401	...	...	...	...	...	13,115	13,115	...
4.0 percent.....	195,861	184,988	10,873	28,151	17,278	10,873	...	153,351	153,351	...	14,359	14,359	...
4.1 to 4.4 percent.....	79,350	74,980	4,370	52,575	48,205	4,370	...	...	...	...	26,775	26,775	...
4.5 percent.....	927,056	916,255	10,801	175,324	168,414	6,910	...	600,573	598,373	2,198	151,159	149,466	1,693
4.6 to 4.9 percent.....	113,565	113,565	...	...	...	...	...	37,240	37,240	...	76,325	76,325	...
5.0 percent.....	390,344	380,422	9,922	39,874	39,874	...	...	...	...	...	350,470	340,548	9,922
5.1 to 5.4 percent.....	442,482	442,482	...	331,663	331,663	...	...	21,579	21,579	...	89,240	89,240	...
5.5 percent.....	205,614	200,389	5,225	...	...	...	...	...	...	...	205,614	200,389	5,225
5.6 to 5.9 percent.....	71,781	71,781	...	47,964	47,964	...	...	...	...	...	23,817	23,817	...
6.0 percent.....	452,068	431,592	20,476	...	...	...	...	...	...	...	452,068	431,592	20,476
6.1 to 6.9 percent.....	2,741	2,741	...	...	...	...	...	...	...	...	2,741	2,741	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	541,628	540,298	1,330	170,746	170,746	...	...	53,901	53,901	...	316,981	315,651	1,330
1958.....	402,577	394,382	8,195	160,045	160,045	...	...	36,237	34,039	2,198	206,295	200,298	5,997
1957.....	396,865	388,155	8,710	96,189	96,189	...	...	73,760	73,760	...	226,916	218,206	8,710
1955 and 1956.....	700,441	692,510	7,931	81,222	81,222	...	...	331,552	331,552	...	287,667	280,136	7,531
1950 to 1954.....	741,044	719,446	21,598	121,027	112,797	8,270	...	287,761	287,761	...	332,256	318,928	13,328
1945 to 1949.....	99,315	85,012	14,303	43,448	29,565	13,883	...	29,532	29,532	...	26,335	25,915	420
1940 to 1944.....	7,482	7,482	...	4,275	4,275	...	...	...	...	...	3,207	3,207	...
1939 or earlier.....	6,026	6,026	...	...	...	...	...	...	...	...	6,026	6,026	...
Method of Payment of First Mortgage													
Regular payments required.....	2,890,661	2,828,994	61,667	676,952	654,799	22,153	...	812,743	810,545	2,198	1,400,966	1,363,650	37,316
Interest and principal.....	2,863,324	2,802,369	60,955	676,952	654,799	22,153	...	812,743	810,545	2,198	1,373,629	1,337,025	36,604
Interest only.....	26,427	25,715	712	...	...	...	...	...	...	...	26,427	25,715	712
Principal only.....	910	910	...	...	...	...	...	...	...	...	910	910	...
No regular payments required.....	4,717	4,717	...	...	...	...	...	...	...	...	4,717	4,717	...

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	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage		
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	Total	First mortgage only					
					VA second	Conventional second							
MORTGAGE CHARACTERISTICS—Con.													
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	2,890,661	2,828,994	61,667	676,952	654,799	22,153	...	812,743	810,545	2,198	1,400,966	1,363,650	37,316
Less than \$30.....	84,502	81,635	2,867	12,208	10,053	2,155	...	6,036	6,036	...	66,258	65,546	712
\$30 to \$39.....	181,979	157,563	24,416	41,909	26,793	15,116	...	42,318	42,318	...	97,752	88,452	9,300
\$40 to \$49.....	472,092	463,372	8,720	125,272	122,023	3,249	...	166,505	166,505	...	180,315	174,844	5,471
\$50 to \$59.....	671,775	659,986	11,789	179,892	178,259	1,633	...	287,028	284,830	2,198	204,855	196,897	7,958
\$60 to \$69.....	592,524	590,822	1,702	138,101	138,101	...	...	203,789	203,789	...	250,634	248,932	1,702
\$70 to \$79.....	282,052	282,052	...	100,632	100,632	...	...	74,150	74,150	...	107,270	107,270	...
\$80 to \$89.....	121,033	118,882	2,151	21,294	21,294	...	...	19,520	19,520	...	80,219	78,068	2,151
\$90 to \$99.....	124,110	122,000	2,110	38,448	38,448	...	...	9,652	9,652	...	76,010	73,900	2,110
\$100 to \$119.....	180,275	176,388	3,887	6,762	6,762	...	...	3,745	3,745	...	169,768	165,881	3,887
\$120 to \$149.....	85,785	81,760	4,025	12,434	12,434	...	...	...	...	...	73,351	69,326	4,025
\$150 to \$199.....	76,006	76,006	...	...	...	...	...	...	...	...	76,006	76,006	...
\$200 or more.....	18,528	18,528	...	...	...	...	...	...	...	...	18,528	18,528	...
No regular payments required.....	4,717	4,717	...	...	...	...	...	...	...	...	4,717	4,717	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	2,742,987	2,686,730	56,257	651,545	629,392	22,153	...	750,451	750,451	...	1,340,991	1,306,887	34,104
Delinquent.....	147,674	142,264	5,410	25,407	25,407	...	...	62,292	60,094	2,198	59,975	56,763	3,212
No regular payments required.....	4,717	4,717	...	...	...	...	...	...	...	...	4,717	4,717	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	273,145	271,640	1,505	109,030	107,525	1,505	...	63,994	63,994	...	100,121	100,121	...
Commercial bank or trust company, trust account.....	53,937	53,937	...	24,268	24,268	...	...	2,187	2,187	...	27,482	27,482	...
Mutual savings bank.....	844,016	825,826	18,190	359,909	346,345	13,564	...	381,909	379,711	2,198	102,198	99,770	2,428
Savings and loan association.....	1,047,815	1,022,338	25,477	70,415	70,415	...	...	213,698	213,698	...	763,702	738,245	25,457
Life insurance company.....	457,768	448,574	9,194	69,808	62,724	7,084	...	137,279	137,279	...	250,681	248,571	2,110
Mortgage company.....	4,360	4,360	...	4,360	4,360	...	...	...	...	...	...	...	...
Real estate or construction company.....	4,271	3,595	676	1,068	1,068	...	...	...	...	...	3,203	2,527	676
Federal or State agency.....	22,335	22,335	...	5,445	5,445	...	...	4,148	4,148	...	12,742	12,742	...
Retirement system, welfare fund, etc.....	61,768	61,768	...	32,649	32,649	...	...	6,794	6,794	...	22,325	22,325	...
Other nonprofit organization.....	12,897	12,897	...	...	...	...	...	527	527	...	12,370	12,370	...
Individual or individual's estate.....	106,227	99,582	6,645	...	...	...	...	...	...	...	106,227	99,582	6,645
Other.....	6,839	6,839	...	...	...	...	...	2,207	2,207	...	4,632	4,632	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	109,011	104,345	4,666	10,940	10,940	...	...	8,383	8,383	...	89,688	85,022	4,666
20 to 29 percent.....	158,877	150,327	8,550	12,233	12,233	...	...	15,121	15,121	...	131,523	122,973	8,550
30 to 39 percent.....	306,628	297,273	9,355	39,603	30,546	7,057	...	47,448	47,448	...	221,577	219,279	2,298
40 to 49 percent.....	402,806	378,555	24,251	69,135	57,049	12,086	...	55,356	55,356	...	278,315	266,150	12,165
50 to 59 percent.....	344,445	341,435	3,010	44,846	41,836	3,010	...	58,172	58,172	...	241,427	241,427	...
60 to 69 percent.....	517,030	511,033	5,997	114,407	114,407	...	...	153,831	153,831	...	248,792	242,795	5,997
70 to 79 percent.....	431,129	425,291	5,838	140,633	140,633	...	...	171,483	169,285	2,198	119,013	115,373	3,640
80 to 89 percent.....	415,040	415,040	...	145,834	145,834	...	...	220,879	220,879	...	48,327	48,327	...
90 to 99 percent.....	188,594	188,594	...	101,321	101,321	...	...	69,285	69,285	...	17,988	17,988	...
100 percent or more.....	21,818	21,818	...	...	...	...	...	12,785	12,785	...	9,033	9,033	...

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.....					Less than \$2,000.....				
\$14,000 to \$15,999.....					\$2,000 to \$2,999.....				
\$16,000 to \$19,999.....					\$3,000 to \$3,999.....				
\$20,000 to \$24,999.....					\$4,000 to \$4,999.....				
\$25,000 or more.....					\$5,000 to \$5,999.....				
Total Outstanding Debt as Percent of Value					\$6,000 to \$6,999.....				
Less than 20 percent.....					\$7,000 to \$7,999.....				
20 to 29 percent.....					\$8,000 to \$8,999.....				
30 to 39 percent.....					\$9,000 to \$9,999.....				
40 to 49 percent.....					\$10,000 to \$11,999.....				
50 to 59 percent.....					\$12,000 to \$14,999.....				
60 to 69 percent.....					\$15,000 or more.....				
70 to 79 percent.....					Income¹				
80 to 89 percent.....					Less than \$2,000.....				
90 to 99 percent.....					\$2,000 to \$2,999.....				
100 percent or more.....					\$3,000 to \$3,999.....				
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 1929.....					65 years and over.....				
1929 or earlier.....					Households with 1 person.....				
Condition					Under 65 years.....				
Not dilapidated.....					65 years and over.....				
Dilapidated.....					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, other nonprofit organization	Individual or individual's estate	Other
Total 1- to 4-dwelling-unit properties..	484,664	48,337	118,653	205,707	64,032	2,923	3,380	9,232	29,932	2,468
Total 1-dwelling-unit properties.....	454,063	45,683	112,020	188,717	62,530	2,211	2,690	9,232	28,512	2,468
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	8,893	579	...	5,838	...	...	...	...	2,120	356
\$2,000 to \$3,999.....	54,691	2,110	4,521	31,397	1,610	1,062	...	1,061	11,874	1,056
\$4,000 to \$5,999.....	77,355	7,638	9,784	44,311	8,842	690	366	935	4,789	...
\$6,000 to \$7,999.....	92,855	10,987	22,105	41,554	13,536	...	356	351	3,616	350
\$8,000 to \$9,999.....	87,228	7,188	30,784	28,229	14,244	230	928	1,775	3,144	706
\$10,000 to \$11,999.....	68,051	4,921	25,768	18,429	12,772	229	690	2,923	2,319	...
\$12,000 to \$13,999.....	29,162	5,048	11,247	7,702	3,498	...	350	906	411	...
\$14,000 to \$15,999.....	12,780	2,222	4,671	4,075	1,659	...	...	153	...	...
\$16,000 to \$19,999.....	16,178	2,401	2,629	5,613	4,168	...	...	1,128	239	...
\$20,000 to \$24,999.....	5,288	2,359	511	1,569	841	...	...	...	...	...
\$25,000 or more.....	1,590	230	...	...	1,360	...	...	...	...	...
Median.....dollars..	7,900	8,400	9,300	6,600	9,000	...	...	10,300	4,100	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	64,960	4,055	6,991	36,743	7,054	706	...	350	8,349	712
\$2,000 to \$3,999.....	89,077	10,539	13,904	42,034	7,173	1,046	366	2,311	10,654	1,050
\$4,000 to \$5,999.....	79,847	8,284	18,771	35,468	12,642	...	356	356	3,620	350
\$6,000 to \$7,999.....	75,879	6,104	22,812	28,878	14,228	...	229	350	2,922	356
\$8,000 to \$9,999.....	60,350	3,631	21,787	22,220	7,408	220	929	2,776	1,369	...
\$10,000 to \$11,999.....	41,628	5,663	15,401	10,868	5,748	229	460	1,954	1,305	...
\$12,000 to \$13,999.....	21,725	3,839	8,105	5,543	2,928	...	350	906	54	...
\$14,000 to \$15,999.....	8,714	1,667	2,907	2,226	1,914	...	...	...	...	...
\$16,000 to \$19,999.....	9,756	1,671	1,342	4,200	2,075	...	...	229	239	...
\$20,000 to \$24,999.....	1,094	230	...	537	327	...	...	...	...	...
\$25,000 or more.....	1,033	...	...	...	1,033	...	...	...	...	...
Median.....dollars..	5,800	6,000	7,400	4,900	6,600	...	...	8,900	3,100	...
Term of First Mortgage										
Indefinite.....	1,607	...	...	350	...	...	...	...	1,257	...
On demand.....	1,402	351	...	...	...	...	...	...	1,051	...
Less than 8 years.....	14,605	2,987	173	2,141	271	684	...	350	7,293	706
8 to 12 years.....	74,263	9,828	2,882	48,051	1,723	1,068	...	1,412	8,593	706
13 to 17 years.....	86,921	6,701	9,951	55,848	6,914	...	...	356	6,451	700
18 to 22 years.....	129,149	12,013	29,441	54,883	27,416	...	1,079	1,599	2,362	356
23 to 27 years.....	83,979	7,242	32,521	20,211	20,455	...	229	2,448	873	...
28 to 32 years.....	61,558	6,561	37,052	7,233	5,751	459	1,032	2,838	632	...
33 years or more.....	579	...	...	...	...	...	350	229	...	...
Median.....years..	20	19	25	17	22	...	...	25	11	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	2,363	...	124	...	...	...	...	670	1,569	...
4.0 percent.....	46,259	5,073	17,962	9,609	12,800	...	356	229	230	...
4.1 to 4.4 percent.....	12,865	3,882	4,334	350	4,299	...	...	...	...	...
4.5 percent.....	123,426	12,072	60,542	20,305	26,494	586	702	1,405	614	706
4.6 to 4.9 percent.....	12,875	146	889	6,043	4,650	...	...	1,147	...	...
5.0 percent.....	71,511	9,094	6,857	37,918	8,183	...	1,045	1,850	6,208	356
5.1 to 5.4 percent.....	42,094	7,387	17,183	11,977	3,027	...	357	2,163	...	...
5.5 percent.....	26,256	2,561	952	19,885	1,410	...	...	351	1,097	...
5.6 to 5.9 percent.....	8,012	942	2,464	2,606	1,191	229	230	...	350	...
6.0 percent.....	107,690	4,526	713	79,312	476	1,396	...	1,417	18,444	1,406
6.1 to 6.9 percent.....	712	...	...	712	...	...	...	...	...	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.0	5.0	4.6	5.5	4.6	...	...	5.1	6.0	...
Origin of First Mortgage										
Made when property acquired.....	370,749	36,540	100,138	144,523	54,450	1,505	2,100	8,176	22,255	1,062
Assumed when property acquired.....	16,712	850	5,860	5,991	3,425	...	230	...	356	...
Made after property acquired.....	66,602	8,293	6,022	38,203	4,655	706	360	1,056	5,901	1,406
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	67,319	7,358	8,300	39,532	5,594	585	587	1,772	2,885	706
1958.....	46,497	4,574	10,709	21,554	2,908	350	1,166	2,374	2,862	...
1957.....	47,566	2,781	10,938	20,233	4,451	334	459	1,168	6,452	350
1955 and 1956.....	97,776	8,784	28,818	42,369	10,516	586	122	1,733	4,492	356
1950 to 1954.....	150,471	14,813	43,973	55,744	27,329	356	...	1,956	5,600	700
1945 to 1949.....	36,987	4,923	8,331	8,935	9,794	...	356	229	4,063	356
1940 to 1944.....	6,040	1,400	951	350	1,938	...	...	...	1,401	...
1939 or earlier.....	1,407	1,050	...	...	...	...	...	...	357	...
Method of Payment of First Mortgage										
Regular payments required.....	453,395	45,683	112,020	188,717	62,530	2,211	2,690	9,232	27,844	2,468
Interest and principal.....	444,399	43,384	112,020	188,356	62,530	2,211	2,690	9,232	21,508	2,468
Interest only.....	8,646	2,299	...	361	...	...	...	...	5,986	...
Principal only.....	350	...	...	...	...	...	...	...	350	...
No regular payments required.....	668	...	...	...	...	...	...	...	668	...

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.....	453,395	45,683	112,020	188,717	62,530	2,211	2,690	9,232	27,844	2,468
Less than \$30.....	47,978	4,749	7,019	20,782	3,175	...	...	...	11,547	706
\$30 to \$39.....	60,800	4,794	12,037	30,198	8,251	356	722	1,610	2,832	...
\$40 to \$49.....	97,078	8,478	24,808	47,569	10,410	1,292	112	706	3,353	350
\$50 to \$59.....	100,101	9,765	32,607	34,392	15,368	...	1,276	2,671	3,666	356
\$60 to \$69.....	71,579	5,733	22,311	24,281	12,315	229	580	2,880	2,550	700
\$70 to \$79.....	28,236	3,604	6,697	12,059	3,584	334	...	556	1,402	...
\$80 to \$89.....	11,948	769	2,205	4,647	2,071	...	...	351	1,905	...
\$90 to \$99.....	10,495	853	2,608	4,239	2,337	...	...	458	...	...
\$100 to \$119.....	14,697	3,666	1,217	7,338	1,887	...	...	...	589	...
\$120 to \$149.....	5,464	1,337	511	1,844	1,772	...	...	...	...	...
\$150 to \$199.....	3,770	686	...	1,368	1,360	...	...	...	...	356
\$200 or more.....	1,249	1,249	...	...	...	...	...	...	...	...
Median.....dollars..	52	55	54	49	56	...	...	59	38	...
No regular payments required.....	668	...	...	...	...	...	...	...	668	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	427,037	44,652	109,201	168,967	61,715	1,855	2,578	9,003	26,598	2,468
Delinquent.....	26,358	1,031	2,819	19,750	815	356	112	229	1,246	...
No regular payments required.....	668	...	...	...	...	...	...	...	668	...
Servicing of First Mortgage										
By holder.....	352,409	35,092	79,945	183,627	25,736	1,855	1,405	3,017	19,620	2,112
By agent.....	101,654	10,591	32,075	5,090	36,794	356	1,283	6,215	8,892	356
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	435,904	45,349	110,614	188,367	48,668	2,211	2,680	7,971	27,576	2,468
Different division.....	17,307	334	1,406	350	13,010	...	10	1,261	936	...
Holder outside United States.....	852	...	...	...	852	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	387,461	37,390	105,998	150,514	57,875	1,505	2,330	8,176	22,611	1,062
Less than 40 percent.....	19,481	1,353	3,919	8,270	4,181	...	...	701	351	706
40 to 49 percent.....	21,080	1,888	3,200	7,997	4,195	...	...	...	3,800	...
50 to 59 percent.....	34,043	2,852	7,643	11,880	8,928	334	...	711	1,695	...
60 to 69 percent.....	68,668	8,194	10,950	30,360	14,577	356	...	...	4,231	...
70 to 79 percent.....	69,980	6,129	16,845	39,921	4,918	...	...	229	1,938	...
80 to 84 percent.....	40,530	3,971	14,161	13,261	5,212	...	...	1,444	2,481	...
85 to 89 percent.....	36,746	4,452	12,202	9,419	4,238	...	713	924	4,798	...
90 to 94 percent.....	37,979	5,224	15,389	10,659	4,600	230	230	585	1,062	...
95 to 99 percent.....	28,602	1,236	10,474	8,771	4,059	229	689	2,204	940	...
100 percent or more.....	30,352	2,091	11,215	9,976	2,967	356	698	1,378	1,315	356
Median.....percent..	77	77	84	74	68	...	...	...	76	...
Other properties.....	66,602	8,293	6,022	38,203	4,655	706	360	1,056	5,901	1,406
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	387,461	37,390	105,998	150,514	57,875	1,505	2,330	8,176	22,611	1,062
Less than 40 percent.....	19,481	1,353	3,919	8,270	4,181	...	...	...	3,444	...
40 to 49 percent.....	20,018	1,888	3,200	7,291	4,195	...	...	...	1,695	...
50 to 59 percent.....	33,208	2,852	7,164	11,524	8,928	334	...	...	4,231	...
60 to 69 percent.....	65,714	8,194	10,343	28,523	14,423	...	...	...	4,231	...
70 to 79 percent.....	66,869	5,779	17,324	37,233	4,716	...	...	229	1,588	...
80 to 84 percent.....	38,191	3,971	12,867	13,610	4,518	...	...	1,444	1,781	...
85 to 89 percent.....	36,841	4,452	12,096	9,620	3,882	...	713	924	4,798	...
90 to 94 percent.....	40,538	5,224	15,389	12,182	4,600	230	230	585	2,118	...
95 to 99 percent.....	30,739	1,236	11,898	9,484	4,059	229	689	2,204	940	...
100 percent or more.....	35,842	2,441	11,798	12,777	4,373	356	698	1,378	1,665	356
Median.....percent..	78	78	84	75	68	...	...	...	80	...
Other properties.....	66,602	8,293	6,022	38,203	4,655	706	360	1,056	5,901	1,406
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	67,665	6,808	9,244	32,550	9,501	...	...	1,371	6,779	1,412
20 to 29 percent.....	44,025	5,035	8,215	18,640	6,472	684	...	579	4,050	350
30 to 39 percent.....	60,605	6,758	10,463	26,383	12,996	...	366	...	3,639	350
40 to 49 percent.....	63,417	10,087	12,343	24,342	10,934	356	...	940	4,065	350
50 to 59 percent.....	49,446	4,072	11,033	23,099	8,091	356	...	350	2,425	...
60 to 69 percent.....	58,480	2,233	19,250	27,094	6,408	...	706	858	1,575	356
70 to 79 percent.....	46,844	4,173	17,157	15,374	4,889	...	586	665	3,434	...
80 to 89 percent.....	42,425	5,709	18,026	12,049	1,973	...	342	2,707	1,619	...
90 to 99 percent.....	18,928	808	5,809	8,116	1,266	229	690	1,303	707	...
100 percent or more.....	2,228	...	460	1,070	...	...	...	459	239	...
Median.....percent..	49	44	62	47	42	...	...	78	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.....	10,921	700	...	5,341	...	356	...	...	4,174	350
\$5,000 to \$7,400.....	48,627	2,735	1,774	35,873	350	1,062	...	711	5,766	356
\$7,500 to \$9,900.....	76,185	4,364	12,716	44,323	7,919	...	712	815	4,980	356
\$10,000 to \$12,400.....	108,803	10,643	39,164	36,421	8,730	793	1,628	4,634	6,414	356
\$12,500 to \$14,900.....	69,482	6,830	26,238	23,882	8,135	...	...	684	3,363	350
\$15,000 to \$17,400.....	55,151	6,951	17,272	18,128	11,173	...	...	559	1,068	...
\$17,500 to \$19,900.....	32,576	3,309	6,906	6,846	12,606	...	...	1,250	959	700
\$20,000 to \$24,900.....	20,651	1,974	5,821	7,230	4,539	...	350	350	387	...
\$25,000 to \$34,900.....	22,665	6,210	1,759	7,342	5,724	...	...	229	1,401	...
\$35,000 or more.....	9,002	1,967	350	3,331	3,354	...	...	...	...	...
Median.....dollars..	12,100	14,100	12,700	10,600	16,400	...	...	11,700	9,700	...
Year Built										
1958 and 1959.....	27,223	4,004	5,808	11,927	4,211	...	...	701	572	...
1955 to 1957.....	59,562	5,224	24,665	16,563	9,358	564	920	966	1,302	...
1950 to 1954.....	104,014	11,064	36,342	25,574	25,699	229	341	3,091	1,674	...
1940 to 1949.....	59,075	8,704	16,660	16,059	11,911	...	357	1,636	3,748	...
1930 to 1939.....	33,990	2,100	11,552	14,349	2,826	...	...	350	2,107	706
1929 or earlier.....	170,199	14,527	16,993	104,245	8,525	1,418	1,072	2,488	19,109	1,762
New or Previously Occupied										
New.....	172,651	21,235	61,713	40,576	41,186	564	112	2,710	4,555	...
Previously occupied.....	281,412	24,448	50,307	148,141	21,344	1,647	2,578	6,522	23,957	2,468
Number of Mortgages on Property										
1 mortgage.....	439,129	45,333	108,348	181,722	60,614	1,855	2,690	9,232	26,867	2,468
2 mortgages.....	14,934	350	3,672	6,995	1,916	356	...	...	1,645	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	449,925	45,683	111,664	186,939	62,180	1,855	2,690	9,232	27,274	2,468
Dilapidated.....	4,078	...	356	1,778	350	356	...	...	1,238	...
Property Location										
Inside central city.....	174,181	4,393	42,908	98,784	11,184	1,068	1,069	3,343	10,364	1,068
Outside central city.....	279,682	41,290	69,112	89,933	51,346	1,143	1,621	5,889	18,148	1,400
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	402,279	42,065	104,426	156,393	57,286	1,982	2,103	8,160	27,396	2,468
Less than \$5.....	4,183	1,280	...	1,755	229	334	...	...	585	...
\$5 to \$9.....	22,012	3,574	1,682	8,734	3,412	...	350	...	4,260	...
\$10 to \$14.....	89,279	7,788	22,558	34,634	17,226	...	229	1,598	5,186	...
\$15 to \$19.....	158,859	15,855	39,735	62,751	24,305	712	824	3,299	9,966	1,412
\$20 to \$24.....	89,336	8,461	29,481	34,164	9,344	936	230	3,033	2,631	1,056
\$25 to \$29.....	23,534	1,672	8,995	9,331	1,642	...	240	230	1,424	...
\$30 to \$39.....	9,638	3,085	1,975	1,567	712	...	230	...	2,119	...
\$40 or more.....	5,388	350	...	3,457	356	...	...	...	1,225	...
Median.....dollars..	18	18	19	18	17	...	...	...	17	...
Acquired 1959 and 1960 (part).....	51,784	3,618	7,594	32,324	5,244	229	587	1,072	1,116	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	402,279	42,065	104,426	156,393	57,286	1,982	2,103	8,160	27,396	2,468
Less than 5 percent.....	1,883	700	350	706	127	...	...	...	...	...
5 to 9 percent.....	28,529	3,679	6,686	8,404	6,771	356	350	356	1,927	...
10 to 14 percent.....	98,566	10,584	23,356	42,930	15,002	...	356	1,129	5,209	...
15 to 19 percent.....	128,665	11,713	38,871	44,617	19,563	334	356	3,204	8,595	1,412
20 to 24 percent.....	69,033	7,658	18,181	26,231	7,838	580	580	2,555	5,531	...
25 to 29 percent.....	27,124	2,877	7,808	16,188	5,362	...	572	585	3,732	...
30 to 34 percent.....	11,769	1,582	3,331	4,720	669	...	230	230	1,237	...
35 to 39 percent.....	8,018	350	2,430	3,112	789	...	...	...	987	380
40 percent or more.....	18,692	2,922	3,413	9,485	1,165	712	10	101	178	706
Median.....percent..	18	18	18	18	17	...	...	...	19	...
Acquired 1959 and 1960 (part).....	51,784	3,618	7,594	32,324	5,244	229	587	1,072	1,116	...

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.....	12,427	1,050	2,357	6,223	815	356	10	101	1,165	350
\$2,000 to \$2,999.....	13,093	...	1,418	7,340	350	356	230	...	3,399	...
\$3,000 to \$3,999.....	23,373	2,725	4,423	12,269	1,026	...	...	...	2,218	712
\$4,000 to \$4,999.....	39,958	2,492	7,424	21,099	2,845	579	571	920	3,678	350
\$5,000 to \$5,999.....	71,871	5,918	14,876	35,221	7,868	334	816	2,589	3,899	350
\$6,000 to \$6,999.....	65,426	7,043	19,135	25,055	7,830	230	356	1,336	4,441	...
\$7,000 to \$7,999.....	57,949	5,490	18,351	18,680	8,767	356	357	847	4,745	356
\$8,000 to \$8,999.....	43,073	4,640	13,588	16,017	5,942	...	...	611	1,925	350
\$9,000 to \$9,999.....	33,828	5,414	7,574	15,404	4,508	...	...	332	596	...
\$10,000 to \$11,999.....	46,222	3,221	13,975	17,867	8,172	...	...	1,597	1,390	...
\$12,000 to \$14,999.....	26,177	2,334	4,627	9,340	7,921	...	...	899	1,056	...
\$15,000 or more.....	20,666	5,356	4,272	4,202	6,486	...	350	...	...	...
Median.....dollars..	7,000	7,700	7,300	6,500	8,300	...	...	6,800	6,000	...
Age of Head										
Under 25 years.....	6,509	899	150	4,954	506	...	...	...	...	...
25 to 34 years.....	109,575	11,415	34,975	42,769	10,869	815	801	2,582	4,643	706
35 to 44 years.....	155,406	17,888	37,074	63,888	21,437	1,062	1,172	3,890	7,639	356
45 to 64 years.....	164,091	14,431	36,653	67,235	28,107	334	717	1,740	13,824	1,050
65 years and over.....	18,482	1,050	3,168	8,871	1,611	...	...	1,020	2,406	356
Median.....	42	41	41	42	44	...	...	40	48	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	396,052	41,224	104,692	154,613	56,342	1,499	2,450	9,232	23,532	2,468
Under 45 years.....	249,200	28,445	70,064	98,091	30,811	1,165	1,743	6,472	11,347	1,062
With own children under 18.....	221,034	26,118	62,957	84,809	26,853	1,165	1,743	5,219	11,108	1,062
No own children under 18.....	28,166	2,327	7,107	13,282	3,958	...	...	1,253	239	...
45 to 64 years.....	135,270	11,729	32,735	51,576	24,276	334	707	1,740	11,123	1,050
With own children under 18.....	61,565	3,574	15,931	23,155	9,797	334	707	1,160	6,907	...
No own children under 18.....	73,705	8,155	16,804	28,421	14,479	...	...	580	4,216	1,050
65 years and over.....	11,582	1,050	1,893	4,946	1,255	...	...	1,020	1,062	356
Other households with 2 or more persons....	46,746	4,109	5,226	27,476	5,608	712	230	...	3,385	...
Under 65 years.....	41,961	4,109	4,640	24,620	5,252	712	230	...	2,398	...
65 years and over.....	4,785	...	586	2,856	356	...	...	...	987	...
Households with 1 person.....	11,265	350	2,102	6,628	580	...	10	...	1,595	...
Under 65 years.....	9,190	350	1,413	5,559	580	...	10	...	1,238	...
65 years and over.....	2,115	...	689	1,069	...	...	...	...	357	...
Color of Head										
White.....	412,486	45,327	106,782	160,839	59,234	1,499	1,621	9,232	25,840	2,112
Nonwhite.....	41,577	356	5,238	27,878	3,296	712	1,069	...	2,672	356
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	131,379	10,607	28,861	62,142	12,603	919	1,862	4,614	9,771	...
Less than 1.0.....	9,091	120	356	4,920	...	356	...	...	3,339	...
1.0 to 1.4.....	30,738	3,136	7,975	12,677	3,149	...	715	1,353	1,735	...
1.5 to 1.9.....	41,830	4,863	8,956	19,571	3,055	334	229	2,143	2,679	...
2.0 to 2.4.....	32,952	448	8,942	15,605	4,963	229	690	683	1,392	...
2.5 to 2.9.....	9,937	1,100	1,157	5,838	882	...	...	334	626	...
3.0 to 3.4.....	2,960	334	896	1,176	554	...	...	...	...	...
3.5 to 3.9.....	1,178	487	...	691	...	...	...	...	...	...
4.0 or more.....	2,693	119	579	1,664	...	...	230	101	...	...
Median.....ratio..	1.8	1.7	1.8	1.8	2.0	...	...	...	1.4	...
Other properties.....	322,684	35,076	83,159	126,575	49,927	1,292	828	4,618	18,741	2,468
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	453,395	45,683	112,020	188,717	62,530	2,211	2,690	9,232	27,844	2,468
Less than 5 percent.....	34,293	6,686	9,611	20,364	8,808	...	350	1,026	7,092	356
5 to 9 percent.....	220,651	21,916	60,884	89,874	31,074	586	1,069	3,842	10,350	1,056
10 to 14 percent.....	127,009	11,151	32,301	53,283	19,450	350	1,031	3,114	6,329	...
15 to 19 percent.....	28,335	2,921	5,703	13,455	1,714	563	...	1,149	2,680	350
20 to 24 percent.....	9,164	1,018	808	5,444	669	...	10	...	1,215	...
25 to 29 percent.....	3,141	272	250	2,033	...	356	230	...	...	...
30 to 34 percent.....	2,903	1,019	459	1,069	...	356	...	...	...	...
35 to 39 percent.....	1,062	...	350	712	...	...	...	...	...	...
40 percent or more.....	6,637	700	1,654	2,483	815	...	...	101	178	706
Median.....percent..	9	9	9	9	9	...	...	10	8	...
No regular payments required.....	668	...	...	...	...	...	...	...	668	...
Veteran Status										
Korean War service.....	53,206	5,155	15,908	20,386	5,668	...	459	1,935	3,339	356
Korean War service only.....	35,482	3,929	10,634	12,470	4,034	...	459	611	2,989	...
Korean War and other service.....	17,724	1,226	5,274	7,916	1,634	...	...	1,324	350	...
Other service.....	206,374	19,868	61,642	78,551	32,992	229	1,058	3,717	7,255	1,062
With World War II service.....	183,525	17,871	56,426	67,560	31,052	229	818	3,114	5,749	706
No World War II service.....	22,849	1,997	5,216	10,991	1,940	...	240	603	1,506	356
Nonveteran.....	194,483	20,660	34,470	89,780	23,870	1,982	1,173	3,580	17,918	1,050

¹ Income of owner and relatives living with him.

PITTSBURGH

PENNSYLVANIA

STANDARD METROPOLITAN STATISTICAL AREA

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Pittsburgh, Pa.

STANDARD METROPOLITAN STATISTICAL AREA

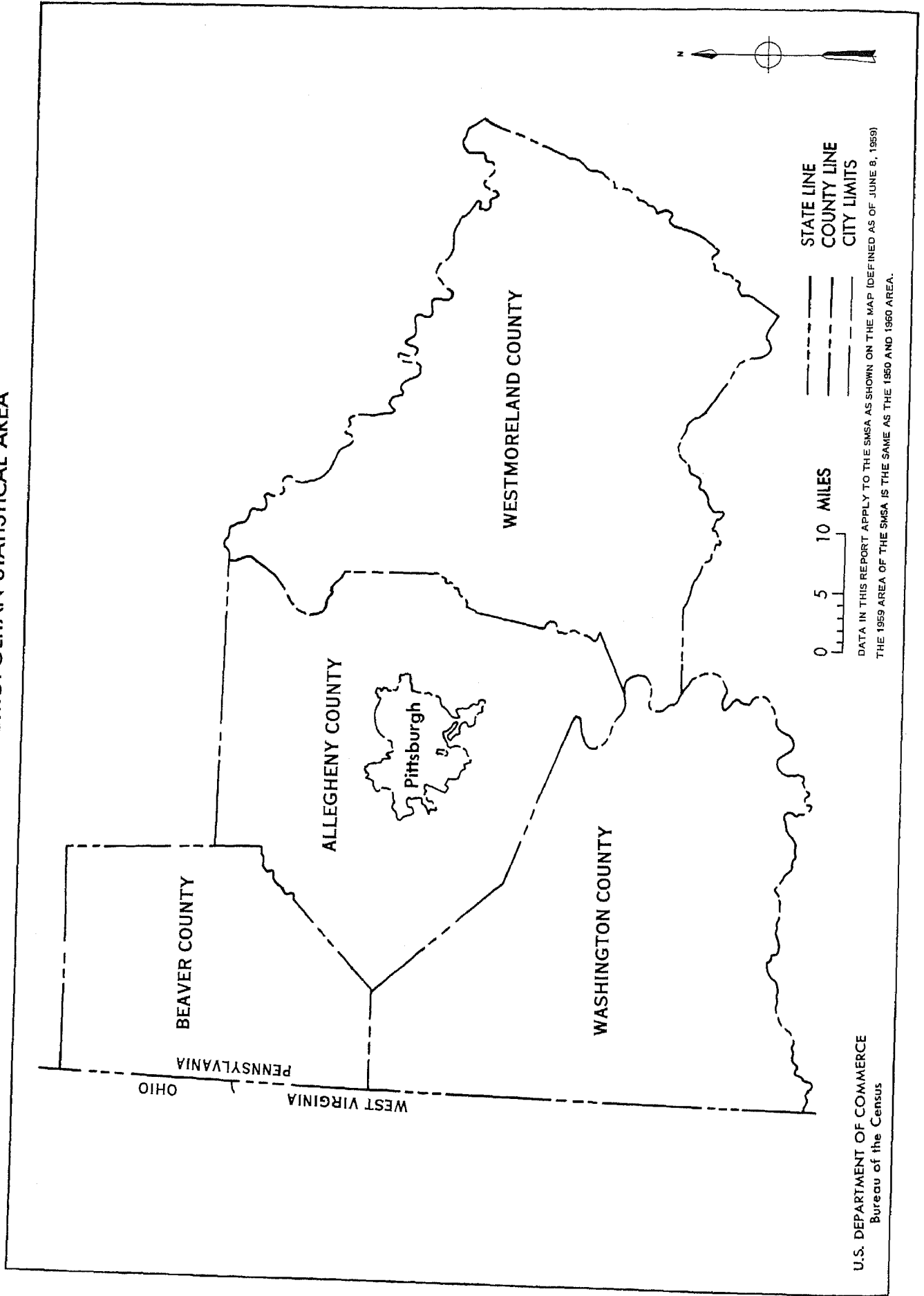


Table 1.—MORTGAGE STATUS—PROPERTY AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEOWNER PROPERTIES: 1960

[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...	452,318	237,992	214,326	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	392,074	201,725	190,349	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	26,121	21,720	4,401	\$5 to \$9.....			
\$5,000 to \$7,400.....	45,863	30,711	15,152	\$10 to \$14.....			
\$7,500 to \$9,900.....	51,744	29,812	21,932	\$15 to \$19.....			
\$10,000 to \$12,400.....	69,563	44,738	24,825	\$20 to \$24.....			
\$12,500 to \$14,900.....	42,691	21,813	20,878	\$25 to \$29.....			
\$15,000 to \$17,400.....	62,551	19,932	42,619	\$30 to \$39.....			
\$17,500 to \$19,900.....	28,933	9,636	19,297	\$40 or more.....			
\$20,000 to \$24,900.....	33,061	11,467	21,594	Median.....dollars..			
\$25,000 to \$34,900.....	24,207	9,700	14,507	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	7,340	2,196	5,144	26,627			
Median.....dollars..	12,700	11,000	15,500	3,096			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	20,978	2,544	18,434	New.....			
1950 to 1954.....	42,087	8,564	33,523	1959 and 1960 (part).....			
1940 to 1949.....	49,775	15,892	33,883	1957 and 1958.....			
1930 to 1939.....	51,868	24,114	27,754	1955 and 1956.....			
1929 or earlier.....	35,632	19,762	15,870	1950 to 1954.....			
	191,734	130,849	60,885	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).....			

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.....	32,488	27,372	5,116	Other households with 2 or more persons.....	46,320	37,565	8,755
\$2,000 to \$2,999.....	22,064	17,038	5,026	Under 65 years.....	26,675	20,399	6,276
\$3,000 to \$3,999.....	22,545	14,793	7,752	65 years and over.....	19,645	17,166	2,479
\$4,000 to \$4,999.....	50,135	27,282	22,853	Households with 1 person.....	21,724	18,654	3,070
\$5,000 to \$5,999.....	56,713	27,961	28,752	Under 65 years.....	11,016	7,946	3,070
\$6,000 to \$6,999.....	51,673	19,173	32,500	65 years and over.....	10,708	10,708	...
\$7,000 to \$7,999.....	39,597	11,229	28,368	Persons			
\$8,000 to \$8,999.....	32,554	14,824	17,730	1 person.....	21,724	18,654	3,070
\$9,000 to \$9,999.....	20,830	10,389	10,441	2 persons.....	100,834	70,895	29,939
\$10,000 to \$11,999.....	25,769	11,686	14,083	3 persons.....	89,297	46,740	42,557
\$12,000 to \$14,999.....	19,360	10,451	8,909	4 persons.....	76,924	27,245	49,679
\$15,000 or more.....	18,346	9,527	8,819	5 persons.....	60,987	21,223	39,764
Median.....dollars..	6,200	5,500	6,800	6 persons or more.....	42,308	16,468	25,840
Age of Head				Veteran Status			
Under 25 years.....	1,457	...	1,457	Korean War service.....	17,296	1,716	15,580
25 to 34 years.....	52,493	7,776	44,717	Korean War service only.....	12,379	838	11,541
35 to 44 years.....	93,397	26,101	67,296	Korean War and other service.....	4,917	878	4,039
45 to 64 years.....	168,193	99,749	68,444	Other service.....	142,570	49,961	92,609
65 years and over.....	76,534	68,099	8,435	With World War II service.....	111,478	27,909	83,569
Median.....	51	58	42	No World War II service.....	31,092	22,052	9,040
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	324,030	145,506	178,524		232,208	150,048	82,160
Under 45 years.....	137,107	27,849	109,258				
With own children under 18.....	121,710	25,253	96,457				
No own children under 18.....	15,397	2,596	12,801				
45 to 64 years.....	140,742	77,432	63,310				
With own children under 18.....	58,708	28,104	30,604				
No own children under 18.....	82,034	49,328	32,706				
65 years and over.....	46,181	40,225	5,956				

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.....	190,349	187,670	2,679	18,420	17,232	1,188	...	37,549	37,549	...	134,380	132,889	1,491
Interest and principal.....	189,582	186,903	2,679	18,420	17,232	1,188	...	37,549	37,549	...	133,613	132,122	1,491
Interest only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Principal only.....	767	767	...	...	...	...	...	...	...	...	767	767	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	190,349	187,670	2,679	18,420	17,232	1,188	...	37,549	37,549	...	134,380	132,889	1,491
Less than \$30.....	10,799	10,799	...	1,760	1,760	...	...	459	459	...	8,580	8,580	...
\$30 to \$39.....	17,313	15,813	1,500	1,996	878	1,118	...	3,170	3,170	...	12,147	11,765	382
\$40 to \$49.....	25,714	25,644	70	1,277	1,207	70	...	5,716	5,716	...	18,721	18,721	...
\$50 to \$59.....	33,541	33,541	...	3,484	3,484	...	...	8,423	8,423	...	21,634	21,634	...
\$60 to \$69.....	29,540	29,540	...	1,407	1,407	...	...	8,930	8,930	...	19,203	19,203	...
\$70 to \$79.....	28,187	27,307	880	3,910	3,910	...	...	5,744	5,744	...	18,533	17,653	880
\$80 to \$89.....	16,550	16,550	...	1,391	1,391	...	...	2,654	2,654	...	12,505	12,505	...
\$90 to \$99.....	9,008	8,800	229	1,338	1,338	...	...	876	876	...	6,815	6,586	229
\$100 to \$119.....	10,866	10,866	...	1,475	1,475	...	...	1,158	1,158	...	8,233	8,233	...
\$120 to \$149.....	4,737	4,737	...	382	382	...	...	419	419	...	3,936	3,936	...
\$150 to \$199.....	3,121	3,121	...	...	...	...	...	...	...	...	3,121	3,121	...
\$200 or more.....	952	952	...	...	...	...	...	...	...	...	952	952	...
Median.....dollars.....	63	63	...	65	69	...	...	61	61	...	63	63	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	176,576	174,556	2,020	17,556	17,027	529	...	36,171	36,171	...	122,849	121,358	1,491
Delinquent.....	13,773	13,114	659	864	205	659	...	1,378	1,378	...	11,531	11,531	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	41,339	41,339	...	2,579	2,579	...	...	13,027	13,027	...	25,733	25,733	...
Commercial bank or trust company, trust account.....	1,039	1,039	...	517	517	...	...	...	...	...	522	522	...
Mutual savings bank.....	16,268	15,080	1,188	8,132	6,944	1,188	...	6,144	6,144	...	1,992	1,992	...
Savings and loan association.....	93,791	92,300	1,491	205	205	...	...	7,661	7,661	...	85,925	84,434	1,491
Life insurance company.....	19,322	19,322	...	5,481	5,481	...	...	9,912	9,912	...	3,929	3,929	...
Mortgage company.....	386	386	...	199	199	...	...	187	187	...	...	...	...
Real estate or construction company.....	2,782	2,782	...	...	...	...	...	...	...	...	2,782	2,782	...
Federal or State agency.....	1,092	1,092	...	199	199	...	...	618	618	...	275	275	...
Retirement system, welfare fund, etc.....	1,567	1,567	...	1,108	1,108	...	...	...	...	...	499	499	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	12,763	12,763	...	...	...	...	...	...	...	...	12,763	12,763	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Servicing of First Mortgage													
By holder.....	153,901	152,410	1,491	3,510	3,510	...	...	26,880	26,880	...	123,511	122,020	1,491
By agent.....	36,448	35,260	1,188	14,910	13,722	1,188	...	10,669	10,669	...	10,869	10,869	...
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	181,500	179,280	2,220	15,887	15,158	729	...	35,118	35,118	...	130,495	129,004	1,491
Different division.....	8,242	7,783	459	2,307	1,848	459	...	2,050	2,050	...	3,885	3,885	...
Holder outside United States.....	607	607	...	226	226	...	...	381	381	...	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	149,559	146,880	2,679	18,038	16,850	1,188	...	35,784	35,784	...	95,737	94,246	1,491
Less than 40 percent.....	9,589	9,589	...	...	...	...	...	459	459	...	9,130	9,130	...
40 to 49 percent.....	5,430	5,430	...	382	382	...	...	108	108	...	4,940	4,940	...
50 to 59 percent.....	16,801	16,801	...	...	...	...	...	1,731	1,731	...	15,070	15,070	...
60 to 69 percent.....	28,500	28,118	382	1,675	1,675	...	...	3,318	3,318	...	23,125	23,125	382
70 to 79 percent.....	33,660	32,780	880	2,654	2,654	...	...	6,062	6,062	...	24,944	24,064	880
80 to 84 percent.....	13,956	12,998	958	2,546	1,817	729	...	4,924	4,924	...	6,486	6,257	229
85 to 89 percent.....	10,698	10,239	459	2,791	2,332	459	...	5,665	5,665	...	2,242	2,242	...
90 to 94 percent.....	13,378	13,378	...	3,908	3,908	...	...	7,023	7,023	...	2,447	2,447	...
95 to 99 percent.....	7,179	7,179	...	3,623	3,623	...	...	2,025	2,025	...	1,531	1,531	...
100 percent or more.....	10,368	10,368	...	459	459	...	...	4,469	4,469	...	5,440	5,440	...
Median.....percent.....	74	74	...	88	89	...	...	86	86	...	68	68	...
Other properties.....	40,790	40,790	...	382	382	...	...	1,765	1,765	...	38,643	38,643	...

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						
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	187,747	185,068	2,679	18,420	17,232	1,188	...	37,549	37,549	...	131,778	130,287	1,491
Dilapidated.....	2,602	2,602	...	...	...	...	...	...	...	...	2,602	2,602	...
Rooms													
Less than 4 rooms.....	1,639	1,639	...	...	...	...	...	...	...	...	1,639	1,639	...
4 rooms.....	20,854	20,395	459	2,156	1,697	459	...	3,253	3,253	...	15,445	15,445	...
5 rooms.....	56,076	54,998	1,078	5,424	4,765	659	...	13,142	13,142	...	37,510	37,091	419
6 rooms.....	78,889	77,747	1,142	9,523	9,453	70	...	17,832	17,832	...	51,534	50,462	1,072
7 rooms.....	17,839	17,839	...	935	935	...	...	1,183	1,183	...	15,721	15,721	...
8 rooms or more.....	15,052	15,052	...	382	382	...	...	2,139	2,139	...	12,531	12,531	...
Median.....	5.7	5.7	...	5.7	5.7	...	...	5.6	5.6	...	5.7	5.7	...
Purchase Price as Percent of Value													
Acquired by purchase.....	189,800	187,121	2,679	18,420	17,232	1,188	...	37,382	37,382	...	133,998	132,507	1,491
Purchased 1957 to 1960.....	59,203	58,094	1,109	7,722	7,722	...	...	7,930	7,930	...	43,551	42,442	1,109
Less than 80 percent.....	9,258	9,258	...	...	...	...	...	...	...	...	9,258	9,258	...
80 to 89 percent.....	10,316	10,316	...	1,158	1,158	...	...	1,968	1,968	...	7,190	7,190	...
90 to 94 percent.....	12,660	12,431	229	1,568	1,568	...	...	2,922	2,922	...	8,170	7,941	229
95 to 99 percent.....	8,179	8,179	...	1,252	1,252	...	...	1,113	1,113	...	5,814	5,814	...
100 percent or more.....	18,790	17,910	880	3,744	3,744	...	...	1,927	1,927	...	13,119	12,239	880
Median.....percent..	94	94	...	...	...	...	...	...	...	...	93	93	...
Purchased 1950 to 1956.....	97,409	96,680	729	7,463	6,734	729	...	24,557	24,557	...	65,389	65,389	...
Less than 60 percent.....	4,015	4,015	...	...	...	...	...	459	459	...	3,556	3,556	...
60 to 79 percent.....	29,460	28,731	729	2,988	2,259	729	...	5,213	5,213	...	21,259	21,259	...
80 to 89 percent.....	33,105	33,105	...	2,036	2,036	...	...	11,324	11,324	...	19,745	19,745	...
90 to 99 percent.....	19,178	19,178	...	2,057	2,057	...	...	5,028	5,028	...	12,093	12,093	...
100 percent or more.....	11,651	11,651	...	382	382	...	...	2,533	2,533	...	8,736	8,736	...
Median.....percent..	85	85	...	...	...	...	...	86	86	...	84	84	...
Purchased 1949 or earlier.....	33,188	32,347	841	3,235	2,776	459	...	4,895	4,895	...	25,058	24,676	382
Less than 40 percent.....	5,041	5,041	...	459	459	...	...	...	...	...	4,582	4,582	...
40 to 59 percent.....	12,464	12,464	...	1,760	1,760	...	...	2,216	2,216	...	8,488	8,488	...
60 to 79 percent.....	11,056	10,215	841	1,016	557	459	...	1,838	1,838	...	8,202	7,820	382
80 to 99 percent.....	3,519	3,519	...	...	...	...	...	841	841	...	2,678	2,678	...
100 percent or more.....	1,108	1,108	...	...	...	...	...	...	...	...	1,108	1,108	...
Median.....percent..	59	58	...	...	...	...	...	...	...	...	59	58	...
Not acquired by purchase.....	549	549	...	...	...	...	...	167	167	...	382	382	...
Property Location													
Inside central city.....	31,984	31,602	382	2,293	2,293	...	...	5,299	5,299	...	24,392	24,010	382
Outside central city.....	158,365	156,068	2,297	16,127	14,939	1,188	...	32,250	32,250	...	109,988	108,879	1,109
Real Estate Tax													
Acquired before 1959.....	166,818	164,829	1,989	13,441	12,253	1,188	...	36,155	36,155	...	117,222	116,421	801
Less than \$50.....	5,783	5,401	382	...	...	...	...	...	...	...	5,783	5,401	382
\$50 to \$99.....	17,610	17,610	...	143	143	...	...	666	666	...	16,801	16,801	...
\$100 to \$149.....	34,576	33,498	1,078	1,419	760	659	...	7,936	7,936	...	25,221	24,802	419
\$150 to \$199.....	23,519	23,060	459	3,470	3,011	459	...	4,501	4,501	...	15,548	15,548	...
\$200 to \$249.....	21,780	21,710	70	2,034	1,964	70	...	9,662	9,662	...	10,084	10,084	...
\$250 to \$299.....	27,730	27,730	...	4,654	4,654	...	...	5,669	5,669	...	17,407	17,407	...
\$300 to \$499.....	30,722	30,722	...	1,339	1,339	...	...	7,304	7,304	...	22,079	22,079	...
\$500 or more.....	5,098	5,098	...	382	382	...	...	417	417	...	4,299	4,299	...
Median.....dollars..	204	207	...	242	253	...	...	226	226	...	185	186	...
Acquired 1959 and 1960 (part).....	23,531	22,841	690	4,979	4,979	...	...	1,394	1,394	...	17,158	16,468	690
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	166,818	164,829	1,989	13,441	12,253	1,188	...	36,155	36,155	...	117,222	116,421	801
Less than \$5.....	6,999	6,617	382	...	...	...	...	1,296	1,296	...	5,703	5,321	382
\$5 to \$9.....	22,451	21,373	1,078	1,562	903	659	...	2,316	2,316	...	18,573	18,154	419
\$10 to \$14.....	53,480	53,021	459	4,693	4,234	459	...	11,359	11,359	...	37,428	37,428	...
\$15 to \$19.....	67,383	67,313	70	6,545	6,475	70	...	17,224	17,224	...	43,614	43,614	...
\$20 to \$24.....	11,811	11,811	...	641	641	...	...	3,764	3,764	...	7,406	7,406	...
\$25 to \$29.....	2,795	2,795	...	...	...	...	...	196	196	...	2,599	2,599	...
\$30 to \$39.....	382	382	...	...	...	...	...	...	...	...	382	382	...
\$40 or more.....	1,517	1,517	...	...	...	...	...	...	...	...	1,517	1,517	...
Median.....dollars..	15	15	...	15	16	...	...	16	16	...	15	15	...
Acquired 1959 and 1960 (part).....	23,531	22,841	690	4,979	4,979	...	...	1,394	1,394	...	17,158	16,468	690

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						
OWNER CHARACTERISTICS													
Year Property Acquired													
New.....	83,015	81,179	1,836	13,230	12,042	1,188	...	17,577	17,577	...	52,208	51,560	648
1959 and 1960 (part).....	11,868	11,639	229	2,045	2,045	...	...	758	758	...	9,065	8,836	229
1957 and 1958.....	16,615	16,196	419	1,839	1,839	...	...	2,539	2,539	...	12,237	11,818	419
1955 and 1956.....	21,857	21,857	...	3,341	3,341	...	...	6,211	6,211	...	12,305	12,305	...
1950 to 1954.....	21,090	20,361	729	2,770	2,041	729	...	5,393	5,393	...	12,927	12,927	...
1945 to 1949.....	7,071	6,612	459	1,016	557	459	...	3,379	2,676	...	3,379	3,379	...
1940 to 1944.....	2,755	2,755	...	1,837	1,837	...	...	...	...	...	918	918	...
1939 or earlier.....	1,759	1,759	...	382	382	...	...	...	...	...	1,377	1,377	...
Previously occupied.....	107,334	106,491	843	5,190	5,190	...	...	19,972	19,972	...	82,172	81,329	843
1959 and 1960 (part).....	11,663	11,202	461	2,934	2,934	...	...	636	636	...	8,093	7,632	461
1957 and 1958.....	19,057	19,057	...	904	904	...	...	3,997	3,997	...	14,156	14,156	...
1955 and 1956.....	23,306	23,306	...	...	...	...	...	5,120	5,120	...	18,186	18,186	...
1950 to 1954.....	31,705	31,705	...	1,352	1,352	...	...	8,000	8,000	...	22,353	22,353	...
1945 to 1949.....	13,923	13,541	382	...	...	...	...	2,219	2,219	...	11,704	11,322	382
1940 to 1944.....	3,821	3,821	...	...	...	...	...	...	...	...	3,821	3,821	...
1939 or earlier.....	3,859	3,859	...	...	...	...	...	...	...	...	3,859	3,859	...
Manner of Acquisition													
By purchase or construction.....	189,800	187,121	2,679	18,420	17,232	1,188	...	37,382	37,382	...	133,998	132,507	1,491
Made new mortgage.....	175,818	173,139	2,679	18,420	17,232	1,188	...	34,312	34,312	...	123,086	121,595	1,491
Assumed mortgage from former owner.....	9,130	9,130	...	...	...	...	...	2,883	2,883	...	6,247	6,247	...
Assumed mortgage from former owner, made new second mortgage.....	382	382	...	...	...	...	...	...	...	...	382	382	...
Borrowed, other than mortgage.....	2,327	2,327	...	...	...	...	...	187	187	...	2,140	2,140	...
All cash.....	2,143	2,143	...	...	...	...	...	...	...	...	2,143	2,143	...
Not by purchase.....	549	549	...	...	...	...	...	167	167	...	382	382	...
Gift or inheritance.....	549	549	...	...	...	...	...	167	167	...	382	382	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	166,818	164,829	1,989	13,441	12,253	1,188	...	36,155	36,155	...	117,222	116,421	801
Less than \$30.....	880	880	...	...	...	...	...	...	...	...	880	880	...
\$30 to \$39.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$40 to \$49.....	2,217	2,217	...	459	459	...	...	459	459	...	1,758	1,758	...
\$50 to \$59.....	3,440	3,440	...	382	382	...	...	459	459	...	2,599	2,599	...
\$60 to \$69.....	6,815	6,433	382	919	919	...	...	...	...	...	5,896	5,514	382
\$70 to \$79.....	19,136	19,136	...	1,297	1,297	...	...	3,553	3,553	...	14,286	14,286	...
\$80 to \$89.....	14,767	14,308	459	692	233	459	...	4,518	4,518	...	9,597	9,597	...
\$90 to \$99.....	18,302	17,643	659	1,302	643	659	...	4,570	4,570	...	12,430	12,430	...
\$100 to \$119.....	40,529	40,040	489	4,975	4,905	70	...	12,428	12,428	...	23,126	22,707	419
\$120 to \$149.....	38,466	38,466	...	2,312	2,312	...	...	8,064	8,064	...	28,090	28,090	...
\$150 to \$199.....	16,398	16,398	...	1,103	1,103	...	...	2,144	2,144	...	13,151	13,151	...
\$200 or more.....	5,868	5,868	...	...	...	...	...	419	419	...	5,449	5,449	...
Median.....dollars..	109	109	...	107	109	...	...	108	108	...	110	110	...
Acquired 1959 and 1960 (part).....	23,531	22,841	690	4,979	4,979	...	...	1,394	1,394	...	17,158	16,468	690
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	166,818	164,829	1,989	13,441	12,253	1,188	...	36,155	36,155	...	117,222	116,421	801
Less than 5 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
5 to 9 percent.....	9,061	9,061	...	470	470	...	...	984	984	...	7,607	7,607	...
10 to 14 percent.....	31,322	30,863	459	1,280	821	459	...	7,012	7,012	...	23,030	23,030	...
15 to 19 percent.....	47,232	46,503	729	5,227	4,498	729	...	10,014	10,014	...	31,991	31,991	...
20 to 24 percent.....	37,642	37,223	419	3,338	3,338	...	...	10,839	10,839	...	23,465	23,046	419
25 to 29 percent.....	18,470	18,088	382	473	473	...	...	2,339	2,339	...	15,658	15,276	382
30 to 34 percent.....	11,468	11,468	...	1,679	1,679	...	...	2,364	2,364	...	7,425	7,425	...
35 to 39 percent.....	3,297	3,297	...	133	133	...	...	847	847	...	2,317	2,317	...
40 percent or more.....	8,326	8,326	...	841	841	...	...	1,756	1,756	...	5,729	5,729	...
Median.....percent..	20	20	...	20	21	...	...	20	20	...	19	19	...
Acquired 1959 and 1960 (part).....	23,531	22,841	690	4,979	4,979	...	...	1,394	1,394	...	17,158	16,468	690
Income¹													
Less than \$2,000.....	5,116	5,116	...	459	459	...	...	918	918	...	3,739	3,739	...
\$2,000 to \$2,999.....	5,026	5,026	...	1,338	1,338	...	...	419	419	...	3,269	3,269	...
\$3,000 to \$3,999.....	7,752	6,909	843	...	...	...	...	1,906	1,906	...	5,846	5,003	843
\$4,000 to \$4,999.....	22,853	22,853	...	838	838	...	...	4,245	4,245	...	17,770	17,770	...
\$5,000 to \$5,999.....	28,752	28,752	...	2,608	2,608	...	...	6,410	6,410	...	19,734	19,734	...
\$6,000 to \$6,999.....	32,500	31,422	1,078	3,723	3,064	659	...	7,150	7,150	...	21,627	21,208	419
\$7,000 to \$7,999.....	28,368	27,839	529	4,993	4,464	529	...	7,943	7,943	...	15,432	15,432	...
\$8,000 to \$8,999.....	17,730	17,730	...	1,901	1,901	...	...	1,968	1,968	...	13,861	13,861	...
\$9,000 to \$9,999.....	10,441	10,212	229	888	888	...	...	1,522	1,522	...	7,802	7,802	229
\$10,000 to \$11,999.....	14,083	14,083	...	1,358	1,358	...	...	2,758	2,758	...	9,967	9,967	...
\$12,000 to \$14,999.....	8,909	8,909	...	225	225	...	...	1,055	1,055	...	7,628	7,628	...
\$15,000 or more.....	8,819	8,819	...	88	88	...	...	1,255	1,255	...	7,476	7,476	...
Median.....dollars..	6,800	6,800	...	7,000	7,100	...	...	6,700	6,700	...	6,800	6,800	...
Age of Head													
Under 25 years.....	1,457	1,457	...	382	382	...	...	55	55	...	1,020	1,020	...
25 to 34 years.....	44,717	44,717	...	3,944	3,944	...	...	12,855	12,855	...	27,918	27,918	...
35 to 44 years.....	67,296	65,728	1,568	7,329	6,870	459	...	18,225	18,225	...	41,742	40,633	1,109
45 to 64 years.....	68,444	67,333	1,111	5,846	5,117	729	...	6,414	6,414	...	56,184	55,802	382
65 years and over.....	8,435	8,435	...	919	919	...	...	...	...	...	7,516	7,516	...
Median.....	42	42	...	42	41	38	38	...	44	44	...

¹ Income of owner and relatives living with him.

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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				
OWNER CHARACTERISTICS—Con.													
Household Composition by Age of Head													
Male head, wife present, no nonrelatives....	178,524	176,227	2,297	17,083	15,895	1,188	...	36,039	36,039	...	125,402	124,293	1,109
Under 45 years.....	109,238	107,690	1,568	10,777	10,318	459	...	30,426	30,426	...	68,055	66,946	1,109
With own children under 18.....	96,457	94,889	1,568	9,208	8,749	459	...	28,235	28,235	...	59,014	57,905	1,109
No own children under 18.....	12,801	12,801	...	1,569	1,569	...	...	2,191	2,191	...	9,041	9,041	...
45 to 64 years.....	63,310	62,581	729	5,387	4,658	729	...	5,613	5,613	...	52,310	52,310	...
With own children under 18.....	30,604	29,875	729	4,097	3,368	729	...	2,355	2,355	...	24,152	24,152	...
No own children under 18.....	32,706	32,706	...	1,290	1,290	...	...	3,258	3,258	...	28,158	28,158	...
65 years and over.....	5,956	5,956	...	919	919	...	...	...	...	...	5,037	5,037	...
Other households with 2 or more persons.....	8,755	8,373	382	878	878	...	...	1,510	1,510	...	6,367	5,985	382
Under 65 years.....	6,276	5,894	382	878	878	...	...	1,510	1,510	...	3,888	3,506	382
65 years and over.....	2,479	2,479	...	...	...	...	...	...	...	...	2,479	2,479	...
Households with 1 person.....	3,070	3,070	...	459	459	...	...	...	...	...	2,611	2,611	...
Under 65 years.....	3,070	3,070	...	459	459	...	...	...	...	...	2,611	2,611	...
65 years and over.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Color of Head													
White.....	182,712	180,033	2,679	18,420	17,232	1,188	...	36,749	36,749	...	127,543	126,052	1,491
Nonwhite.....	7,637	7,637	...	...	...	...	...	800	800	...	6,837	6,837	...
Persons													
1 person.....	3,070	3,070	...	459	459	...	...	...	...	...	2,611	2,611	...
2 persons.....	29,939	29,557	382	3,057	3,057	...	...	4,941	4,941	...	21,941	21,559	382
3 persons.....	42,557	41,020	1,537	5,618	4,500	1,118	...	6,861	6,861	...	30,078	29,659	419
4 persons.....	49,679	49,679	...	4,726	4,726	...	...	9,809	9,809	...	35,144	35,144	...
5 persons.....	39,264	38,504	760	1,705	1,635	70	...	10,864	10,864	...	26,695	26,005	690
6 persons or more.....	25,840	25,840	...	2,855	2,855	...	...	5,074	5,074	...	17,911	17,911	...
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	59,203	58,094	1,109	7,722	7,722	...	...	7,930	7,930	...	43,551	42,442	1,109
Less than 1.0.....	2,716	2,716	...	...	...	...	...	...	...	...	2,716	2,716	...
1.0 to 1.4.....	5,812	5,812	...	...	...	...	...	1,119	1,119	...	4,693	4,693	...
1.5 to 1.9.....	20,399	20,170	229	4,681	4,681	...	...	2,853	2,853	...	12,865	12,636	229
2.0 to 2.4.....	11,617	11,198	419	1,447	1,447	...	...	2,380	2,380	...	7,790	7,371	419
2.5 to 2.9.....	9,045	9,045	...	1,253	1,253	...	...	1,411	1,411	...	6,381	6,381	...
3.0 to 3.4.....	3,997	3,997	...	...	...	...	...	167	167	...	3,830	3,830	...
3.5 to 3.9.....	1,484	1,484	...	341	341	...	...	...	...	...	1,143	1,143	...
4.0 or more.....	4,133	3,672	461	...	...	...	...	...	...	...	4,133	3,672	461
Median.....ratio..	2.0	2.0	...	...	...	...	...	...	...	...	2.1	2.1	...
Other properties.....	131,146	129,576	1,570	10,698	9,510	1,188	...	29,619	29,619	...	90,829	90,447	382
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	190,349	187,670	2,679	18,420	17,232	1,188	...	37,549	37,549	...	134,380	132,889	1,491
Less than 5 percent.....	9,183	9,183	...	929	929	...	...	984	984	...	7,270	7,270	...
5 to 9 percent.....	67,800	66,612	1,188	5,349	4,161	1,188	...	14,174	14,174	...	48,277	48,277	...
10 to 14 percent.....	68,811	68,163	648	7,540	7,540	...	...	15,082	15,082	...	46,189	45,541	648
15 to 19 percent.....	31,564	31,182	382	4,062	4,062	...	...	5,553	5,553	...	21,949	21,567	382
20 to 24 percent.....	6,458	6,458	...	540	540	...	...	838	838	...	5,080	5,080	...
25 to 29 percent.....	461	461	...	...	...	...	...	...	...	...	461	461	...
30 to 34 percent.....	1,759	1,759	...	...	...	...	...	...	...	...	1,759	1,759	...
35 to 39 percent.....	459	459	...	...	...	...	...	...	...	...	459	459	...
40 percent or more.....	3,854	3,854	...	...	...	...	...	918	918	...	2,936	2,936	...
Median.....percent..	11	11	...	12	12	...	...	11	11	...	11	11	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	166,818	164,829	1,989	13,441	12,253	1,188	...	36,155	36,155	...	117,222	116,421	801
Less than 1.0 percent.....	11,323	10,941	382	...	...	...	...	...	...	...	11,323	10,941	382
1.0 to 1.9 percent.....	31,493	30,834	659	1,460	801	659	...	4,943	4,943	...	25,090	25,090	...
2.0 to 2.9 percent.....	37,924	37,046	878	2,218	1,759	459	...	10,090	10,090	...	25,616	25,197	419
3.0 to 3.9 percent.....	32,785	32,715	70	4,775	4,705	70	...	7,908	7,908	...	20,102	20,102	...
4.0 to 4.9 percent.....	25,603	25,603	...	1,862	1,862	...	...	6,785	6,785	...	16,956	16,956	...
5.0 to 7.4 percent.....	20,155	20,155	...	1,312	1,312	...	...	4,896	4,896	...	13,947	13,947	...
7.5 to 9.9 percent.....	3,423	3,423	...	973	973	...	...	615	615	...	1,835	1,835	...
10 percent or more.....	4,112	4,112	...	841	841	...	...	918	918	...	2,353	2,353	...
Median.....percent..	3.1	3.1	...	3.6	3.8	...	...	3.4	3.4	...	2.9	2.9	...
Acquired 1959 and 1960 (part).....	23,531	22,841	690	4,979	4,979	...	...	1,394	1,394	...	17,158	16,468	690
Veteran Status													
Korean War service.....	15,580	15,580	...	1,315	1,315	...	...	6,176	6,176	...	8,089	8,089	...
Korean War service only.....	11,541	11,541	...	517	517	...	...	3,898	3,898	...	7,126	7,126	...
Korean War and other service.....	4,039	4,039	...	798	798	...	...	2,278	2,278	...	963	963	...
Other service.....	92,609	90,312	2,297	9,914	8,726	1,188	...	29,472	29,472	...	53,223	52,114	1,109
With World War II service.....	83,569	81,272	2,297	8,066	6,878	1,188	...	29,472	29,472	...	46,031	44,922	1,109
No World War II service.....	9,040	9,040	...	1,848	1,848	...	...	...	...	...	7,192	7,192	...
Nonveteran.....	82,160	81,778	382	7,191	7,191	...	...	1,901	1,901	...	73,068	72,686	382

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.....	1,506,017	176,309	330,362	999,346	Annual Housing Costs as Percent of Income				
Average total mortgage debt.....	7.0	9.4	8.3	6.4	Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....	1,375,933	176,080	315,288	884,565	Less than 5 percent.....				
Average total mortgage debt.....	7.2	9.6	8.4	6.6	5 to 9 percent.....				
MORTGAGE CHARACTERISTICS					10 to 14 percent.....				
Total Mortgage Outstanding Debt					15 to 19 percent.....				
Less than \$2,000.....	28,255	561	3,082	24,612	20 to 24 percent.....				
\$2,000 to \$3,999.....	102,811	3,215	12,960	86,636	25 to 29 percent.....				
\$4,000 to \$5,999.....	172,874	17,527	21,104	134,243	30 to 34 percent.....				
\$6,000 to \$7,999.....	191,545	12,010	49,348	130,187	35 to 39 percent.....				
\$8,000 to \$9,999.....	161,790	21,304	40,762	99,724	40 percent or more.....				
\$10,000 to \$11,999.....	250,154	26,759	98,406	124,989	Acquired 1959 and 1960 (part).....				
\$12,000 to \$13,999.....	178,504	39,279	54,168	85,057	Income ¹				
\$14,000 to \$15,999.....	125,158	32,997	16,466	75,695	Less than \$2,000.....				
\$16,000 to \$19,999.....	97,967	22,428	18,992	56,547	\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....	63,456	...	...	63,456	\$3,000 to \$3,999.....				
\$25,000 or more.....	3,419	...	...	3,419	\$4,000 to \$4,999.....				
Total Outstanding Debt as Percent of Value					\$5,000 to \$5,999.....				
Less than 20 percent.....	57,255	3,776	9,183	44,296	\$6,000 to \$6,999.....				
20 to 29 percent.....	104,710	...	10,973	93,737	\$7,000 to \$7,999.....				
30 to 39 percent.....	160,365	13,721	29,912	116,732	\$8,000 to \$8,999.....				
40 to 49 percent.....	270,135	28,075	14,764	227,296	\$9,000 to \$9,999.....				
50 to 59 percent.....	192,985	6,860	42,683	143,442	\$10,000 to \$11,999.....				
60 to 69 percent.....	175,524	15,473	55,043	105,008	\$12,000 to \$14,999.....				
70 to 79 percent.....	219,960	19,826	120,793	79,341	\$15,000 or more.....				
80 to 89 percent.....	109,552	38,770	20,028	50,754	Age of Head				
90 to 99 percent.....	83,357	47,489	11,909	23,959	Under 25 years.....				
100 percent or more.....	2,090	2,090	...	...	25 to 34 years.....				
PROPERTY CHARACTERISTICS					35 to 44 years.....				
Value					45 to 64 years.....				
Less than \$5,000.....	6,103	...	...	6,103	65 years and over.....				
\$5,000 to \$7,400.....	38,515	...	5,238	33,277	Household Composition by Age of Head				
\$7,500 to \$9,900.....	77,358	4,908	7,164	65,286	Male head, wife present, no nonrelatives..				
\$10,000 to \$12,400.....	106,799	4,455	33,191	69,113	Under 45 years.....				
\$12,500 to \$14,900.....	153,158	37,760	54,264	61,134	With own children under 18.....				
\$15,000 to \$17,400.....	363,645	64,480	131,128	168,037	No own children under 18.....				
\$17,500 to \$19,900.....	185,237	24,270	24,532	136,435	45 to 64 years.....				
\$20,000 to \$24,900.....	198,801	36,578	34,943	127,280	With own children under 18.....				
\$25,000 to \$34,900.....	157,825	3,629	19,555	134,641	No own children under 18.....				
\$35,000 or more.....	88,532	...	5,273	83,259	65 years and over.....				
Year Built					Other households with 2 or more persons...				
1958 and 1959.....	235,027	49,858	12,955	172,214	Under 65 years.....				
1955 to 1957.....	348,032	43,745	91,798	212,489	65 years and over.....				
1950 to 1954.....	276,189	35,127	102,651	138,411	Households with 1 person.....				
1940 to 1949.....	160,392	21,149	47,482	91,761	Under 65 years.....				
1930 to 1939.....	100,128	16,116	24,032	59,980	65 years and over.....				
1929 or earlier.....	256,165	10,085	36,370	209,710	Color of Head				
Condition					White.....				
Not dilapidated.....	1,366,745	176,080	315,288	875,377	Nonwhite.....				
Dilapidated.....	9,188	...	...	9,188	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.....				
Interest and Principal Payments on All Mortgages as Percent of Income					Less than 5 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					5 to 9 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					10 to 14 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					15 to 19 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					20 to 24 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					25 to 29 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					30 to 34 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					35 to 39 percent.....				
Interest and Principal Payments on All Mortgages as Percent of Income					40 percent or more.....				
Interest and Principal Payments on All Mortgages as Percent of Income					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.....										
190,349	42,378	16,268	93,791	19,322	3,168	1,092	1,567	12,763	...	
Less than \$30.....	10,799	3,441	...	5,561	919	...	...	878	...
\$30 to \$39.....	17,313	3,213	2,029	10,848	841	...	...	...	...
\$40 to \$49.....	25,714	7,944	2,202	11,116	2,616	...	...	1,836	...
\$50 to \$59.....	33,541	7,628	4,547	15,539	2,108	275	459	2,985	...	
\$60 to \$69.....	29,540	6,225	3,883	14,726	1,976	...	...	2,749	...
\$70 to \$79.....	28,187	3,743	2,087	12,815	5,485	1,023	817	1,377	...	
\$80 to \$89.....	16,550	2,902	183	9,850	2,193	...	...	1,223	...
\$90 to \$99.....	9,029	913	459	4,286	2,054	1,183	...	...	...
\$100 to \$119.....	10,866	2,302	878	5,945	1,148	...	134	459	...	
\$120 to \$149.....	4,737	1,939	...	2,416	382	...	...	...	...
\$150 to \$199.....	3,121	1,287	...	578	...	...	...	1,256	...
\$200 or more.....	952	841	...	111	...	...	...	...	...
Median.....dollars..	63	59	59	63	73	...	...	62	...
No regular payments required.....	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	176,576	42,378	14,840	83,659	18,863	2,332	1,092	1,567	11,845	...
Delinquent.....	13,773	...	1,428	10,132	459	836	918	...
No regular payments required.....
Servicing of First Mortgage										
By holder.....	153,901	40,769	4,704	88,710	6,395	2,161	694	459	10,009	...
By agent.....	36,448	1,609	11,564	5,081	12,927	1,007	398	1,108	2,754	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	181,500	41,745	15,164	93,374	13,923	3,168	1,092	1,567	11,467	...
Different division.....	8,242	459	1,104	417	4,966	1,296	...
Holder outside United States.....	607	174	433
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....										
149,559	28,491	15,946	70,034	19,322	2,599	1,092	1,108	10,967	...	
Less than 40 percent.....	9,589	4,113	382	4,327	459	...	...	308	...
40 to 49 percent.....	5,430	2,155	877	1,634	382	...	...	382	...
50 to 59 percent.....	16,801	2,557	384	9,691	2,913	...	...	1,256	...
60 to 69 percent.....	28,500	7,177	1,638	18,228	998	...	...	459	...
70 to 79 percent.....	33,660	2,985	4,880	22,377	2,195	...	...	1,223	...
80 to 84 percent.....	13,956	1,620	2,815	6,374	1,540	...	...	1,607	...
85 to 89 percent.....	10,698	2,867	2,201	2,005	2,432	275	...	918	...	
90 to 94 percent.....	13,378	2,675	2,140	1,074	5,055	199	419	1,682	...	
95 to 99 percent.....	7,179	966	366	459	2,827	1,388	199	974	...	
100 percent or more.....	10,368	1,376	263	3,865	521	1,012	199	3,132	...	
Median.....percent..	74	68	80	71	87	...	...	86	...
Other properties.....	40,790	13,887	322	23,757	...	569	...	459	1,796	...
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....										
149,559	28,491	15,946	70,034	19,322	2,599	1,092	1,108	10,967	...	
Less than 40 percent.....	9,589	4,113	382	4,327	459	...	...	308	...
40 to 49 percent.....	5,430	2,155	877	1,634	382	...	...	382	...
50 to 59 percent.....	16,801	2,557	384	9,691	2,913	...	...	1,256	...
60 to 69 percent.....	28,118	7,177	1,638	17,846	998	...	...	459	...
70 to 79 percent.....	32,780	2,985	4,880	21,497	2,195	...	...	1,223	...
80 to 84 percent.....	13,380	1,620	2,086	6,527	1,540	...	...	1,607	...
85 to 89 percent.....	10,887	2,867	1,742	2,653	2,432	275	...	918	...	
90 to 94 percent.....	13,378	2,675	2,140	1,074	5,055	199	419	1,682	...	
95 to 99 percent.....	7,179	966	366	459	2,827	1,388	199	974	...	
100 percent or more.....	12,017	1,376	1,451	4,326	521	1,012	199	3,132	...	
Median.....percent..	75	68	80	71	87	...	...	86	...
Other properties.....	40,790	13,887	322	23,757	...	569	...	459	1,796	...
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	28,010	10,921	567	12,231	1,882	382	...	2,027	...	
20 to 29 percent.....	23,752	8,240	...	12,750	1,188	381	275	918	...	
30 to 39 percent.....	29,197	6,059	2,888	15,403	2,098	...	...	2,749	...
40 to 49 percent.....	34,828	4,972	4,394	18,484	2,663	...	459	3,856	...	
50 to 59 percent.....	23,016	4,780	1,610	13,255	1,994	...	...	1,377	...
60 to 69 percent.....	17,532	1,412	3,753	11,153	755	...	...	459	...
70 to 79 percent.....	20,037	3,362	2,873	7,852	5,032	...	...	918	...
80 to 89 percent.....	7,698	1,762	183	1,997	836	618	134	459	...	
90 to 99 percent.....	6,145	870	...	666	2,001	1,569	199	840	...	
100 percent or more.....	134	...	...	...	...	...	...	134	...
Median.....percent..	44	33	52	44	59	...	...	42	...

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.....	4,401	1,722	...	843	...	...	...	...	1,836	...
\$5,000 to \$7,400.....	15,152	3,593	...	8,119	459	763	...	459	1,759	...
\$7,500 to \$9,900.....	21,932	4,510	838	13,565	764	...	...	...	2,255	...
\$10,000 to \$12,400.....	24,825	7,703	841	10,570	2,228	...	275	...	3,208	...
\$12,500 to \$14,900.....	20,878	3,065	2,218	11,328	2,448	187	199	974	459	...
\$15,000 to \$17,400.....	42,619	7,112	6,812	19,346	6,302	1,206	618	...	1,223	...
\$17,500 to \$19,900.....	19,297	4,758	1,581	9,857	1,957	836	...	...	308	...
\$20,000 to \$24,900.....	21,594	4,303	3,559	10,406	2,557	176	...	134	459	...
\$25,000 to \$34,900.....	14,507	3,142	419	8,339	2,607	...	...	...	...	...
\$35,000 or more.....	5,144	2,470	...	1,418	...	...	...	...	1,256	...
Median.....dollars..	15,500	15,200	16,600	15,300	16,500	...	...	...	10,400	...
Year Built										
1958 and 1959.....	18,434	2,784	183	9,325	2,542	1,370	398	268	1,564	...
1955 to 1957.....	33,523	7,243	5,205	13,095	5,686	1,035	...	381	878	...
1950 to 1954.....	33,883	9,802	5,781	14,754	2,668	...	419	...	459	...
1940 to 1949.....	27,754	5,145	2,271	14,361	4,222	...	...	...	1,755	...
1930 to 1939.....	15,870	3,974	2,064	7,721	459	...	275	459	918	...
1929 or earlier.....	60,885	13,430	764	34,535	3,745	762	...	459	7,189	...
New or Previously Occupied										
New.....	83,015	19,867	11,300	34,794	12,048	2,206	398	268	2,134	...
Previously occupied.....	107,334	22,511	4,968	58,997	7,274	962	694	1,299	10,629	...
Number of Mortgages on Property										
1 mortgage.....	187,670	42,378	15,080	92,300	19,322	3,168	1,092	1,567	12,763	...
2 mortgages.....	2,679	...	1,188	1,491	...	...	...	...	...	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	187,747	42,378	16,268	92,566	19,322	3,168	1,092	1,567	11,386	...
Dilapidated.....	2,602	...	...	1,225	...	...	...	...	1,377	...
Property Location										
Inside central city.....	31,984	3,629	3,831	18,084	3,386	763	...	381	1,910	...
Outside central city.....	158,365	38,749	12,437	75,707	15,936	2,405	1,092	1,186	10,853	...
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	166,818	38,534	15,154	82,170	16,098	2,969	694	918	10,281	...
Less than \$5.....	6,999	2,094	...	2,728	...	381	...	...	1,796	...
\$5 to \$9.....	22,451	7,275	1,500	11,851	907	...	...	...	918	...
\$10 to \$14.....	53,480	12,717	6,715	25,464	3,392	558	275	918	3,441	...
\$15 to \$19.....	67,383	13,633	6,134	33,292	9,313	1,843	419	...	2,749	...
\$20 to \$24.....	11,811	1,376	664	7,153	1,972	187	...	...	459	...
\$25 to \$29.....	2,795	840	141	841	514	...	...	...	459	...
\$30 to \$39.....	382	...	...	382	...	...	...	...	...	...
\$40 or more.....	1,517	599	...	459	...	...	...	...	459	...
Median.....dollars..	15	14	15	15	17	...	...	...	14	...
Acquired 1959 and 1960 (part).....	23,531	3,844	1,114	11,621	3,224	199	398	649	2,482	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	166,818	38,534	15,154	82,170	16,098	2,969	694	918	10,281	...
Less than 5 percent.....	...	...	...	...	...	...	...	...	...	...
5 to 9 percent.....	9,061	3,363	196	3,011	390	...	...	...	...	...
10 to 14 percent.....	31,322	9,121	1,624	16,015	3,339	...	...	...	2,101	...
15 to 19 percent.....	47,232	9,157	7,259	24,919	3,786	...	...	...	1,223	...
20 to 24 percent.....	37,642	6,662	4,579	18,208	3,537	2,019	275	459	1,377	...
25 to 29 percent.....	18,470	3,773	525	10,075	2,151	569	419	459	1,759	...
30 to 34 percent.....	11,468	3,257	419	4,590	2,513	...	...	...	1,377	...
35 to 39 percent.....	3,297	1,064	133	1,641	...	...	...	...	689	...
40 percent or more.....	8,326	2,137	419	3,711	382	381	...	...	459	...
Median.....percent..	20	19	19	19	21	...	...	...	21	...
Acquired 1959 and 1960 (part).....	23,531	3,844	1,114	11,621	3,224	199	398	649	2,482	...

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.....	5,116	840	...	3,058	...	381	...	...	837	...
\$2,000 to \$2,999.....	5,026	878	419	2,351	919	...	...	...	459	...
\$3,000 to \$3,999.....	7,752	2,824	419	2,979	...	382	...	...	1,148	...
\$4,000 to \$4,999.....	22,853	6,652	803	11,064	1,697	...	...	...	2,637	...
\$5,000 to \$5,999.....	28,752	4,100	2,712	17,143	2,575	386	...	...	459	...
\$6,000 to \$6,999.....	32,500	6,099	5,091	17,938	1,278	...	275	...	134	...
\$7,000 to \$7,999.....	28,368	4,320	3,616	10,149	7,030	1,843	817	...	593	...
\$8,000 to \$8,999.....	17,730	4,889	556	8,584	2,685	176	...	...	459	...
\$9,000 to \$9,999.....	10,441	2,903	624	5,920	76	...	...	...	381	...
\$10,000 to \$11,999.....	14,083	4,305	949	7,531	1,298	...	...	...	918	...
\$12,000 to \$14,999.....	8,909	2,482	572	2,461	1,374	...	...	...	...	...
\$15,000 or more.....	8,819	2,086	507	4,613	390	...	...	...	2,020	...
Median.....dollars..	6,800	7,000	6,700	6,600	7,500	...	...	...	5,900	...
Age of Head										
Under 25 years.....	1,457	...	382	1,020	55	...	...	...	...	...
25 to 34 years.....	44,717	8,862	3,842	20,522	6,628	1,569	618	381	2,295	...
35 to 44 years.....	67,296	14,188	6,936	30,910	8,666	836	474	1,052	4,234	...
45 to 64 years.....	68,444	17,692	5,108	36,718	3,054	382	...	134	5,356	...
65 years and over.....	8,435	1,636	...	4,621	919	381	...	...	878	...
Median.....	42	44	41	43	38	...	...	...	45	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	178,524	39,051	15,849	88,660	17,772	2,611	1,092	1,567	11,922	...
Under 45 years.....	109,258	23,050	10,741	50,462	14,181	2,229	1,092	1,433	6,070	...
With own children under 18.....	96,457	20,468	9,940	43,953	11,731	2,229	1,092	1,433	5,611	...
No own children under 18.....	12,801	2,582	801	6,509	2,450	...	...	...	459	...
45 to 64 years.....	63,310	15,163	5,108	34,877	2,672	382	...	134	4,974	...
With own children under 18.....	30,604	5,958	3,825	17,276	486	...	...	...	3,059	...
No own children under 18.....	32,706	9,205	1,283	17,601	2,186	382	...	134	1,915	...
65 years and over.....	5,956	838	...	3,321	919	...	...	...	878	...
Other households with 2 or more persons.....	8,755	2,199	419	3,824	1,550	381	...	...	382	...
Under 65 years.....	6,276	1,401	419	2,524	1,550	...	...	...	382	...
65 years and over.....	2,479	798	...	1,300	...	381	...	...	...	...
Households with 1 person.....	3,070	1,128	...	1,307	...	176	...	...	459	...
Under 65 years.....	3,070	1,128	...	1,307	...	176	...	...	459	...
65 years and over.....	...	...	...	...	...	...	...	...	...	...
Color of Head										
White.....	182,712	40,315	16,268	90,587	19,322	2,405	1,092	1,567	11,156	...
Nonwhite.....	7,637	2,063	...	3,204	...	763	...	...	1,607	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	59,203	11,257	2,566	27,110	9,318	2,786	817	1,108	4,241	...
Less than 1.0.....	2,716	459	...	1,339	...	...	...	...	918	...
1.0 to 1.4.....	5,812	1,683	419	1,561	849	...	...	...	1,300	...
1.5 to 1.9.....	20,399	4,405	1,441	8,482	4,833	...	398	840	...	...
2.0 to 2.4.....	11,617	1,466	157	5,087	2,282	2,206	419	...	...	...
2.5 to 2.9.....	9,045	945	382	5,398	1,013	580	...	268	459	...
3.0 to 3.4.....	3,997	419	167	1,847	...	...	...	...	1,564	...
3.5 to 3.9.....	1,484	...	...	1,143	341	...	...	...	...	...
4.0 or more.....	4,133	1,880	...	2,253	...	...	...	...	...	...
Median.....ratio..	2.0	1.9	...	2.2	1.9	...	...	...	...	...
Other properties.....	131,146	31,121	13,702	66,681	10,004	382	275	459	8,522	...
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	190,349	42,378	16,268	93,791	19,322	3,168	1,092	1,567	12,763	...
Less than 5 percent.....	9,183	2,977	196	3,824	849	...	...	...	1,337	...
5 to 9 percent.....	67,800	17,049	8,297	34,079	4,814	...	275	381	2,905	...
10 to 14 percent.....	68,811	11,539	5,871	35,285	9,738	1,199	817	918	3,444	...
15 to 19 percent.....	31,564	8,477	1,485	13,533	3,580	1,588	...	268	2,633	...
20 to 24 percent.....	6,458	1,077	419	3,473	341	...	...	...	1,148	...
25 to 29 percent.....	461	...	...	461	...	...	...	...	...	...
30 to 34 percent.....	1,759	...	...	1,300	...	...	...	...	459	...
35 to 39 percent.....	459	...	...	...	...	...	...	...	...	...
40 percent or more.....	3,854	800	...	1,836	...	381	...	...	837	...
Median.....percent..	11	11	10	11	12	...	...	...	13	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	15,580	4,745	1,513	6,426	1,238	187	419	134	918	...
Korean War service only.....	11,541	3,422	889	4,927	779	187	419	...	918	...
Korean War and other service.....	4,039	1,323	624	1,499	459	...	...	134	...	...
Other service.....	92,609	22,433	10,749	38,628	13,599	2,042	673	974	3,551	...
With World War II service.....	83,569	20,597	10,749	34,279	12,369	836	673	974	3,092	...
No World War II service.....	9,040	1,836	...	4,349	1,190	1,206	...	...	459	...
Nonveteran.....	82,160	15,200	4,006	48,737	4,525	939	...	459	8,294	...

¹ Income of owner and relatives living with him.

Chapter 20

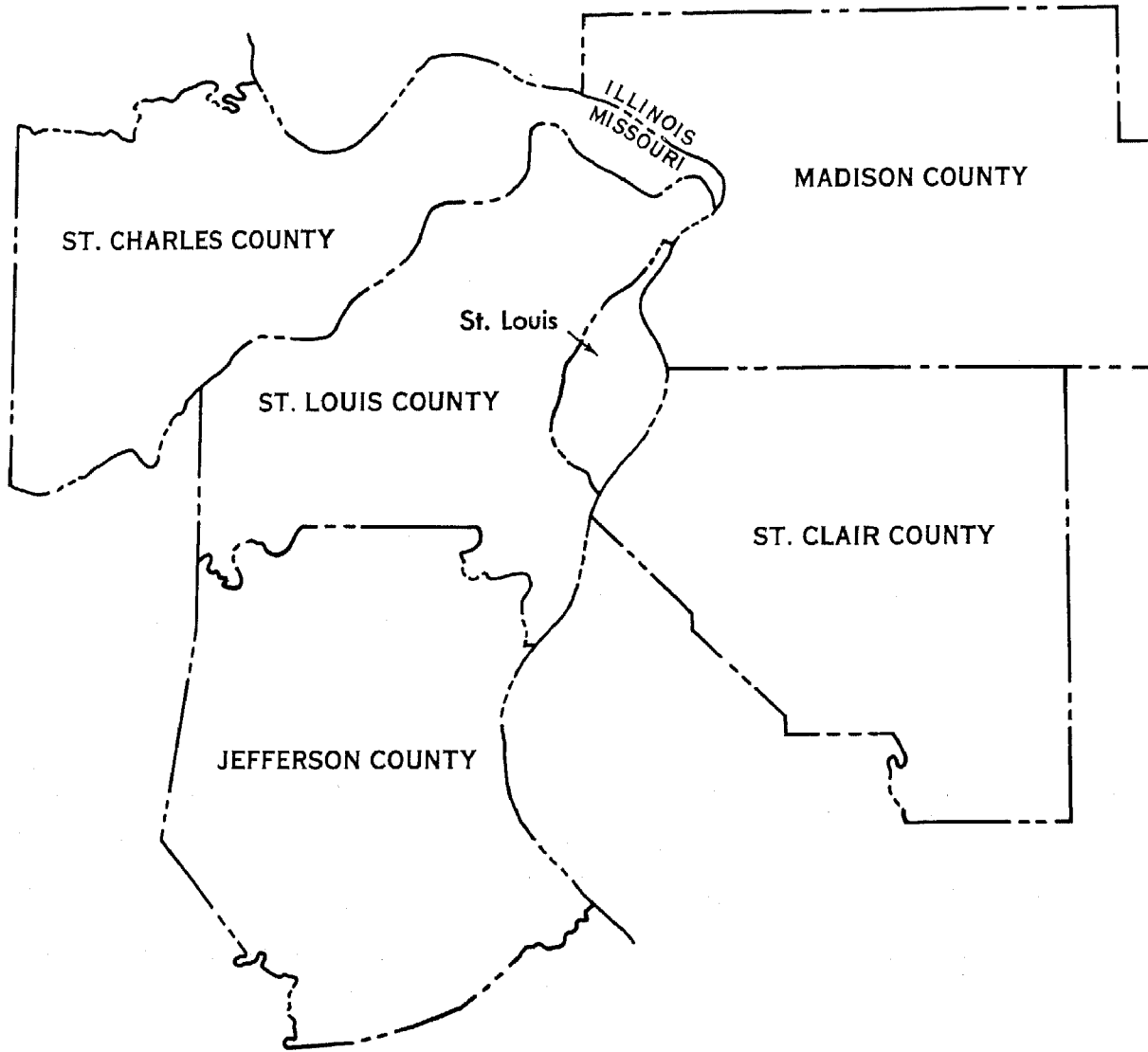
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STANDARD METROPOLITAN STATISTICAL AREA

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St. Louis, Mo.-III.
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 JEFFERSON COUNTY, MO., ADDED SINCE 1950. THE 1959 AREA OF THE SMSA
IS THE SAME AS THE 1960 AREA.

----- STATE LINE
----- COUNTY LINE

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...	372,893	144,510	228,383	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	326,110	119,190	206,920	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	11,632	6,223	5,409	\$5 to \$9.....			
\$5,000 to \$7,400.....	29,817	19,664	10,153	\$10 to \$14.....			
\$7,500 to \$9,900.....	36,039	17,264	18,775	\$15 to \$19.....			
\$10,000 to \$12,400.....	63,191	17,886	45,305	\$20 to \$24.....			
\$12,500 to \$14,900.....	53,098	13,287	39,811	\$25 to \$29.....			
\$15,000 to \$17,400.....	49,028	14,418	34,610	\$30 to \$39.....			
\$17,500 to \$19,900.....	28,671	9,851	18,820	\$40 or more.....			
\$20,000 to \$24,900.....	25,760	9,204	16,556	Median.....dollars..			
\$25,000 to \$34,900.....	18,960	8,082	10,878	Acquired 1959 and 1960 (part).....			
\$35,000 or more.....	9,914	3,311	6,603	38,403			
Median.....dollars..	13,600	12,300	14,000	4,177			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1958 and 1959.....	20,799	1,587	19,212	New.....			
1955 to 1957.....	39,035	2,523	36,512	1959 and 1960 (part).....			
1950 to 1954.....	76,719	15,076	61,643	1957 and 1958.....			
1940 to 1949.....	49,595	17,556	32,039	1955 and 1956.....			
1930 to 1939.....	34,624	20,082	14,542	1950 to 1954.....			
1929 or earlier.....	105,338	62,366	42,972	1945 to 1949.....			
Condition				1940 to 1944.....			
Not dilapidated.....				1939 or earlier.....			
Not dilapidated.....	322,333	116,763	205,570	Previously occupied.....			
Dilapidated.....	3,777	2,427	1,350	1959 and 1960 (part).....			
Rooms				1957 and 1958.....			
Less than 4 rooms.....				1955 and 1956.....			
Less than 4 rooms.....	18,779	9,551	9,228	1950 to 1954.....			
4 rooms.....	65,306	26,317	38,989	1945 to 1949.....			
5 rooms.....	129,775	44,326	85,449	1940 to 1944.....			
6 rooms.....	67,972	24,509	43,463	1939 or earlier.....			
7 rooms.....	32,630	8,409	24,221	1959 and 1960 (part).....			
8 rooms or more.....	11,648	6,078	5,570	1957 and 1958.....			
Median.....	5.1	5.0	5.1	1955 and 1956.....			
Purchase Price as Percent of Value				1950 to 1954.....			
Acquired by purchase.....				1945 to 1949.....			
Acquired by purchase.....	313,698	107,080	206,618	1940 to 1944.....			
Purchased 1957 to 1960 (part).....	79,629	6,885	72,744	1939 or earlier.....			
Less than 80 percent.....	4,121	...	4,121	Previously occupied.....			
80 to 89 percent.....	9,590	597	8,993	1959 and 1960 (part).....			
90 to 94 percent.....	12,893	809	12,084	1957 and 1958.....			
95 to 99 percent.....	20,527	1,143	19,384	1955 and 1956.....			
100 percent or more.....	32,498	4,336	28,162	1950 to 1954.....			
Median.....percent..	98	...	98	1945 to 1949.....			
Purchased 1950 to 1956.....				1940 to 1944.....			
Purchased 1950 to 1956.....	136,457	28,254	108,203	1939 or earlier.....			
Less than 60 percent.....	4,930	2,080	2,850	Previously occupied.....			
60 to 79 percent.....	31,065	8,587	22,478	1959 and 1960 (part).....			
80 to 89 percent.....	43,057	10,075	32,982	1957 and 1958.....			
90 to 99 percent.....	32,388	3,601	28,787	1955 and 1956.....			
100 percent or more.....	25,017	3,911	21,106	1950 to 1954.....			
Median.....percent..	87	83	89	1945 to 1949.....			
Purchased 1949 or earlier.....				1940 to 1944.....			
Purchased 1949 or earlier.....	97,612	71,941	25,671	1939 or earlier.....			
Less than 40 percent.....	25,162	21,503	3,659	Previously occupied.....			
40 to 59 percent.....	28,839	22,699	6,140	1959 and 1960 (part).....			
60 to 79 percent.....	22,830	16,751	6,079	1957 and 1958.....			
80 to 99 percent.....	16,190	6,703	9,487	1955 and 1956.....			
100 percent or more.....	4,591	4,285	306	1950 to 1954.....			
Median.....percent..	56	53	70	1945 to 1949.....			
Not acquired by purchase.....				1940 to 1944.....			
Not acquired by purchase.....	12,412	12,110	302	1939 or earlier.....			
Real Estate Tax				Monthly Housing Costs			
Acquired before 1959.....				Acquired before 1959.....			
Acquired before 1959.....	287,707	115,013	172,694	Less than \$30.....			
Less than \$50.....	11,376	6,503	4,873	\$30 to \$39.....			
\$50 to \$99.....	36,766	20,338	16,428	\$40 to \$49.....			
\$100 to \$149.....	55,769	22,273	33,496	\$50 to \$59.....			
\$150 to \$199.....	61,772	23,618	38,154	\$60 to \$69.....			
\$200 to \$249.....	41,204	14,589	26,615	\$70 to \$79.....			
\$250 to \$299.....	26,529	8,992	17,537	\$80 to \$89.....			
\$300 to \$499.....	44,805	15,423	29,382	\$90 to \$99.....			
\$500 or more.....	9,486	3,277	6,209	\$100 to \$119.....			
Median.....dollars..	182	168	191	\$120 to \$149.....			
Acquired 1959 and 1960 (part).....				\$150 to \$199.....			
Acquired 1959 and 1960 (part).....	38,403	4,177	34,226	\$200 or more.....			
Real Estate Tax				Median.....dollars..			
Acquired before 1959.....				81			
Acquired before 1959.....	287,707	115,013	172,694	Acquired 1959 and 1960 (part).....			
Less than 5 percent.....	16,333	16,807	1,526	38,403			
5 to 9 percent.....	67,339	52,110	15,229	4,177			
10 to 14 percent.....	54,155	19,640	34,515	34,226			
15 to 19 percent.....	60,071	7,126	52,945				
20 to 24 percent.....	42,465	5,079	37,386				
25 to 29 percent.....	17,519	1,824	15,695				
30 to 34 percent.....	7,163	3,290	3,873				
35 to 39 percent.....	5,668	1,831	3,837				
40 percent or more.....	14,994	7,306	7,688				
Median.....percent..	15	9	18				
Acquired 1959 and 1960 (part).....							
Acquired 1959 and 1960 (part).....	38,403	4,177	34,226				

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.....	21,052	18,563	2,489	Other households with 2 or more persons.....	36,745	21,202	15,543
\$2,000 to \$2,999.....	13,225	7,613	5,612	Under 65 years.....	26,010	12,903	13,107
\$3,000 to \$3,999.....	15,419	9,244	6,175	65 years and over.....	10,735	8,299	2,436
\$4,000 to \$4,999.....	30,785	10,988	19,797	Households with 1 person.....	25,532	16,515	9,017
\$5,000 to \$5,999.....	54,487	17,214	37,273	Under 65 years.....	16,224	7,980	8,244
\$6,000 to \$6,999.....	39,476	12,205	27,271	65 years and over.....	9,308	8,535	773
\$7,000 to \$7,999.....	41,850	10,939	30,911	Persons			
\$8,000 to \$8,999.....	25,330	5,790	19,540	1 person.....	25,532	16,515	9,017
\$9,000 to \$9,999.....	20,465	4,513	15,952	2 persons.....	91,664	50,509	41,155
\$10,000 to \$11,999.....	25,957	8,304	17,653	3 persons.....	62,336	23,222	39,114
\$12,000 to \$14,999.....	15,213	3,646	11,567	4 persons.....	70,805	13,897	56,908
\$15,000 or more.....	22,851	10,171	12,680	5 persons.....	38,120	9,631	28,489
Median.....dollars..	6,700	5,800	7,200	6 persons or more.....	37,653	5,416	32,237
Age of Head				Veteran Status			
Under 25 years.....	7,751	604	7,147	Korean War service.....	25,949	960	24,989
25 to 34 years.....	59,707	6,808	52,899	Korean War service only.....	17,214	960	16,254
35 to 44 years.....	85,414	16,024	69,390	Korean War and other service.....	8,735	...	8,735
45 to 64 years.....	129,068	58,001	71,067	Other service.....	126,774	31,345	95,429
65 years and over.....	44,170	37,753	6,417	With World War II service.....	98,655	16,754	81,901
Median.....	47	57	41	No World War II service.....	28,119	14,591	13,528
Household Composition by Age of Head				Nonveteran.....	173,387	86,885	86,502
Male head, wife present, no nonrelatives.....	263,833	81,473	182,360				
Under 45 years.....	139,996	19,232	120,764				
With own children under 18.....	117,965	15,213	102,752				
No own children under 18.....	22,031	4,019	18,012				
45 to 64 years.....	99,710	41,322	58,388				
With own children under 18.....	44,010	13,791	30,219				
No own children under 18.....	55,700	27,531	28,169				
65 years and over.....	24,127	20,919	3,208				

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	VA second	Conventional second	Total				First mortgage only
MORTGAGE CHARACTERISTICS—Con.													
Method of Payment of First Mortgage													
Regular payments required.....	206,110	191,290	14,820	61,592	60,372	918	302	29,776	28,985	791	114,742	101,933	12,809
Interest and principal.....	199,350	185,436	13,914	61,592	60,372	918	302	29,776	28,985	791	107,982	96,079	11,903
Interest only.....	6,229	5,323	906	...	...	...	...	...	...	...	6,229	5,323	906
Principal only.....	531	531	...	...	...	...	...	...	...	...	531	531	...
No regular payments required.....	810	810	...	...	...	...	...	...	...	...	810	810	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	206,110	191,290	14,820	61,592	60,372	918	302	29,776	28,985	791	114,742	101,933	12,809
Less than \$30.....	15,879	14,973	906	917	917	...	...	...	...	...	14,962	14,056	906
\$30 to \$39.....	15,628	15,024	604	5,556	5,556	...	...	1,727	1,727	...	8,345	7,741	604
\$40 to \$49.....	30,696	29,479	1,217	11,307	10,695	612	...	6,148	6,148	...	13,241	12,636	605
\$50 to \$59.....	39,824	35,329	4,495	14,237	13,629	306	302	3,790	3,790	...	21,797	17,910	3,887
\$60 to \$69.....	39,730	37,731	1,999	14,586	14,586	...	...	11,903	11,112	791	13,241	12,033	1,208
\$70 to \$79.....	24,223	21,987	2,236	5,192	5,192	...	...	4,348	4,348	...	14,683	12,447	2,236
\$80 to \$89.....	11,760	10,919	841	3,134	3,134	...	...	307	307	...	8,319	7,478	841
\$90 to \$99.....	10,533	10,282	251	4,462	4,462	...	...	1,553	1,553	...	4,518	4,267	251
\$100 to \$119.....	8,618	8,361	257	1,312	1,312	...	...	...	...	...	7,306	7,049	257
\$120 to \$149.....	4,791	4,344	447	889	889	...	...	...	...	...	3,902	3,455	447
\$150 to \$199.....	3,080	1,764	1,316	...	...	...	...	...	...	...	3,080	1,764	1,316
\$200 or more.....	1,348	1,097	251	...	...	...	...	...	...	...	1,348	1,097	251
Median.....dollars..	60	60	61	59	60	...	...	63	63	...	60	59	63
No regular payments required.....	810	810	...	...	...	...	...	...	...	...	810	810	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	194,068	183,390	10,678	58,488	57,880	306	302	28,673	27,882	791	106,907	97,628	9,279
Delinquent.....	12,042	7,900	4,142	3,104	2,492	612	...	1,103	1,103	...	7,835	4,305	3,530
No regular payments required.....	810	810	...	...	...	...	...	...	...	...	810	810	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	37,626	37,068	558	18,660	18,354	306	...	7,254	7,002	252	11,712	11,712	...
Commercial bank or trust company, trust account.....	2,473	2,473	...	...	...	...	...	...	...	...	2,473	2,473	...
Mutual savings bank.....	3,351	3,351	...	1,858	1,858	...	...	1,187	1,187	...	306	306	...
Savings and loan association.....	87,917	79,474	8,443	17,948	17,948	...	...	10,871	10,871	...	59,098	50,655	8,443
Life insurance company.....	40,319	38,584	1,735	19,812	18,898	612	302	7,129	6,590	539	13,378	13,096	282
Mortgage company.....	608	608	...	...	...	...	...	...	...	...	608	608	...
Real estate or construction company.....	4,324	4,324	...	...	...	...	...	...	...	...	4,324	4,324	...
Federal or State agency.....	4,439	4,439	...	1,544	1,544	...	...	2,589	2,589	...	306	306	...
Retirement system, welfare fund, etc.....	1,866	1,866	...	1,172	1,172	...	...	443	443	...	251	251	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	21,142	17,058	4,084	...	...	...	...	...	...	...	21,142	17,058	4,084
Other.....	2,855	2,855	...	598	598	...	...	303	303	...	1,954	1,954	...
Servicing of First Mortgage													
By holder.....	143,725	133,230	10,495	35,509	34,901	306	302	15,007	14,755	252	93,209	83,574	9,635
By agent.....	63,195	58,870	4,325	26,083	25,471	612	...	14,769	14,230	539	22,343	19,169	3,174
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	169,136	155,497	13,639	44,562	43,954	306	302	17,828	17,324	504	106,746	94,219	12,527
Different division.....	37,784	36,603	1,181	17,030	16,418	612	...	11,948	11,661	287	8,806	8,524	282
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.....	171,089	160,086	11,003	59,219	58,611	306	302	28,674	27,883	791	83,196	73,592	9,604
Less than 40 percent.....	7,078	6,776	302	...	...	...	...	...	...	...	7,078	6,776	302
40 to 49 percent.....	9,954	9,652	302	1,837	1,837	...	...	...	...	...	8,117	7,815	302
50 to 59 percent.....	16,707	16,405	302	1,681	1,681	...	...	...	...	...	14,497	14,195	302
60 to 69 percent.....	32,289	28,451	3,838	10,871	10,263	306	302	3,197	2,905	252	18,261	15,283	2,978
70 to 79 percent.....	33,951	28,304	5,647	9,619	9,619	...	...	2,630	2,091	539	21,702	16,594	5,108
80 to 84 percent.....	15,319	15,013	306	7,911	7,911	...	...	2,340	2,340	...	3,962	3,656	306
85 to 89 percent.....	13,287	12,981	306	7,911	7,911	...	...	3,213	3,213	...	2,163	1,857	306
90 to 94 percent.....	18,284	18,284	...	7,788	7,788	...	...	6,296	6,296	...	2,200	2,200	...
95 to 99 percent.....	13,595	13,595	...	7,654	7,654	...	...	3,409	3,409	...	2,532	2,532	...
100 percent or more.....	10,625	10,625	...	841	841	...	...	7,100	7,100	...	2,684	2,684	...
Median.....percent..	76	77	71	83	83	...	...	92	92	...	67	65	72
Other properties.....	35,831	32,014	3,817	2,373	1,761	612	...	1,102	1,102	...	32,356	29,151	3,205

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.....	205,570	190,750	14,820	61,592	60,372	918	302	29,776	28,985	791	114,202	101,393	12,809
Dilapidated.....	1,350	1,350	...	...	...	...	...	...	...	...	1,350	1,350	...
Rooms													
Less than 4 rooms.....	9,228	8,318	910	3,744	3,744	...	...	306	306	...	5,178	4,268	910
4 rooms.....	38,989	38,687	302	12,987	12,987	...	...	5,178	5,178	...	20,824	20,522	302
5 rooms.....	85,449	77,271	8,178	24,623	24,011	612	...	16,464	15,925	539	44,362	37,335	7,027
6 rooms.....	43,463	39,899	3,564	13,134	12,526	306	302	5,623	5,371	252	24,706	22,002	2,704
7 rooms.....	24,221	22,963	1,258	6,798	6,798	...	...	2,205	2,205	...	15,218	13,960	1,258
8 rooms or more.....	5,570	4,962	608	306	306	...	...	...	...	...	5,264	4,656	608
Median.....	5.1	5.1	5.3	5.1	5.1	...	...	5.1	5.1	...	5.2	5.2	5.2
Purchase Price as Percent of Value													
Acquired by purchase.....	206,618	191,798	14,820	61,592	60,372	918	302	29,776	28,985	791	115,250	102,441	12,809
Purchased 1937 to 1960.....	72,744	64,510	8,234	22,382	22,382	...	...	7,953	7,414	539	42,409	34,714	7,695
Less than 80 percent.....	4,121	3,211	910	...	...	...	...	...	...	...	4,121	3,211	910
80 to 89 percent.....	8,993	7,982	1,011	2,213	2,213	...	...	302	302	...	6,478	5,467	1,011
90 to 94 percent.....	12,084	11,476	608	3,527	3,527	...	...	1,973	1,973	...	6,584	5,976	608
95 to 99 percent.....	19,384	16,684	2,700	6,525	6,525	...	...	3,426	3,139	287	9,433	7,020	2,413
100 percent or more.....	28,162	25,157	3,005	10,117	10,117	...	...	2,252	2,000	252	15,793	13,040	2,753
Median.....percent..	98	98	98	99	99	...	...	97	97	...	97	97	98
Purchased 1950 to 1956.....	108,203	102,229	5,974	32,475	31,867	306	302	19,351	19,099	252	56,377	51,263	5,114
Less than 60 percent.....	2,850	2,850	...	...	...	...	...	...	...	...	2,850	2,850	...
60 to 79 percent.....	22,478	21,623	855	8,135	8,135	...	...	2,136	2,136	...	12,207	11,352	855
80 to 89 percent.....	32,982	29,951	3,031	9,323	9,017	306	...	7,532	7,532	...	16,127	13,402	2,725
90 to 99 percent.....	28,787	27,837	950	8,828	8,828	...	...	6,684	6,432	252	13,275	12,577	698
100 percent or more.....	21,106	19,968	1,138	6,189	5,887	...	302	2,999	2,999	...	11,918	11,082	836
Median.....percent..	89	89	...	89	89	...	...	90	90	...	88	89	...
Purchased 1949 or earlier.....	25,671	25,059	612	6,735	6,123	612	...	2,472	2,472	...	16,464	16,464	...
Less than 40 percent.....	3,659	3,659	...	913	913	...	...	...	...	...	2,746	2,746	...
40 to 59 percent.....	6,140	6,140	...	611	611	...	...	306	306	...	5,223	5,223	...
60 to 79 percent.....	6,079	5,467	612	918	306	612	...	1,555	1,555	...	3,606	3,606	...
80 to 99 percent.....	9,487	9,487	...	4,293	4,293	...	...	611	611	...	4,583	4,583	...
100 percent or more.....	306	306	...	...	...	...	...	...	...	...	306	306	...
Median.....percent..	70	70	...	...	...	...	...	...	...	...	61	61	...
Not acquired by purchase.....	302	302	...	...	...	...	...	...	...	...	302	302	...
Property Location													
Inside central city.....	29,022	24,491	4,531	6,638	6,336	...	302	3,005	3,005	...	19,379	15,150	4,229
Outside central city.....	177,898	167,609	10,289	54,954	54,036	918	...	26,771	25,980	791	96,173	87,593	8,580
Real Estate Tax													
Acquired before 1959.....	172,694	162,432	10,262	47,981	46,761	918	302	25,903	25,651	252	98,810	90,020	8,790
Less than \$50.....	4,873	4,571	302	...	...	...	...	...	...	...	4,873	4,571	302
\$50 to \$99.....	16,428	14,359	2,069	604	302	...	302	914	914	...	14,910	13,143	1,767
\$100 to \$149.....	33,496	31,223	2,273	7,352	7,352	...	...	7,167	7,167	...	18,977	16,704	2,273
\$150 to \$199.....	38,154	36,510	1,644	12,666	12,666	...	...	6,993	6,993	...	18,495	16,851	1,644
\$200 to \$249.....	26,615	26,309	306	9,466	9,160	306	...	6,604	6,604	...	10,545	10,545	...
\$250 to \$299.....	17,537	17,255	282	6,870	6,870	...	...	2,548	2,548	...	8,119	7,837	282
\$300 to \$499.....	29,382	27,564	1,818	10,333	9,721	612	...	1,677	1,425	252	17,372	16,418	954
\$500 or more.....	6,209	4,641	1,568	690	690	...	...	...	...	...	5,519	3,951	1,568
Median.....dollars..	191	193	165	218	217	...	...	185	184	...	179	181	152
Acquired 1959 and 1960 (part).....	34,226	29,668	4,558	13,611	13,611	...	...	3,873	3,334	539	16,742	12,723	4,019
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	172,694	162,432	10,262	47,981	46,761	918	302	25,903	25,651	252	98,810	90,020	8,790
Less than \$5.....	2,428	2,126	302	...	...	...	...	...	...	...	2,428	2,126	302
\$5 to \$9.....	21,435	19,064	2,371	3,012	2,710	...	302	2,727	2,727	...	15,696	13,627	2,069
\$10 to \$14.....	80,719	76,202	4,517	21,224	20,918	306	...	12,936	12,936	...	46,559	42,348	4,211
\$15 to \$19.....	47,480	45,628	1,852	15,214	15,214	...	...	9,933	9,681	252	22,333	20,733	1,600
\$20 to \$24.....	15,340	14,120	1,220	7,363	6,751	612	...	307	307	...	7,670	7,062	608
\$25 to \$29.....	3,403	3,403	...	1,007	1,007	...	...	...	...	...	2,396	2,396	...
\$30 to \$39.....	1,331	1,331	...	161	161	...	...	...	...	...	1,170	1,170	...
\$40 or more.....	558	558	...	...	...	...	...	...	...	...	558	558	...
Median.....dollars..	14	14	13	15	15	...	...	14	14	...	13	13	12
Acquired 1959 and 1960 (part).....	34,226	29,668	4,558	13,611	13,611	...	...	3,873	3,334	539	16,742	12,723	4,019

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													
Year Property Acquired													
New.....	88,112	84,005	4,107	31,032	30,420	612	...	18,037	18,037	...	39,043	35,548	3,495
1959 and 1960 (part).....	14,540	13,025	1,515	6,801	6,801	...	...	2,752	2,752	...	4,987	3,472	1,515
1957 and 1958.....	11,933	11,382	551	3,882	3,882	...	...	782	782	...	7,269	6,718	551
1955 and 1956.....	21,203	21,062	141	5,071	5,071	...	...	6,862	6,862	...	9,270	9,129	141
1950 to 1954.....	31,888	30,600	1,288	10,981	10,981	...	...	6,392	6,392	...	14,515	13,227	1,288
1945 to 1949.....	6,410	5,798	612	4,297	3,685	612	...	1,249	1,249	...	864	864	...
1940 to 1944.....	306	306	...	...	...	...	...	...	...	...	306	306	...
1939 or earlier.....	1,832	1,832	...	...	...	...	...	...	...	...	1,832	1,832	...
Previously occupied.....	118,808	108,095	10,713	30,560	29,952	306	302	11,739	10,948	791	76,509	67,195	9,314
1959 and 1960 (part).....	19,686	16,643	3,043	6,810	6,810	...	...	1,121	582	539	11,755	9,251	2,504
1957 and 1958.....	26,585	23,460	3,125	4,889	4,889	...	...	3,298	3,298	...	18,398	15,273	3,125
1955 and 1956.....	22,304	19,881	2,423	7,705	7,705	...	...	2,510	2,258	252	12,089	9,918	2,171
1950 to 1954.....	33,110	30,988	2,122	8,718	8,110	306	302	3,587	3,587	...	20,805	19,291	1,514
1945 to 1949.....	11,491	11,491	...	1,219	1,219	...	...	1,223	1,223	...	9,049	9,049	...
1940 to 1944.....	4,110	4,110	...	1,219	1,219	...	...	...	...	...	2,891	2,891	...
1939 or earlier.....	1,522	1,522	...	...	...	...	...	...	...	...	1,522	1,522	...
Manner of Acquisition													
By purchase or construction.....	206,618	191,798	14,820	61,592	60,372	918	302	29,776	28,985	791	115,250	102,441	12,809
Made new mortgage.....	183,486	171,722	11,764	55,112	54,198	612	302	24,128	23,876	252	104,246	93,648	10,598
Assumed mortgage from former owner.....	17,114	15,507	1,607	5,942	5,636	306	...	4,803	4,803	...	6,369	5,068	1,301
Assumed mortgage from former owner, made new second mortgage.....	1,449	...	1,449	...	...	...	...	539	...	539	910	...	910
Borrowed, other than mortgage.....	4,065	4,065	...	538	538	...	...	306	306	...	3,221	3,221	...
All cash.....	504	504	...	...	...	...	...	...	...	...	504	504	...
Not by purchase.....	302	302	...	...	...	...	...	...	...	...	302	302	...
Gift or inheritance.....	302	302	...	...	...	...	...	...	...	...	302	302	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	172,694	162,432	10,262	47,981	46,761	918	302	25,903	25,651	252	98,810	90,020	8,790
Less than \$30.....	...	...	...	...	...	...	...	...	...	...	...	...	...
\$30 to \$39.....	2,189	2,189	...	...	...	...	...	...	...	...	2,189	2,189	...
\$40 to \$49.....	3,605	3,605	...	611	611	...	...	...	...	...	2,994	2,994	...
\$50 to \$59.....	5,594	5,594	...	306	306	...	...	...	...	...	5,278	5,278	...
\$60 to \$69.....	6,354	6,354	...	...	...	...	...	605	605	...	5,749	5,749	...
\$70 to \$79.....	14,157	14,157	...	2,524	2,524	...	...	3,240	3,240	...	8,293	8,293	...
\$80 to \$89.....	16,129	15,525	604	7,797	7,797	...	...	1,450	1,450	...	6,882	6,278	604
\$90 to \$99.....	19,274	18,666	608	5,902	5,902	...	...	3,995	3,995	...	9,377	8,769	608
\$100 to \$119.....	43,104	40,276	2,828	14,499	13,891	306	302	8,423	8,423	...	20,192	17,972	2,220
\$120 to \$149.....	38,081	35,565	2,516	10,726	10,114	612	...	7,553	7,301	252	19,802	18,150	1,652
\$150 to \$199.....	15,952	15,087	865	5,005	5,005	...	...	547	547	...	10,400	9,535	865
\$200 or more.....	8,265	5,424	2,841	611	611	...	...	...	...	...	7,654	4,813	2,841
Median.....dollars..	109	108	133	109	109	...	...	108	108	...	109	106	137
Acquired 1959 and 1960 (part).....	34,226	29,668	4,558	13,611	13,611	...	...	3,873	3,334	539	16,742	12,723	4,019
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	172,694	162,432	10,262	47,981	46,761	918	302	25,903	25,651	252	98,810	90,020	8,790
Less than 5 percent.....	1,526	1,526	...	302	302	...	...	...	...	...	1,224	1,224	...
5 to 9 percent.....	15,229	14,978	251	2,741	2,741	...	...	2,550	2,550	...	9,938	9,687	251
10 to 14 percent.....	34,515	34,213	302	9,433	9,151	...	302	4,840	4,840	...	20,242	20,242	...
15 to 19 percent.....	52,945	50,563	2,382	17,519	17,213	306	...	7,063	7,063	...	28,263	26,287	2,076
20 to 24 percent.....	37,386	35,175	2,211	12,333	12,333	...	...	6,332	6,060	252	16,741	16,741	1,999
25 to 29 percent.....	15,695	15,944	1,751	3,671	3,671	...	...	2,267	2,267	...	9,737	8,006	1,731
30 to 34 percent.....	3,873	3,591	282	1,370	1,370	...	...	895	895	...	3,608	3,326	282
35 to 39 percent.....	3,837	3,286	551	...	...	...	...	812	812	...	3,025	2,474	551
40 percent or more.....	7,688	5,156	2,532	612	...	612	...	1,164	1,164	...	5,912	3,992	1,920
Median.....percent..	18	18	25	18	18	...	...	19	19	...	18	18	25
Acquired 1959 and 1960 (part).....	34,226	29,668	4,558	13,611	13,611	...	...	3,873	3,334	539	16,742	12,723	4,019
Income¹													
Less than \$2,000.....	2,489	1,885	604	...	...	...	...	306	306	...	2,183	1,579	604
\$2,000 to \$2,999.....	5,612	5,000	612	612	...	...	...	914	914	...	4,086	4,086	...
\$3,000 to \$3,999.....	6,175	5,873	302	907	...	612	...	502	502	...	4,766	4,464	302
\$4,000 to \$4,999.....	19,797	18,581	1,216	2,582	2,582	...	...	2,844	2,844	...	14,371	13,155	1,216
\$5,000 to \$5,999.....	39,273	34,548	4,725	15,223	15,223	...	...	4,653	4,653	...	17,397	14,672	2,725
\$6,000 to \$6,999.....	27,211	24,606	2,605	5,512	...	...	...	6,225	6,973	252	15,234	13,121	2,113
\$7,000 to \$7,999.....	30,911	29,153	1,758	11,047	11,047	...	...	3,993	3,741	252	15,871	14,365	1,506
\$8,000 to \$8,999.....	19,540	18,087	1,453	9,173	8,867	306	...	2,487	2,201	287	7,879	7,019	860
\$9,000 to \$9,999.....	15,952	14,811	1,141	6,921	6,619	...	302	2,467	2,467	...	6,264	5,725	539
\$10,000 to \$11,999.....	17,653	16,828	825	4,285	4,285	...	...	2,921	2,921	...	10,447	9,622	825
\$12,000 to \$14,999.....	11,567	11,310	257	2,021	2,021	...	...	2,169	2,169	...	7,377	7,120	257
\$15,000 or more.....	12,680	11,418	1,262	3,309	3,309	...	...	294	294	...	9,077	7,815	1,262
Median.....dollars..	7,200	7,200	6,700	7,500	7,500	...	...	6,900	6,900	...	7,000	7,000	6,600
Age of Head													
Under 25 years.....	7,147	7,147	...	3,700	3,700	...	...	1,564	1,564	...	1,883	1,883	...
25 to 34 years.....	52,899	50,411	2,488	16,108	16,108	...	...	11,240	10,988	252	25,551	23,315	2,236
35 to 44 years.....	69,390	61,512	7,878	20,404	19,490	612	302	14,013	13,474	539	34,973	28,548	6,425
45 to 64 years.....	71,067	66,915	4,152	20,615	20,309	306	...	2,657	2,657	...	47,795	43,949	3,846
65 years and over.....	6,417	6,115	302	765	765	...	...	302	302	...	5,350	5,048	302
Median.....	41	41	41	40	40	...	...	36	36	...	44	44	41

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....	182,360	168,995	13,405	55,326	54,106	918	302	27,394	26,603	791	99,640	88,246	11,394
Under 45 years.....	120,764	111,209	9,555	37,977	37,063	612	302	25,592	24,801	791	57,195	49,345	7,850
With own children under 18.....	102,752	95,091	7,661	31,167	30,253	612	302	21,712	21,208	504	49,873	43,630	6,243
No own children under 18.....	18,012	16,118	1,894	6,810	6,810	...	...	3,880	3,593	287	7,322	5,715	1,607
45 to 64 years.....	58,388	54,538	3,850	16,886	16,580	306	...	1,802	1,802	...	39,700	36,156	3,544
With own children under 18.....	30,219	27,286	2,933	10,981	10,981	...	...	1,165	1,165	...	18,073	15,140	2,933
No own children under 18.....	28,169	27,252	917	5,905	5,599	306	...	637	637	...	21,627	21,016	611
65 years and over.....	3,208	3,208	...	463	463	...	...	...	...	...	2,745	2,745	...
Other households with 2 or more persons....	15,543	14,385	1,158	2,815	2,815	...	...	1,527	1,527	...	11,201	10,043	1,158
Under 65 years.....	13,107	12,251	856	2,513	2,513	...	...	1,225	1,225	...	9,369	8,513	856
65 years and over.....	2,436	2,134	302	302	302	...	...	302	302	...	1,832	1,530	302
Households with 1 person.....	9,017	8,760	257	3,451	3,451	...	...	855	855	...	4,711	4,454	257
Under 65 years.....	8,244	7,987	257	3,451	3,451	...	...	855	855	...	3,938	3,681	257
65 years and over.....	773	773	...	...	...	...	...	...	...	...	773	773	...
Color of Head													
White.....	199,277	185,967	13,310	60,384	59,164	918	302	29,776	28,985	791	109,117	97,818	11,299
Nonwhite.....	7,643	6,133	1,510	1,208	1,208	...	...	...	...	...	6,435	4,925	1,510
Persons													
1 person.....	9,017	8,760	257	3,451	3,451	...	...	855	855	...	4,711	4,454	257
2 persons.....	41,155	38,394	2,761	11,807	11,501	306	...	3,936	3,649	287	25,412	23,244	2,168
3 persons.....	39,134	36,035	3,079	11,325	11,325	...	...	6,800	6,548	252	20,989	18,162	2,827
4 persons.....	36,908	33,807	3,101	20,809	20,197	612	...	6,725	6,725	...	29,374	26,885	2,489
5 persons.....	28,489	25,435	3,054	4,637	4,637	...	...	6,328	6,076	252	17,524	14,722	2,802
6 persons or more.....	32,237	29,669	2,568	9,563	9,261	...	302	5,132	5,132	...	17,542	15,276	2,266
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	72,744	64,510	8,234	22,382	22,382	...	...	7,953	7,414	539	42,409	34,714	7,695
Less than 1.0.....	5,289	4,681	608	...	...	...	...	600	600	...	4,689	4,081	608
1.0 to 1.4.....	14,887	13,289	1,598	5,267	5,267	...	...	1,700	1,700	...	7,920	6,322	1,598
1.5 to 1.9.....	15,349	13,948	1,401	6,597	6,597	...	...	1,795	1,256	539	6,957	6,095	862
2.0 to 2.4.....	19,037	16,889	2,148	7,267	7,267	...	...	1,871	1,871	...	9,899	7,751	2,148
2.5 to 2.9.....	10,319	8,447	1,872	2,646	2,646	...	...	1,481	1,481	...	6,192	4,320	1,872
3.0 to 3.4.....	2,462	2,462	...	605	605	...	...	...	...	...	1,857	1,857	...
3.5 to 3.9.....	2,952	2,952	...	...	...	...	...	506	506	...	2,446	2,446	...
4.0 or more.....	2,449	1,842	607	...	...	...	...	...	...	...	2,449	1,842	607
Median.....ratio..	2.0	2.0	2.1	1.9	1.9	...	...	2.0	2.0	...	2.1	2.1	2.2
Other properties.....	134,176	127,590	6,586	39,210	37,990	918	302	21,823	21,571	252	73,143	68,029	5,114
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	206,110	191,290	14,820	61,592	60,372	918	302	29,776	28,985	791	114,742	101,933	12,809
Less than 5 percent.....	19,807	18,952	855	3,050	3,050	...	...	2,244	2,244	...	14,513	13,658	855
5 to 9 percent.....	80,570	76,005	4,565	26,913	26,305	306	302	10,856	10,569	287	42,801	39,131	3,670
10 to 14 percent.....	76,391	71,031	5,399	28,302	28,302	...	...	12,297	11,793	504	35,831	30,936	4,895
15 to 19 percent.....	16,769	14,285	2,484	3,327	3,327	612	...	2,678	2,678	...	10,764	8,892	1,872
20 to 24 percent.....	4,749	4,447	302	...	...	...	...	1,093	1,093	...	3,656	3,354	302
25 to 29 percent.....	4,618	4,618	...	...	...	...	...	...	...	...	4,618	4,618	...
30 to 34 percent.....	302	302	...	...	...	...	...	...	...	...	302	302	...
35 to 39 percent.....	1,216	605	611	...	...	...	...	302	302	...	914	303	611
40 percent or more.....	1,649	1,347	302	...	...	...	...	306	306	...	1,343	1,041	302
Median.....percent..	10	10	12	10	10	...	...	11	11	...	10	10	12
No regular payments required.....	810	810	...	...	...	...	...	...	...	...	810	810	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	172,694	162,432	10,262	47,981	46,761	918	302	25,903	25,651	252	98,810	90,020	8,790
Less than 1.0 percent.....	10,434	9,021	1,413	604	604	...	...	1,565	1,565	...	8,265	6,852	1,413
1.0 to 1.9 percent.....	39,354	37,231	2,123	7,916	7,614	...	...	4,762	4,762	...	26,676	24,855	1,821
2.0 to 2.9 percent.....	44,938	43,289	1,649	12,383	12,077	306	...	8,644	8,644	...	23,911	22,568	1,343
3.0 to 3.9 percent.....	40,124	38,088	2,036	14,545	14,545	...	...	5,776	5,776	...	19,803	17,767	2,036
4.0 to 4.9 percent.....	21,115	20,158	957	8,693	8,693	...	...	3,138	2,886	252	9,284	8,579	705
5.0 to 7.4 percent.....	12,886	12,022	864	3,067	3,067	...	...	1,410	1,410	...	8,409	7,545	864
7.5 to 9.9 percent.....	2,045	1,743	302	...	...	...	...	302	302	...	1,743	1,441	302
10 percent or more.....	1,798	880	918	773	161	612	...	306	306	...	719	413	306
Median.....percent..	2.8	2.8	3.0	3.2	3.2	...	...	2.8	2.8	...	2.6	2.6	2.9
Acquired 1959 and 1960 (part).....	34,226	29,668	4,558	13,611	13,611	...	...	3,873	3,334	539	16,742	12,723	4,019
Veteran Status													
Korean War service.....	24,989	24,148	841	11,680	11,680	...	...	6,655	6,116	539	6,654	6,352	302
Korean War service only.....	16,254	15,987	267	6,440	6,440	...	...	4,926	4,639	287	4,888	4,888	...
Korean War and other service.....	8,735	8,161	574	5,240	5,240	...	...	1,729	1,477	252	1,766	1,464	302
Other service.....	95,429	87,596	7,833	28,610	27,390	918	302	19,237	18,985	252	47,582	41,221	6,361
With World War II service.....	81,901	74,763	7,138	25,233	24,013	918	302	16,931	16,679	252	37,737	32,071	5,666
No World War II service.....	13,528	12,833	695	3,377	3,377	...	...	306	306	...	9,845	9,150	695
Nonveteran.....	86,502	80,356	6,146	21,302	21,302	...	...	3,884	3,884	...	61,316	55,170	6,146

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.....	1,688,843	1,515,458	173,385	532,751	526,284	4,927	1,540	275,728	267,854	7,874	830,364	721,320	159,044
Average first mortgage debt.....	7.4	7.3	8.8	8.6	8.7	5.4	5.1	8.9	8.8	10.0	6.5	6.1	8.9
First mortgage debt on 1-dwelling-unit properties.....	1,571,767	1,428,931	142,836	530,884	524,417	4,927	1,540	268,962	261,088	7,874	771,921	643,426	128,495
Average first mortgage debt.....	7.6	7.4	9.6	8.6	8.7	5.4	5.1	9.0	9.0	10.0	6.7	6.3	10.0
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	3,448	2,965	483	...	...	...	...	...	...	...	3,448	2,965	483
\$2,000 to \$3,999.....	32,540	31,483	1,057	1,162	1,162	...	...	...	...	...	31,778	30,321	1,057
\$4,000 to \$5,999.....	76,740	69,654	7,086	1,265	1,265	...	...	1,193	1,193	...	74,282	67,196	7,086
\$6,000 to \$7,999.....	189,018	164,540	24,478	74,487	74,549	2,938	...	22,951	22,951	...	91,580	70,040	21,540
\$8,000 to \$9,999.....	286,379	259,788	16,591	153,914	150,385	1,989	1,540	28,429	26,111	2,318	104,036	93,292	10,744
\$10,000 to \$11,999.....	275,272	259,565	15,707	75,147	75,147	...	...	74,748	71,964	2,784	125,377	112,454	12,923
\$12,000 to \$13,999.....	305,885	281,906	23,979	91,722	91,722	...	...	107,929	105,157	2,772	106,234	85,027	21,207
\$14,000 to \$15,999.....	104,481	94,393	9,888	37,534	37,534	...	...	8,387	8,387	...	58,560	48,672	9,888
\$16,000 to \$19,999.....	185,639	177,899	7,740	85,850	85,850	...	...	25,325	25,325	...	74,464	66,724	7,740
\$20,000 to \$24,999.....	60,865	55,785	5,080	9,803	9,803	...	...	...	...	...	51,062	45,982	5,080
\$25,000 or more.....	51,500	20,753	30,747	...	...	...	...	...	...	...	51,500	20,753	30,747
First Mortgage Outstanding Debt													
Less than \$2,000.....	24,639	24,156	483	1,373	1,373	...	...	987	987	...	22,279	21,796	483
\$2,000 to \$3,999.....	80,837	76,675	4,162	8,621	8,621	...	...	6,577	6,577	...	65,639	61,477	4,162
\$4,000 to \$5,999.....	173,068	157,737	15,331	71,012	66,534	2,938	1,540	17,232	17,232	...	84,824	73,971	10,853
\$6,000 to \$7,999.....	268,502	243,698	24,804	91,206	89,217	1,989	...	31,909	31,909	...	145,387	122,972	22,415
\$8,000 to \$9,999.....	256,499	246,591	9,908	94,373	94,373	...	...	54,885	49,783	5,102	107,241	102,435	4,806
\$10,000 to \$11,999.....	280,051	243,149	36,902	105,783	105,783	...	...	84,057	81,285	2,772	90,211	56,081	34,130
\$12,000 to \$13,999.....	164,141	160,163	3,978	47,143	47,143	...	...	43,801	43,801	...	73,197	69,219	3,978
\$14,000 to \$15,999.....	136,738	133,037	3,701	76,765	76,765	...	...	12,613	12,613	...	62,241	49,421	12,820
\$16,000 to \$19,999.....	113,750	100,930	12,820	34,608	34,608	...	...	16,901	16,901	...	34,037	34,037	...
\$20,000 to \$24,999.....	34,037	34,037	...	...	...	...	...	...	...	...	34,037	34,037	...
\$25,000 or more.....	39,505	8,758	30,747	...	...	...	...	...	...	...	39,505	8,758	30,747
Term of First Mortgage													
Indefinite.....	10,786	10,786	...	...	...	...	...	...	...	...	10,786	10,786	...
On demand.....	2,278	2,278	...	...	...	...	...	...	...	...	2,278	2,278	...
Less than 8 years.....	62,580	42,959	19,621	...	...	...	...	...	...	...	62,580	42,959	19,621
8 to 12 years.....	111,675	103,958	7,717	...	...	...	...	4,362	4,362	...	111,675	103,958	7,717
13 to 17 years.....	143,127	123,553	19,574	...	...	...	1,540	30,080	30,080	...	138,765	119,191	19,574
18 to 22 years.....	473,404	428,722	44,682	164,037	162,517	...	...	152,826	144,962	7,874	279,267	236,125	43,142
23 to 27 years.....	555,394	504,152	51,242	248,394	243,467	4,927	...	81,684	81,684	...	154,164	115,723	38,441
28 to 32 years.....	212,523	212,523	...	118,433	118,433	...	...	...	...	...	12,406	12,406	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Interest Rate of First Mortgage													
Less than 4.0 percent.....	12,198	12,198	...	6,354	3,416	2,938	...	46,860	46,860	...	12,198	12,198	...
4.0 percent.....	61,861	58,923	2,938	82,316	80,776	...	1,540	...	...	...	61,861	58,923	...
4.1 to 4.4 percent.....	90,027	88,487	1,540	191,219	189,230	1,989	...	177,131	169,257	7,874	7,711	7,711	...
4.5 percent.....	406,106	396,243	9,863	...	...	...	...	44,971	44,971	...	37,756	37,756	...
4.6 to 4.9 percent.....	62,648	62,648	...	...	...	...	...	...	...	...	17,677	17,677	...
5.0 percent.....	184,786	162,207	22,579	22,301	22,301	...	...	...	...	...	162,485	139,906	22,579
5.1 to 5.4 percent.....	249,706	247,497	2,209	224,421	224,421	...	...	...	...	...	25,285	23,076	2,209
5.5 percent.....	163,405	153,480	9,925	...	...	...	...	...	...	...	163,405	153,480	9,925
5.6 to 5.9 percent.....	78,092	44,317	33,775	4,273	4,273	...	...	...	...	...	73,819	40,044	33,775
6.0 percent.....	226,372	180,349	46,023	...	...	...	...	...	...	...	226,372	180,349	46,023
6.1 to 6.9 percent.....	32,631	18,647	13,984	...	...	...	...	...	...	...	32,631	18,647	13,984
7.0 percent.....	3,256	3,256	...	...	...	...	...	...	...	...	3,256	3,256	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	679	679	...	...	...	...	...	...	...	...	679	679	...
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	418,662	353,095	65,567	155,853	155,853	...	...	49,332	44,230	5,102	213,477	153,012	60,465
1958.....	225,867	151,088	74,779	62,059	62,059	...	...	13,965	13,965	...	149,843	115,064	34,779
1957.....	175,066	168,062	7,004	42,829	42,829	...	...	29,044	29,044	...	103,193	96,189	7,004
1955 and 1956.....	400,895	376,862	24,233	124,902	124,902	...	...	105,370	102,598	2,772	170,623	149,162	21,461
1950 to 1954.....	304,910	296,595	8,315	119,130	115,621	1,989	1,540	63,078	63,078	...	122,682	117,896	4,786
1945 to 1949.....	45,605	42,667	2,938	25,696	22,758	2,938	...	8,173	8,173	...	11,736	11,736	...
1940 to 1944.....	762	762	...	395	395	...	...	...	...	...	367	367	...
1939 or earlier.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Method of Payment of First Mortgage													
Regular payments required.....	1,566,058	1,423,222	142,836	530,884	524,417	4,927	1,540	268,962	261,088	7,874	766,212	677,717	128,495
Interest and principal.....	1,541,795	1,403,972	137,823	530,884	524,417	4,927	1,540	268,962	261,088	7,874	741,949	618,467	123,482
Interest only.....	20,879	15,866	5,013	...	...	...	...	...	...	...	20,879	15,866	5,013
Principal only.....	3,384	3,384	...	...	...	...	...	...	...	...	3,384	3,384	...
No regular payments required.....	5,709	5,709	...	...	...	...	...	...	...	...	5,709	5,709	...

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.....	1,566,058	1,423,222	142,836	530,884	524,417	4,927	1,540	268,962	261,088	7,874	766,212	637,717	128,495
Less than \$30.....	52,413	29,212	3,201	1,162	1,162	...	...	...	...	...	31,251	28,050	3,201
\$30 to \$39.....	53,113	50,727	2,386	24,523	24,523	...	...	6,409	6,409	...	22,181	19,795	2,386
\$40 to \$49.....	153,017	146,613	6,204	66,045	63,107	2,938	...	33,897	33,897	...	53,075	49,809	3,266
\$50 to \$59.....	247,770	218,959	28,811	112,834	109,305	1,989	1,540	24,381	24,381	...	110,555	85,273	25,282
\$60 to \$69.....	334,158	317,988	16,170	119,972	119,972	...	...	125,748	117,874	7,874	88,438	80,142	8,296
\$70 to \$79.....	226,308	202,659	23,649	60,276	60,276	...	...	49,303	49,303	...	116,729	93,080	23,649
\$80 to \$89.....	117,101	108,141	8,960	42,053	42,053	...	...	3,899	3,899	...	71,149	62,189	8,960
\$90 to \$99.....	130,872	128,663	2,209	66,097	66,097	...	...	25,325	25,325	...	39,450	37,241	2,209
\$100 to \$119.....	110,283	106,582	3,701	21,247	21,247	...	...	...	...	...	89,036	85,335	3,701
\$120 to \$149.....	70,632	63,181	7,421	16,676	16,676	...	...	...	...	...	53,927	46,506	7,421
\$150 to \$199.....	63,032	32,998	30,034	...	...	...	...	...	...	...	63,032	32,998	30,034
\$200 or more.....	27,389	17,299	10,090	...	...	...	...	...	...	...	27,389	17,299	10,090
No regular payments required.....	5,709	5,709	...	...	...	...	...	...	...	...	5,709	5,709	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	1,476,518	1,364,964	111,554	504,027	500,498	1,989	1,540	257,302	249,428	7,874	715,189	615,038	100,151
Delinquent.....	89,540	58,258	31,282	26,857	23,919	2,938	...	11,660	11,660	...	51,023	22,679	28,344
No regular payments required.....	5,709	5,709	...	...	...	...	...	...	...	...	5,709	5,709	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	297,310	253,003	4,307	142,731	140,742	1,989	...	48,698	46,380	2,318	65,881	65,881	...
Commercial bank or trust company, trust account.....	7,885	7,885	...	...	...	...	...	...	...	...	7,885	7,885	...
Mutual savings bank.....	24,187	24,187	...	14,884	14,884	...	...	7,834	7,834	...	1,469	1,469	...
Savings and loan association.....	729,941	630,298	99,643	168,529	168,529	...	...	119,767	119,767	...	441,645	342,002	99,643
Life insurance company.....	358,222	344,832	13,390	169,928	165,450	2,938	1,540	69,868	64,312	5,556	118,426	115,070	3,356
Mortgage company.....	1,907	1,907	...	...	...	...	...	...	...	...	1,907	1,907	...
Real estate or construction company.....	21,898	21,898	...	...	...	...	...	...	...	...	21,898	21,898	...
Federal or State agency.....	31,284	31,284	...	14,978	14,978	...	...	15,357	15,357	...	949	949	...
Retirement system, welfare fund, etc.....	26,138	26,138	...	17,610	17,610	...	...	5,165	5,165	...	3,263	3,263	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	102,892	77,396	25,496	...	...	...	...	...	...	...	102,892	77,396	25,496
Other.....	10,103	10,103	...	2,224	2,224	...	...	2,273	2,273	...	5,606	5,606	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	52,057	51,292	765	3,620	3,620	...	...	1,905	1,905	...	46,532	45,767	765
20 to 29 percent.....	60,946	60,463	483	9,556	9,556	...	...	4,838	4,838	...	46,552	46,069	483
30 to 39 percent.....	119,684	110,430	9,254	35,704	32,766	2,938	...	4,315	4,315	...	79,665	73,349	6,316
40 to 49 percent.....	205,203	193,744	12,459	60,555	57,026	1,989	...	11,620	11,620	...	134,028	125,098	8,930
50 to 59 percent.....	297,608	240,405	57,203	86,655	86,655	...	...	44,128	41,356	2,772	126,825	112,394	14,431
60 to 69 percent.....	314,073	249,893	68,180	59,313	59,313	...	...	28,982	26,198	2,784	225,778	160,382	65,396
70 to 79 percent.....	235,089	200,597	34,492	92,658	92,658	...	...	72,845	70,527	2,318	69,586	37,412	32,174
80 to 89 percent.....	200,510	200,510	...	124,095	124,095	...	...	47,024	47,024	...	29,391	29,391	...
90 to 99 percent.....	92,262	92,262	...	39,561	39,561	...	...	42,742	42,742	...	9,959	9,959	...
100 percent or more.....	33,335	33,335	...	19,167	19,167	...	...	10,563	10,563	...	3,605	3,605	...

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.....	1,728,233	535,060	277,963	915,210	OWNER CHARACTERISTICS				
Average total mortgage debt.....	7.6	8.6	8.9	6.8	Annual Housing Costs as Percent of Income				
Total mortgage debt on 1-dwelling-unit properties.....	1,602,170	533,193	271,197	797,780	Acquired before 1959.....				
Average total mortgage debt.....	7.7	8.7	9.1	6.9	Less than 5 percent.....				
MORTGAGE CHARACTERISTICS					5 to 9 percent.....				
Total Mortgage Outstanding Debt					10 to 14 percent.....				
Less than \$2,000.....	24,669	1,373	987	22,309	15 to 19 percent.....				
\$2,000 to \$5,999.....	77,532	8,621	6,577	62,334	20 to 24 percent.....				
\$4,000 to \$5,999.....	166,143	70,145	17,232	78,766	25 to 29 percent.....				
\$6,000 to \$7,999.....	266,743	91,634	31,909	143,200	30 to 34 percent.....				
\$8,000 to \$9,999.....	268,534	97,121	49,783	121,630	35 to 39 percent.....				
\$10,000 to \$11,999.....	265,142	105,783	87,110	72,249	40 percent or more.....				
\$12,000 to \$13,999.....	187,863	47,143	43,801	96,919	Acquired 1959 and 1960 (part).....				
\$14,000 to \$15,999.....	141,815	76,765	12,613	32,437	Income ¹				
\$16,000 to \$19,999.....	117,620	34,608	21,185	61,827	Less than \$2,000.....				
\$20,000 to \$24,999.....	40,168	...	...	40,168	\$2,000 to \$2,999.....			
\$25,000 or more.....	45,941	...	...	45,941	\$3,000 to \$3,999.....			
Total Outstanding Debt as Percent of Value					\$4,000 to \$4,999.....				
Less than 20 percent.....	51,292	3,620	1,905	45,767	\$5,000 to \$5,999.....				
20 to 29 percent.....	61,320	9,556	4,838	46,926	\$6,000 to \$6,999.....				
30 to 39 percent.....	110,943	32,766	4,315	73,862	\$7,000 to \$7,999.....				
40 to 49 percent.....	201,550	60,637	11,620	129,293	\$8,000 to \$8,999.....				
50 to 59 percent.....	254,825	89,072	41,356	124,397	\$9,000 to \$9,999.....				
60 to 69 percent.....	271,347	59,313	26,198	185,836	\$10,000 to \$11,999.....				
70 to 79 percent.....	258,491	95,406	73,454	89,631	\$12,000 to \$14,999.....				
80 to 89 percent.....	242,319	124,095	51,308	66,916	\$15,000 or more.....				
90 to 99 percent.....	109,994	39,561	45,640	24,793	Age of Head				
100 percent or more.....	40,089	19,167	10,563	10,359	Under 25 years.....				
PROPERTY CHARACTERISTICS					25 to 34 years.....				
Value					35 to 44 years.....				
Less than \$5,000.....	8,836	...	...	8,836	45 to 64 years.....			
\$5,000 to \$7,400.....	24,442	...	2,845	21,597	65 years and over.....				
\$7,500 to \$9,900.....	86,814	19,132	11,331	58,301	Household Composition by Age of Head				
\$10,000 to \$12,400.....	269,923	119,376	47,179	119,266	Male head, wife present, no nonrelatives..				
\$12,500 to \$14,900.....	320,661	111,999	105,287	105,281	Under 45 years.....				
\$15,000 to \$17,400.....	276,346	126,944	61,515	87,887	With own children under 18.....				
\$17,500 to \$19,000.....	191,204	79,885	36,163	75,156	No own children under 18.....				
\$20,000 to \$24,900.....	167,630	54,695	8,733	104,202	45 to 64 years.....				
\$25,000 to \$34,900.....	121,916	21,168	...	100,748	With own children under 18.....				
\$35,000 or more.....	116,406	...	...	116,406	No own children under 18.....			
Year Built					65 years and over.....				
1958 and 1959.....	246,492	103,564	38,638	104,290	Other households with 2 or more persons...				
1955 to 1957.....	379,347	93,983	102,645	182,719	Under 65 years.....				
1950 to 1954.....	492,627	218,509	85,773	188,345	65 years and over.....				
1940 to 1949.....	190,712	57,034	22,972	110,706	Households with 1 person.....				
1930 to 1939.....	82,929	14,613	9,064	59,252	Under 65 years.....				
1929 or earlier.....	210,063	45,490	12,105	152,468	65 years and over.....				
Condition					Color of Head				
Not dilapidated.....	1,598,319	533,193	271,197	793,929	White.....				
Dilapidated.....	3,851	...	...	3,851	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.....					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.....				

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..	228,383	41,617	3,351	99,046	40,319	7,047	4,741	2,017	27,390	2,855
Total 1-dwelling-unit properties.....	206,920	40,099	3,351	87,917	40,319	4,932	4,439	1,866	21,142	2,855
MORTGAGE CHARACTERISTICS										
First Mortgage Loan										
Less than \$2,000.....	4,163	306	...	1,978	...	607	...	...	302	970
\$2,000 to \$3,999.....	16,246	3,255	...	5,338	612	1,468	...	...	5,553	...
\$4,000 to \$5,999.....	21,753	3,085	306	9,958	306	910	612	...	5,968	608
\$6,000 to \$7,999.....	37,544	11,312	1,915	14,722	3,693	608	1,809	...	3,183	302
\$8,000 to \$9,999.....	43,620	7,237	376	16,510	14,698	...	1,341	...	2,699	599
\$10,000 to \$11,999.....	31,066	5,943	279	13,165	7,786	1,113	428	232	1,744	376
\$12,000 to \$13,999.....	26,938	5,376	...	13,160	6,882	...	249	488	783	...
\$14,000 to \$15,999.....	8,353	833	275	5,319	1,620	...	...	...	306	...
\$16,000 to \$19,999.....	12,021	1,435	...	6,207	2,363	226	...	1,146	644	...
\$20,000 to \$24,999.....	3,346	1,317	...	584	1,445	...	...	...	...	...
\$25,000 or more.....	1,870	...	...	956	914	...	...	...	...	...
Median.....dollars..	9,100	8,600	...	9,400	10,200	...	...	...	5,600	...
First Mortgage Outstanding Debt										
Less than \$2,000.....	20,713	5,554	...	7,118	1,834	913	...	...	4,022	1,272
\$2,000 to \$3,999.....	27,442	6,871	...	8,920	2,060	1,770	612	...	6,601	608
\$4,000 to \$5,999.....	34,714	8,307	1,919	13,625	4,940	910	1,217	...	3,596	...
\$6,000 to \$7,999.....	39,087	4,814	302	16,580	12,146	...	1,255	...	3,391	599
\$8,000 to \$9,999.....	28,249	5,975	855	11,594	5,685	1,113	678	...	1,973	376
\$10,000 to \$11,999.....	25,289	5,350	...	12,149	5,744	...	677	509	860	...
\$12,000 to \$13,999.....	12,901	1,194	...	8,229	2,484	226	...	462	306	...
\$14,000 to \$15,999.....	9,193	252	275	5,227	2,795	...	...	644	...	...
\$16,000 to \$19,999.....	6,484	877	...	3,519	1,444	...	...	251	393	...
\$20,000 to \$24,999.....	1,590	705	...	...	885	...	...	...	...	...
\$25,000 or more.....	1,258	...	...	956	302	...	...	...	...	...
Median.....dollars..	7,100	5,800	...	7,700	7,900	...	...	...	4,000	...
Term of First Mortgage										
Indefinite.....	2,694	...	...	...	...	306	...	...	1,418	970
On demand.....	608	302	...	...	...	...	...	...	306	...
Less than 8 years.....	16,564	4,140	...	754	...	2,484	...	...	9,186	...
8 to 12 years.....	28,199	8,138	306	12,219	864	910	...	...	5,460	302
13 to 17 years.....	23,937	1,467	...	16,407	2,751	...	612	251	2,143	306
18 to 22 years.....	60,690	12,613	604	27,199	17,616	226	577	...	1,197	678
23 to 27 years.....	56,376	11,954	1,892	22,298	14,814	1,006	1,878	1,057	878	599
28 to 32 years.....	17,852	1,485	349	9,040	4,274	...	1,392	558	554	...
33 years or more.....	...	...	...	...	...	...	...	...	...	...
Median.....years..	21	20	...	21	23	...	...	...	8	...
Interest Rate of First Mortgage										
Less than 4.0 percent.....	1,598	...	...	...	...	...	...	...	1,598	...
4.0 percent.....	12,348	4,651	606	1,608	2,928	...	1,629	...	623	303
4.1 to 4.4 percent.....	15,540	5,458	...	1,007	8,779	...	...	...	...	296
4.5 percent.....	50,955	14,193	1,286	14,494	17,294	...	1,246	971	863	608
4.6 to 4.9 percent.....	5,118	...	302	3,456	1,360	...	...	...	...	...
5.0 percent.....	28,420	6,826	...	13,097	2,217	1,247	...	...	5,033	...
5.1 to 5.4 percent.....	20,252	2,658	549	10,790	4,247	...	1,093	895	...	...
5.5 percent.....	20,447	2,526	...	13,504	1,357	302	...	...	2,080	678
5.6 to 5.9 percent.....	5,664	296	302	2,764	1,835	...	165	...	302	...
6.0 percent.....	40,675	2,879	306	24,114	302	2,377	306	...	10,391	...
6.1 to 6.9 percent.....	3,531	...	...	2,525	...	1,006	...	...	...	...
7.0 percent.....	1,422	612	...	558	...	...	...	...	252	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	970	...	...	...	...	...	...	...	...	970
Median.....percent..	5.1	4.6	...	5.5	4.5	...	...	...	6.0	...
Origin of First Mortgage										
Made when property acquired.....	155,314	29,186	3,045	65,493	33,543	3,411	3,164	1,338	14,183	1,951
Assumed when property acquired.....	15,775	4,476	...	5,519	3,881	1,...	718	277	608	296
Made after property acquired.....	35,831	6,437	306	16,905	2,895	1,521	557	251	6,351	608
Year First Mortgage Made or Assumed										
1959 and 1960 (part).....	42,219	4,609	608	24,349	3,258	2,775	1,258	854	4,508	...
1958.....	24,099	3,505	302	12,271	3,231	...	612	...	3,208	970
1957.....	20,137	4,400	549	8,883	2,990	107	...	529	2,679	...
1955 and 1956.....	49,083	9,312	...	21,628	10,960	1,140	1,246	483	3,938	376
1950 to 1954.....	58,513	14,891	1,892	16,796	15,599	604	1,323	...	6,201	1,207
1945 to 1949.....	11,955	3,076	...	3,990	4,281	...	...	...	608	...
1940 to 1944.....	914	306	...	...	...	306	...	...	...	302
1939 or earlier.....	...	...	...	...	...	...	...	...	...	...
Method of Payment of First Mortgage										
Regular payments required.....	206,110	40,099	3,351	87,917	40,319	4,626	4,439	1,866	20,638	2,855
Interest and principal.....	199,350	39,491	3,351	87,917	40,319	3,411	4,439	1,866	15,701	2,855
Interest only.....	6,229	608	...	...	...	1,215	...	...	4,406	...
Principal only.....	531	...	...	...	...	...	...	...	531	...
No regular payments required.....	810	...	...	...	...	306	...	...	504	...

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.....	206,110	40,099	3,351	87,917	40,319	4,626	4,439	1,866	20,638	2,855
Less than \$30.....	15,879	2,389	...	5,133	...	1,769	...	...	5,618	970
\$30 to \$39.....	15,623	5,206	...	4,485	1,701	608	1,204	...	2,122	302
\$40 to \$49.....	30,696	7,288	1,915	12,760	4,729	...	1,323	...	2,079	602
\$50 to \$59.....	39,824	7,276	553	15,538	10,024	302	1,235	...	4,593	303
\$60 to \$69.....	39,730	6,042	302	19,274	10,878	715	428	232	1,859	...
\$70 to \$79.....	24,223	3,775	306	11,735	5,341	...	249	482	1,953	376
\$80 to \$89.....	11,760	2,121	275	6,962	1,610	1,006	...	326	1,138	302
\$90 to \$99.....	10,533	1,798	...	6,022	2,144	...	...	318	281	...
\$100 to \$119.....	8,618	1,114	...	4,846	1,875	226	...	251	306	...
\$120 to \$149.....	4,791	1,536	...	1,901	851	...	...	251	252	...
\$150 to \$199.....	3,080	1,011	...	1,010	612	...	...	...	447	...
\$200 or more.....	1,348	543	...	251	554	...	...	...	...	...
Median.....dollars..	60	57	...	63	63	...	...	...	51	...
No regular payments required.....	810	...	...	...	...	306	...	...	504	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	194,068	38,384	3,351	82,550	39,244	3,620	4,439	1,866	18,061	2,553
Delinquent.....	12,042	1,715	...	5,367	1,075	1,006	...	...	2,577	302
No regular payments required.....	810	...	...	...	...	306	...	...	504	...
Servicing of First Mortgage										
By holder.....	143,725	28,456	306	85,869	12,647	4,324	1,169	...	10,276	672
By agent.....	63,195	11,643	3,045	2,048	27,672	608	3,270	1,866	10,866	2,177
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	169,136	39,312	306	86,171	13,341	4,932	1,266	1,423	19,336	2,549
Different division.....	37,784	787	3,045	1,746	26,978	...	3,173	443	1,306	306
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.....	171,089	33,662	3,045	71,012	37,424	3,411	3,882	1,615	14,791	2,247
Less than 40 percent.....	7,078	2,168	...	1,876	1,570	302	...	...	1,462	...
40 to 49 percent.....	9,954	2,945	...	3,648	2,203	...	...	...	1,158	...
50 to 59 percent.....	16,707	4,479	274	4,550	4,579	856	286	...	1,683	...
60 to 69 percent.....	32,289	7,518	...	12,475	8,382	333	612	277	1,623	1,346
70 to 79 percent.....	33,951	2,635	...	21,616	4,676	...	718	277	3,733	296
80 to 84 percent.....	15,319	4,529	1,007	5,155	2,525	608	...	326	1,169	...
85 to 89 percent.....	13,287	4,060	302	4,745	3,012	...	...	251	817	...
90 to 94 percent.....	18,284	2,970	554	6,751	5,490	...	165	529	1,220	605
95 to 99 percent.....	13,595	1,750	302	5,740	3,624	1,006	1,399	232	612	...
100 percent or more.....	10,625	1,750	302	4,456	1,363	306	702	232	1,514	...
Median.....percent..	76	70	...	76	74	...	...	...	75	...
Other properties.....	35,831	6,437	306	16,905	2,895	1,521	557	251	6,351	602
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	171,089	33,662	3,045	71,012	37,424	3,411	3,882	1,615	14,791	2,247
Less than 40 percent.....	6,776	2,168	...	1,876	1,570	302	...	...	860	...
40 to 49 percent.....	9,652	2,945	...	3,648	2,203	...	...	...	856	...
50 to 59 percent.....	16,707	4,479	274	4,550	4,579	856	286	...	1,683	...
60 to 69 percent.....	28,451	7,212	...	12,475	7,828	333	612	277	1,321	1,346
70 to 79 percent.....	29,173	2,635	...	21,616	4,389	...	718	277	2,073	296
80 to 84 percent.....	17,605	4,529	1,007	5,155	2,812	608	...	326	863	...
85 to 89 percent.....	15,382	4,060	302	4,745	3,012	...	...	251	1,819	...
90 to 94 percent.....	20,489	2,970	554	6,751	5,490	...	165	529	2,276	605
95 to 99 percent.....	14,707	1,750	302	5,740	3,624	1,006	1,399	232	918	...
100 percent or more.....	12,147	1,750	302	4,456	1,363	306	702	232	2,122	...
Median.....percent..	78	70	...	78	76	...	...	...	83	...
Other properties.....	35,831	6,437	306	16,905	2,895	1,521	557	251	6,351	602
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	23,793	9,709	...	5,713	4,815	306	...	...	2,948	302
20 to 29 percent.....	17,378	4,287	...	5,237	2,040	909	...	...	4,297	602
30 to 39 percent.....	22,018	5,022	306	11,022	2,648	604	592	...	1,824	...
40 to 49 percent.....	29,911	4,888	1,007	9,953	8,395	891	412	...	3,019	1,346
50 to 59 percent.....	29,815	7,040	880	11,837	5,781	608	1,523	251	1,779	296
60 to 69 percent.....	27,963	3,954	...	14,684	4,479	608	251	277	3,407	303
70 to 79 percent.....	21,729	2,911	302	8,132	8,083	...	...	251	2,050	...
80 to 89 percent.....	21,799	1,221	856	14,159	2,502	...	742	855	1,464	...
90 to 99 percent.....	8,308	1,067	...	3,508	1,976	1,006	919	...	554	...
100 percent or more.....	4,206	...	...	3,652	...	...	...	...	...	...
Median.....percent..	53	42	...	60	54	...	...	...	45	...

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.....	5,409	306	...	1,224	...	1,471	...	...	1,438	970
\$5,000 to \$7,400.....	10,153	306	...	4,618	...	604	...	...	4,013	...
\$7,500 to \$9,900.....	18,775	4,464	302	8,281	917	910	...	...	2,990	...
\$10,000 to \$12,400.....	45,305	7,386	1,493	24,646	3,729	1,312	1,621	232	4,278	608
\$12,500 to \$14,900.....	39,811	7,190	1,007	14,841	12,287	...	1,009	...	2,878	599
\$15,000 to \$17,400.....	34,610	7,694	...	14,311	8,227	302	286	...	3,277	302
\$17,500 to \$19,900.....	18,820	5,511	549	7,194	3,761	...	...	921	508	376
\$20,000 to \$24,900.....	16,556	3,117	...	8,032	4,545	107	...	...	504	...
\$25,000 to \$34,900.....	10,878	2,027	...	3,547	3,822	226	...	251	1,005	...
\$35,000 or more.....	6,603	2,098	...	1,223	3,031	...	...	...	251	...
Median.....dollars..	14,000	15,100	...	13,400	16,000	...	...	...	11,200	...
Year Built										
1958 and 1959.....	19,212	1,374	...	12,491	3,710	...	1,009	326	302	...
1955 to 1957.....	36,512	5,540	549	17,591	8,434	226	1,038	1,405	1,346	...
1950 to 1954.....	61,643	14,606	1,892	24,657	14,688	107	1,823	502	3,072	296
1940 to 1949.....	32,039	5,471	...	11,655	9,830	2,167	306	...	2,294	306
1930 to 1939.....	14,542	4,581	...	3,044	1,219	612	306	...	4,175	605
1929 or earlier.....	42,972	8,527	910	18,469	2,438	1,820	612	...	9,894	302
New or Previously Occupied										
New.....	88,112	15,501	2,441	41,796	20,902	226	2,248	1,087	3,605	306
Previously occupied.....	118,808	24,598	910	46,121	19,417	4,706	2,191	779	17,537	2,349
Number of Mortgages on Property										
1 mortgage.....	192,100	39,541	3,351	79,474	38,584	4,932	4,439	1,866	17,058	2,855
2 mortgages.....	14,820	558	...	8,443	1,735	...	...	...	4,084	...
3 mortgages or more.....	...	...	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	205,570	40,099	3,351	87,460	40,030	4,630	4,439	1,866	20,840	2,855
Dilapidated.....	1,350	...	...	457	289	302	...	...	302	...
Property Location										
Inside central city.....	29,022	6,033	1,210	9,896	906	1,919	605	...	7,250	1,203
Outside central city.....	177,898	34,066	2,141	78,021	39,413	3,013	3,834	1,866	13,892	1,652
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	172,694	36,911	3,049	66,853	37,061	3,372	3,181	1,012	18,400	2,855
Less than \$5.....	2,428	...	...	960	...	302	...	...	1,166	...
\$5 to \$9.....	21,435	3,882	608	10,830	914	413	...	...	4,189	599
\$10 to \$14.....	80,719	17,687	1,155	32,235	17,155	1,744	1,915	251	7,597	980
\$15 to \$19.....	47,480	13,142	279	14,069	15,405	305	1,266	61	1,947	306
\$20 to \$24.....	15,340	557	1,007	6,834	3,587	...	...	...	2,385	970
\$25 to \$29.....	3,403	1,482	...	1,619	...	302	...	...	...	...
\$30 to \$39.....	1,331	161	...	...	...	306	...	...	864	...
\$40 or more.....	558	...	...	306	...	...	...	...	252	...
Median.....dollars..	14	14	...	13	15	...	...	...	13	...
Acquired 1959 and 1960 (part).....	34,226	3,188	302	21,064	3,258	1,560	1,258	854	2,742	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	172,694	36,911	3,049	66,853	37,061	3,372	3,181	1,012	18,400	2,855
Less than 5 percent.....	1,526	608	...	612	...	306	...	...	...	...
5 to 9 percent.....	15,229	3,933	...	4,599	3,346	611	...	...	1,162	1,578
10 to 14 percent.....	34,515	7,830	881	14,606	6,878	528	605	...	3,187	...
15 to 19 percent.....	52,945	14,076	1,161	15,353	12,676	608	1,581	...	7,194	296
20 to 24 percent.....	37,386	4,958	1,007	17,420	7,147	910	592	318	4,053	981
25 to 29 percent.....	15,695	2,960	...	6,285	4,483	302	97	232	1,336	...
30 to 34 percent.....	3,873	1,020	...	2,265	588	...	...	...	...	...
35 to 39 percent.....	3,837	612	...	1,958	503	...	...	462	302	...
40 percent or more.....	7,688	914	...	3,755	1,440	107	306	...	1,166	...
Median.....percent..	18	17	...	19	18	...	...	...	18	...
Acquired 1959 and 1960 (part).....	34,226	3,188	302	21,064	3,258	1,560	1,258	854	2,742	...

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.....	2,489	...	...	1,220	306	409	...	...	554	...
\$2,000 to \$2,999.....	5,612	1,220	...	1,539	612	856	306	...	1,079	...
\$3,000 to \$3,999.....	6,175	860	...	2,378	1,113	608	...	...	1,216	...
\$4,000 to \$4,999.....	19,797	2,478	...	10,906	612	1,308	625	211	2,687	970
\$5,000 to \$5,999.....	37,273	6,136	1,611	14,025	10,386	611	1,015	...	3,185	303
\$6,000 to \$6,999.....	27,271	5,556	279	13,091	2,869	...	1,988	232	2,880	376
\$7,000 to \$7,999.....	30,911	4,246	1,186	12,214	5,910	...	505	854	5,398	598
\$8,000 to \$8,999.....	19,540	5,805	...	8,637	3,378	302	...	251	1,167	...
\$9,000 to \$9,999.....	15,952	4,924	...	6,766	3,650	306	...	...	306	...
\$10,000 to \$11,999.....	17,653	2,989	...	8,656	3,665	306	...	318	1,719	...
\$12,000 to \$14,999.....	11,567	2,864	...	4,603	3,154	...	...	...	644	302
\$15,000 or more.....	12,680	3,021	275	3,882	4,664	226	...	...	306	306
Median.....dollars..	7,200	7,900	...	7,100	7,700	...	...	...	6,600	...
Age of Head										
Under 25 years.....	7,147	1,258	...	3,129	537	...	645	...	608	970
25 to 34 years.....	52,899	9,654	275	27,478	8,098	1,614	1,379	1,263	3,138	...
35 to 44 years.....	69,390	9,344	2,069	26,321	20,170	1,139	1,860	...	8,191	296
45 to 64 years.....	71,067	16,627	1,007	29,823	10,187	2,072	555	603	6,906	1,287
65 years and over.....	6,417	1,216	...	1,166	1,327	107	...	...	2,299	302
Median.....	41	45	...	40	41	...	...	...	43	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	182,360	34,445	2,344	80,549	35,700	3,720	3,847	1,866	17,336	2,553
Under 45 years.....	120,764	18,730	2,344	53,535	27,464	2,447	3,292	1,263	10,423	2,266
With own children under 18.....	102,752	14,427	2,344	42,644	25,757	2,447	2,880	1,263	9,724	1,266
No own children under 18.....	18,012	4,303	...	10,891	1,707	...	412	...	699	...
45 to 64 years.....	58,388	15,715	...	26,150	7,521	1,166	555	603	5,693	985
With own children under 18.....	30,219	8,929	...	13,807	3,484	608	...	326	2,762	303
No own children under 18.....	28,169	6,786	...	12,343	4,037	558	555	277	2,931	682
65 years and over.....	3,208	...	...	864	715	107	...	...	1,220	302
Other households with 2 or more persons....	15,543	3,295	...	4,955	3,060	608	592	...	2,731	302
Under 65 years.....	13,107	2,385	...	4,653	2,448	608	592	...	2,119	302
65 years and over.....	2,436	910	...	302	612	...	...	...	612	...
Households with 1 person.....	9,017	2,359	1,007	2,413	1,559	604	...	...	1,075	...
Under 65 years.....	8,244	2,053	1,007	2,413	1,559	604	...	...	608	...
65 years and over.....	773	306	...	...	...	...	...	...	467	...
Color of Head										
White.....	199,277	38,773	3,351	84,885	40,319	4,019	4,439	1,866	18,770	2,855
Nonwhite.....	7,643	1,326	...	3,032	...	913	...	...	2,372	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	72,744	9,632	1,153	39,891	9,227	1,667	1,870	1,383	6,951	970
Less than 1.0.....	5,289	...	...	2,017	306	...	...	...	1,996	970
1.0 to 1.4.....	14,887	1,613	577	9,475	757	...	...	...	1,820	...
1.5 to 1.9.....	15,349	2,982	302	8,075	1,930	252	580	318	910	...
2.0 to 2.4.....	19,037	3,601	274	8,014	4,580	...	645	...	1,923	...
2.5 to 2.9.....	10,319	1,193	...	6,014	950	1,006	...	854	302	...
3.0 to 3.4.....	2,462	243	...	2,219	...	...	...	...	...	...
3.5 to 3.9.....	2,952	...	...	2,741	...	...	...	211	...	...
4.0 or more.....	2,449	...	...	1,336	704	409	...	...	...	...
Median.....ratio..	2.0	2.0	...	2.0	2.2	...	...	...	...	...
Other properties.....	134,176	30,467	2,198	48,026	31,092	3,265	2,569	483	14,191	1,885
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	206,110	40,099	3,351	87,917	40,319	4,626	4,439	1,866	20,638	2,855
Less than 5 percent.....	19,807	4,965	...	5,822	2,429	913	...	...	4,100	2,578
5 to 9 percent.....	80,570	16,925	2,162	32,300	16,873	1,132	2,560	...	8,322	296
10 to 14 percent.....	76,430	14,713	1,189	32,099	17,453	1,166	1,234	1,153	6,442	981
15 to 19 percent.....	16,769	2,276	...	10,807	2,484	...	645	...	306	...
20 to 24 percent.....	4,749	306	...	3,157	522	...	...	462	302	...
25 to 29 percent.....	4,618	612	...	1,834	252	1,308	...	...	612	...
30 to 34 percent.....	302	...	...	...	...	...	...	...	302	...
35 to 39 percent.....	1,216	...	...	914	...	...	...	...	...	...
40 percent or more.....	1,649	...	...	984	306	107	...	...	252	...
Median.....percent..	10	9	...	11	10	...	...	...	9	...
No regular payments required.....	810	...	...	...	...	306	...	...	504	...
Veteran Status										
Korean War service.....	24,989	2,245	275	13,591	6,513	...	976	...	1,086	302
Korean War service only.....	16,254	1,075	275	9,666	3,175	...	976	...	784	302
Korean War and other service.....	8,735	1,170	...	3,925	3,338	...	...	...	302	...
Other service.....	95,429	20,332	1,767	38,574	20,495	1,996	1,851	1,289	7,557	1,564
With World War II service.....	81,901	17,888	1,767	31,816	19,996	1,442	1,545	1,012	5,837	591
No World War II service.....	13,528	2,444	...	6,758	499	554	306	277	1,720	971
Nonveteran.....	86,502	17,522	1,309	35,752	13,311	2,936	1,612	577	12,499	98

¹ Income of owner and relatives living with him.

Chapter 21

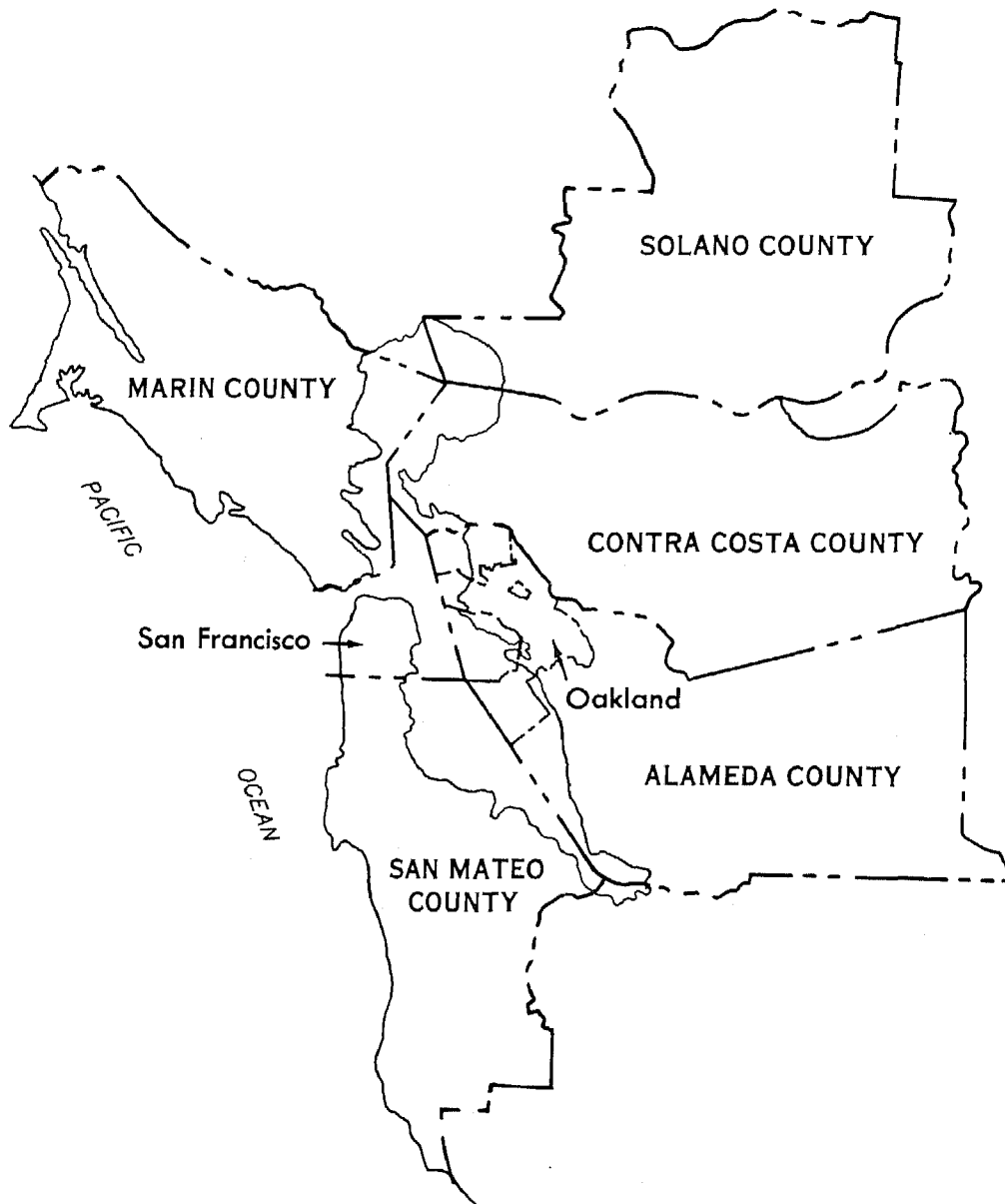
SAN FRANCISCO-OAKLAND

CALIFORNIA

STANDARD METROPOLITAN STATISTICAL AREA

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San Francisco-Oakland, Calif. STANDARD METROPOLITAN STATISTICAL AREA



0 10 20 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.

----- 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...	494,540	166,591	327,949	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	454,165	146,918	307,247	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				Less than \$5.....			
Less than \$5,000.....	2,072	1,647	425	\$5 to \$9.....			
\$5,000 to \$7,400.....	10,030	8,017	2,013	\$10 to \$14.....			
\$7,500 to \$9,900.....	27,077	13,524	13,553	\$15 to \$19.....			
\$10,000 to \$12,400.....	72,936	27,394	45,542	\$20 to \$24.....			
\$12,500 to \$14,900.....	79,184	17,732	61,452	\$25 to \$29.....			
\$15,000 to \$17,400.....	84,557	26,804	57,753	\$30 to \$39.....			
\$17,500 to \$19,900.....	64,374	18,922	45,452	\$40 or more.....			
\$20,000 to \$24,900.....	57,592	16,589	41,003	Median.....dollars..			
\$25,000 to \$34,900.....	34,866	9,310	25,556	15			
\$35,000 or more.....	21,477	6,979	14,498	Acquired 1959 and 1960 (part).....			
Median.....dollars..	16,100	15,500	16,300	52,827			
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....				Year Property Acquired			
1955 to 1957.....	18,888	424	18,464	New.....			
1950 to 1954.....	57,368	3,451	53,917	1959 and 1960 (part).....			
1940 to 1949.....	89,752	12,123	77,629	1957 and 1958.....			
1930 to 1939.....	111,426	26,879	84,547	1955 and 1956.....			
1929 or earlier.....	50,291	28,376	21,915	1950 to 1954.....			
	126,440	82,126	44,314	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..			
				91			
				Acquired 1959 and 1960 (part).....			
				52,827			
				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..			
				16			
				Acquired 1959 and 1960 (part).....			
				52,827			
				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..			
				235			
				Acquired 1959 and 1960 (part).....			
				52,827			

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.....	31,695	24,400	7,295	Other households with 2 or more persons.....	49,018	22,663	26,355
\$2,000 to \$2,999.....	15,950	8,958	6,992	Under 65 years.....	33,718	10,337	23,381
\$3,000 to \$3,999.....	24,563	13,474	11,089	65 years and over.....	15,300	12,326	2,974
\$4,000 to \$4,999.....	37,677	12,632	25,045	Households with 1 person.....	33,780	24,919	8,861
\$5,000 to \$5,999.....	39,691	11,611	28,080	Under 65 years.....	19,500	12,761	6,739
\$6,000 to \$6,999.....	60,234	14,414	45,820	65 years and over.....	14,280	12,158	2,122
\$7,000 to \$7,999.....	63,013	13,198	49,815				
\$8,000 to \$8,999.....	38,317	10,081	28,236				
\$9,000 to \$9,999.....	31,594	6,937	24,657				
\$10,000 to \$11,999.....	53,313	10,604	42,709				
\$12,000 to \$14,999.....	28,597	8,377	20,220				
\$15,000 or more.....	29,521	12,232	17,289				
Median.....dollars..	7,300	6,200	7,600				
Age of Head				Persons			
Under 25 years.....	6,289	...	6,289	1 person.....	33,780	24,919	8,861
25 to 34 years.....	75,885	3,261	72,624	2 persons.....	136,716	72,451	64,265
35 to 44 years.....	115,788	11,568	104,220	3 persons.....	84,861	19,022	65,839
45 to 64 years.....	183,376	73,703	109,673	4 persons.....	96,683	17,113	79,570
65 years and over.....	72,827	58,386	14,441	5 persons.....	64,067	8,866	55,201
Median.....	48	61	42	6 persons or more.....	38,058	4,547	33,511
Household Composition by Age of Head				Veteran Status			
Male head, wife present, no nonrelatives.....	371,367	99,336	272,031	Korean War service.....	49,309	1,275	48,034
Under 45 years.....	179,795	12,702	167,093	Korean War service only.....	21,549	...	21,549
With own children under 18.....	157,732	10,918	146,814	Korean War and other service.....	27,760	1,275	26,485
No own children under 18.....	22,063	1,784	20,279	Other service.....	176,855	43,588	133,267
45 to 64 years.....	148,325	52,732	95,593	With World War II service.....	132,265	18,233	114,032
With own children under 18.....	63,886	15,313	48,573	No World War II service.....	44,590	25,355	19,235
No own children under 18.....	84,439	37,419	47,020	Nonveteran.....	228,001	102,055	125,946
65 years and over.....	43,247	33,902	9,345				

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.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,500	22,824
Interest and principal.....	306,823	261,141	45,682	82,003	70,196	7,117	4,690	97,920	86,445	11,475	126,900	104,500	22,400
Interest only.....	424	...	424	...	...	...	...	...	...	...	424	...	424
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,500	22,824
Less than \$30.....	7,738	6,795	943	4,247	4,247	...	...	...	...	...	3,491	2,548	943
\$30 to \$39.....	18,312	14,078	4,234	9,808	6,517	3,291	...	2,216	2,216	...	6,288	5,345	943
\$40 to \$49.....	42,516	33,026	9,490	17,439	12,238	3,056	2,145	8,305	7,029	1,276	16,772	13,759	3,013
\$50 to \$59.....	60,149	52,973	7,176	15,893	14,275	770	848	26,848	24,691	2,157	17,408	14,007	3,401
\$60 to \$69.....	56,812	48,524	8,288	10,744	9,047	...	1,697	29,710	26,093	3,617	16,358	13,384	2,974
\$70 to \$79.....	44,653	38,322	6,331	6,989	6,989	...	...	13,834	11,222	2,612	23,830	20,111	3,719
\$80 to \$89.....	26,627	22,733	3,894	6,099	6,099	...	...	6,174	6,174	...	14,354	10,460	3,894
\$90 to \$99.....	19,434	16,036	3,398	4,446	4,446	...	...	4,034	3,587	447	10,954	8,003	2,951
\$100 to \$119.....	21,286	19,360	1,926	6,338	6,338	...	...	6,375	5,009	1,366	8,573	8,013	560
\$120 to \$149.....	5,519	5,093	426	...	...	...	...	424	424	...	5,095	4,669	426
\$150 to \$199.....	2,971	2,971	...	...	...	...	...	...	...	...	2,971	2,971	...
\$200 or more.....	1,230	1,230	...	...	...	...	...	...	...	...	1,230	1,230	...
Median.....dollars..	64	65	61	56	58	...	...	64	64	66	71	72	70
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	297,980	255,551	42,429	81,579	69,772	7,117	4,690	94,785	83,757	11,028	121,616	102,022	19,594
Delinquent.....	9,267	5,590	3,677	424	424	...	...	3,135	2,688	447	5,708	2,478	3,230
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	101,078	89,667	11,411	51,117	44,961	4,034	2,122	24,511	21,381	3,130	25,450	23,325	2,125
Commercial bank or trust company, trust account.....	1,760	1,760	...	910	910	...	...	424	424	...	426	426	...
Mutual savings bank.....	39,465	30,911	2,554	5,456	4,597	859	...	25,487	23,792	1,695	2,522	2,522	...
Savings and loan association.....	50,890	32,939	17,951	5,769	4,072	...	1,697	11,372	9,410	1,962	33,749	19,457	14,292
Life insurance company.....	65,177	55,946	9,231	13,538	10,867	1,800	691	29,231	24,890	4,341	22,408	20,189	2,219
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real estate or construction company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal or State agency.....	34,077	32,554	1,503	4,789	4,789	...	...	6,338	5,991	347	22,930	21,774	1,156
Retirement system, welfare fund, etc.....	1,407	1,407	...	...	...	...	...	557	557	...	850	850	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	17,194	14,588	2,606	...	...	...	...	...	...	...	17,194	14,588	2,606
Other.....	2,219	1,369	850	424	...	424	...	...	...	...	1,795	1,369	426
Servicing of First Mortgage													
By holder.....	206,502	172,401	34,101	59,705	51,932	5,651	2,122	38,612	32,985	5,627	108,185	87,484	20,701
By agent.....	100,745	88,740	12,005	22,298	18,264	1,466	2,568	59,308	53,460	5,848	19,139	17,016	2,123
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	224,914	189,538	35,376	65,423	57,570	5,731	2,122	45,500	39,526	5,974	113,991	92,442	21,549
Different division.....	82,333	71,603	10,730	16,580	12,626	1,386	2,568	52,420	46,919	5,501	13,333	12,058	1,275
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.....	259,625	214,504	45,121	74,107	62,725	7,117	4,265	95,387	83,912	11,475	90,131	67,867	22,264
Less than 40 percent.....	6,529	3,876	2,653	2,549	1,701	...	848	...	...	...	3,980	2,175	1,805
40 to 49 percent.....	14,426	11,159	3,267	1,536	1,536	...	...	1,434	425	1,009	11,456	9,198	2,258
50 to 59 percent.....	33,562	23,126	10,436	7,072	4,285	1,492	1,295	2,654	2,654	...	23,836	16,187	7,649
60 to 69 percent.....	41,689	31,063	10,626	11,280	8,907	2,373	...	5,625	3,404	2,221	24,784	18,752	6,032
70 to 79 percent.....	34,929	26,942	7,987	14,020	11,799	2,221	...	13,634	10,384	3,250	7,275	4,759	2,516
80 to 84 percent.....	25,524	21,464	4,060	10,347	9,498	424	425	9,508	6,721	2,787	5,669	5,245	424
85 to 89 percent.....	31,849	30,109	1,740	14,608	14,001	607	...	10,141	9,008	1,133	7,100	7,100	...
90 to 94 percent.....	22,899	20,046	2,853	9,250	7,553	...	1,697	11,079	11,079	...	2,570	1,414	1,156
95 to 99 percent.....	26,805	25,863	942	2,990	2,990	...	...	22,051	21,533	518	1,764	1,340	424
100 percent or more.....	21,413	20,856	557	455	455	...	...	19,261	18,704	557	1,697	1,697	...
Median.....percent..	80	83	66	80	82	...	...	92	94	78	62	63	59
Other properties.....	47,622	46,637	985	7,896	7,471	...	425	2,533	2,533	...	37,193	36,633	560

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.													
All Mortgage Loans as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	259,625	214,504	45,121	74,107	62,725	7,117	4,265	95,387	83,912	11,475	90,131	67,867	22,264
Less than 40 percent.....	3,876	3,876	...	1,701	1,701	...	...	...	...	...	2,175	2,175	...
40 to 49 percent.....	12,007	11,159	848	2,384	1,536	...	848	...	...	...	9,198	9,198	...
50 to 59 percent.....	23,562	23,126	436	4,285	4,285	...	...	2,654	2,654	...	16,623	16,187	436
60 to 69 percent.....	31,488	31,063	425	8,907	8,907	...	...	3,829	3,404	425	18,752	18,752	...
70 to 79 percent.....	33,398	26,942	6,456	14,180	11,799	1,997	424	11,616	10,384	1,432	7,402	4,759	2,643
80 to 84 percent.....	31,115	21,464	9,651	11,356	9,498	987	871	7,139	6,721	418	12,620	5,245	7,375
85 to 89 percent.....	35,459	30,109	5,350	15,042	14,001	1,041	...	9,954	9,008	946	10,463	7,100	3,363
90 to 94 percent.....	29,106	20,046	9,060	9,791	7,553	1,813	425	13,585	11,079	2,506	5,730	1,414	4,316
95 to 99 percent.....	31,874	25,863	6,011	5,582	2,990	895	1,697	23,676	21,533	2,143	2,616	1,340	1,276
100 percent or more.....	27,740	20,856	6,884	879	455	424	...	22,309	18,704	3,605	4,552	1,697	2,855
Median.....percent..	84	83	89	82	82	...	...	94	94	95	69	63	86
Other properties.....	47,622	46,637	985	7,896	7,471	...	425	2,533	2,533	...	37,193	36,633	560
Total Outstanding Debt as Percent of Value													
Less than 20 percent.....	27,229	26,380	849	8,459	8,459	...	...	2,794	2,794	...	15,976	15,127	849
20 to 29 percent.....	27,081	25,808	1,273	5,455	5,455	...	...	5,356	5,356	...	16,270	14,997	1,273
30 to 39 percent.....	31,318	27,050	4,268	6,485	3,928	1,709	848	3,824	3,824	...	21,009	19,298	1,711
40 to 49 percent.....	37,111	30,094	7,017	8,723	6,471	1,403	849	9,098	7,398	1,700	19,290	16,225	3,065
50 to 59 percent.....	49,809	40,158	9,651	15,741	11,344	3,526	871	13,591	12,743	848	20,477	16,071	4,406
60 to 69 percent.....	38,156	33,516	4,640	9,982	9,791	191	...	14,333	13,749	584	13,841	9,976	3,865
70 to 79 percent.....	54,321	49,157	5,164	12,839	12,414	...	425	28,686	28,262	424	12,796	8,481	4,315
80 to 89 percent.....	32,047	24,007	8,040	10,898	10,610	288	...	15,321	10,485	4,836	5,828	2,912	2,916
90 to 99 percent.....	8,707	4,407	4,300	3,421	1,724	...	1,697	4,013	1,834	2,179	1,273	849	424
100 percent or more.....	1,468	564	904	...	...	...	...	904	...	904	564	564	...
Median.....percent..	56	55	60	58	60	...	...	70	68	85	45	42	60
PROPERTY CHARACTERISTICS													
Purchase Price													
Acquired by purchase.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,900	22,824
Less than \$5,000.....	5,524	5,524	...	2,124	2,124	...	...	...	...	...	3,400	3,400	...
\$5,000 to \$7,400.....	17,260	16,317	943	4,062	4,062	...	...	2,459	2,459	...	10,739	9,796	943
\$7,500 to \$9,900.....	40,571	31,585	8,986	13,093	8,962	3,706	425	7,188	6,674	514	20,290	15,949	4,341
\$10,000 to \$12,400.....	74,118	63,679	10,439	18,232	14,821	2,986	425	34,443	32,611	1,832	21,443	16,247	5,196
\$12,500 to \$14,900.....	68,504	56,132	12,372	20,487	17,070	425	2,992	25,871	22,752	3,119	22,146	16,310	5,836
\$15,000 to \$17,400.....	30,591	26,884	3,707	6,131	6,131	...	...	11,326	9,348	1,978	13,134	11,405	1,729
\$17,500 to \$19,900.....	30,166	25,285	4,881	12,981	11,733	...	848	9,306	6,122	3,184	8,279	7,430	849
\$20,000 to \$24,900.....	27,056	23,261	3,795	4,869	4,869	...	...	5,068	5,068	...	17,119	13,324	3,795
\$25,000 to \$34,900.....	7,841	6,858	983	424	424	...	...	2,259	1,411	848	5,158	5,023	135
\$35,000 or more.....	5,616	5,616	...	...	...	...	...	...	...	...	5,616	5,616	...
Median.....dollars..	13,100	13,100	13,000	12,900	13,300	...	...	13,000	12,700	15,300	13,400	13,600	12,900
Not acquired by purchase.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Value													
Less than \$5,000.....	425	425	...	...	...	...	...	...	...	...	425	425	...
\$5,000 to \$7,400.....	2,013	2,013	...	1,164	1,164	...	...	...	...	...	849	849	...
\$7,500 to \$9,900.....	13,553	10,155	3,398	4,441	3,355	1,086	...	...	...	...	9,112	6,800	2,312
\$10,000 to \$12,400.....	45,542	37,677	7,865	12,814	10,250	2,139	425	16,252	14,834	1,418	16,476	12,593	3,883
\$12,500 to \$14,900.....	61,452	49,463	11,989	16,350	12,389	1,839	2,122	21,405	19,368	2,037	23,697	17,706	5,991
\$15,000 to \$17,400.....	57,753	48,630	9,123	17,597	14,673	2,053	871	25,857	23,423	2,434	14,299	10,534	3,765
\$17,500 to \$19,900.....	45,452	39,751	5,701	9,803	8,531	...	1,272	17,543	14,354	3,189	18,106	16,866	1,240
\$20,000 to \$24,900.....	41,003	36,081	4,922	12,627	12,627	...	...	10,858	9,309	1,549	17,518	14,145	3,373
\$25,000 to \$34,900.....	25,556	23,296	2,260	5,933	5,933	...	...	4,731	4,731	...	14,892	12,632	2,260
\$35,000 or more.....	14,498	13,650	848	1,274	1,274	...	...	1,274	426	848	11,950	11,950	...
Median.....dollars..	16,300	16,600	15,000	15,900	16,400	...	...	16,100	16,000	17,300	17,300	18,000	14,700
Year Built													
1958 and 1959.....	18,464	16,896	1,568	5,194	5,194	...	...	6,906	5,773	1,133	6,364	5,929	435
1955 to 1957.....	53,917	47,435	6,482	10,764	9,468	...	...	30,767	26,141	4,626	12,386	11,826	560
1950 to 1954.....	77,629	65,874	11,755	22,746	17,529	3,096	2,121	33,173	30,693	2,480	21,710	17,652	4,058
1940 to 1949.....	84,547	73,739	10,808	33,099	28,230	3,596	1,273	18,792	15,981	2,811	32,656	29,528	3,128
1930 to 1939.....	28,376	22,298	6,078	3,827	3,827	...	...	3,783	3,783	...	20,766	14,688	6,078
1929 or earlier.....	44,314	34,899	9,415	6,373	5,948	425	...	4,499	4,074	425	33,442	24,877	8,565
Number of Mortgages on Property													
1 mortgage.....	261,141	261,141	...	70,196	70,196	...	...	86,445	86,445	...	104,500	104,500	...
2 mortgages.....	42,361	...	42,361	10,750	...	6,060	4,690	9,732	...	9,732	21,879	...	21,879
3 mortgages or more.....	3,745	...	3,745	1,097	...	1,097	...	1,743	...	1,743	945	...	945

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.....	305,122	259,867	45,255	82,003	70,196	7,117	4,690	97,920	86,445	11,475	125,199	103,226	21,973
Dilapidated.....	2,125	1,274	851	...	...	...	...	...	...	...	2,125	1,274	851
Rooms													
Less than 4 rooms.....	4,906	3,676	1,230	704	704	...	...	577	...	577	3,625	2,972	653
4 rooms.....	28,727	25,289	3,438	11,297	10,501	371	425	5,588	5,588	...	11,842	9,200	2,642
5 rooms.....	137,120	117,329	19,791	35,784	29,500	3,716	2,568	52,404	45,405	6,999	48,932	42,424	6,508
6 rooms.....	98,814	82,256	16,558	22,925	18,623	2,605	1,697	33,455	30,822	2,633	42,434	32,811	9,623
7 rooms.....	19,806	16,416	3,390	6,064	5,639	425	...	3,822	2,556	1,266	9,920	8,221	1,699
8 rooms or more.....	17,874	16,175	1,699	5,229	5,229	...	...	2,074	2,074	...	10,571	8,872	1,699
Median.....	5.4	5.4	5.4	5.3	5.3	...	...	5.3	5.3	5.2	5.5	5.4	5.7
Purchase Price as Percent of Value													
Acquired by purchase.....													
Purchased 1957 to 1960.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,500	22,824
Less than 80 percent.....	112,457	92,426	20,031	29,205	26,192	288	2,545	36,850	28,873	7,977	46,582	37,361	9,221
80 to 89 percent.....	10,158	9,308	850	849	849	...	...	1,525	1,525	...	7,784	6,934	850
90 to 94 percent.....	29,066	24,374	4,692	5,692	5,692	...	...	11,134	9,771	1,363	12,240	8,911	3,329
95 to 99 percent.....	25,844	19,816	6,028	7,443	6,595	...	848	8,815	5,641	3,174	9,586	7,580	2,006
100 percent or more.....	24,230	20,046	4,184	7,749	6,052	...	1,697	10,243	9,517	726	6,238	4,477	1,761
Median.....percent..	23,159	18,882	4,277	7,292	7,004	288	...	5,133	2,419	2,714	10,734	9,459	1,275
Median.....percent..	93	93	94	95	95	...	...	93	93	...	92	92	...
Purchased 1950 to 1956.....													
Less than 60 percent.....	144,626	122,555	22,071	38,681	32,438	4,523	1,720	52,920	49,422	3,498	53,025	40,695	12,330
60 to 79 percent.....	4,946	4,946	...	1,335	1,335	...	...	1,274	1,274	...	2,137	2,137	...
80 to 89 percent.....	55,266	49,721	5,545	11,323	10,119	1,204	...	25,179	24,236	943	18,764	15,366	3,398
90 to 99 percent.....	34,993	43,609	11,384	16,118	12,628	2,195	1,295	19,634	17,397	2,237	19,241	13,584	5,657
100 percent or more.....	18,879	17,006	1,873	6,372	5,276	371	425	5,220	5,220	...	7,287	6,210	1,077
Median.....percent..	10,542	7,273	3,269	3,333	2,580	753	...	1,613	1,295	318	5,596	3,398	2,198
Median.....percent..	82	82	85	84	84	...	...	80	79	...	83	82	85
Purchased 1949 or earlier.....													
Less than 40 percent.....	50,164	46,160	4,004	14,297	11,566	2,306	425	8,150	8,150	...	27,717	26,444	1,273
40 to 59 percent.....	10,859	10,859	...	3,824	3,824	...	...	...	...	...	7,035	7,035	...
60 to 79 percent.....	9,653	9,653	...	2,547	2,547	...	...	1,794	1,794	...	5,312	5,312	...
80 to 99 percent.....	17,917	15,795	2,122	5,195	4,346	424	425	3,986	3,986	...	8,736	7,463	1,273
100 percent or more.....	11,309	9,427	1,882	2,731	849	1,882	...	1,944	1,944	...	6,634	6,634	...
Median.....percent..	426	426	...	...	...	...	...	426	426	...	...	...	...
Median.....percent..	65	63	...	63	55	...	...	...	...	...	63	62	...
Not acquired by purchase.....													
...
Property Location													
Inside central city.....	70,821	59,455	11,366	12,039	11,413	626	...	10,341	8,984	1,357	48,441	39,058	9,383
Outside central city.....	236,426	201,686	34,740	69,964	58,783	6,491	4,690	87,579	77,461	10,118	78,883	65,442	13,441
Real Estate Tax													
Acquired before 1959.....													
Less than \$50.....	259,660	221,747	37,913	68,763	56,956	7,117	4,690	84,031	76,885	7,146	106,866	87,906	18,960
\$50 to \$99.....	5,963	3,400	2,563	...	...	...	...	...	...	...	5,963	3,400	2,563
\$100 to \$149.....	11,116	7,337	3,779	1,014	823	191	...	2,259	2,259	...	7,843	4,255	3,588
\$150 to \$199.....	23,207	18,678	4,529	4,429	3,397	1,032	...	8,266	8,266	...	10,512	7,015	3,497
\$200 to \$249.....	42,414	37,957	4,457	9,792	8,508	1,284	...	15,197	14,839	318	17,465	14,610	2,855
\$250 to \$299.....	53,821	46,802	7,019	15,600	12,772	2,403	425	22,580	20,087	2,493	15,641	13,943	1,698
\$300 to \$349.....	43,431	35,261	8,170	13,837	8,352	1,220	4,265	15,863	14,028	1,835	13,731	12,881	850
\$350 to \$399.....	63,600	57,187	6,413	21,405	20,413	987	...	16,477	14,825	1,652	25,718	21,944	3,774
\$400 or more.....	16,108	15,125	983	2,686	2,686	...	...	3,429	2,581	848	9,993	9,858	135
Median.....dollars..	244	246	226	263	268	...	...	236	233	...	237	253	148
Acquired 1959 and 1960 (part).....													
...	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....													
Less than \$5.....	259,660	221,747	37,913	68,763	56,956	7,117	4,690	84,031	76,885	7,146	106,866	87,906	18,960
\$5 to \$9.....	8,630	5,641	2,989	114	114	...	...	...	...	...	8,516	5,527	2,989
\$10 to \$14.....	26,916	21,862	5,054	4,445	4,254	191	...	6,878	6,878	...	15,593	10,730	4,863
\$15 to \$19.....	86,686	75,522	11,164	17,152	14,067	3,085	...	34,913	32,337	2,576	34,621	29,118	5,503
\$20 to \$24.....	90,110	76,168	13,942	25,171	19,863	1,043	4,265	33,443	29,430	4,013	31,496	26,875	4,621
\$25 to \$29.....	32,024	28,514	3,510	15,413	12,752	2,236	425	5,208	5,208	...	11,403	10,554	849
\$30 to \$34.....	9,842	9,130	692	3,787	3,787	...	...	2,095	1,538	557	3,960	3,825	135
\$35 to \$39.....	4,046	3,484	562	2,124	1,562	562	...	1,070	1,070	...	852	852	...
\$40 or more.....	1,406	1,406	...	597	597	...	...	424	424	...	425	425	...
Median.....dollars..	15	16	15	18	18	...	...	15	15	...	14	15	11
Acquired 1959 and 1960 (part).....													
...	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864

San Francisco-Oakland SMSA

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

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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													
Year Property Acquired													
New.....	108,846	103,551	5,295	29,714	26,781	2,509	424	44,446	43,080	1,366	34,686	33,690	996
1959 and 1960 (part).....	6,480	6,480	...	3,097	3,097	...	...	981	981	...	2,442	2,442	...
1957 and 1958.....	19,601	19,601	...	3,845	3,845	...	...	9,521	9,521	...	6,235	6,235	...
1955 and 1956.....	24,144	21,782	2,362	4,865	4,865	...	...	13,766	12,400	1,366	5,513	4,517	996
1950 to 1954.....	35,259	33,357	1,902	9,693	7,791	1,478	424	17,143	17,143	...	8,423	8,423	...
1945 to 1949.....	16,329	15,298	1,031	2,283	4,252	1,031	...	3,035	3,035	...	8,011	8,011	...
1940 to 1944.....	5,521	5,521	...	2,971	2,971	...	...	...	...	...	2,590	2,590	...
1939 or earlier.....	1,512	1,512	...	...	...	...	...	...	...	...	1,512	1,512	...
Previously occupied.....	198,401	197,590	40,811	52,289	43,415	4,608	4,266	53,474	43,365	10,109	92,638	70,810	21,828
1959 and 1960 (part).....	41,107	32,914	8,193	10,183	10,183	...	...	12,908	8,579	4,329	18,016	14,152	3,864
1957 and 1958.....	45,269	33,431	11,838	11,940	9,107	288	2,545	13,440	9,792	3,648	19,889	14,532	5,357
1955 and 1956.....	39,036	28,696	10,340	12,671	10,606	769	1,296	9,955	9,098	857	16,410	8,992	7,418
1950 to 1954.....	46,187	38,720	7,467	11,452	9,176	2,276	...	12,056	10,785	1,275	22,679	18,763	3,916
1945 to 1949.....	20,002	17,029	2,973	3,918	2,218	1,275	425	5,115	5,115	...	10,969	9,696	1,273
1940 to 1944.....	4,676	4,676	...	2,125	2,125	...	...	...	...	...	2,551	2,551	...
1939 or earlier.....	2,124	2,124	...	...	...	...	...	...	...	...	2,124	2,124	...
Manner of Acquisition													
By purchase or construction.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,500	22,824
Made new mortgage.....	234,618	209,404	25,214	66,710	60,189	3,975	2,546	58,056	56,690	1,366	109,852	92,525	17,327
Assumed mortgage from former owner.....	49,657	43,999	6,058	12,110	8,385	2,854	871	30,568	28,774	1,814	6,959	6,440	519
Assumed mortgage from former owner, made new second mortgage.....	16,627	1,793	14,834	2,505	944	288	1,273	8,295	...	8,295	5,827	849	4,978
Borrowed, other than mortgage.....	3,796	3,796	...	678	678	...	...	981	981	...	2,137	2,137	...
All cash.....	2,549	2,549	...	...	...	...	...	...	...	...	2,549	2,549	...
Not by purchase.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Gift or inheritance.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	259,660	221,747	37,913	68,763	56,956	7,117	4,690	84,031	76,885	7,146	106,866	87,906	18,960
Less than \$30.....	426	426	...	426	426	...	...	...	...	...	...	...	...
\$30 to \$39.....	849	849	...	424	424	...	...	...	...	...	425	425	...
\$40 to \$49.....	850	850	...	425	425	...	...	...	...	...	425	425	...
\$50 to \$59.....	8,694	8,269	425	2,833	2,833	...	...	2,885	2,885	...	2,976	2,551	425
\$60 to \$69.....	19,724	18,188	1,536	8,259	6,723	1,536	...	3,147	3,147	...	8,318	8,318	...
\$70 to \$79.....	28,408	25,627	2,781	7,382	5,543	1,839	...	8,974	8,974	...	12,052	11,110	942
\$80 to \$89.....	37,808	35,261	2,547	10,315	8,617	1,273	425	16,325	16,325	...	11,168	10,319	849
\$90 to \$99.....	65,403	57,177	8,226	16,026	13,455	1,275	1,296	25,383	24,959	424	23,994	18,763	5,231
\$100 to \$119.....	55,333	43,924	11,409	16,296	12,133	1,194	2,969	15,051	12,553	2,498	23,986	19,238	4,748
\$120 to \$149.....	29,004	22,016	6,988	6,377	6,377	...	...	9,335	6,477	2,858	13,292	9,162	4,130
\$150 to \$199.....	13,161	9,160	4,001	...	...	...	...	2,931	1,565	1,366	10,230	7,595	2,635
\$200 or more.....	110	107	129	105	105	...	...	108	106	...	115	112	133
Median.....dollars..	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864
Acquired 1959 and 1960 (part).....	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	259,660	221,747	37,913	68,763	56,956	7,117	4,690	84,031	76,885	7,146	106,866	87,906	18,960
Less than 5 percent.....	2,110	2,110	...	426	426	...	...	...	...	...	426	426	...
5 to 9 percent.....	14,672	14,672	...	4,408	4,408	...	...	3,982	3,982	...	6,282	6,282	...
10 to 14 percent.....	63,142	55,880	7,262	19,446	16,111	3,335	...	21,326	20,383	943	22,370	19,386	2,984
15 to 19 percent.....	75,686	72,057	3,629	18,828	17,841	987	...	31,125	30,700	425	25,733	23,516	2,217
20 to 24 percent.....	49,532	39,386	10,146	12,981	11,518	615	848	14,995	12,828	2,167	21,556	15,040	6,516
25 to 29 percent.....	21,902	15,183	6,719	3,089	1,951	1,273	850	7,818	5,093	2,725	10,995	8,139	2,856
30 to 34 percent.....	9,806	6,912	2,894	4,141	2,444	...	1,697	2,040	1,693	347	3,625	2,775	850
35 to 39 percent.....	6,976	4,120	2,856	2,317	426	1,467	424	2,105	1,566	539	2,554	2,128	426
40 percent or more.....	15,834	11,427	4,407	3,127	1,831	425	871	424	424	...	12,283	9,172	3,111
Median.....percent..	18	18	24	18	17	...	...	18	17	...	20	19	23
Acquired 1959 and 1960 (part).....	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864
Income¹													
Less than \$2,000.....	7,295	5,910	1,385	2,278	1,407	...	871	514	...	514	4,503	4,503	...
\$2,000 to \$2,999.....	6,992	3,824	3,168	2,318	850	1,468	...	...	...	...	4,674	2,974	1,700
\$3,000 to \$3,999.....	11,089	10,241	848	1,709	1,285	...	424	1,561	1,561	...	7,819	7,395	424
\$4,000 to \$4,999.....	25,045	19,561	5,484	5,905	4,440	615	850	8,903	7,437	1,466	10,237	7,684	2,553
\$5,000 to \$5,999.....	22,080	22,602	5,478	7,339	4,930	712	1,697	10,193	10,193	...	10,548	7,479	3,069
\$6,000 to \$6,999.....	45,820	38,549	7,271	13,447	11,871	728	848	15,795	13,691	2,104	16,578	12,987	3,591
\$7,000 to \$7,999.....	49,815	42,932	6,883	14,994	13,019	1,975	...	17,453	14,727	2,726	17,328	15,186	2,142
\$8,000 to \$8,999.....	28,236	25,627	2,609	6,447	5,598	849	...	9,084	9,084	...	12,705	10,945	1,760
\$9,000 to \$9,999.....	24,657	21,781	2,876	6,378	6,378	...	...	9,687	8,088	1,599	8,592	7,315	1,277
\$10,000 to \$11,999.....	42,709	39,975	6,734	15,062	14,637	425	...	12,856	11,196	1,660	14,791	10,142	4,649
\$12,000 to \$14,999.....	20,220	17,804	2,416	3,964	3,964	345	...	8,428	7,580	848	7,483	6,260	1,223
\$15,000 or more.....	17,289	16,335	954	1,817	1,817	...	...	3,406	2,888	518	12,066	11,630	436
Median.....dollars..	7,600	7,700	6,900	7,500	7,800	...	...	7,700	7,700	7,600	7,500	7,600	7,000
Age of Head													
Under 25 years.....	6,289	5,306	983	1,721	1,721	...	...	3,294	2,311	983	1,274	1,274	...
25 to 34 years.....	72,624	58,879	13,745	18,563	15,660	1,206	1,697	32,100	28,172	3,928	21,961	15,047	6,914
35 to 44 years.....	104,220	90,052	14,168	29,355	24,592	2,620	2,143	38,423	34,928	3,495	36,442	30,532	5,910
45 to 54 years.....	109,673	94,162	15,511	29,392	25,251	3,291	850	22,728	19,659	3,069	57,553	49,252	8,301
55 years and over.....	14,441	12,742	1,699	2,972	2,972	...	...	1,375	...	...	10,094	8,395	1,699
Median.....	42	42	41	42	42	39	39	37	46	47	43

¹ Income of owner and relatives living with him.

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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...	272,031	233,971	38,060	72,381	62,410	5,706	4,265	93,047	83,095	9,952	106,603	88,466	18,137
Under 45 years.....	167,093	142,311	24,782	45,620	38,994	2,786	3,840	69,945	62,061	7,884	51,528	41,256	10,272
With own children under 18.....	146,814	127,730	19,084	41,146	36,290	1,440	3,416	58,498	52,348	6,150	47,170	39,092	8,078
No own children under 18.....	20,279	14,581	5,698	4,474	2,704	1,346	424	11,447	9,713	1,734	4,358	2,164	2,194
45 to 64 years.....	95,593	83,590	12,003	25,489	22,144	2,920	425	21,727	19,659	2,068	48,377	41,787	6,590
With own children under 18.....	48,573	40,976	7,597	14,129	11,633	2,496	...	12,526	10,883	1,643	21,918	18,460	3,458
No own children under 18.....	47,020	42,614	4,406	11,360	10,511	424	425	9,201	8,776	425	26,459	23,327	3,132
65 years and over.....	9,345	8,070	1,275	1,272	1,272	...	...	1,375	1,375	...	6,698	5,423	1,275
Other households with 2 or more persons.....	26,355	19,682	6,673	7,126	5,661	1,040	425	4,296	3,350	946	14,933	10,671	4,262
Under 65 years.....	23,381	17,132	6,249	6,700	5,235	1,040	425	4,296	3,350	946	12,385	8,547	3,838
65 years and over.....	2,974	2,550	426	426	426	...	...	...	...	...	2,548	2,124	424
Households with 1 person.....	8,861	7,488	1,373	2,496	2,125	371	...	577	...	577	5,788	5,363	425
Under 65 years.....	6,739	5,366	1,373	1,222	851	371	...	577	...	577	4,940	4,515	425
65 years and over.....	2,122	2,122	...	1,274	1,274	...	...	...	...	...	848	848	...
Color of Head													
White.....	289,204	247,706	41,498	77,010	65,203	7,117	4,690	95,937	84,809	11,128	116,257	97,694	18,563
Nonwhite.....	18,043	13,435	4,608	4,993	4,993	...	...	1,983	1,636	347	11,067	6,806	4,261
Persons													
1 person.....	8,861	7,488	1,373	2,496	2,125	371	...	577	...	577	5,788	5,363	425
2 persons.....	64,265	55,023	9,242	14,421	12,650	1,346	425	20,057	17,912	2,145	29,787	24,461	5,326
3 persons.....	65,839	56,395	9,444	18,499	15,326	1,900	288	21,688	21,370	318	25,652	19,699	5,953
4 persons.....	79,570	69,094	10,476	22,140	20,052	1,664	424	30,726	27,021	3,705	26,704	22,021	4,683
5 persons.....	46,898	35,201	11,697	15,681	14,694	987	...	17,242	13,730	3,512	22,278	18,474	3,804
6 persons or more.....	33,511	26,243	7,268	8,766	5,349	849	2,568	7,630	6,412	1,218	17,115	14,482	2,633
Purchase Price-Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	112,457	92,426	20,031	29,025	26,192	288	2,545	36,850	28,873	7,977	46,582	37,361	9,221
Less than 1.0.....	1,064	1,064	...	...	...	...	...	640	640	...	424	424	...
1.0 to 1.4.....	13,262	11,137	2,125	3,671	3,671	...	...	3,315	2,890	425	6,276	4,376	1,900
1.5 to 1.9.....	33,927	27,263	6,664	8,489	8,201	288	...	13,316	9,713	3,603	12,122	9,349	2,773
2.0 to 2.4.....	23,849	20,975	2,874	7,668	7,668	...	...	9,415	7,887	1,528	6,766	5,420	1,346
2.5 to 2.9.....	23,358	18,673	4,685	8,253	5,708	2,545	...	4,667	3,802	865	10,438	9,163	1,275
3.0 to 3.4.....	9,583	7,960	1,623	944	944	...	...	3,036	2,689	347	5,603	4,327	1,276
3.5 to 3.9.....	3,673	2,978	695	...	...	...	...	1,947	1,252	695	1,726	1,726	...
4.0 or more.....	3,741	2,376	1,365	...	...	...	...	514	...	514	3,227	2,376	851
Median.....ratio..	2.2	2.2	2.2	2.2	2.1	...	...	2.1	2.1	...	2.3	2.4	...
Other properties.....	194,790	168,715	26,075	52,978	44,004	6,829	2,145	61,070	57,572	3,498	80,742	67,139	13,603
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	307,247	261,141	46,106	82,003	70,196	7,117	4,690	97,920	86,445	11,475	127,324	104,500	22,824
Less than 5 percent.....	16,147	14,779	1,368	6,536	6,111	425	...	4,502	3,559	943	5,109	5,109	...
5 to 9 percent.....	123,582	105,998	17,584	34,911	30,726	4,185	...	44,199	40,333	3,866	44,472	34,939	9,533
10 to 14 percent.....	111,067	95,652	15,415	28,641	25,480	1,039	2,122	36,157	31,047	5,110	46,269	39,125	7,144
15 to 19 percent.....	30,641	24,539	6,102	9,212	6,472	1,043	1,697	8,308	7,266	1,042	13,121	10,801	2,320
20 to 24 percent.....	11,044	8,916	2,128	...	...	...	...	4,240	4,240	...	6,804	4,676	2,128
25 to 29 percent.....	3,822	2,548	1,274	850	425	425	...	...	...	...	2,972	2,123	849
30 to 34 percent.....	2,168	1,743	425	...	...	...	...	...	...	...	2,168	1,743	425
35 to 39 percent.....	1,735	1,735	...	...	...	...	...	...	...	...	1,735	1,735	...
40 percent or more.....	7,041	5,231	1,810	1,853	982	...	871	514	...	514	4,674	4,249	425
Median.....percent..	11	11	11	10	10	...	...	10	10	11	12	12	11
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	259,660	221,747	37,913	68,763	56,956	7,117	4,690	84,031	76,885	7,146	106,866	87,906	18,960
Less than 1.0 percent.....	8,706	5,625	3,081	114	114	...	...	216	216	...	8,376	5,295	3,081
1.0 to 1.9 percent.....	41,951	34,185	7,766	8,107	6,539	1,568	...	13,330	12,812	518	20,514	14,834	5,680
2.0 to 2.9 percent.....	60,467	53,098	7,369	12,781	11,193	1,588	...	29,219	27,180	2,039	18,467	14,725	3,742
3.0 to 3.9 percent.....	57,898	52,733	5,165	16,237	15,018	1,219	...	19,470	18,022	1,448	22,191	19,693	2,498
4.0 to 4.9 percent.....	40,055	36,256	3,799	13,221	11,661	712	848	13,770	11,957	1,813	12,064	12,638	426
5.0 to 7.4 percent.....	30,503	23,094	7,409	12,123	8,590	562	2,971	5,301	3,973	1,328	13,079	10,531	2,548
7.5 to 9.9 percent.....	7,859	6,391	1,468	3,052	2,009	1,043	...	2,301	2,301	...	2,506	2,081	425
10 percent or more.....	12,221	10,365	1,856	3,128	1,832	425	871	424	424	...	8,669	8,109	560
Median.....percent..	3.3	3.3	3.1	3.8	3.7	...	...	3.0	2.9	...	3.3	3.5	2.2
Acquired 1959 and 1960 (part).....	47,587	39,394	8,193	13,240	13,240	...	...	13,889	9,560	4,329	20,458	16,594	3,864
Veteran Status													
Korean War service.....	48,034	41,335	6,699	7,098	5,343	1,755	...	30,667	28,214	2,453	10,269	7,778	2,491
Korean War service only.....	21,549	18,186	3,363	2,952	2,664	288	...	13,135	12,551	584	5,462	2,971	2,491
Korean War and other service.....	26,485	23,149	3,336	4,146	2,679	1,467	...	17,532	15,663	1,869	4,807	4,807	...
Other service.....	133,267	115,629	17,638	29,750	25,657	2,374	1,719	53,166	48,467	4,699	50,351	41,505	8,846
With World War II service.....	114,032	99,329	14,703	23,213	19,991	2,374	848	49,129	45,125	4,004	41,690	34,213	7,477
No World War II service.....	19,235	16,300	2,935	6,537	5,666	...	871	4,037	3,342	695	8,661	7,292	1,369
Nonveteran.....	125,946	104,177	21,769	45,155	39,196	2,988	2,971	14,087	9,764	4,323	66,704	55,217	11,487

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.....	2,740,802	2,385,972	354,830	708,005	636,504	34,108	37,393	1,023,472	893,684	129,788	1,009,325	855,784	153,541
Less than \$30.....	14,052	11,474	2,578	7,352	7,352	...	...	...	...	...	6,700	4,122	2,578
\$30 to \$39.....	64,124	46,222	17,902	39,660	24,518	15,142	...	7,848	7,848	...	16,616	13,856	2,760
\$40 to \$49.....	227,451	183,611	43,840	100,615	72,584	14,393	13,638	41,453	35,412	6,041	85,383	75,615	9,768
\$50 to \$59.....	405,630	367,686	37,944	110,095	100,434	4,573	5,088	202,000	184,519	17,481	93,535	82,733	10,802
\$60 to \$69.....	513,325	441,141	72,184	106,263	87,596	...	18,667	314,940	274,429	40,511	92,122	79,116	13,006
\$70 to \$79.....	473,740	404,004	69,736	84,262	84,262	...	...	172,141	136,483	35,658	217,337	183,259	34,078
\$80 to \$89.....	312,223	278,150	34,073	82,366	82,366	...	...	90,826	90,826	...	139,031	104,958	34,073
\$90 to \$99.....	253,035	213,425	39,610	64,469	64,469	...	...	67,036	60,510	6,526	121,530	88,446	33,084
\$100 to \$119.....	313,473	282,261	31,212	112,923	112,923	...	...	117,222	93,651	23,571	83,328	75,687	7,641
\$120 to \$149.....	86,089	80,338	5,751	...	...	...	...	10,006	10,006	...	76,083	70,332	5,751
\$150 to \$199.....	44,424	44,424	...	...	...	...	...	...	...	...	44,424	44,424	...
\$200 or more.....	33,236	33,236	...	...	...	...	...	...	...	...	33,236	33,236	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	2,655,540	2,337,399	318,141	704,867	633,366	34,108	37,393	989,202	865,940	123,262	961,471	838,093	123,378
Delinquent.....	85,262	48,573	36,689	3,138	3,138	...	...	34,270	27,744	6,526	47,854	17,691	30,163
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	764,330	685,186	79,144	405,055	372,110	19,619	13,326	192,151	161,081	31,070	167,124	151,995	15,129
Commercial bank or trust company, trust account.....	8,225	8,225	...	4,869	4,869	...	...	2,078	2,078	...	1,278	1,278	...
Mutual savings bank.....	364,146	338,445	25,701	48,228	44,629	3,599	...	294,149	272,047	22,102	21,769	21,769	...
Savings and loan association.....	434,785	333,204	121,581	82,450	63,783	...	18,667	142,769	121,635	21,134	229,566	147,786	81,780
Life insurance company.....	666,085	572,459	93,626	106,870	92,658	8,812	5,400	316,039	264,339	51,700	243,176	215,462	27,714
Mortgage company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real estate or construction company.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Federal or State agency.....	347,231	328,768	18,463	58,455	58,455	...	...	67,875	64,093	3,782	220,901	206,220	14,681
Retirement system, welfare fund, etc.....	11,939	11,939	...	...	...	...	...	8,411	8,411	...	3,528	3,528	...
Other nonprofit organization.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Individual or individual's estate.....	112,726	99,895	12,831	...	...	...	...	...	...	...	112,726	99,895	12,831
Other.....	11,335	7,851	3,484	2,078	...	2,078	...	...	...	...	9,297	7,851	1,406
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	65,176	57,066	8,110	14,805	14,805	...	...	4,231	4,231	...	46,140	38,030	8,110
20 to 29 percent.....	136,989	115,858	21,131	32,003	26,916	5,087	...	22,155	20,370	1,785	82,831	68,572	14,259
30 to 39 percent.....	265,323	208,939	56,384	49,742	24,206	9,700	15,836	31,027	22,041	8,986	184,554	162,692	21,862
40 to 49 percent.....	312,399	258,332	54,067	64,934	47,922	17,012	...	78,497	61,113	17,384	168,968	149,297	19,671
50 to 59 percent.....	453,920	406,762	47,158	93,219	90,910	2,309	...	123,488	123,488	...	237,213	192,364	44,849
60 to 69 percent.....	412,883	349,983	62,905	107,926	105,036	...	2,890	184,237	144,833	39,404	120,725	100,114	20,611
70 to 79 percent.....	639,724	584,436	55,288	163,055	163,055	...	...	371,454	325,664	45,790	105,215	95,717	9,498
80 to 89 percent.....	383,593	343,944	39,655	161,729	143,062	...	18,667	173,671	167,364	6,307	48,199	33,518	14,681
90 to 99 percent.....	56,764	52,982	3,782	20,592	20,592	...	...	28,362	24,580	3,782	7,810	7,810	...
100 percent or more.....	14,020	7,670	6,350	...	...	...	...	6,350	...	6,350	7,670	7,670	...

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.....	3,042,317	752,958	1,065,094	1,224,265	OWNER CHARACTERISTICS				
Average total mortgage debt.....	9.3	8.9	10.7	8.5	Annual Housing Costs as Percent of Income				
Total mortgage debt on 1-dwelling-unit properties.....	2,850,211	722,533	1,054,791	1,072,887	Acquired before 1959.....				
Average total mortgage debt.....	9.3	8.8	10.8	8.4	Less than 5 percent.....				
MORTGAGE CHARACTERISTICS					5 to 9 percent.....				
Total Mortgage Outstanding Debt					10 to 14 percent.....				
Less than \$2,000.....	18,692	5,651	3,044	9,997	15 to 19 percent.....				
\$2,000 to \$3,999.....	80,495	15,988	16,100	48,407	20 to 24 percent.....				
\$4,000 to \$5,999.....	189,832	68,661	83,849	92,206	25 to 29 percent.....				
\$6,000 to \$7,999.....	344,776	120,217	94,470	130,089	30 to 34 percent.....				
\$8,000 to \$9,999.....	467,943	97,693	167,244	203,006	35 to 39 percent.....				
\$10,000 to \$11,999.....	465,398	114,312	200,305	150,781	40 percent or more.....				
\$12,000 to \$13,999.....	454,667	83,849	193,435	177,383	Acquired 1959 and 1960 (part).....				
\$14,000 to \$15,999.....	327,250	78,095	129,949	119,206	Less than \$2,000.....				
\$16,000 to \$19,999.....	329,236	138,067	128,601	62,568	\$2,000 to \$2,999.....				
\$20,000 to \$24,999.....	153,335	...	92,678	60,637	\$3,000 to \$3,999.....				
\$25,000 or more.....	18,587	...	...	18,387	\$4,000 to \$4,999.....			
Total Outstanding Debt as Percent of Value					Income ¹				
Less than 20 percent.....	58,340	14,805	4,231	39,304	Less than \$2,000.....				
20 to 29 percent.....	119,339	26,916	20,370	72,053	\$2,000 to \$2,999.....				
30 to 39 percent.....	236,047	37,921	22,041	176,085	\$3,000 to \$3,999.....				
40 to 49 percent.....	303,924	62,287	72,249	169,388	\$4,000 to \$4,999.....				
50 to 59 percent.....	491,635	122,391	141,381	227,863	\$5,000 to \$5,999.....				
60 to 69 percent.....	397,270	106,144	153,243	137,883	\$6,000 to \$6,999.....				
70 to 79 percent.....	659,112	166,115	331,303	157,694	\$7,000 to \$7,999.....				
80 to 89 percent.....	461,175	145,337	243,365	72,473	\$8,000 to \$8,999.....				
90 to 99 percent.....	108,315	40,617	55,224	12,474	\$9,000 to \$9,999.....				
100 percent or more.....	19,054	...	11,384	7,670	\$10,000 to \$11,999.....				
PROPERTY CHARACTERISTICS					\$12,000 to \$14,999.....				
Value					\$15,000 or more.....				
Less than \$5,000.....	1,275	...	...	1,275	Age of Head			
\$5,000 to \$7,400.....	9,794	6,228	...	3,566	Under 25 years.....				
\$7,500 to \$9,900.....	56,094	23,676	...	32,418	25 to 34 years.....				
\$10,000 to \$12,400.....	277,352	75,549	116,919	84,884	35 to 44 years.....				
\$12,500 to \$14,900.....	470,707	128,032	187,600	155,075	45 to 64 years.....				
\$15,000 to \$17,400.....	531,605	149,670	258,452	123,483	65 years and over.....				
\$17,500 to \$19,000.....	479,655	102,606	208,462	168,587	Household Composition by Age of Head				
\$20,000 to \$24,900.....	494,702	157,270	173,200	164,232	Male head, wife present, no nonrelatives..				
\$25,000 to \$34,900.....	323,251	76,953	84,682	161,616	Under 45 years.....				
\$35,000 or more.....	205,776	2,549	25,476	177,751	With own children under 18.....				
Year Built					No own children under 18.....				
1958 and 1959.....	295,691	87,340	118,961	89,390	45 to 64 years.....				
1955 to 1957.....	698,126	128,180	420,919	149,027	With own children under 18.....				
1950 to 1954.....	762,751	227,263	316,714	218,774	No own children under 18.....				
1940 to 1949.....	612,053	217,801	142,183	252,067	65 years and over.....				
1930 to 1939.....	184,346	30,339	14,196	139,811	Households with 1 person.....				
1929 or earlier.....	297,244	31,610	41,816	223,818	Under 65 years.....				
Condition					65 years and over.....				
Not dilapidated.....	2,835,325	722,533	1,054,791	1,058,001	Households with 2 or more persons...				
Dilapidated.....	14,886	...	...	14,886	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.....	307,247	102,838	33,465	50,890	65,177	...	34,057	1,407	17,194	2,219
Less than \$30.....	7,738	5,097	424	944	...	...	...	...	1,273	...
\$30 to \$39.....	18,312	8,337	861	943	3,676	...	1,944	...	2,127	424
\$40 to \$49.....	42,516	17,536	3,356	5,382	5,037	...	9,505	425	849	426
\$50 to \$59.....	60,149	24,902	9,932	8,161	10,607	...	5,698	425	424	...
\$60 to \$69.....	56,812	15,182	7,721	10,627	18,474	...	2,656	...	2,552	...
\$70 to \$79.....	44,653	8,264	4,370	9,566	6,370	...	10,894	...	4,245	944
\$80 to \$89.....	26,627	9,002	2,304	5,526	4,705	...	3,199	557	909	425
\$90 to \$99.....	19,434	6,013	1,953	2,091	8,951	...	...	...	426	...
\$100 to \$119.....	21,286	5,959	2,544	5,100	3,372	...	561	...	3,750	...
\$120 to \$149.....	5,519	1,273	...	1,276	2,970	...	...	...	...	...
\$150 to \$199.....	2,971	849	...	1,274	848	...	...	...	...	...
\$200 or more.....	1,230	424	...	...	167	...	...	...	639	...
Median.....dollars..	64	58	63	69	67	...	60	...	73	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	297,980	99,697	32,934	49,908	63,347	...	32,901	1,407	15,567	2,219
Delinquent.....	9,267	3,141	531	982	1,830	...	1,156	...	1,627	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Servicing of First Mortgage										
By holder.....	206,502	99,717	2,972	46,917	21,137	...	22,505	850	10,185	2,219
By agent.....	100,745	3,121	30,493	3,973	44,040	...	11,552	557	7,009	...
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	224,914	100,141	3,321	46,490	21,504	...	33,842	1,407	15,990	2,219
Different division.....	82,333	2,697	30,144	4,400	43,673	...	215	...	1,204	...
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.....	259,625	87,155	30,397	39,642	59,874	...	26,930	557	14,220	850
Less than 40 percent.....	6,529	3,831	...	955	1,743	...	...	...	...	...
40 to 49 percent.....	14,426	6,024	426	424	4,086	...	782	...	426	...
50 to 59 percent.....	33,562	10,387	508	8,801	9,065	...	2,677	...	1,274	850
60 to 69 percent.....	41,689	14,704	1,803	7,280	11,455	...	3,413	...	3,034	...
70 to 79 percent.....	34,929	19,346	2,803	6,364	4,279	...	1,287	...	850	...
80 to 84 percent.....	25,524	8,837	870	3,208	5,073	...	4,989	...	2,547	...
85 to 89 percent.....	31,849	12,985	3,297	1,952	6,511	...	4,765	...	2,339	...
90 to 94 percent.....	22,899	6,221	3,990	2,557	4,858	...	4,423	...	850	...
95 to 99 percent.....	26,805	1,702	11,369	2,982	6,589	...	2,403	557	1,203	...
100 percent or more.....	21,413	3,118	5,331	2,861	6,215	...	2,191	...	1,697	...
Median.....percent..	80	74	96	70	78	...	85	...	83	...
Other properties.....	47,622	15,683	3,068	11,248	5,303	...	7,127	850	2,974	1,369
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	259,625	87,155	30,397	39,642	59,874	...	26,930	557	14,220	850
Less than 40 percent.....	3,876	2,133	...	...	1,743	...	...	...	...	...
40 to 49 percent.....	12,007	5,863	426	424	4,086	...	782	...	426	...
50 to 59 percent.....	23,562	9,250	73	3,712	7,424	...	2,677	...	426	...
60 to 69 percent.....	31,488	11,360	1,379	3,719	9,493	...	3,413	...	2,124	...
70 to 79 percent.....	33,398	19,779	2,662	4,927	3,469	...	1,287	...	850	424
80 to 84 percent.....	31,115	9,400	1,288	8,537	3,792	...	4,642	...	3,456	...
85 to 89 percent.....	35,459	14,146	2,602	3,739	7,442	...	4,765	...	2,339	426
90 to 94 percent.....	29,106	8,539	4,572	5,478	5,628	...	3,614	...	1,275	...
95 to 99 percent.....	31,874	2,718	12,064	5,531	7,398	...	2,403	557	1,203	...
100 percent or more.....	27,740	3,967	5,331	3,575	9,399	...	3,347	...	2,121	...
Median.....percent..	84	78	96	84	85	...	86	...	85	...
Other properties.....	47,622	15,683	3,068	11,248	5,303	...	7,127	850	2,974	1,369
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	27,229	15,302	1,274	2,795	2,516	...	1,520	...	3,822	...
20 to 29 percent.....	27,081	13,628	424	4,178	5,862	...	861	425	1,276	426
30 to 39 percent.....	31,318	11,799	1,283	5,962	7,677	...	3,321	425	426	425
40 to 49 percent.....	37,111	14,999	425	4,216	11,835	...	2,782	...	2,336	518
50 to 59 percent.....	49,809	19,120	5,693	4,795	10,833	...	4,634	...	3,884	850
60 to 69 percent.....	38,156	11,131	4,906	10,424	6,106	...	4,739	...	850	...
70 to 79 percent.....	54,321	10,772	12,075	9,309	12,721	...	7,321	...	2,123	...
80 to 89 percent.....	32,047	6,086	6,107	6,074	5,325	...	6,694	557	1,204	...
90 to 99 percent.....	8,707	...	1,278	3,137	1,745	...	1,274	...	1,273	...
100 percent or more.....	1,468	...	...	...	557	...	911	...	...	...
Median.....percent..	56	47	72	63	54	...	68	...	52	...

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.....	425	...	...	425	...	...	...	...	...	...
\$5,000 to \$7,400.....	2,013	1,164	...	425	...	...	...	424	...	...
\$7,500 to \$9,900.....	13,553	5,411	851	1,888	303	...	425	...	4,249	426
\$10,000 to \$12,400.....	45,542	16,816	5,062	7,608	4,484	...	6,059	425	3,813	1,275
\$12,500 to \$14,900.....	61,452	15,648	9,584	15,068	9,706	...	8,472	425	2,549	...
\$15,000 to \$17,400.....	57,753	19,384	4,796	7,071	16,520	...	7,010	...	2,972	...
\$17,500 to \$19,900.....	45,452	15,394	6,531	7,532	7,988	...	5,751	557	1,699	...
\$20,000 to \$24,900.....	41,003	14,604	6,494	4,627	9,787	...	4,124	...	849	518
\$25,000 to \$34,900.....	25,556	8,897	147	5,397	9,681	...	1,434	...	...	...
\$35,000 or more.....	14,498	5,520	...	849	6,708	...	782	...	639	...
Median.....dollars..	16,300	16,600	15,600	15,000	18,000	...	15,700	...	12,600	...
Year Built										
1958 and 1959.....	18,464	992	5,361	3,950	4,479	...	3,682	...	...	...
1955 to 1957.....	53,917	13,759	9,715	8,065	14,604	...	6,793	557	424	...
1950 to 1954.....	77,629	20,937	15,067	7,261	24,779	...	7,888	...	1,273	424
1940 to 1949.....	84,547	40,323	2,047	8,886	15,124	...	13,568	425	4,174	...
1930 to 1939.....	28,376	10,249	...	8,448	3,214	...	1,275	...	4,247	943
1929 or earlier.....	44,314	16,578	1,275	14,280	2,977	...	851	425	7,076	852
New or Previously Occupied										
New.....	108,846	29,473	23,699	12,201	27,367	...	13,427	557	2,122	...
Previously occupied.....	198,401	73,365	9,766	38,689	37,810	...	20,630	850	15,072	2,219
Number of Mortgages on Property										
1 mortgage.....	261,141	91,427	30,911	32,939	55,946	...	32,554	1,407	14,588	1,369
2 mortgages.....	42,361	10,539	2,554	16,718	7,591	...	1,503	...	2,606	850
3 mortgages or more.....	3,745	872	...	1,233	1,640	...	...	...	...	...
Condition										
Not dilapidated.....	305,122	102,414	33,465	49,614	65,177	...	34,057	1,407	16,769	2,219
Dilapidated.....	2,125	424	...	1,276	...	...	...	...	425	...
Property Location										
Inside central city.....	70,821	24,921	1,635	17,898	12,770	...	5,724	425	6,596	852
Outside central city.....	236,426	77,917	31,830	32,992	52,407	...	28,333	982	10,598	1,367
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	259,660	89,840	30,048	39,100	58,426	...	23,125	1,407	15,495	2,219
Less than \$5.....	8,630	538	...	4,265	...	...	851	...	2,550	426
\$5 to \$9.....	26,916	9,554	1,899	8,266	4,188	...	2,583	...	...	426
\$10 to \$14.....	86,686	26,316	13,230	13,236	16,903	...	11,903	557	4,521	...
\$15 to \$19.....	90,110	33,327	11,267	8,344	26,915	...	5,129	425	3,750	943
\$20 to \$24.....	32,024	13,553	375	4,544	8,347	...	2,234	425	2,122	424
\$25 to \$29.....	9,842	3,903	1,315	425	2,073	...	...	...	2,126	...
\$30 to \$39.....	4,046	1,657	1,538	...	...	...	425	...	426	...
\$40 or more.....	1,406	982	424	...	...	...	...	...	...	...
Median.....dollars..	15	16	15	13	17	...	13	...	16	...
Acquired 1959 and 1960 (part).....	47,587	12,998	3,417	11,790	6,751	...	10,932	...	1,699	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	259,660	89,840	30,048	39,100	58,426	...	23,125	1,407	15,495	2,219
Less than 5 percent.....	2,110	426	...	1,684	...	...	...	...	...	...
5 to 9 percent.....	14,672	6,955	2,139	426	...	...	...	850	425	518
10 to 14 percent.....	63,142	21,020	6,408	9,716	16,116	...	7,758	...	1,274	850
15 to 19 percent.....	75,686	26,487	11,796	8,144	20,216	...	5,512	557	2,549	425
20 to 24 percent.....	49,532	18,402	5,647	6,247	8,897	...	6,028	...	3,885	426
25 to 29 percent.....	21,902	7,139	1,530	3,110	4,833	...	1,963	...	3,327	...
30 to 34 percent.....	9,806	1,997	1,407	3,393	1,390	...	347	...	1,272	...
35 to 39 percent.....	6,976	2,744	696	1,703	1,833	...	...	...	...	...
40 percent or more.....	15,834	4,670	425	4,677	3,299	...	...	...	2,763	...
Median.....percent..	18	18	18	20	18	...	17	...	25	...
Acquired 1959 and 1960 (part).....	47,587	12,998	3,417	11,790	6,751	...	10,932	...	1,699	...

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.										
Income ¹										
Less than \$2,000.....	7,295	1,274	...	1,701	2,620	...	...	...	1,700	...
\$2,000 to \$2,999.....	6,992	3,168	425	2,550	...	...	...	...	849	...
\$3,000 to \$3,999.....	11,089	3,832	1,407	1,990	1,736	...	425	...	1,699	...
\$4,000 to \$4,999.....	25,045	8,320	3,713	5,793	3,015	...	2,081	...	2,123	...
\$5,000 to \$5,999.....	28,080	9,337	3,074	5,192	4,958	...	2,544	...	2,549	426
\$6,000 to \$6,999.....	45,820	19,549	2,946	7,587	7,805	...	5,880	...	2,053	...
\$7,000 to \$7,999.....	49,815	16,711	7,197	4,958	9,740	...	10,361	...	848	...
\$8,000 to \$8,999.....	28,236	7,603	3,521	2,561	8,245	...	3,909	...	1,973	424
\$9,000 to \$9,999.....	24,657	7,847	1,532	5,176	5,364	...	3,755	597	426	...
\$10,000 to \$11,999.....	42,709	14,588	4,730	7,468	9,761	...	4,461	...	850	851
\$12,000 to \$14,999.....	20,220	5,806	4,638	2,402	5,458	...	641	425	850	...
\$15,000 or more.....	17,289	4,803	282	3,512	6,475	...	...	425	1,274	518
Median.....dollars..	7,600	7,400	7,700	7,100	8,300	...	7,600	...	5,900	...
Age of Head										
Under 25 years.....	6,289	1,709	695	845	895	...	1,720	...	425	...
25 to 34 years.....	72,624	17,775	12,441	14,837	14,505	...	9,134	597	2,971	424
35 to 44 years.....	104,220	29,923	14,930	15,129	27,482	...	13,568	...	2,763	425
45 to 64 years.....	109,673	47,482	4,550	16,706	21,444	...	9,211	850	8,060	1,370
65 years and over.....	14,441	5,949	849	3,393	851	...	424	...	2,975	...
Median.....	42	46	37	41	41	...	40	...	51	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	272,031	89,534	32,092	43,135	60,393	...	31,151	1,407	12,524	1,795
Under 45 years.....	167,093	44,119	26,693	27,854	39,948	...	22,612	597	4,885	425
With own children under 18.....	146,814	36,747	21,838	24,519	36,648	...	21,195	597	4,885	425
No own children under 18.....	20,279	7,372	4,855	3,335	3,300	...	1,417	...	...	...
45 to 64 years.....	95,593	42,440	4,550	12,312	19,594	...	8,115	850	6,362	1,370
With own children under 18.....	48,573	19,229	3,127	4,793	12,276	...	3,115	...	4,663	1,370
No own children under 18.....	47,020	23,211	1,423	7,519	7,318	...	5,000	850	1,699	...
65 years and over.....	9,345	2,975	849	2,969	851	...	424	...	1,277	...
Other households with 2 or more persons....	26,355	8,687	1,373	6,055	4,207	...	1,789	...	3,820	424
Under 65 years.....	23,381	7,411	1,373	6,055	4,207	...	1,789	...	2,122	424
65 years and over.....	2,974	1,276	...	...	...	...	...	...	1,698	...
Households with 1 person.....	8,861	4,617	...	1,700	577	...	1,117	...	850	...
Under 65 years.....	6,739	2,919	...	1,276	577	...	1,117	...	850	...
65 years and over.....	2,122	1,698	...	424	...	...	...	...	...	...
Color of Head										
White.....	289,204	97,246	33,116	43,646	65,177	...	32,174	1,407	14,644	1,794
Nonwhite.....	18,043	5,592	349	7,244	...	...	1,883	...	2,550	425
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	112,457	28,286	12,185	22,383	22,420	...	22,234	597	4,392	...
Less than 1.0.....	1,064	...	...	640	...	...	424	...	...	...
1.0 to 1.4.....	13,262	3,302	...	2,897	1,297	...	4,915	...	851	...
1.5 to 1.9.....	33,927	7,720	5,612	4,732	7,154	...	6,524	597	1,628	...
2.0 to 2.4.....	23,849	6,974	1,605	5,913	4,259	...	3,823	...	1,275	...
2.5 to 2.9.....	23,358	6,448	1,967	4,658	5,855	...	3,996	...	424	...
3.0 to 3.4.....	9,583	2,993	1,054	1,833	2,144	...	1,345	...	214	...
3.5 to 3.9.....	3,673	...	1,947	...	519	...	1,207	...	...	...
4.0 or more.....	849	...	...	1,700	1,192	...	...	...	...	...
Median.....ratio..	2.2	2.2	2.1	2.2	2.3	...	1.9	...	...	...
Other properties.....	194,790	74,552	21,280	28,507	42,757	...	11,823	850	12,802	2,219
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	307,247	102,838	33,465	50,890	65,177	...	34,057	1,407	17,194	2,219
Less than 5 percent.....	16,147	7,338	1,121	2,108	3,202	...	1,093	850	425	...
5 to 9 percent.....	123,582	42,664	14,556	17,238	29,410	...	14,098	...	3,823	1,793
10 to 14 percent.....	111,067	37,650	12,320	14,609	23,111	...	16,811	597	5,583	426
15 to 19 percent.....	30,641	10,090	3,781	7,160	4,228	...	1,630	...	3,752	...
20 to 24 percent.....	11,044	1,698	1,252	5,101	1,295	...	425	...	1,273	...
25 to 29 percent.....	3,822	1,699	...	1,699	...	...	...	...	424	...
30 to 34 percent.....	2,168	...	...	425	678	...	...	...	1,065	...
35 to 39 percent.....	1,735	...	...	...	1,311	...	...	...	424	...
40 percent or more.....	7,041	2,699	425	2,550	1,942	...	...	...	425	...
Median.....percent..	11	10	10	12	10	...	11	...	14	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	48,034	11,973	10,114	5,610	10,133	...	8,931	...	1,273	...
Korean War service only.....	21,549	6,286	3,427	3,042	3,685	...	4,260	...	849	...
Korean War and other service.....	26,485	5,687	6,687	2,568	6,448	...	4,671	...	424	...
Other service.....	133,267	36,828	18,215	19,145	30,318	...	21,532	597	8,877	1,795
With World War II service.....	114,032	30,801	17,023	15,517	24,968	...	20,550	597	3,247	1,369
No World War II service.....	19,235	6,027	1,192	3,628	5,350	...	982	...	1,630	426
Nonveteran.....	125,946	54,037	5,136	26,135	24,726	...	3,594	850	11,044	424

¹ Income of owner and relatives living with him.

Chapter 22

SEATTLE

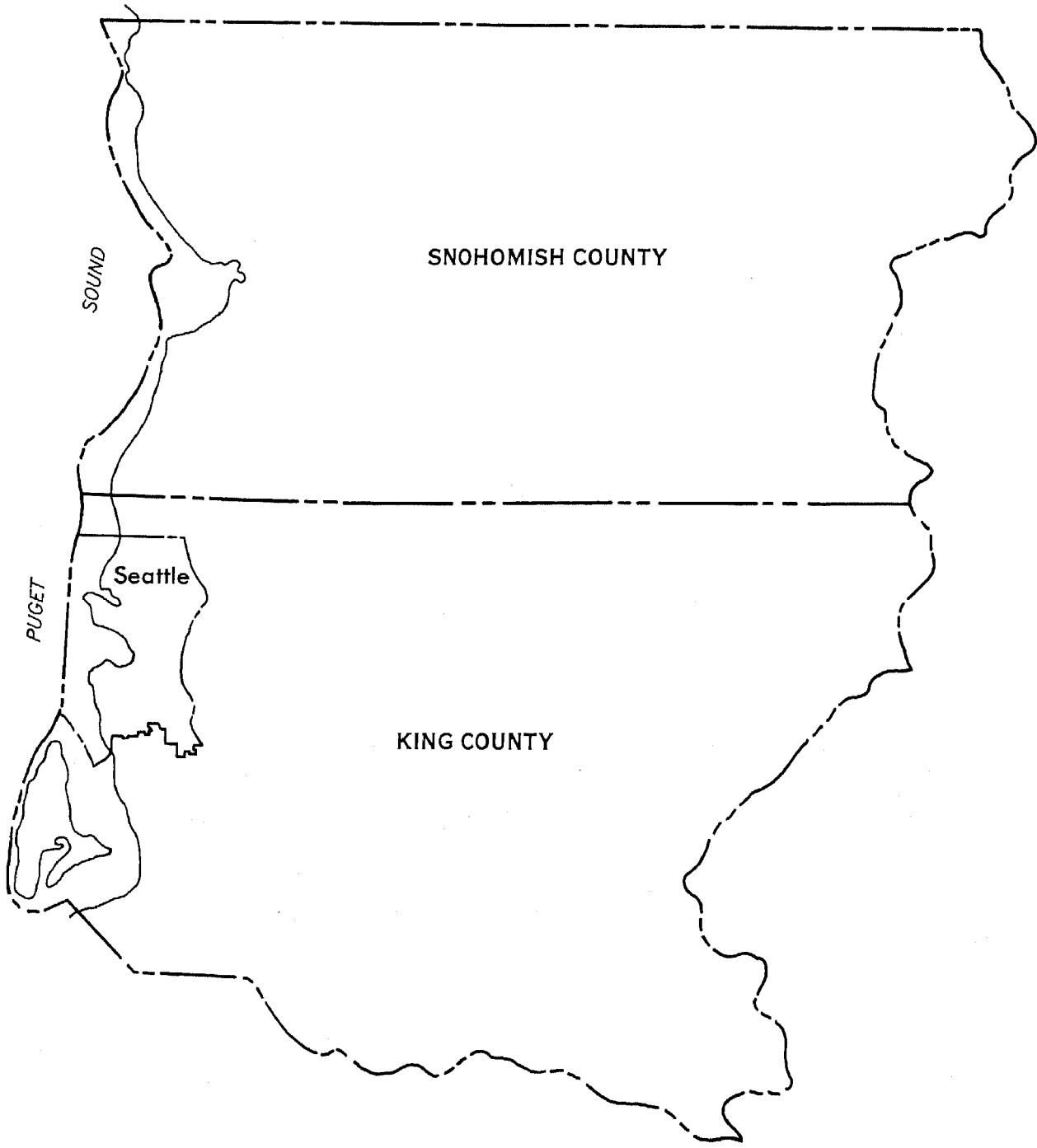
WASHINGTON

STANDARD METROPOLITAN STATISTICAL AREA

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Seattle, Wash.

STANDARD METROPOLITAN STATISTICAL AREA



0 10 20 MILES



--- COUNTY LINE
--- CITY LIMITS

DATA IN THIS REPORT APPLY TO THE SMSA AS SHOWN ON THE MAP (DEFINED AS OF JUNE 8, 1959).
THE 1959 AREA INCLUDES SNOHOMISH COUNTY 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

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...	230,021	85,747	144,274	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	216,731	78,747	137,984	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				PROPERTY CHARACTERISTICS—Con.			
Value				Acquired before 1959.....			
Less than \$5,000.....	5,871	3,561	2,310	Less than \$5.....	190,944	77,198	113,746
\$5,000 to \$7,400.....	14,554	9,989	4,565	\$5 to \$9.....	19,348	8,911	10,437
\$7,500 to \$9,900.....	25,236	11,648	13,588	\$10 to \$14.....	116,831	47,526	69,305
\$10,000 to \$12,400.....	46,654	17,102	29,552	\$15 to \$19.....	41,748	15,049	26,699
\$12,500 to \$14,900.....	35,273	9,905	25,368	\$20 to \$24.....	5,215	2,166	3,049
\$15,000 to \$17,400.....	34,158	10,035	24,123	\$25 to \$29.....	2,733	1,448	1,285
\$17,500 to \$19,900.....	16,804	2,852	13,952	\$30 to \$34.....	997	317	680
\$20,000 to \$24,900.....	16,591	5,509	11,082	\$35 to \$39.....	1,482	859	623
\$25,000 to \$34,900.....	13,615	4,681	8,934	\$40 or more.....	2,590	922	1,668
\$35,000 or more.....	7,975	3,465	4,510	Median.....dollars..	8	8	8
Median.....dollars..	13,600	12,100	14,400	Acquired 1959 and 1960 (part).....	25,787	1,549	24,238
Year Built				OWNER CHARACTERISTICS			
1958 and 1959.....	13,541	1,512	12,029	Year Property Acquired			
1955 to 1957.....	22,023	2,546	19,477	New.....	69,198	24,395	44,803
1950 to 1954.....	34,442	7,100	27,342	1959 and 1960 (part).....	7,530	355	7,175
1940 to 1949.....	52,073	16,094	35,979	1957 and 1958.....	10,273	1,917	8,356
1930 to 1939.....	28,075	14,082	13,993	1955 and 1956.....	11,169	1,228	9,941
1929 or earlier.....	66,577	37,413	29,164	1950 to 1954.....	17,747	4,936	12,811
Condition				1945 to 1949.....	7,780	3,275	4,505
Not dilapidated.....	213,254	76,976	136,278	1940 to 1944.....	5,365	3,371	1,994
Dilapidated.....	3,477	1,771	1,706	1939 or earlier.....	9,334	9,113	221
Rooms				Previously occupied.....	147,533	54,352	93,181
Less than 4 rooms.....	9,091	5,635	3,456	1959 and 1960 (part).....	18,237	1,194	17,043
4 rooms.....	41,009	18,133	22,876	1957 and 1958.....	24,564	3,324	21,240
5 rooms.....	69,292	23,072	46,220	1955 and 1956.....	21,749	3,810	17,939
6 rooms.....	54,933	18,831	36,102	1950 to 1954.....	34,128	9,472	24,656
7 rooms.....	28,276	8,417	19,859	1945 to 1949.....	20,281	11,166	9,115
8 rooms or more.....	14,130	4,659	9,471	1940 to 1944.....	12,637	10,625	2,032
Median.....	5.3	5.2	5.4	1939 or earlier.....	15,897	14,761	1,136
Purchase Price as Percent of Value				Manner of Acquisition			
Acquired by purchase.....	212,197	75,060	137,137	By purchase or construction.....	212,197	75,060	137,137
Purchased 1957 to 1960 (part).....	59,943	6,332	53,611	Made new mortgage.....	143,028	29,193	113,835
Less than 60 percent.....	9,178	1,753	7,425	Assumed mortgage from former owner.....	29,593	10,408	19,185
60 to 69 percent.....	16,551	1,453	15,098	Assumed mortgage from former owner, made new second mortgage.....	715	445	270
70 to 79 percent.....	11,797	985	10,812	Borrowed, other than mortgage.....	9,254	7,958	1,296
80 to 89 percent.....	8,113	424	7,689	All cash.....	29,607	27,056	2,551
90 to 99 percent.....	14,304	1,717	12,587	Not by purchase.....	4,534	3,687	847
100 percent or more.....	14,304	1,717	12,587	Gift or inheritance.....	4,424	3,377	847
Median.....percent..	92	90	92	Other.....	110	110	...
Purchased 1950 to 1956.....	83,792	18,668	65,124	Monthly Housing Costs			
Less than 60 percent.....	8,910	4,026	4,884	Acquired before 1959.....	190,944	77,198	113,746
60 to 79 percent.....	30,975	5,652	25,323	Less than \$30.....	32,518	32,405	113
80 to 89 percent.....	25,344	4,506	20,838	\$30 to \$39.....	21,523	21,025	498
90 to 99 percent.....	10,999	1,988	9,011	\$40 to \$49.....	13,236	12,062	1,174
100 percent or more.....	7,564	2,496	5,068	\$50 to \$59.....	9,269	6,200	3,069
Median.....percent..	81	79	81	\$60 to \$69.....	8,596	2,288	6,308
Purchased 1949 or earlier.....	68,462	50,060	18,402	\$70 to \$79.....	12,831	1,480	11,351
Less than 40 percent.....	27,199	23,317	3,882	\$80 to \$89.....	16,038	564	15,474
40 to 59 percent.....	20,392	14,778	5,614	\$90 to \$99.....	15,658	223	15,435
60 to 79 percent.....	13,294	6,793	6,501	\$100 to \$119.....	26,755	224	26,531
80 to 99 percent.....	4,455	2,663	1,792	\$120 to \$149.....	22,808	281	22,527
100 percent or more.....	3,122	2,509	613	\$150 to \$199.....	7,918	...	7,918
Median.....percent..	47	42	59	\$200 or more.....	3,794	446	3,348
Not acquired by purchase.....	4,534	3,687	847	Median.....dollars..	78	33	103
Real Estate Tax				Acquired 1959 and 1960 (part).....	25,787	1,549	24,238
Acquired before 1959.....	190,944	77,198	113,746	Annual Housing Costs as Percent of Income			
Less than \$50.....	22,655	13,337	9,318	Acquired before 1959.....	190,944	77,198	113,746
\$50 to \$99.....	63,855	29,735	34,120	Less than 5 percent.....	18,720	18,003	717
\$100 to \$149.....	44,920	15,561	29,359	5 to 9 percent.....	39,113	29,402	9,711
\$150 to \$199.....	28,213	8,325	19,888	10 to 14 percent.....	45,873	11,809	34,064
\$200 to \$249.....	13,684	3,722	9,962	15 to 19 percent.....	38,771	5,106	33,665
\$250 to \$299.....	5,334	1,928	3,406	20 to 24 percent.....	22,457	3,458	18,999
\$300 to \$499.....	8,784	3,006	5,778	25 to 29 percent.....	9,841	3,006	6,835
\$500 or more.....	3,489	1,584	1,905	30 to 34 percent.....	4,426	559	3,867
Median.....dollars..	110	92	123	35 to 39 percent.....	3,136	1,203	1,933
Acquired 1959 and 1960 (part).....	25,787	1,549	24,238	40 percent or more.....	8,607	4,652	3,955
				Median.....percent..	14	9	1
				Acquired 1959 and 1960 (part).....	25,787	1,549	24,238

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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.....	19,887	17,200	2,687	Other households with 2 or more persons.....	21,768	12,042	9,726
\$2,000 to \$2,999.....	10,991	7,525	3,466	Under 65 years.....	15,978	6,901	9,077
\$3,000 to \$3,999.....	11,737	6,744	4,993	65 years and over.....	5,790	5,141	649
\$4,000 to \$4,999.....	13,694	5,042	8,652	Households with 1 person.....	20,747	15,062	5,685
\$5,000 to \$5,999.....	24,741	7,379	17,362	Under 65 years.....	9,428	5,280	4,148
\$6,000 to \$6,999.....	30,155	8,589	21,566	65 years and over.....	11,319	9,782	1,537
\$7,000 to \$7,999.....	26,588	5,230	21,358	Persons			
\$8,000 to \$8,999.....	19,941	6,224	13,717	1 person.....	20,747	15,062	5,685
\$9,000 to \$9,999.....	14,250	3,000	11,250	2 persons.....	64,537	36,582	27,955
\$10,000 to \$11,999.....	19,603	4,145	15,458	3 persons.....	35,023	11,317	23,706
\$12,000 to \$14,999.....	13,293	2,909	10,384	4 persons.....	44,249	7,521	36,728
\$15,000 or more.....	11,851	4,760	7,091	5 persons.....	27,900	4,529	23,371
Median.....dollars..	6,900	5,400	7,500	6 persons or more.....	24,275	3,736	20,539
Age of Head				Veteran Status			
Under 25 years.....	2,562	...	2,562	Korean War service.....	19,465	819	18,646
25 to 34 years.....	33,812	2,449	31,363	Korean War service only.....	9,955	223	9,732
35 to 44 years.....	56,924	9,099	47,825	Korean War and other service.....	9,510	596	8,914
45 to 64 years.....	86,606	36,632	49,974	Other service.....	79,381	20,309	59,072
65 years and over.....	36,827	30,567	6,260	With World War II service.....	58,734	8,720	50,014
Median.....	48	60	42	No World War II service.....	20,647	11,589	9,058
Household Composition by Age of Head				Nonveteran.....			
Male head, wife present, no nonrelatives.....	174,216	51,643	122,573		117,885	57,619	60,266
Under 45 years.....	84,629	8,831	75,798				
With own children under 18.....	76,367	7,983	68,384				
No own children under 18.....	8,262	848	7,414				
45 to 64 years.....	69,869	27,168	42,701				
With own children under 18.....	30,764	7,976	22,788				
No own children under 18.....	39,105	19,192	19,913				
65 years and over.....	19,718	15,644	4,074				

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.....	137,984	134,121	3,863	44,772	43,111	1,163	498	25,054	24,814	240	68,158	66,196	1,962
Interest and principal.....	137,339	133,476	3,863	44,772	43,111	1,163	498	25,054	24,814	240	67,513	65,551	1,962
Interest only.....	296	296	...	...	...	...	...	...	...	...	296	296	...
Principal only.....	349	349	...	...	...	...	...	...	...	...	349	349	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	137,984	134,121	3,863	44,772	43,111	1,163	498	25,054	24,814	240	68,158	66,196	1,962
Less than \$30.....	3,758	3,439	319	1,389	1,166	223	...	147	147	...	2,222	2,126	96
\$30 to \$39.....	9,065	8,430	635	3,311	2,877	434	...	1,703	1,661	42	4,051	3,892	159
\$40 to \$49.....	18,121	17,437	684	5,809	5,145	445	219	4,661	4,661	...	7,651	7,651	...
\$50 to \$59.....	25,973	25,632	341	7,239	7,178	61	...	7,010	7,010	...	11,724	11,444	280
\$60 to \$69.....	26,990	26,600	390	10,582	10,582	...	...	5,354	5,294	60	11,054	10,724	330
\$70 to \$79.....	19,854	19,422	432	6,275	6,275	...	...	4,250	4,112	138	9,329	9,035	294
\$80 to \$89.....	11,931	11,584	347	5,750	5,584	...	166	986	986	...	5,195	5,014	181
\$90 to \$99.....	7,922	7,697	225	2,495	2,495	...	...	723	723	...	4,704	4,479	225
\$100 to \$119.....	8,108	7,598	510	1,497	1,384	...	113	...	...	...	6,611	6,214	397
\$120 to \$149.....	4,298	4,298	...	425	425	...	...	...	...	...	3,873	3,873	...
\$150 to \$199.....	1,534	1,534	...	...	...	...	...	220	220	...	1,314	1,314	...
\$200 or more.....	430	430	...	...	...	...	...	...	...	...	430	430	...
Median.....dollars..	64	65	59	64	65	...	...	59	58	...	68	67	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	133,014	129,752	3,262	43,723	42,394	1,163	166	24,698	24,500	198	64,593	62,858	1,735
Delinquent.....	4,970	4,369	601	1,049	717	...	332	356	314	42	3,565	3,338	227
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	16,416	15,639	777	6,261	5,718	158	385	928	928	...	9,227	8,993	234
Commercial bank or trust company, trust account.....	316	206	110	40	40	...	...	55	55	...	221	111	110
Mutual savings bank.....	20,094	19,868	226	10,185	10,072	...	113	4,632	4,632	...	5,277	5,164	113
Savings and loan association.....	31,653	30,735	918	5,741	5,741	...	...	6,307	6,247	60	19,605	18,747	858
Life insurance company.....	36,144	34,901	1,243	20,609	19,716	893	...	9,019	8,859	180	6,516	6,346	170
Mortgage company.....	1,875	1,730	145	280	280	...	...	...	...	...	1,595	1,450	145
Real estate or construction company.....	337	337	...	...	...	...	...	...	...	...	337	337	...
Federal or State agency.....	4,357	4,245	112	1,328	1,216	112	...	...	...	...	715	715	...
Retirement system, welfare fund, etc.....	2,120	2,120	...	104	104	...	...	2,314	2,314	...	217	217	...
Other nonprofit organization.....	285	285	...	113	113	...	...	1,799	1,799	...	172	172	...
Individual or individual's estate.....	23,231	22,899	332	...	...	...	...	...	...	...	23,231	22,899	332
Other.....	1,156	1,156	...	111	111	...	...	...	...	...	1,045	1,045	...
Servicing of First Mortgage													
By holder.....	78,022	75,477	2,545	19,190	18,466	445	279	10,837	10,639	198	47,995	46,372	1,623
By agent.....	59,962	58,644	1,318	25,582	24,645	718	219	14,217	14,175	42	20,163	19,824	339
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	98,836	96,032	2,804	22,549	21,777	493	279	13,257	13,017	240	63,030	61,238	1,792
Different division.....	37,772	36,713	1,059	21,188	20,299	670	219	11,677	11,677	...	4,907	4,737	170
Holder outside United States.....	1,376	1,376	...	1,035	1,035	...	...	120	120	...	221	221	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	111,869	108,669	3,200	40,845	39,350	1,163	332	23,895	23,655	240	47,129	45,664	1,465
Less than 40 percent.....	2,329	2,329	...	233	233	...	...	...	...	...	2,096	2,096	...
40 to 49 percent.....	3,788	3,554	234	344	344	...	...	120	120	...	3,324	3,090	234
50 to 59 percent.....	8,015	7,857	158	856	808	48	...	631	631	...	6,528	6,418	110
60 to 69 percent.....	11,305	10,801	504	2,885	2,606	279	...	990	990	...	7,430	7,205	225
70 to 79 percent.....	20,103	18,722	1,381	10,223	9,717	393	113	3,222	3,084	138	6,658	6,521	137
80 to 84 percent.....	12,296	11,853	443	9,182	8,739	443	...	1,507	1,507	...	1,607	1,607	...
85 to 89 percent.....	15,526	15,356	170	6,162	6,162	...	...	3,144	3,084	60	6,220	6,110	110
90 to 94 percent.....	15,320	15,320	...	4,489	4,489	...	...	4,931	4,931	...	5,900	5,900	...
95 to 99 percent.....	13,204	12,936	268	5,794	5,575	...	219	4,785	4,785	...	2,625	2,376	49
100 percent or more.....	9,983	9,941	42	677	677	...	...	4,565	4,523	42	4,741	4,741	...
Median.....percent..	84	85	75	83	83	...	...	92	92	...	76	77	...
Other properties.....	26,115	25,452	663	3,927	3,761	...	166	1,159	1,159	...	21,029	20,532	497

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
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	136,278	132,415	3,863	44,651	42,990	1,163	498	24,835	24,595	240	66,792	64,830	1,962
Dilapidated.....	1,706	1,706	...	121	121	...	...	219	219	...	1,366	1,366	...
Rooms													
Less than 4 rooms.....	3,456	3,456	...	233	233	...	...	112	112	...	3,111	3,111	...
4 rooms.....	22,876	21,976	900	6,239	5,800	220	219	4,624	4,564	60	12,013	11,612	401
5 rooms.....	46,220	45,185	1,035	16,336	15,612	724	...	10,480	10,438	42	19,404	19,135	269
6 rooms.....	36,102	35,259	843	11,159	10,940	219	...	5,906	5,906	...	19,037	18,413	624
7 rooms.....	19,859	19,240	619	7,754	7,754	...	...	2,145	2,145	...	9,960	9,341	619
8 rooms or more.....	9,471	9,005	466	3,051	2,772	...	279	1,787	1,649	138	4,633	4,584	49
Median.....	5.4	5.4	5.5	5.5	5.5	...	...	5.2	5.2	...	5.5	5.5	...
Purchase Price as Percent of Value													
Acquired by purchase.....	137,137	133,274	3,863	44,772	43,111	1,163	498	25,054	24,814	240	67,311	65,349	1,962
Purchased 1957 to 1960.....	53,611	52,091	1,520	20,236	19,969	48	219	6,447	6,387	60	26,928	25,735	1,193
Less than 80 percent.....	7,425	7,312	113	1,300	1,300	...	...	507	507	...	5,618	5,505	113
80 to 89 percent.....	15,098	14,698	400	6,011	5,963	48	...	1,280	1,220	60	7,807	7,515	292
90 to 94 percent.....	10,812	10,812	...	4,159	4,159	...	...	2,515	2,515	...	4,138	4,138	...
95 to 99 percent.....	7,689	7,292	397	3,317	3,317	...	...	1,342	1,342	...	3,030	2,633	397
100 percent or more.....	12,587	11,977	610	5,449	5,230	...	219	803	803	...	6,335	5,944	391
Median.....percent..	92	92	...	93	93	...	...	93	93	...	90	90	...
Purchased 1950 to 1956.....	65,124	63,498	1,626	18,582	17,795	508	279	17,362	17,182	180	29,180	28,521	659
Less than 60 percent.....	4,884	4,171	713	697	419	112	166	387	207	180	3,800	3,545	255
60 to 79 percent.....	25,323	24,644	679	6,403	6,007	396	...	7,473	7,473	...	11,447	11,164	283
80 to 89 percent.....	20,838	20,717	121	7,579	7,579	...	...	6,455	6,455	...	6,804	6,683	121
90 to 99 percent.....	9,011	8,898	113	2,972	2,859	...	113	1,606	1,606	...	4,433	4,433	...
100 percent or more.....	5,068	5,068	...	931	921	...	...	1,441	1,441	...	2,696	2,696	...
Median.....percent..	81	81	...	83	83	...	...	81	81	...	79	79	...
Purchased 1949 or earlier.....	18,402	17,685	717	5,954	5,347	607	...	1,245	1,245	...	11,203	11,093	110
Less than 40 percent.....	3,882	3,882	...	283	283	...	...	...	...	...	3,599	3,599	...
40 to 59 percent.....	5,614	5,394	220	1,991	1,881	110	...	334	334	...	3,289	3,179	110
60 to 79 percent.....	6,501	6,114	387	2,513	2,126	387	...	911	911	...	3,077	3,077	...
80 to 99 percent.....	1,792	1,682	110	1,057	947	110	...	...	...	...	735	735	...
100 percent or more.....	613	613	...	110	110	...	...	...	...	...	503	503	...
Median.....percent..	59	58	...	66	65	...	...	...	...	...	52	52	...
Not acquired by purchase.....	847	847	...	...	...	...	...	...	...	...	847	847	...
Property Location													
Inside central city.....	63,164	61,537	1,627	23,550	22,494	724	332	10,263	10,263	...	29,351	28,780	571
Outside central city.....	74,820	72,584	2,236	21,222	20,617	439	166	14,791	14,551	240	38,807	37,416	1,391
Real Estate Tax													
Acquired before 1959.....	113,746	111,012	2,734	35,351	33,909	1,163	279	23,063	22,883	180	55,332	54,220	1,112
Less than \$50.....	9,318	9,096	222	513	513	...	...	1,189	1,189	...	7,616	7,394	222
\$50 to \$99.....	34,120	33,435	685	11,050	10,662	388	...	6,934	6,892	42	16,136	15,881	255
\$100 to \$149.....	29,369	28,399	970	10,818	10,203	615	...	7,213	7,213	...	11,338	10,983	355
\$150 to \$199.....	19,888	19,666	222	6,060	5,948	112	...	5,476	5,476	...	8,352	8,242	110
\$200 to \$249.....	9,962	9,902	60	3,427	3,427	...	...	1,004	1,004	...	5,531	5,471	60
\$250 to \$299.....	3,406	3,192	214	1,828	1,614	48	166	332	332	...	1,246	1,246	...
\$300 to \$499.....	5,778	5,417	361	1,086	973	...	113	654	516	138	4,038	3,928	110
\$500 or more.....	1,905	1,905	...	569	569	...	...	261	261	...	1,075	1,075	...
Median.....dollars..	123	123	124	128	128	...	...	124	123	...	117	117	...
Acquired 1959 and 1960 (part).....	24,238	23,109	1,129	9,421	9,202	...	219	1,991	1,931	60	12,826	11,976	850
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	113,746	111,012	2,734	35,351	33,909	1,163	279	23,063	22,883	180	55,332	54,220	1,112
Less than \$5.....	10,437	10,215	222	894	894	...	...	1,079	1,079	...	8,464	8,242	222
\$5 to \$9.....	69,305	67,531	1,774	23,635	22,464	1,005	166	14,149	14,107	42	31,521	30,960	561
\$10 to \$14.....	26,699	26,232	467	8,572	8,462	110	...	6,545	6,407	138	11,582	11,363	219
\$15 to \$19.....	3,049	2,936	113	998	885	...	113	794	794	...	1,287	1,287	...
\$20 to \$24.....	1,285	1,237	48	481	433	48	...	187	187	...	617	617	...
\$25 to \$29.....	680	680	...	60	60	...	...	...	...	...	620	620	...
\$30 to \$39.....	623	513	110	92	92	...	...	...	...	...	531	421	110
\$40 or more.....	1,668	1,668	...	619	619	...	...	309	309	...	740	740	...
Median.....dollars..	8	8	8	9	9	...	...	9	9	...	8	8	...
Acquired 1959 and 1960 (part).....	24,238	23,109	1,129	9,421	9,202	...	219	1,991	1,931	60	12,826	11,976	850

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													
Year Property Acquired													
New.....	44,803	43,870	933	13,676	13,396	280	...	7,807	7,627	180	23,320	22,847	473
1959 and 1960 (part).....	7,175	7,114	61	2,311	2,311	...	...	712	712	...	4,152	4,091	61
1957 and 1958.....	8,356	8,235	121	3,068	3,068	...	...	1,267	1,267	...	4,021	3,900	121
1955 and 1956.....	9,941	9,881	60	2,947	2,947	...	...	2,704	2,704	...	4,290	4,230	60
1950 to 1954.....	12,811	12,449	362	3,359	3,298	61	...	2,900	2,720	180	6,552	6,431	121
1945 to 1949.....	4,505	4,176	329	1,149	930	219	...	224	224	...	3,132	3,022	110
1940 to 1944.....	1,794	1,794	...	842	842	...	...	...	...	...	952	952	...
1939 or earlier.....	221	221	...	...	...	...	...	...	...	...	221	221	...
Previously occupied.....	93,181	90,251	2,930	31,096	29,715	883	498	17,247	17,187	60	44,838	43,349	1,489
1959 and 1960 (part).....	17,063	15,995	1,068	7,110	6,891	...	219	1,279	1,219	60	8,674	7,885	789
1957 and 1958.....	21,240	20,970	270	7,747	7,699	48	...	3,189	3,189	...	10,304	10,082	222
1955 and 1956.....	17,939	17,667	272	4,905	4,905	...	...	4,401	4,401	...	8,633	8,361	272
1950 to 1954.....	24,656	23,724	932	7,371	6,645	447	279	7,357	7,357	...	9,928	9,722	206
1945 to 1949.....	9,115	8,727	388	3,851	3,463	388	...	1,021	1,021	...	4,243	4,243	...
1940 to 1944.....	2,032	2,032	...	112	112	...	...	...	...	...	1,920	1,920	...
1939 or earlier.....	1,136	1,136	...	...	...	...	...	...	...	...	1,136	1,136	...
Manner of Acquisition													
By purchase or construction.....	137,137	133,274	3,863	44,772	43,111	1,163	498	25,054	24,814	240	67,311	65,349	1,962
Made new mortgage.....	113,835	110,564	3,271	40,209	38,874	837	498	18,355	18,175	180	55,271	53,515	1,756
Assumed mortgage from former owner.....	19,185	18,641	544	4,403	4,125	278	...	6,589	6,529	60	8,193	7,987	206
Assumed mortgage from former owner, made new second mortgage.....	270	222	48	48	...	48	...	110	110	...	112	112	...
Borrowed, other than mortgage.....	1,296	1,296	...	112	112	...	...	...	...	...	1,184	1,184	...
All cash.....	2,551	2,551	...	...	...	...	...	...	...	...	2,551	2,551	...
Not by purchase.....	847	847	...	...	...	...	...	...	...	...	847	847	...
Gift or inheritance.....	847	847	...	...	...	...	...	...	...	...	847	847	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	113,746	111,012	2,734	35,351	33,909	1,163	279	23,063	22,883	180	55,332	54,220	1,112
Less than \$30.....	113	113	...	...	...	...	...	...	...	...	113	113	...
\$30 to \$39.....	498	498	...	...	...	...	...	...	...	...	498	498	...
\$40 to \$49.....	1,174	1,174	...	55	55	...	...	...	...	...	1,119	1,119	...
\$50 to \$59.....	3,069	3,069	...	1,004	1,004	...	...	326	326	...	1,739	1,739	...
\$60 to \$69.....	6,308	6,085	223	1,756	1,533	223	...	1,720	1,720	...	2,832	2,832	...
\$70 to \$79.....	11,351	11,077	274	3,111	2,837	274	...	2,637	2,637	...	5,603	5,603	...
\$80 to \$89.....	15,474	15,301	173	4,164	3,991	173	...	3,855	3,855	...	7,455	7,455	...
\$90 to \$99.....	15,435	15,165	270	5,210	4,989	221	...	3,743	3,743	...	6,482	6,433	49
\$100 to \$119.....	26,531	26,151	380	8,215	8,167	48	...	6,709	6,709	...	11,607	11,275	332
\$120 to \$149.....	22,527	21,810	717	8,405	8,181	224	...	3,655	3,613	42	10,467	10,016	451
\$150 to \$199.....	7,918	7,638	280	2,804	2,804	...	...	60	60	...	5,054	4,774	280
\$200 or more.....	3,348	2,931	417	627	348	...	279	358	220	138	2,363	2,363	...
Median.....dollars..	103	102	122	106	106	...	...	98	98	...	103	102	...
Acquired 1959 and 1960 (part).....	24,238	23,109	1,129	9,421	9,202	...	219	1,991	1,931	60	12,826	11,976	850
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	113,746	111,012	2,734	35,351	33,909	1,163	279	23,063	22,883	180	55,332	54,220	1,112
Less than 5 percent.....	717	717	...	223	223	...	...	...	...	...	494	494	...
5 to 9 percent.....	9,711	9,650	61	3,532	3,471	61	...	1,888	1,888	...	4,291	4,291	...
10 to 14 percent.....	34,064	33,180	884	11,918	11,144	608	166	7,367	7,367	...	14,779	14,669	110
15 to 19 percent.....	33,665	32,921	744	9,891	9,554	224	113	8,346	8,208	138	15,428	15,159	269
20 to 24 percent.....	18,999	18,552	447	6,371	6,459	112	...	3,699	3,657	42	8,729	8,436	293
25 to 29 percent.....	6,835	6,570	265	1,609	1,561	48	...	964	964	...	4,262	4,045	217
30 to 34 percent.....	3,867	3,737	110	763	653	110	...	467	467	...	2,637	2,637	...
35 to 39 percent.....	1,933	1,933	...	340	340	...	...	220	220	...	1,373	1,373	...
40 percent or more.....	3,955	3,732	223	504	504	...	...	112	112	...	3,339	3,116	223
Median.....percent..	17	17	18	16	16	...	...	16	16	...	18	18	...
Acquired 1959 and 1960 (part).....	24,238	23,109	1,129	9,421	9,202	...	219	1,991	1,931	60	12,826	11,976	850
Income¹													
Less than \$2,000.....	2,687	2,687	...	113	113	...	...	302	302	...	2,272	2,272	...
\$2,000 to \$2,999.....	3,466	3,137	329	1,174	845	110	219	199	199	...	2,093	2,093	...
\$3,000 to \$3,999.....	4,993	4,770	223	389	389	...	...	671	671	...	3,933	3,710	223
\$4,000 to \$4,999.....	8,652	8,492	160	2,059	1,899	160	...	1,562	1,562	...	5,031	5,031	...
\$5,000 to \$5,999.....	17,362	17,192	170	4,759	4,759	...	...	3,634	3,574	60	8,969	8,859	110
\$6,000 to \$6,999.....	21,566	20,911	655	7,315	7,260	55	...	4,938	4,938	...	9,313	8,713	600
\$7,000 to \$7,999.....	21,358	20,854	504	7,658	7,435	223	...	4,742	4,700	42	8,958	8,719	239
\$8,000 to \$8,999.....	13,717	13,213	504	5,127	4,683	444	...	2,372	2,372	...	6,218	6,158	60
\$9,000 to \$9,999.....	11,250	11,137	113	3,924	3,924	...	...	2,856	2,856	...	4,470	4,377	113
\$10,000 to \$11,999.....	15,458	15,348	110	5,795	5,685	110	...	2,176	2,176	...	7,487	7,487	...
\$12,000 to \$14,999.....	10,384	9,816	568	4,344	4,283	61	...	955	955	...	5,085	4,978	507
\$15,000 or more.....	7,091	6,564	527	2,115	1,836	...	279	647	509	138	4,329	4,219	110
Median.....dollars..	7,500	7,500	7,800	7,900	7,800	...	...	7,300	7,200	...	7,300	7,300	...
Age of Head													
Under 25 years.....	2,562	2,502	60	1,277	1,277	...	...	204	144	60	1,081	1,081	...
25 to 34 years.....	31,363	30,755	608	11,678	11,462	216	...	8,863	8,863	...	10,822	10,430	392
35 to 44 years.....	47,825	46,980	845	15,209	14,817	392	...	11,230	11,092	138	21,386	21,071	315
45 to 64 years.....	49,974	48,177	1,797	15,486	14,986	221	279	4,116	4,074	42	30,372	29,117	1,255
65 years and over.....	6,260	5,707	553	1,122	569	334	219	641	641	...	4,497	4,497	...
Median.....	42	42	50	41	41	...	...	38	38	...	46	45	...

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							Total	First mortgage only	With junior mortgage
OWNER CHARACTERISTICS—Con.													
Household Composition by Age of Head													
Male head, wife present, no nonrelatives....	122,573	119,647	2,926	41,014	39,956	560	498	23,233	22,993	240	58,326	56,698	1,628
Under 45 years.....	75,798	74,555	1,243	26,506	25,946	560	...	18,899	18,701	198	30,393	29,908	485
With own children under 18.....	68,384	67,456	928	23,881	23,540	341	...	17,197	16,999	198	27,306	26,917	389
No own children under 18.....	7,414	7,099	315	2,625	2,406	219	...	1,702	1,702	...	3,087	2,991	96
45 to 64 years.....	42,701	41,237	1,464	13,891	13,612	...	279	3,693	3,651	42	25,117	23,974	1,143
With own children under 18.....	22,788	21,558	1,230	8,875	8,596	...	279	2,101	2,059	42	11,812	10,903	909
No own children under 18.....	19,913	19,679	234	5,016	5,016	...	...	1,592	1,592	...	13,305	13,071	234
65 years and over.....	4,074	3,855	219	617	398	...	219	641	641	...	2,816	2,816	...
Other households with 2 or more persons.....	9,726	9,235	491	2,421	2,152	269	...	1,365	1,365	...	5,940	5,718	222
Under 65 years.....	9,077	8,696	381	2,311	2,152	159	...	1,365	1,365	...	5,401	5,179	222
65 years and over.....	649	539	110	110	...	110	...	...	...	...	539	539	...
Households with 1 person.....	5,685	5,239	446	1,337	1,003	334	...	456	456	...	3,892	3,780	112
Under 65 years.....	4,148	3,926	222	942	832	110	...	456	456	...	2,750	2,638	112
65 years and over.....	1,537	1,313	224	395	171	224	...	...	...	...	1,142	1,142	...
Color of Head													
White.....	134,754	130,891	3,863	43,846	42,185	1,163	498	24,431	24,191	240	66,477	64,515	1,962
Nonwhite.....	3,230	3,230	...	926	926	...	...	623	623	...	1,681	1,681	...
Persons													
1 person.....	5,685	5,239	446	1,337	1,003	334	...	456	456	...	3,892	3,780	112
2 persons.....	27,955	27,077	878	6,954	6,406	329	219	3,740	3,740	...	17,261	16,931	330
3 persons.....	23,706	23,145	561	10,342	10,010	332	...	2,490	2,430	60	10,874	10,705	169
4 persons.....	36,728	35,902	826	12,379	12,153	113	113	7,614	7,476	138	16,735	16,273	462
5 persons.....	23,371	22,491	880	8,550	8,329	55	166	5,842	5,800	42	8,979	8,362	617
6 persons or more.....	20,539	20,267	272	5,210	5,210	...	...	4,912	4,912	...	10,417	10,145	272
Purchase Price-Income Ratio													
Acquired by purchase, 1937 to 1960 (part)...	53,611	52,091	1,520	20,236	19,969	48	219	6,447	6,387	60	26,928	25,735	1,193
Less than 1.0.....	3,110	3,110	...	223	223	...	...	231	231	...	2,656	2,656	...
1.0 to 1.4.....	13,292	12,615	677	4,640	4,640	...	...	1,343	1,343	...	7,309	6,632	677
1.5 to 1.9.....	13,734	13,673	61	6,375	6,375	...	...	2,045	2,045	...	5,214	5,253	61
2.0 to 2.4.....	13,313	12,860	453	5,652	5,604	48	...	1,921	1,861	60	5,740	5,395	345
2.5 to 2.9.....	5,614	5,504	110	1,701	1,701	...	...	482	482	...	3,431	3,321	110
3.0 to 3.4.....	2,161	1,942	219	757	538	...	219	110	110	...	1,284	1,284	...
3.5 to 3.9.....	896	896	...	381	381	...	...	125	125	...	390	390	...
4.0 or more.....	1,491	1,491	...	507	507	...	...	190	190	...	794	794	...
Median.....ratio..	1.9	1.9	...	1.9	1.9	...	...	1.9	1.9	...	1.8	1.8	...
Other properties.....	84,373	82,030	2,343	24,536	23,142	1,115	279	18,607	18,427	180	41,230	40,461	769
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	137,984	134,121	3,863	44,772	43,111	1,163	498	25,054	24,814	240	68,158	66,196	1,962
Less than 5 percent.....	8,273	7,774	499	4,004	3,905	333	166	856	856	...	3,413	3,413	...
5 to 9 percent.....	54,071	52,177	1,894	19,054	18,269	672	113	12,409	12,229	180	22,608	21,679	929
10 to 14 percent.....	49,053	48,247	806	15,953	15,905	48	...	9,505	9,445	60	23,595	22,897	698
15 to 19 percent.....	15,535	15,200	335	4,237	4,127	110	...	1,436	1,436	...	9,862	9,637	225
20 to 24 percent.....	5,671	5,342	329	905	886	...	219	283	283	...	4,483	4,373	110
25 to 29 percent.....	1,761	1,761	...	112	112	...	...	343	343	...	1,306	1,306	...
30 to 34 percent.....	1,164	1,164	...	221	221	...	...	...	...	...	943	943	...
35 to 39 percent.....	291	291	...	173	173	...	...	...	...	...	118	118	...
40 percent or more.....	2,165	2,165	...	113	113	...	...	222	222	...	1,830	1,830	...
Median.....percent..	11	11	9	10	10	...	...	10	10	...	12	12	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	113,746	111,012	2,734	35,351	33,909	1,163	279	23,063	22,883	180	55,332	54,220	1,112
Less than 1.0 percent.....	19,302	18,813	489	3,820	3,649	171	...	2,906	2,906	...	12,276	12,258	...
1.0 to 1.9 percent.....	52,646	51,202	1,444	19,627	18,626	722	279	12,019	11,977	42	21,000	20,599	401
2.0 to 2.9 percent.....	26,337	25,919	418	7,853	7,743	110	...	6,332	6,194	138	12,152	11,982	170
3.0 to 3.9 percent.....	7,666	7,331	335	3,049	2,937	112	...	793	793	...	3,824	3,601	223
4.0 to 4.9 percent.....	2,355	2,355	...	154	154	...	...	173	173	...	2,028	2,028	...
5.0 to 7.4 percent.....	2,857	2,809	48	451	403	48	...	730	730	...	1,676	1,676	...
7.5 to 9.9 percent.....	1,139	1,139	...	167	167	...	...	...	...	...	972	972	...
10 percent or more.....	1,444	1,444	...	230	230	...	...	110	110	...	1,104	1,104	...
Median.....percent..	1.7	1.7	1.6	1.7	1.7	...	...	1.7	1.7	...	1.7	1.7	...
Acquired 1959 and 1960 (part).....	24,238	23,109	1,129	9,421	9,202	...	219	1,991	1,931	60	12,826	11,976	850
Veteran Status													
Korean War service.....	18,646	18,249	397	6,862	6,862	...	...	6,529	6,529	...	5,255	4,858	397
Korean War service only.....	9,732	9,732	...	3,520	3,520	...	...	3,921	3,921	...	2,291	2,291	...
Korean War and other services.....	8,914	8,517	397	3,342	3,342	...	...	2,608	2,608	...	2,964	2,567	397
Other service.....	59,072	57,450	1,622	19,270	18,214	837	219	15,582	15,402	180	24,220	23,834	386
With World War II service.....	50,014	48,721	1,293	16,917	16,080	837	...	14,932	14,752	180	18,165	17,889	276
No World War II service.....	9,058	8,729	329	2,353	2,134	...	219	650	650	...	6,055	5,945	110
Nonveteran.....	60,266	58,422	1,844	18,640	18,035	326	279	2,943	2,883	60	38,683	37,504	1,179

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	FHA first mortgage		VA first mortgage		Total	First mortgage only	With junior mortgage		
		First mortgage only	Junior mortgage		First mortgage only	With junior mortgage	Total	First mortgage only				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.....	1,082,084	1,055,162	26,922	394,881	385,920	4,205	4,756	203,038	200,685	2,353	484,165	468,557	15,608
Less than \$30.....	9,949	9,230	719	5,856	5,377	479	...	364	364	...	3,729	3,489	240
\$30 to \$39.....	25,212	23,022	2,190	10,053	8,424	1,629	...	6,362	6,207	155	8,797	8,391	406
\$40 to \$49.....	75,480	72,133	3,347	29,933	26,586	1,792	1,555	23,503	23,503	...	22,044	22,044	...
\$50 to \$59.....	153,280	151,702	1,578	49,640	49,335	305	...	48,707	48,707	...	54,933	53,660	1,273
\$60 to \$69.....	208,686	205,952	2,734	93,952	93,952	...	...	50,474	49,808	666	64,260	62,192	2,068
\$70 to \$79.....	189,737	185,679	4,058	69,524	69,524	...	...	46,227	44,695	1,532	73,986	71,460	2,526
\$80 to \$89.....	131,852	128,802	3,050	71,467	69,724	...	1,743	13,370	13,370	...	47,015	45,708	1,307
\$90 to \$99.....	91,056	89,064	1,992	34,339	34,339	...	...	10,296	10,296	...	46,421	44,429	1,992
\$100 to \$119.....	93,950	86,696	7,254	23,273	21,815	...	1,458	...	...	...	70,677	64,881	5,796
\$120 to \$149.....	66,490	66,490	...	6,844	6,844	...	...	...	...	...	59,646	59,646	...
\$150 to \$199.....	23,858	...	...	...	...	...	...	3,735	3,735	...	20,123	20,123	...
\$200 or more.....	12,534	12,534	...	...	...	...	...	...	...	...	12,534	12,534	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	1,043,826	1,021,455	22,371	384,869	378,921	4,205	1,743	200,564	198,366	2,198	458,393	444,168	14,225
Delinquent.....	38,258	33,707	4,551	10,012	6,999	...	3,013	2,474	2,319	155	25,772	24,389	1,383
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	95,651	90,817	4,834	45,762	41,861	603	3,298	7,862	7,862	...	42,027	41,094	933
Commercial bank or trust company, trust account.....	2,538	1,944	594	532	532	...	...	424	424	...	1,582	988	594
Mutual savings bank.....	160,957	158,493	2,464	95,788	94,330	...	1,458	29,314	29,314	...	35,855	34,849	1,006
Savings and loan association.....	260,777	250,961	9,816	53,396	53,396	...	...	49,794	49,128	666	157,587	148,437	9,150
Life insurance company.....	325,809	319,309	6,500	180,054	176,866	3,188	...	76,676	74,989	1,687	69,079	67,454	1,625
Mortgage company.....	12,621	12,195	426	3,098	3,098	...	...	...	...	...	9,523	9,097	426
Real estate or construction company.....	2,309	2,309	...	...	...	...	...	...	...	...	2,309	2,309	...
Federal or State agency.....	35,395	34,981	414	14,875	14,461	414	...	16,943	16,943	...	3,577	3,577	...
Retirement system, welfare fund, etc.....	24,186	24,186	...	790	790	...	...	22,025	22,025	...	1,371	1,371	...
Other nonprofit organization.....	1,930	1,930	...	486	486	...	...	...	...	...	1,444	1,444	...
Individual or individual's estate.....	153,524	151,650	1,874	...	...	...	...	...	...	...	153,524	151,650	1,874
Other.....	6,387	6,387	...	100	100	...	...	...	...	...	6,287	6,287	...
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	28,014	27,577	437	4,523	4,402	121	...	1,429	1,429	...	22,062	21,746	316
20 to 29 percent.....	57,167	53,032	4,135	12,772	9,714	1,315	1,743	6,385	6,385	...	38,010	36,933	1,077
30 to 39 percent.....	93,128	89,341	3,787	24,961	22,861	2,100	...	12,558	10,871	1,687	55,609	55,609	...
40 to 49 percent.....	136,421	135,082	1,339	34,976	34,307	669	...	21,504	21,504	...	79,941	79,271	670
50 to 59 percent.....	182,348	176,673	5,675	60,160	58,702	...	1,458	23,632	23,632	...	98,556	94,339	4,217
60 to 69 percent.....	205,019	202,946	2,073	79,741	79,741	...	...	44,840	44,840	...	80,438	78,365	2,073
70 to 79 percent.....	182,623	174,702	7,921	72,821	72,821	...	...	50,810	50,144	666	58,992	51,737	7,255
80 to 89 percent.....	142,359	142,359	...	66,544	66,544	...	...	36,389	36,389	...	39,426	39,426	...
90 to 99 percent.....	53,897	52,342	1,555	38,383	36,828	...	1,555	5,491	5,491	...	10,023	10,023	...
100 percent or more.....	1,108	1,108	...	...	...	...	...	...	...	...	1,108	1,108	...

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.....	1,143,301	401,875	205,928	535,498	OWNER CHARACTERISTICS				
Average total mortgage debt.....	7.9	8.9	8.1	7.3	Annual Housing Costs as Percent of Income				
Total mortgage debt on 1-dwelling-unit properties.....	1,089,015	397,591	203,428	487,996	Acquired before 1959.....	812,367	284,397	120,884	347,086
Average total mortgage debt.....	7.9	8.9	8.1	7.2	Less than 5 percent.....	2,970	1,173	...	1,797
MORTGAGE CHARACTERISTICS					5 to 9 percent.....	47,908	18,424	11,862	17,622
Total Mortgage Outstanding Debt					10 to 14 percent.....	223,223	86,971	50,513	85,739
Less than \$2,000.....	12,378	2,513	492	9,373	15 to 19 percent.....	265,438	89,130	69,363	106,945
\$2,000 to \$3,999.....	54,442	10,932	7,800	35,710	20 to 24 percent.....	177,065	59,401	34,412	63,252
\$4,000 to \$5,999.....	116,724	34,947	20,161	61,616	25 to 29 percent.....	54,468	16,399	8,661	29,408
\$6,000 to \$7,999.....	156,486	42,998	42,787	70,701	30 to 34 percent.....	23,843	6,119	3,931	13,793
\$8,000 to \$9,999.....	203,061	71,682	43,571	87,808	35 to 39 percent.....	14,522	2,763	1,694	10,065
\$10,000 to \$11,999.....	209,001	103,994	38,282	66,725	40 percent or more.....	22,930	4,017	48	18,465
\$12,000 to \$13,999.....	146,509	60,562	38,581	47,366	Acquired 1959 and 1960 (part).....	276,648	113,194	22,544	140,910
\$14,000 to \$15,999.....	95,438	44,983	9,391	41,064	Income¹				
\$16,000 to \$19,999.....	61,815	24,980	...	36,835	Less than \$2,000.....	10,600	768	1,166	2,666
\$20,000 to \$24,999.....	25,499	...	2,363	23,136	\$2,000 to \$2,999.....	18,514	9,180	1,194	8,140
\$25,000 or more.....	7,662	...	...	7,662	\$3,000 to \$3,999.....	24,991	1,920	4,317	18,754
Total Outstanding Debt as Percent of Value					\$4,000 to \$4,999.....	54,895	14,606	12,432	27,857
Less than 20 percent.....	27,577	4,402	1,429	21,746	\$5,000 to \$5,999.....	124,104	42,357	26,268	55,599
20 to 29 percent.....	54,736	11,418	6,385	36,933	\$6,000 to \$6,999.....	151,836	61,991	37,604	53,051
30 to 39 percent.....	95,089	25,730	12,665	56,694	\$7,000 to \$7,999.....	169,939	66,542	40,495	62,902
40 to 49 percent.....	137,306	36,061	21,504	79,741	\$8,000 to \$8,999.....	118,803	48,446	24,843	45,459
50 to 59 percent.....	180,829	60,778	23,897	96,134	\$9,000 to \$9,999.....	94,263	37,147	23,039	24,077
60 to 69 percent.....	205,464	80,096	44,840	80,528	\$10,000 to \$11,999.....	134,299	52,195	17,167	64,937
70 to 79 percent.....	185,931	72,821	50,828	62,282	\$12,000 to \$14,999.....	99,476	42,750	7,859	48,867
80 to 89 percent.....	145,139	66,544	36,389	42,206	\$15,000 or more.....	67,295	20,104	7,344	59,647
90 to 99 percent.....	52,923	36,828	5,491	10,604	Age of Head				
100 percent or more.....	4,021	2,913	...	1,108	Under 25 years.....	23,804	11,894	1,757	10,153
PROPERTY CHARACTERISTICS					25 to 34 years.....	302,033	126,418	82,942	92,673
Value					35 to 44 years.....	401,875	139,757	86,207	175,911
Less than \$5,000.....	3,744	...	...	3,744	45 to 64 years.....	334,571	112,368	28,834	193,369
\$5,000 to \$7,400.....	15,067	977	2,143	11,947	65 years and over.....	26,732	7,134	3,688	15,890
\$7,500 to \$9,900.....	66,991	18,573	10,796	37,622	Household Composition by Age of Head				
\$10,000 to \$12,400.....	176,672	68,450	50,215	58,007	Male head, wife present, no nonrelatives..	991,058	370,754	189,346	431,058
\$12,500 to \$14,900.....	194,688	75,188	52,249	67,251	Under 45 years.....	680,009	263,345	159,681	256,983
\$15,000 to \$17,400.....	204,905	82,192	46,282	76,431	With own children under 18.....	619,675	240,356	143,928	233,391
\$17,500 to \$19,000.....	145,795	67,153	27,807	50,835	No own children under 18.....	60,334	22,989	13,753	23,592
\$20,000 to \$24,900.....	110,267	57,237	8,261	44,769	45 to 64 years.....	293,266	102,705	25,877	164,634
\$25,000 to \$34,900.....	103,336	24,714	146	78,476	With own children under 18.....	162,778	68,919	14,269	79,590
\$35,000 or more.....	67,580	3,107	5,529	58,914	No own children under 18.....	130,488	33,786	11,605	85,094
Year Built					65 years and over.....	17,783	4,704	3,688	9,391
1958 and 1959.....	153,640	55,888	12,934	84,818	Other households with 2 or more persons...	67,277	16,661	10,805	39,811
1955 to 1957.....	209,525	72,569	39,317	77,639	Under 65 years.....	64,208	16,133	10,805	37,270
1950 to 1954.....	224,208	86,924	48,302	88,982	65 years and over.....	3,069	528	...	2,541
1940 to 1949.....	239,871	101,280	45,746	92,845	Households with 1 person.....	30,680	10,176	3,377	17,127
1930 to 1939.....	96,243	39,569	16,883	39,791	Under 65 years.....	24,800	8,234	3,377	13,169
1929 or earlier.....	165,528	41,361	20,246	103,921	65 years and over.....	5,880	1,922	...	3,958
Condition					Color of Head				
Not dilapidated.....	1,082,869	396,393	202,122	484,354	White.....	1,064,979	389,955	198,942	476,082
Dilapidated.....	6,146	1,198	1,306	3,642	Nonwhite.....	24,036	7,636	4,486	11,914
Interest and Principal Payments on All Mortgages as Percent of Income					Regular payments of interest and/or principal.....				
					Less than 5 percent.....	1,089,015	397,591	203,428	487,996
					5 to 9 percent.....	36,555	18,623	6,079	11,853
					10 to 14 percent.....	367,498	148,766	84,900	133,832
					15 to 19 percent.....	441,599	165,782	91,200	124,577
					20 to 24 percent.....	186,891	47,293	14,947	94,651
					25 to 29 percent.....	42,788	7,837	3,206	31,745
					30 to 34 percent.....	14,410	1,389	2,098	10,923
					35 to 39 percent.....	7,999	2,409	...	5,590
					40 percent or more.....	3,510	1,811	...	1,699
					No regular payments required.....	17,805	3,681	998	13,126

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.....	137,984	16,732	20,094	31,653	36,144	2,212	4,397	2,405	23,231	1,156
\$30 to \$39.....	3,758	406	231	449	1,082	96	147	...	1,124	223
\$40 to \$49.....	9,065	1,669	1,429	2,563	1,796	200	560	173	675	...
\$50 to \$59.....	18,121	2,360	3,614	3,797	4,840	220	845	113	2,220	112
\$60 to \$69.....	25,973	3,702	2,350	6,462	7,356	53	1,048	222	4,556	224
\$70 to \$79.....	26,990	2,413	4,127	5,439	8,287	354	873	260	4,948	269
\$80 to \$89.....	19,854	1,270	2,604	4,852	5,174	618	369	790	4,065	112
\$90 to \$99.....	11,931	1,334	1,872	2,635	3,223	286	196	675	1,602	108
\$100 to \$109.....	7,922	940	1,774	1,766	1,749	160	319	...	1,214	...
\$110 to \$119.....	8,108	1,351	1,196	2,054	1,375	225	...	60	1,739	108
\$120 to \$149.....	4,298	977	674	798	1,072	...	...	...	797	...
\$150 to \$199.....	1,534	330	111	615	190	...	...	112	176	...
\$200 or more.....	430	...	112	203	...	...	...	...	115	...
Median.....dollars..	64	61	66	65	64	...	56	...	66	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	133,014	16,025	19,154	30,737	35,456	2,095	4,319	2,293	21,891	1,044
Delinquent.....	4,970	707	940	916	688	117	38	112	1,340	112
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Servicing of First Mortgage										
By holder.....	78,022	14,444	16,965	27,722	7,227	1,658	924	112	8,258	712
By agent.....	59,962	2,288	3,129	3,931	28,917	554	3,433	2,293	14,973	444
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	98,836	14,492	17,786	28,199	8,654	1,992	4,276	674	21,718	1,045
Different division.....	37,772	2,240	2,308	3,454	26,222	220	81	1,731	1,405	111
Holder outside United States.....	1,376	...	...	...	1,268	...	...	...	108	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	111,869	9,843	16,518	23,779	32,484	1,561	3,903	2,180	20,557	1,044
Less than 40 percent.....	2,329	885	354	582	284	111	...	...	113	...
40 to 49 percent.....	3,788	547	983	881	670	...	147	...	560	...
50 to 59 percent.....	8,015	1,618	1,334	2,666	1,070	...	...	112	887	328
60 to 69 percent.....	11,305	1,018	1,885	2,562	4,314	220	...	113	972	221
70 to 79 percent.....	20,103	2,375	4,271	5,768	5,246	110	334	234	1,565	...
80 to 84 percent.....	12,296	780	3,261	1,100	5,686	...	108	340	1,191	...
85 to 89 percent.....	15,526	1,168	1,777	2,364	4,563	558	432	340	3,989	335
90 to 94 percent.....	15,320	284	1,526	2,489	3,767	353	1,266	553	5,082	...
95 to 99 percent.....	13,204	747	795	3,261	4,369	152	1,061	510	2,309	...
100 percent or more.....	9,983	221	332	2,106	2,515	57	555	148	3,889	160
Median.....percent..	84	73	79	79	84	...	94	...	91	...
Other properties.....	26,115	6,889	3,576	7,874	3,660	651	454	225	2,674	112
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	111,869	9,843	16,518	23,779	32,484	1,561	3,903	2,180	20,557	1,044
Less than 40 percent.....	2,329	885	354	582	284	111	...	...	113	...
40 to 49 percent.....	3,554	313	983	881	670	...	147	...	560	...
50 to 59 percent.....	7,857	1,570	1,334	2,666	1,070	...	...	112	777	328
60 to 69 percent.....	10,801	1,018	1,772	2,562	4,035	220	...	113	860	221
70 to 79 percent.....	18,843	2,586	4,158	5,141	4,937	110	222	234	1,455	...
80 to 84 percent.....	12,750	941	3,261	1,497	5,470	...	108	170	1,303	...
85 to 89 percent.....	16,087	1,058	1,890	2,477	4,676	558	544	340	4,209	335
90 to 94 percent.....	15,547	394	1,526	2,606	3,767	353	1,266	553	5,082	...
95 to 99 percent.....	13,155	528	795	3,261	4,588	103	1,061	510	2,309	...
100 percent or more.....	10,946	550	445	2,106	2,987	106	555	148	3,889	160
Median.....percent..	85	74	79	80	85	...	94	...	91	...
Other properties.....	26,115	6,889	3,576	7,874	3,660	651	454	225	2,674	112
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	14,214	3,146	2,229	3,554	1,772	111	273	113	2,796	220
20 to 29 percent.....	12,191	2,899	1,678	2,613	3,339	...	112	...	1,109	328
30 to 39 percent.....	16,148	3,271	2,895	3,607	3,647	220	332	112	2,064	...
40 to 49 percent.....	18,303	2,059	4,268	3,255	5,122	274	437	60	2,716	112
50 to 59 percent.....	19,949	2,273	2,730	5,548	6,114	615	287	172	2,098	112
60 to 69 percent.....	21,328	1,589	3,221	5,335	5,813	212	878	277	3,731	272
70 to 79 percent.....	17,607	589	1,528	4,144	5,543	280	554	776	4,081	112
80 to 89 percent.....	12,653	370	1,380	2,350	3,308	397	861	782	3,205	...
90 to 99 percent.....	5,133	317	165	1,247	1,486	41	623	...	1,254	...
100 percent or more.....	458	219	...	...	...	62	...	...	177	...
Median.....percent..	54	37	48	55	57	...	68	...	62	...

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.....	2,310	491	...	110	...	...	...	...	1,709	...
\$5,000 to \$7,400.....	4,365	1,042	448	442	55	206	110	...	2,038	224
\$7,500 to \$9,900.....	13,388	1,673	1,374	2,751	1,532	566	454	112	4,702	224
\$10,000 to \$12,400.....	29,552	4,089	2,630	7,286	6,942	882	1,656	491	5,465	111
\$12,500 to \$14,900.....	25,368	1,739	3,212	6,453	7,759	286	775	160	4,763	221
\$15,000 to \$17,400.....	24,123	2,824	3,761	4,675	8,311	...	1,215	787	2,390	160
\$17,500 to \$19,900.....	13,952	1,783	2,859	3,842	3,697	225	...	570	976	...
\$20,000 to \$24,900.....	11,082	1,235	3,043	2,337	3,928	47	...	173	314	...
\$25,000 to \$34,900.....	8,934	1,091	1,989	2,610	2,710	...	...	...	534	...
\$35,000 or more.....	4,510	765	373	1,247	1,210	...	347	112	340	216
Median.....dollars..	14,400	14,000	16,500	14,500	15,500	...	12,400	...	11,400	...
Year Built										
1958 and 1959.....	12,029	1,548	1,286	4,420	2,627	337	711	...	991	109
1955 to 1957.....	19,477	1,602	1,284	4,606	8,814	57	272	1,300	1,382	160
1950 to 1954.....	27,342	2,029	3,466	8,293	9,369	290	938	...	2,508	216
1940 to 1949.....	35,979	4,998	5,981	6,829	9,676	759	1,431	200	5,994	111
1930 to 1939.....	13,993	1,939	2,467	1,654	2,275	264	334	...	4,390	224
1929 or earlier.....	29,164	4,616	5,610	5,851	3,383	505	671	226	7,966	336
New or Previously Occupied										
New.....	44,803	6,194	4,137	12,476	15,910	457	1,318	1,304	2,519	488
Previously occupied.....	93,181	10,538	15,957	19,177	20,234	1,755	3,039	1,101	20,712	668
Number of Mortgages on Property										
1 mortgage.....	134,121	15,845	19,868	30,735	34,901	2,067	4,245	2,405	22,899	1,156
2 mortgages.....	3,815	839	226	918	1,243	145	112	...	332	...
3 mortgages or more.....	48	48	...	...	...	...	...	...	...	...
Condition										
Not dilapidated.....	136,278	16,732	19,862	31,079	36,144	2,061	4,357	2,405	22,482	1,156
Dilapidated.....	1,706	...	232	374	...	151	...	...	749	...
Property Location										
Inside central city.....	63,164	6,354	13,855	11,397	16,050	902	1,511	785	11,314	996
Outside central city.....	74,820	10,378	6,239	20,256	20,094	1,310	2,846	1,620	11,917	160
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	113,746	14,456	17,546	24,439	30,922	1,547	3,169	2,063	18,448	1,156
Less than \$5.....	10,437	1,553	575	3,646	280	334	449	60	3,428	112
\$5 to \$9.....	69,205	8,682	12,448	13,796	18,595	618	2,103	1,381	10,971	711
\$10 to \$14.....	26,699	3,181	3,709	5,735	9,474	595	505	622	2,697	221
\$15 to \$19.....	3,048	189	403	491	1,243	...	112	...	611	...
\$20 to \$24.....	1,285	441	...	...	620	...	...	...	224	...
\$25 to \$29.....	680	...	60	443	...	...	...	...	177	...
\$30 to \$39.....	623	220	121	...	170	...	...	...	...	112
\$40 or more.....	1,668	190	230	328	540	...	...	...	380	...
Median.....dollars..	8	8	8	8	9	...	8	...	8	...
Acquired 1959 and 1960 (part).....	24,238	2,276	2,548	7,214	5,222	665	1,188	342	4,783	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	113,746	14,456	17,546	24,439	30,922	1,547	3,169	2,063	18,448	1,156
Less than 5 percent.....	717	...	331	113	...	...	...	...	273	...
5 to 9 percent.....	9,711	2,644	1,379	1,131	2,953	...	99	112	1,282	111
10 to 14 percent.....	34,064	3,769	6,493	7,248	10,916	...	789	269	4,139	441
15 to 19 percent.....	33,665	3,230	4,375	7,951	9,590	396	1,201	956	5,434	332
20 to 24 percent.....	18,999	1,846	2,757	3,436	5,389	242	675	614	3,880	160
25 to 29 percent.....	6,835	1,438	979	1,757	1,066	576	38	...	981	...
30 to 34 percent.....	3,867	1,151	232	895	675	220	110	112	472	...
35 to 39 percent.....	1,933	...	230	695	220	113	257	...	418	...
40 percent or more.....	3,955	378	570	1,213	113	...	...	...	1,569	112
Median.....percent..	17	16	16	17	16	...	18	...	18	...
Acquired 1959 and 1960 (part).....	24,238	2,276	2,548	7,214	5,222	665	1,188	342	4,783	...

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.....	2,687	110	222	1,121	80	151	...	...	891	112
\$2,000 to \$2,999.....	3,466	713	346	587	589	333	221	...	677	...
\$3,000 to \$3,999.....	4,993	382	593	1,147	278	225	237	177	1,934	...
\$4,000 to \$4,999.....	8,652	1,160	1,297	2,106	1,724	...	332	173	1,740	160
\$5,000 to \$5,999.....	17,362	1,593	1,832	4,330	3,170	332	1,186	113	4,674	112
\$6,000 to \$6,999.....	21,566	3,093	2,705	5,101	5,237	489	737	222	3,962	...
\$7,000 to \$7,999.....	21,358	3,226	3,148	5,399	4,931	278	808	606	2,627	335
\$8,000 to \$8,999.....	13,717	760	2,558	2,700	4,320	247	...	673	2,449	...
\$9,000 to \$9,999.....	11,250	1,597	1,927	2,224	3,740	...	486	96	1,003	...
\$10,000 to \$11,999.....	15,458	1,556	2,023	3,139	6,199	157	275	120	1,877	112
\$12,000 to \$14,999.....	10,384	1,520	1,954	2,336	3,506	...	55	113	792	108
\$15,000 or more.....	7,091	1,062	1,519	1,443	2,350	...	...	112	605	...
Median.....dollars..	7,500	7,400	8,000	7,300	8,500	...	6,200	...	6,400	...
Age of Head										
Under 25 years.....	2,562	380	113	990	409	...	221	...	449	...
25 to 34 years.....	31,363	1,467	5,156	8,308	8,013	457	1,950	842	4,898	272
35 to 44 years.....	47,825	5,056	6,645	10,208	15,499	1,123	1,704	1,071	6,295	224
45 to 64 years.....	49,974	8,928	7,510	10,311	11,468	412	335	382	9,968	660
65 years and over.....	6,260	901	670	1,836	755	220	147	110	1,621	...
Median.....	42	48	42	41	41	...	35	...	45	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	122,573	15,048	18,334	26,897	33,353	1,726	4,189	2,180	19,802	1,044
Under 45 years.....	75,798	6,249	10,951	17,861	22,820	1,467	3,707	1,688	10,671	384
With own children under 18.....	68,384	5,959	9,573	15,765	21,405	1,191	3,346	1,628	9,397	160
No own children under 18.....	7,414	290	1,378	2,096	1,415	276	361	60	1,314	224
45 to 64 years.....	42,701	8,010	6,774	7,990	10,222	259	335	382	8,069	660
With own children under 18.....	22,788	3,709	4,146	4,441	5,771	206	110	322	3,752	331
No own children under 18.....	19,913	4,301	2,628	3,549	4,451	53	225	60	4,317	329
65 years and over.....	4,074	789	609	1,046	311	...	147	110	1,062	...
Other households with 2 or more persons....	9,726	1,183	1,443	2,542	1,572	225	168	225	2,368	...
Under 65 years.....	9,077	1,071	1,443	2,337	1,462	225	168	225	2,146	...
65 years and over.....	649	112	...	205	110	...	...	...	222	...
Households with 1 person.....	5,685	501	317	2,214	1,219	261	...	...	1,061	112
Under 65 years.....	4,148	501	256	1,629	885	41	...	...	724	112
65 years and over.....	1,537	...	61	585	334	220	...	...	337	...
Color of Head										
White.....	134,754	16,395	19,643	30,820	35,659	2,212	4,244	2,180	22,445	1,156
Nonwhite.....	3,230	337	451	833	485	...	113	225	786	...
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	53,611	5,329	6,774	12,530	11,895	949	2,245	1,177	12,111	601
Less than 1.0.....	3,110	551	110	242	121	110	223	...	1,753	...
1.0 to 1.4.....	13,292	532	1,416	2,696	2,752	178	632	276	4,477	333
1.5 to 1.9.....	13,734	1,292	2,198	3,292	3,834	155	422	266	2,275	...
2.0 to 2.4.....	13,313	1,409	1,382	3,563	3,609	393	377	510	1,802	268
2.5 to 2.9.....	5,614	737	884	1,469	1,151	...	260	...	1,123	...
3.0 to 3.4.....	2,161	444	330	631	208	...	110	...	438	...
3.5 to 3.9.....	896	149	284	108	95	...	...	125	135	...
4.0 or more.....	1,491	215	170	529	125	113	221	...	118	...
Median.....ratio..	1.9	2.1	1.9	2.0	1.9	...	...	...	1.5	...
Other properties.....	84,373	11,403	13,320	19,123	24,249	1,263	2,112	1,228	11,120	555
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	137,984	16,732	20,094	31,653	36,144	2,212	4,357	2,405	23,231	1,156
Less than 5 percent.....	8,273	1,417	1,507	1,231	2,951	...	99	172	785	111
5 to 9 percent.....	54,071	6,054	9,088	11,853	17,647	308	1,974	209	6,385	553
10 to 14 percent.....	49,053	5,412	6,421	12,355	12,243	601	1,352	1,787	8,662	220
15 to 19 percent.....	15,535	2,007	2,115	3,241	2,653	965	601	112	3,681	160
20 to 24 percent.....	5,671	1,512	457	1,420	371	112	110	61	1,628	...
25 to 29 percent.....	1,761	110	112	289	279	113	...	64	794	...
30 to 34 percent.....	1,164	220	...	391	...	...	221	...	332	...
35 to 39 percent.....	291	...	60	...	...	113	...	...	118	...
40 percent or more.....	2,165	...	334	873	...	...	...	...	846	112
Median.....percent..	11	11	10	11	9	...	10	...	13	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	18,646	834	2,596	6,037	5,079	402	1,051	682	1,965	...
Korean War service only.....	9,732	433	1,462	3,385	2,565	113	684	113	977	...
Korean War and other service.....	8,914	401	1,134	2,652	2,514	289	367	569	988	...
Other service.....	59,072	7,642	9,401	12,619	17,568	662	2,219	1,297	7,172	492
With World War II service.....	50,014	5,545	8,383	10,417	15,983	662	2,115	1,187	5,338	384
No World War II service.....	9,058	2,097	1,018	2,202	1,585	...	104	110	1,834	108
Nonveteran.....	60,266	8,256	8,097	12,997	13,497	1,148	1,087	426	14,094	664

¹ Income of owner and relatives living with him.

Chapter 23

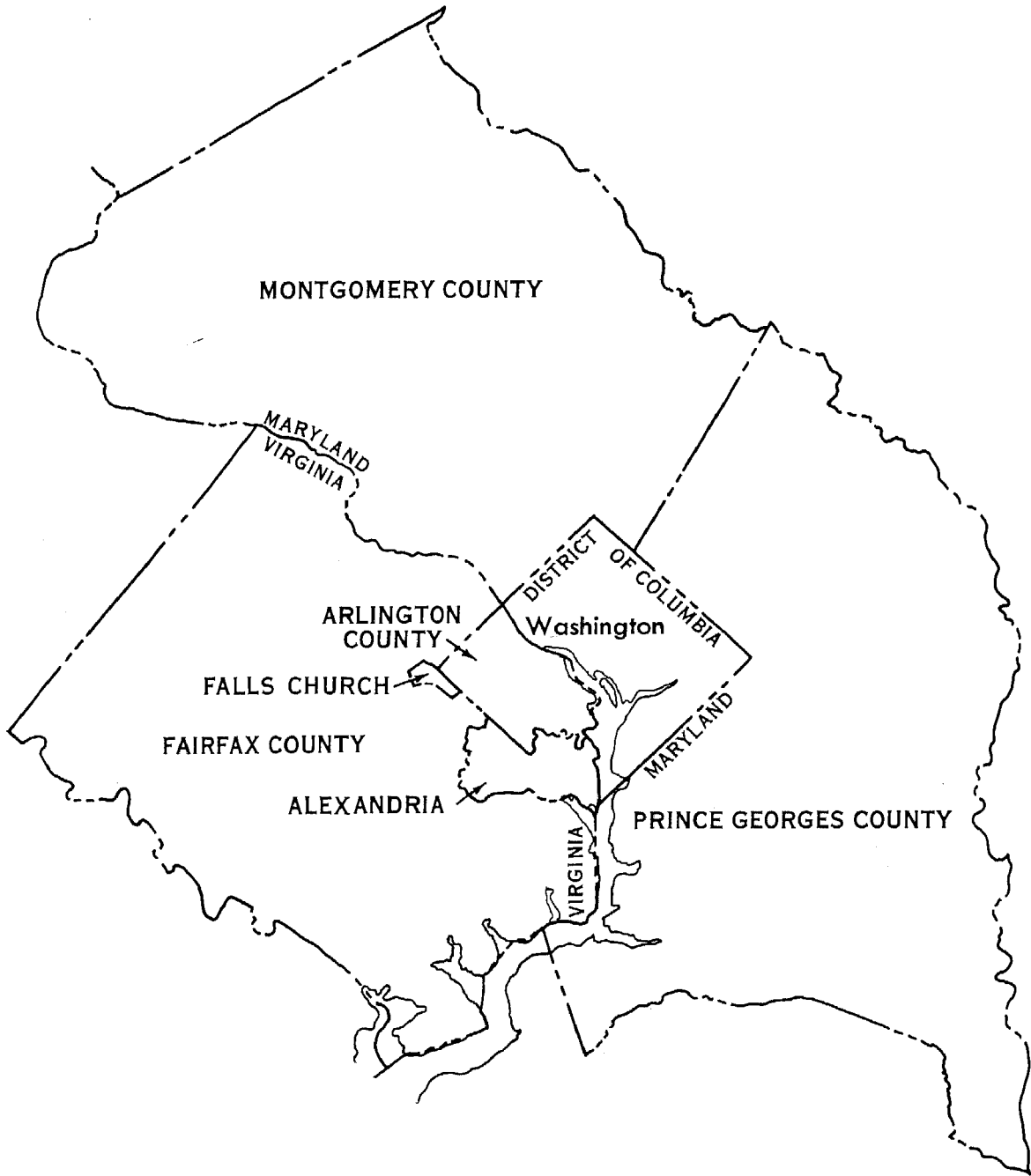
WASHINGTON

D.C.-MD.-VA.

STANDARD METROPOLITAN STATISTICAL AREA

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Washington, D.C.-Md.-Va.
STANDARD METROPOLITAN STATISTICAL AREA



0 5 10 MILES

----- STATE LINE
----- COUNTY LINE



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...	282,668	66,668	216,000	PROPERTY CHARACTERISTICS—Con.			
Total 1-dwelling-unit properties.....	267,928	61,650	206,278	Real Estate Tax per \$1,000 Value			
PROPERTY CHARACTERISTICS				Acquired before 1959.....			
Value				225,162			
Less than \$5,000.....	3,259	3,029	230	Less than \$5.....	4,338	58,943	166,219
\$5,000 to \$7,400.....	6,418	3,577	2,841	\$5 to \$9.....	46,294	11,105	35,189
\$7,500 to \$9,900.....	7,369	2,602	4,767	\$10 to \$14.....	117,593	28,935	88,658
\$10,000 to \$12,400.....	31,357	11,032	20,325	\$15 to \$19.....	45,598	11,372	34,226
\$12,500 to \$14,900.....	38,768	4,692	34,076	\$20 to \$24.....	4,175	1,924	2,255
\$15,000 to \$17,400.....	47,315	8,755	38,560	\$25 to \$29.....	680	230	450
\$17,500 to \$19,900.....	35,292	6,714	28,578	\$30 to \$39.....	5,569	3,556	2,013
\$20,000 to \$24,900.....	39,577	7,385	32,192	\$40 or more.....	915	460	455
\$25,000 to \$34,900.....	30,093	7,362	22,731	Median.....dollars..	13	13	13
\$35,000 or more.....	28,480	6,502	21,978	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
Median.....dollars..	17,500	16,700	17,700	OWNER CHARACTERISTICS			
Year Built				Year Property Acquired			
1958 and 1959.....	18,239	1,001	17,238	New.....	125,570	32,897	92,673
1955 to 1957.....	42,251	1,527	40,724	1959 and 1960 (part).....	14,647	1,001	13,646
1950 to 1954.....	68,140	5,826	62,314	1957 and 1958.....	10,557	500	10,057
1940 to 1949.....	58,742	15,770	42,972	1955 and 1956.....	22,917	866	22,051
1930 to 1939.....	39,701	19,760	19,941	1950 to 1954.....	36,966	4,212	32,754
1929 or earlier.....	40,855	17,766	23,089	1945 to 1949.....	11,953	4,148	7,805
Condition				1940 to 1944.....			
Not dilapidated.....	263,859	58,272	205,587	1939 or earlier.....	9,985	6,367	3,618
Dilapidated.....	4,069	3,378	691	1939 or earlier.....			
Rooms				18,545			
Less than 4 rooms.....	926	450	476	Previously occupied.....	142,358	28,753	113,605
4 rooms.....	17,372	5,019	12,353	1959 and 1960 (part).....	28,119	1,706	26,413
5 rooms.....	60,864	14,504	46,360	1957 and 1958.....	25,031	2,107	22,924
6 rooms.....	107,115	20,480	86,635	1955 and 1956.....	17,812	681	17,131
7 rooms.....	43,625	9,933	33,692	1950 to 1954.....	36,045	4,792	31,253
8 rooms or more.....	38,026	11,264	26,762	1945 to 1949.....	15,948	5,950	9,998
Median.....	6.0	6.0	6.0	1940 to 1944.....	10,275	5,304	4,971
Purchase Price as Percent of Value				1939 or earlier.....			
Acquired by purchase.....	264,256	58,901	205,355	9,128			
Purchased 1957 to 1960 (part).....	77,448	4,638	72,810	Manner of Acquisition			
Less than 80 percent.....	4,235	705	3,530	By purchase or construction.....	264,256	58,901	205,355
80 to 89 percent.....	10,464	225	10,239	Made new mortgage.....	193,711	28,813	164,898
90 to 94 percent.....	14,543	1,412	13,131	Assumed mortgage from former owner.....	39,323	11,436	27,887
95 to 99 percent.....	27,167	862	26,305	Assumed mortgage from former owner, made new second mortgage.....	9,235	681	8,554
100 percent or more.....	21,039	1,434	19,605	Borrowed, other than mortgage.....	8,216	5,120	3,096
Median.....percent..	97	...	97	All cash.....	13,771	12,851	920
Purchased 1950 to 1956.....	112,797	10,301	102,496	Not by purchase.....	3,672	2,749	923
Less than 60 percent.....	4,904	1,858	3,046	Gift or inheritance.....	3,672	2,749	923
60 to 79 percent.....	18,087	1,183	16,904	Other.....	...	...	...
80 to 89 percent.....	31,165	2,413	28,752	Monthly Housing Costs			
90 to 99 percent.....	36,531	3,299	33,232	Acquired before 1959.....	225,162	58,943	166,219
100 percent or more.....	22,110	1,548	20,562	Less than \$30.....	8,876	8,876	...
Median.....percent..	91	89	91	\$30 to \$39.....	8,475	8,475	226
Purchased 1949 or earlier.....	74,011	43,962	30,049	\$40 to \$49.....	15,138	14,458	680
Less than 40 percent.....	15,682	11,832	3,850	\$50 to \$59.....	13,029	11,173	1,856
40 to 59 percent.....	21,935	14,678	7,257	\$60 to \$69.....	11,900	8,477	3,423
60 to 79 percent.....	19,358	10,823	8,535	\$70 to \$79.....	5,749	5,749	2,082
80 to 99 percent.....	12,290	4,799	7,491	\$80 to \$89.....	9,058	1,405	7,653
100 percent or more.....	4,746	1,830	2,916	\$90 to \$99.....	15,796	1,849	13,947
Median.....percent..	59	54	69	\$100 to \$119.....	39,894	1,643	38,251
Not acquired by purchase.....	3,672	2,749	923	\$120 to \$149.....	42,705	501	42,204
Real Estate Tax				\$150 to \$199.....			
Acquired before 1959.....	225,162	58,943	166,219	\$200 or more.....	36,845	...	36,845
Less than \$50.....	3,662	1,365	2,297	Median.....dollars..	112	49	130
\$50 to \$99.....	13,879	7,408	6,471	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
\$100 to \$149.....	40,942	10,744	30,198	Annual Housing Costs as Percent of Income			
\$150 to \$199.....	35,131	9,189	25,942	Acquired before 1959.....	225,162	58,943	166,219
\$200 to \$249.....	48,366	10,977	37,389	Less than 5 percent.....	10,246	10,016	230
\$250 to \$299.....	35,156	7,136	28,020	5 to 9 percent.....	40,291	27,841	12,450
\$300 to \$349.....	35,323	8,113	27,210	10 to 14 percent.....	50,320	10,428	39,892
\$350 to \$499.....	12,703	4,011	8,692	15 to 19 percent.....	47,890	3,616	44,274
Median.....dollars..	220	203	224	20 to 24 percent.....	36,693	2,375	34,318
Acquired 1959 and 1960 (part).....	42,766	2,707	40,059	25 to 29 percent.....	16,204	1,079	15,125
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	225,162	58,943	166,219	35 to 39 percent.....	7,650	705	6,945
Less than 5 percent.....	10,246	10,016	230	40 percent or more.....	3,526	...	3,526
5 to 9 percent.....	40,291	27,841	12,450	Median.....percent..	16	8	18
10 to 14 percent.....	50,320	10,428	39,892	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
15 to 19 percent.....	47,890	3,616	44,274	Real Estate Tax			
20 to 24 percent.....	36,693	2,375	34,318	Acquired before 1959.....	225,162	58,943	166,219
25 to 29 percent.....	16,204	1,079	15,125	Less than 5 percent.....	10,246	10,016	230
30 to 34 percent.....	7,650	705	6,945	5 to 9 percent.....	40,291	27,841	12,450
35 to 39 percent.....	3,526	...	3,526	10 to 14 percent.....	50,320	10,428	39,892
40 percent or more.....	12,342	2,883	9,459	15 to 19 percent.....	47,890	3,616	44,274
Median.....percent..	16	8	18	20 to 24 percent.....	36,693	2,375	34,318
Acquired 1959 and 1960 (part).....	42,766	2,707	40,059	25 to 29 percent.....	16,204	1,079	15,125
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	225,162	58,943	166,219	35 to 39 percent.....	7,650	705	6,945
Less than 5 percent.....	10,246	10,016	230	40 percent or more.....	3,526	...	3,526
5 to 9 percent.....	40,291	27,841	12,450	Median.....percent..	16	8	18
10 to 14 percent.....	50,320	10,428	39,892	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
15 to 19 percent.....	47,890	3,616	44,274	Real Estate Tax			
20 to 24 percent.....	36,693	2,375	34,318	Acquired before 1959.....	225,162	58,943	166,219
25 to 29 percent.....	16,204	1,079	15,125	Less than 5 percent.....	10,246	10,016	230
30 to 34 percent.....	7,650	705	6,945	5 to 9 percent.....	40,291	27,841	12,450
35 to 39 percent.....	3,526	...	3,526	10 to 14 percent.....	50,320	10,428	39,892
40 percent or more.....	12,342	2,883	9,459	15 to 19 percent.....	47,890	3,616	44,274
Median.....percent..	16	8	18	20 to 24 percent.....	36,693	2,375	34,318
Acquired 1959 and 1960 (part).....	42,766	2,707	40,059	25 to 29 percent.....	16,204	1,079	15,125
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	225,162	58,943	166,219	35 to 39 percent.....	7,650	705	6,945
Less than 5 percent.....	10,246	10,016	230	40 percent or more.....	3,526	...	3,526
5 to 9 percent.....	40,291	27,841	12,450	Median.....percent..	16	8	18
10 to 14 percent.....	50,320	10,428	39,892	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
15 to 19 percent.....	47,890	3,616	44,274	Real Estate Tax			
20 to 24 percent.....	36,693	2,375	34,318	Acquired before 1959.....	225,162	58,943	166,219
25 to 29 percent.....	16,204	1,079	15,125	Less than 5 percent.....	10,246	10,016	230
30 to 34 percent.....	7,650	705	6,945	5 to 9 percent.....	40,291	27,841	12,450
35 to 39 percent.....	3,526	...	3,526	10 to 14 percent.....	50,320	10,428	39,892
40 percent or more.....	12,342	2,883	9,459	15 to 19 percent.....	47,890	3,616	44,274
Median.....percent..	16	8	18	20 to 24 percent.....	36,693	2,375	34,318
Acquired 1959 and 1960 (part).....	42,766	2,707	40,059	25 to 29 percent.....	16,204	1,079	15,125
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	225,162	58,943	166,219	35 to 39 percent.....	7,650	705	6,945
Less than 5 percent.....	10,246	10,016	230	40 percent or more.....	3,526	...	3,526
5 to 9 percent.....	40,291	27,841	12,450	Median.....percent..	16	8	18
10 to 14 percent.....	50,320	10,428	39,892	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
15 to 19 percent.....	47,890	3,616	44,274	Real Estate Tax			
20 to 24 percent.....	36,693	2,375	34,318	Acquired before 1959.....	225,162	58,943	166,219
25 to 29 percent.....	16,204	1,079	15,125	Less than 5 percent.....	10,246	10,016	230
30 to 34 percent.....	7,650	705	6,945	5 to 9 percent.....	40,291	27,841	12,450
35 to 39 percent.....	3,526	...	3,526	10 to 14 percent.....	50,320	10,428	39,892
40 percent or more.....	12,342	2,883	9,459	15 to 19 percent.....	47,890	3,616	44,274
Median.....percent..	16	8	18	20 to 24 percent.....	36,693	2,375	34,318
Acquired 1959 and 1960 (part).....	42,766	2,707	40,059	25 to 29 percent.....	16,204	1,079	15,125
Real Estate Tax				30 to 34 percent.....			
Acquired before 1959.....	225,162	58,943	166,219	35 to 39 percent.....	7,650	705	6,945
Less than 5 percent.....	10,246	10,016	230	40 percent or more.....	3,526	...	3,526
5 to 9 percent.....	40,291	27,841	12,450	Median.....percent..	16	8	18
10 to 14 percent.....	50,320	10,428	39,892	Acquired 1959 and 1960 (part).....	42,766	2,707	40,059
15 to 19 percent.....	47,890	3,616	44,274	Real Estate Tax			
20 to 24 percent.....	36,693	2,375	34,318	Acquired before 1959.....	225,162	58,943	166,219
25 to 29 percent.....	16,204	1,079	15,125	Less than 5 percent.....	10,246	10,016	230

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.....	6,481	4,273	2,208	Other households with 2 or more persons.....	36,357	12,141	24,216
\$2,000 to \$2,999.....	4,607	2,533	2,074	Under 65 years.....	28,165	5,555	22,610
\$3,000 to \$3,999.....	14,316	7,658	6,658	65 years and over.....	8,192	6,586	1,606
\$4,000 to \$4,999.....	17,333	6,724	10,609	Households with 1 person.....	11,484	7,733	3,751
\$5,000 to \$5,999.....	22,970	6,580	16,390	Under 65 years.....	6,594	3,303	3,291
\$6,000 to \$6,999.....	30,473	5,630	24,843	65 years and over.....	4,890	4,430	460
\$7,000 to \$7,999.....	24,729	4,713	20,016	Persons			
\$8,000 to \$8,999.....	26,044	2,435	23,609	1 person.....	11,484	7,733	3,751
\$9,000 to \$9,999.....	20,934	3,402	17,532	2 persons.....	73,516	26,168	47,348
\$10,000 to \$11,999.....	32,957	4,522	28,435	3 persons.....	47,065	12,394	34,671
\$12,000 to \$14,999.....	36,016	4,776	31,240	4 persons.....	55,378	8,245	47,133
\$15,000 or more.....	31,068	8,404	22,664	5 persons.....	36,796	2,283	34,513
Median.....dollars..	8,500	6,500	8,900	6 persons or more.....	43,689	4,827	38,862
Age of Head				Veteran Status			
Under 25 years.....	225	....	225	Korean War service.....	39,648	1,181	38,467
25 to 34 years.....	40,687	1,765	38,922	Korean War service only.....	11,254	500	10,754
35 to 44 years.....	87,115	7,042	80,073	Korean War and other service.....	28,394	681	27,713
45 to 64 years.....	112,729	32,564	80,165	Other service.....	107,143	18,939	88,204
65 years and over.....	27,172	20,279	6,893	With World War II service.....	89,498	10,513	78,985
Median.....	46	59	43	No World War II service.....	17,645	8,426	9,219
Household Composition by Age of Head				Nonveteran.....	121,137	41,530	79,607
Male head, wife present, no nonrelatives.....	220,087	41,776	178,311				
Under 45 years.....	115,785	7,665	108,120				
With own children under 18.....	100,687	6,021	94,666				
No own children under 18.....	15,098	1,644	13,454				
45 to 64 years.....	90,212	24,848	65,364				
With own children under 18.....	38,173	9,741	28,432				
No own children under 18.....	52,039	15,107	36,932				
65 years and over.....	14,090	9,263	4,827				

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	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..	216,000	176,750	39,250	36,029	33,839	539	1,651	62,802	55,757	7,045	117,169	87,154	30,015
Total 1-dwelling-unit properties.....	206,278	170,522	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	108,122	81,601	26,521
MORTGAGE CHARACTERISTICS													
First Mortgage Loan													
Less than \$2,000.....	226	226	...	...	...	...	...	...	...	...	226	226	...
\$2,000 to \$3,999.....	4,609	4,149	460	...	...	...	...	...	...	...	4,609	4,149	460
\$4,000 to \$5,999.....	12,863	10,321	2,542	911	911	...	...	903	451	452	11,049	8,959	2,090
\$6,000 to \$7,999.....	22,009	15,369	6,640	2,036	1,806	230	...	3,146	2,245	901	16,827	11,318	5,509
\$8,000 to \$9,999.....	28,632	18,838	9,794	4,368	3,829	539	...	9,754	7,650	2,104	14,510	7,359	7,151
\$10,000 to \$11,999.....	34,045	28,729	5,316	6,966	6,966	...	...	13,369	11,623	1,746	13,710	10,140	3,570
\$12,000 to \$13,999.....	27,784	23,042	4,742	3,412	2,216	1,196	...	12,889	11,047	1,842	11,483	9,779	1,704
\$14,000 to \$15,999.....	25,027	22,509	2,518	8,044	8,044	...	...	8,258	8,258	...	8,725	6,207	2,518
\$16,000 to \$19,999.....	32,718	30,412	2,306	9,091	8,866	225	...	11,062	11,062	...	12,565	10,484	2,081
\$20,000 to \$24,999.....	12,107	11,627	480	751	751	...	...	2,966	2,966	...	8,390	7,910	480
\$25,000 or more.....	6,258	5,300	958	...	...	...	...	230	230	...	6,028	5,070	958
Median.....dollars..	12,100	12,700	9,700	14,000	14,200	...	...	12,600	13,100	10,100	11,000	11,700	9,500
First Mortgage Outstanding Debt													
Less than \$2,000.....	7,736	7,506	230	450	450	...	...	...	...	...	7,286	7,056	230
\$2,000 to \$3,999.....	19,577	16,310	3,267	2,785	2,785	...	...	1,769	1,769	...	15,023	11,756	3,267
\$4,000 to \$5,999.....	21,727	16,099	5,628	1,664	1,664	...	...	5,204	3,851	1,353	14,859	10,584	4,275
\$6,000 to \$7,999.....	27,682	17,655	10,027	1,469	700	539	230	9,325	7,827	1,498	16,888	9,128	7,760
\$8,000 to \$9,999.....	29,274	23,900	5,374	4,915	4,915	...	...	12,269	9,917	2,352	12,090	9,068	3,022
\$10,000 to \$11,999.....	24,094	18,642	5,452	3,812	3,812	...	...	10,327	8,485	1,842	9,955	6,345	3,610
\$12,000 to \$13,999.....	16,988	15,110	1,878	4,123	2,927	1,196	...	6,253	6,253	...	6,612	5,930	682
\$14,000 to \$15,999.....	23,479	21,873	1,606	10,082	10,082	...	...	7,530	7,530	...	5,867	4,261	1,606
\$16,000 to \$19,999.....	26,780	25,694	1,086	5,528	5,303	225	...	9,670	9,670	...	11,582	10,721	861
\$20,000 to \$24,999.....	5,342	5,092	250	751	751	...	...	230	230	...	4,361	4,111	250
\$25,000 or more.....	3,599	2,641	958	...	...	...	...	...	...	...	3,599	2,641	958
Median.....dollars..	9,800	10,400	7,700	13,300	13,600	...	...	10,500	11,000	8,600	8,000	8,500	7,400
Term of First Mortgage													
Indefinite.....	225	225	...	...	...	...	...	...	...	...	225	225	...
On demand.....	706	480	226	...	...	...	...	...	...	...	706	480	226
Less than 8 years.....	2,506	2,276	230	...	...	...	...	...	...	...	2,506	2,276	230
8 to 12 years.....	9,284	7,672	1,612	...	...	...	...	...	...	...	9,284	7,672	1,612
13 to 17 years.....	41,268	29,562	11,706	1,195	1,195	...	...	...	...	...	40,073	28,367	11,706
18 to 22 years.....	64,608	53,046	11,562	6,872	6,872	...	...	10,082	8,504	1,578	47,654	37,670	9,984
23 to 27 years.....	49,736	40,775	8,961	13,249	11,059	539	1,651	29,619	25,035	4,584	6,868	4,681	2,187
28 to 32 years.....	37,945	36,486	1,459	14,263	14,263	...	...	22,876	21,993	883	806	230	576
33 years or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....years..	22	22	20	27	27	...	...	27	27	25	18	18	18
Interest Rate of First Mortgage													
Less than 4.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
4.0 percent.....	32,168	27,354	4,814	1,000	1,000	...	...	25,812	21,574	4,238	5,356	4,780	576
4.1 to 4.4 percent.....	1,903	1,903	...	1,433	1,433	...	...	...	...	...	470	470	...
4.5 percent.....	53,531	45,881	7,650	12,975	11,010	539	1,426	27,132	24,325	2,807	13,424	10,546	2,878
4.6 to 4.9 percent.....	16,363	16,363	...	...	...	...	...	8,957	8,957	...	7,406	7,406	...
5.0 percent.....	47,350	37,896	9,454	1,094	1,094	...	...	226	226	...	46,030	36,576	9,454
5.1 to 5.4 percent.....	19,601	18,643	958	16,982	16,757	...	...	225	450	...	2,169	1,436	733
5.5 percent.....	15,262	8,380	6,882	...	...	...	...	...	...	...	15,262	8,380	6,882
5.6 to 5.9 percent.....	3,931	3,701	230	2,095	2,095	...	...	...	...	...	1,836	1,606	230
6.0 percent.....	15,943	10,175	5,768	...	...	...	...	...	...	...	15,943	10,175	5,768
6.1 to 6.9 percent.....	226	226	...	...	...	...	...	...	...	...	226	226	...
7.0 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
7.1 to 7.9 percent.....	...	...	...	...	...	...	...	...	...	...	...	...	...
8.0 percent or more.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Median.....percent..	5.0	4.8	5.1	5.1	5.2	...	...	4.5	4.5	4.1	5.1	5.0	5.3
Origin of First Mortgage													
Made when property acquired.....	142,434	119,934	22,500	31,482	30,488	539	455	44,646	41,852	2,794	66,306	47,594	18,712
Assumed when property acquired.....	31,754	20,556	11,198	3,616	2,420	...	1,196	14,876	10,625	4,251	13,262	7,511	5,751
Made after property acquired.....	32,090	30,032	2,058	481	481	...	...	3,055	3,055	...	28,554	26,496	2,058
Year First Mortgage Made or Assumed													
1959 and 1960 (part).....	45,734	39,121	6,613	15,263	14,067	...	1,196	10,573	9,690	883	19,898	15,364	4,534
1958.....	17,369	14,108	3,261	3,690	3,465	...	225	4,301	4,051	250	9,378	6,592	2,786
1957.....	21,105	16,495	4,610	5,130	5,130	...	...	5,490	4,558	932	10,485	6,807	3,678
1955 and 1956.....	44,531	38,148	6,383	2,529	2,299	...	230	14,212	13,243	969	27,790	22,606	5,184
1950 to 1954.....	61,831	47,653	14,178	7,831	7,292	539	...	23,270	19,259	4,011	30,730	21,102	9,628
1945 to 1949.....	13,657	12,946	711	686	686	4,731	4,731	...	8,240	7,529	711
1940 to 1944.....	1,821	1,821	...	450	450	1,371	1,371	...
1939 or earlier.....	230	230	230	230	...

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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.....	206,278	170,522	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	108,122	81,601	26,521
Interest and principal.....	202,818	167,292	35,526	35,579	33,389	539	1,651	62,577	55,532	7,045	104,662	78,371	26,291
Interest only.....	3,460	3,230	230	...	...	...	...	...	...	...	3,460	3,230	230
Principal only.....	...	...	...	...	...	...	...	...	...	...	...	...	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Interest and Principal Payment on First Mortgage													
Regular payments of interest and/or principal.....	206,278	170,522	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	108,122	81,601	26,521
Less than \$30.....	6,863	6,173	690	686	686	...	...	...	...	...	6,177	5,487	690
\$30 to \$39.....	6,411	5,936	475	225	225	...	...	457	457	...	5,729	5,254	475
\$40 to \$49.....	16,252	12,715	3,537	2,276	2,046	...	230	4,719	3,943	776	9,257	6,726	2,531
\$50 to \$59.....	28,892	21,724	7,168	4,183	3,644	539	...	14,510	11,327	3,183	10,199	6,753	3,446
\$60 to \$69.....	35,326	24,999	10,327	5,150	5,150	...	...	14,719	13,245	1,474	15,457	6,604	8,853
\$70 to \$79.....	26,654	21,113	5,541	4,654	3,683	...	971	8,967	7,355	1,612	13,033	10,075	2,958
\$80 to \$89.....	27,858	26,328	1,530	8,788	8,563	...	225	10,155	10,155	...	8,915	7,610	1,305
\$90 to \$99.....	15,322	13,576	1,746	5,802	5,802	...	...	2,235	2,235	...	7,285	5,539	1,746
\$100 to \$119.....	18,142	16,284	1,858	3,442	3,217	...	225	6,585	6,585	...	8,115	6,482	1,633
\$120 to \$149.....	14,542	12,846	1,696	373	373	...	...	...	...	...	14,169	12,473	1,696
\$150 to \$199.....	7,621	7,391	230	...	...	...	...	230	230	...	7,391	7,161	230
\$200 or more.....	2,395	1,437	958	...	...	...	...	...	...	...	2,395	1,437	958
Median.....dollars..	74	76	66	81	81	...	...	68	69	59	76	80	67
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	195,511	164,058	31,453	35,353	33,163	539	1,651	59,667	52,872	6,795	100,491	78,023	22,468
Delinquent.....	10,767	6,464	4,303	226	226	...	...	2,910	2,660	250	7,631	3,578	4,053
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	25,400	21,107	4,293	3,712	3,712	...	...	12,422	10,085	2,337	9,266	7,310	1,956
Commercial bank or trust company, trust account.....	5,917	5,288	629	230	230	...	230	...	...	...	5,687	5,288	399
Mutual savings bank.....	26,904	24,196	2,708	12,097	10,901	...	1,196	13,574	12,522	1,052	1,233	773	460
Savings and loan association.....	67,009	52,170	14,839	3,647	3,647	...	...	13,156	12,476	680	50,206	36,047	14,159
Life insurance company.....	64,532	55,946	8,586	14,858	14,094	539	225	20,172	18,023	2,149	29,502	23,829	5,673
Mortgage company.....	226	226	...	...	...	...	...	...	...	...	226	226	...
Real estate or construction company.....	451	225	226	...	...	...	...	...	...	...	451	225	226
Federal or State agency.....	1,490	932	558	230	230	...	...	808	250	558	452	452	...
Retirement system, welfare fund, etc.....	1,324	1,055	269	580	580	...	...	494	225	269	250	250	...
Other nonprofit organization.....	676	451	225	225	225	...	...	...	...	...	451	226	225
Individual or individual's estate.....	9,717	6,979	2,738	...	...	...	...	230	230	...	9,487	6,749	2,738
Other.....	2,632	1,947	685	...	...	...	...	1,721	1,721	...	911	226	685
Servicing of First Mortgage													
By holder.....	135,101	110,147	24,954	13,684	12,488	...	1,196	33,210	30,241	2,969	88,207	67,418	20,789
By agent.....	71,177	60,375	10,802	21,895	20,901	539	455	29,367	25,291	4,076	19,915	14,183	5,732
Location of First Mortgage Holder													
Holder and property in--													
Same division.....	125,383	98,561	26,822	10,356	10,126	...	230	22,829	20,478	2,351	92,198	67,957	24,241
Different division.....	80,041	71,357	8,684	25,223	23,263	539	1,421	38,894	34,450	4,444	15,924	13,644	2,280
Holder outside United States.....	854	604	250	...	...	...	...	854	604	250	...	...	...
First Mortgage Loan as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	174,188	140,490	33,698	35,098	32,908	539	1,651	59,522	52,477	7,045	79,568	55,105	24,463
Less than 40 percent.....	4,614	4,154	460	...	...	...	...	...	...	...	4,614	4,154	460
40 to 49 percent.....	7,742	4,232	3,510	225	225	...	...	450	225	225	7,067	3,782	3,285
50 to 59 percent.....	27,767	16,593	11,174	...	...	...	...	677	452	225	27,090	16,341	10,749
60 to 69 percent.....	35,893	26,430	9,463	3,324	3,099	...	225	4,735	2,178	2,557	27,834	21,153	6,681
70 to 79 percent.....	21,850	18,385	3,465	9,030	8,261	539	230	5,535	5,016	519	7,285	5,108	2,177
80 to 84 percent.....	14,476	13,255	1,221	4,224	3,253	...	971	9,010	8,760	250	1,242	1,242	...
85 to 89 percent.....	24,371	21,153	3,218	10,088	9,863	...	225	13,377	10,835	2,542	906	455	451
90 to 94 percent.....	18,679	18,454	225	4,947	4,947	...	...	12,385	12,160	225	1,347	1,347	...
95 to 99 percent.....	10,341	9,609	732	1,281	1,281	...	...	7,337	6,835	502	1,723	1,493	230
100 percent or more.....	8,455	8,225	230	1,979	1,979	...	...	6,016	6,016	...	460	230	230
Median.....percent..	75	80	62	85	86	88	89	80	60	62	58
Other properties.....	32,090	30,032	2,058	481	481	3,055	3,055	...	28,554	26,496	2,058

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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.													
All Mortgage Loans as Percent of Purchase Price													
Acquired by purchase with first mortgage made or assumed at time of purchase.....	174,188	140,490	33,698	35,098	32,908	539	1,651	59,522	52,477	7,045	79,568	55,105	24,463
Less than 40 percent.....	4,154	4,154	...	...	...	...	...	...	...	...	4,154	4,154	...
40 to 49 percent.....	4,965	4,232	733	225	225	...	...	225	225	...	4,515	3,782	733
50 to 59 percent.....	16,593	16,593	...	...	...	...	...	452	452	...	16,141	16,141	...
60 to 69 percent.....	28,326	26,430	1,896	3,099	3,099	...	...	2,403	2,178	225	22,824	21,153	1,671
70 to 79 percent.....	23,858	18,385	5,473	8,261	8,261	...	...	5,787	5,016	771	9,810	5,108	4,702
80 to 84 percent.....	17,480	13,255	4,225	3,253	3,253	...	...	9,318	8,760	558	4,909	1,242	3,667
85 to 89 percent.....	26,599	21,153	5,446	10,088	9,863	...	225	11,060	10,835	225	5,451	4,555	4,996
90 to 94 percent.....	23,805	18,454	5,351	5,716	4,947	539	230	12,386	12,160	226	5,703	1,347	4,356
95 to 99 percent.....	15,674	9,609	6,065	2,477	1,281	...	1,196	8,961	6,835	2,126	4,236	1,493	2,743
100 percent or more.....	12,734	8,225	4,509	1,979	1,979	...	...	8,930	6,016	2,914	1,825	230	1,595
Median.....percent..	83	80	89	86	86	...	...	90	89	99	67	62	86
Other properties.....	32,090	30,032	2,058	481	481	...	...	3,055	3,055	...	28,554	26,496	2,058
Total Outstanding Debt as Percent of Value													
Less than 20 percent.....	15,823	15,823	...	905	905	...	...	...	...	...	14,918	14,918	...
20 to 29 percent.....	12,576	12,346	230	1,354	1,354	...	...	1,089	1,089	...	10,133	9,903	230
30 to 39 percent.....	22,383	18,776	3,607	1,669	1,669	...	...	3,673	2,676	997	17,041	14,431	2,610
40 to 49 percent.....	29,459	26,165	3,294	2,435	2,435	...	...	4,853	4,628	225	22,171	19,102	3,069
50 to 59 percent.....	30,672	23,905	6,767	4,240	3,701	539	...	8,012	8,012	...	18,420	12,192	6,228
60 to 69 percent.....	32,206	25,759	6,447	3,166	2,941	...	225	15,086	14,359	727	13,954	8,459	5,495
70 to 79 percent.....	28,107	21,415	6,692	5,785	5,785	...	...	15,640	13,328	2,312	6,682	2,302	4,380
80 to 89 percent.....	22,355	17,474	4,881	11,184	10,729	...	455	8,663	6,681	1,984	2,506	64	2,442
90 to 99 percent.....	9,554	6,886	2,668	3,323	2,352	...	971	5,084	4,534	550	1,147	...	1,147
100 percent or more.....	3,143	1,973	1,170	1,518	1,518	...	...	475	225	250	1,150	230	920
Median.....percent..	57	55	66	77	76	...	...	69	68	77	45	41	62
PROPERTY CHARACTERISTICS													
Purchase Price													
Acquired by purchase.....	205,355	169,599	35,756	35,599	33,389	539	1,651	62,577	55,532	7,045	107,199	80,678	26,521
Less than \$5,000.....	3,228	2,543	685	...	...	...	...	...	...	...	3,228	2,543	685
\$5,000 to \$7,400.....	8,192	7,962	230	911	911	...	...	1,132	1,132	...	6,149	5,919	230
\$7,500 to \$9,900.....	12,421	10,564	1,857	681	681	...	...	4,216	3,764	452	7,524	6,119	1,405
\$10,000 to \$12,400.....	30,199	25,172	5,027	6,610	5,841	539	230	12,072	10,094	1,978	11,517	9,237	2,280
\$12,500 to \$14,900.....	40,287	27,808	12,479	5,275	5,275	...	...	18,710	15,707	3,003	16,302	6,826	9,476
\$15,000 to \$17,400.....	29,345	23,634	5,711	10,640	9,669	...	971	8,816	7,204	1,612	9,889	6,761	3,128
\$17,500 to \$19,900.....	24,271	20,166	4,105	3,186	2,961	...	225	9,168	9,168	...	11,917	8,037	3,880
\$20,000 to \$24,900.....	27,181	25,725	1,456	8,276	8,051	...	225	8,233	8,233	...	10,672	9,441	1,231
\$25,000 to \$34,900.....	15,244	12,476	2,768	...	...	...	...	230	230	...	15,014	12,246	2,768
\$35,000 or more.....	14,987	13,549	1,438	...	...	...	...	...	...	...	14,987	13,549	1,438
Median.....dollars..	15,700	16,100	14,500	16,000	16,000	...	...	14,400	14,500	13,400	17,200	18,400	14,800
Not acquired by purchase.....	923	923	...	...	...	...	...	...	...	...	923	923	...
Value													
Less than \$5,000.....	230	...	230	...	...	...	...	...	...	...	230	...	230
\$5,000 to \$7,400.....	2,841	2,611	230	970	970	...	...	450	450	...	1,421	1,191	230
\$7,500 to \$9,900.....	4,767	2,945	1,822	691	461	...	230	903	226	677	3,173	2,258	915
\$10,000 to \$12,400.....	20,325	16,384	3,941	2,920	2,920	...	...	7,671	6,971	700	9,734	6,493	3,241
\$12,500 to \$14,900.....	34,076	25,924	8,152	5,918	5,379	539	...	15,277	12,692	3,035	12,431	7,853	4,578
\$15,000 to \$17,400.....	38,560	28,863	9,697	6,883	5,912	...	971	13,641	11,779	1,862	18,036	11,172	6,864
\$17,500 to \$19,900.....	28,578	24,507	4,071	7,927	7,927	...	...	10,722	9,511	771	9,829	6,629	3,200
\$20,000 to \$24,900.....	32,192	29,686	2,506	6,874	6,649	...	225	9,517	9,517	...	15,801	13,520	2,281
\$25,000 to \$34,900.....	22,731	19,293	3,438	3,166	2,941	...	225	3,946	3,946	...	15,619	12,406	3,213
\$35,000 or more.....	21,978	20,309	1,669	230	230	...	...	...	...	...	21,748	20,079	1,669
Median.....dollars..	17,700	18,400	15,900	17,600	17,800	...	...	16,200	16,600	14,300	19,800	21,900	16,500
Year Built													
1958 and 1959.....	17,238	15,234	2,004	6,750	6,750	...	...	4,724	4,724	...	5,764	3,760	2,004
1955 to 1957.....	40,724	38,922	1,802	4,365	4,365	...	...	14,374	14,374	...	21,985	20,183	1,802
1950 to 1954.....	62,514	52,417	9,897	14,821	13,321	539	971	26,481	22,455	4,016	21,002	16,631	4,371
1940 to 1949.....	42,972	33,764	9,208	6,620	6,165	...	455	13,813	10,784	3,029	22,539	16,815	5,724
1930 to 1939.....	19,941	14,207	5,734	2,338	2,338	...	...	2,504	2,504	...	15,099	9,365	5,734
1929 or earlier.....	23,089	15,978	7,111	675	450	...	225	681	681	...	21,733	14,847	6,886
Number of Mortgages on Property													
1 mortgage.....	170,522	170,522	...	33,389	33,389	...	...	55,532	55,532	...	81,601	81,601	...
2 mortgages.....	33,926	...	33,926	2,190	...	539	1,651	7,045	...	7,045	24,691	...	24,691
3 mortgages or more.....	1,830	...	1,830	1,830	...	1,830

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				Total	First mortgage only	With junior mortgage	Total	First mortgage only	With junior mortgage				
						VA second	Conventional second						
PROPERTY CHARACTERISTICS—Con.													
Condition													
Not dilapidated.....	205,587	170,061	35,526	35,579	33,389	539	1,651	62,577	55,532	7,045	107,431	81,140	26,291
Dilapidated.....	691	461	230	...	...	...	...	...	...	...	691	461	230
Rooms													
Less than 4 rooms.....	476	476	...	...	...	...	...	...	...	...	476	476	...
4 rooms.....	12,353	9,810	2,543	3,987	3,987	...	...	5,413	4,260	1,153	2,953	1,563	1,390
5 rooms.....	46,360	38,376	7,984	7,518	7,288	...	230	19,392	16,855	2,537	19,450	14,233	5,217
6 rooms.....	86,635	70,836	15,799	19,403	17,668	539	1,196	26,752	23,852	2,900	40,480	29,316	11,164
7 rooms.....	33,692	29,170	4,522	3,470	3,470	...	...	10,335	9,880	455	19,887	15,820	4,067
8 rooms or more.....	26,762	21,854	4,908	1,201	976	...	225	685	685	...	24,876	20,193	4,683
Median.....	6.0	6.0	6.0	5.8	5.8	...	...	5.7	5.8	5.4	6.3	6.3	6.1
Purchase Price as Percent of Value													
Acquired by purchase.....	205,355	169,599	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	107,199	80,678	26,521
Purchased 1957 to 1960.....	72,810	59,238	13,572	23,832	22,411	...	1,421	20,364	18,299	2,065	28,614	18,528	10,086
Less than 80 percent.....	3,530	2,370	1,160	419	194	...	225	250	250	...	2,861	1,926	935
80 to 89 percent.....	10,239	9,304	935	1,858	1,858	...	...	4,026	4,026	...	4,355	3,420	935
90 to 94 percent.....	13,131	10,904	2,227	5,219	5,219	...	...	4,246	4,016	230	3,666	1,669	1,997
95 to 99 percent.....	26,305	22,164	4,141	9,060	7,864	1,196	...	7,021	6,213	808	10,224	8,087	2,137
100 percent or more.....	19,605	14,496	5,109	7,276	7,276	...	...	4,821	3,794	1,027	7,508	3,426	4,082
Median.....percent..	97	97	98	97	98	...	...	96	96	...	97	96	98
Purchased 1950 to 1956.....	102,496	81,939	20,557	10,611	9,842	539	230	37,294	32,314	4,980	54,591	39,783	14,808
Less than 60 percent.....	3,046	3,046	...	...	...	...	...	...	...	...	3,046	3,046	...
60 to 79 percent.....	16,904	15,682	1,222	1,821	1,821	...	...	5,314	4,317	997	9,769	9,544	225
80 to 89 percent.....	28,752	24,633	4,119	3,383	3,383	539	...	13,935	13,208	727	11,434	8,581	2,853
90 to 99 percent.....	33,232	25,012	8,220	2,900	2,900	...	...	12,513	10,426	2,087	17,819	11,686	6,133
100 percent or more.....	20,562	13,566	6,996	2,507	2,277	...	230	5,532	4,363	1,169	12,523	6,926	5,597
Median.....percent..	91	89	96	90	91	...	...	90	89	...	92	89	97
Purchased 1949 or earlier.....	30,049	28,422	1,627	1,136	1,136	...	...	4,919	4,919	...	23,994	22,367	1,627
Less than 40 percent.....	3,850	3,625	225	230	230	...	...	...	...	...	3,620	3,395	225
40 to 59 percent.....	7,257	7,027	230	675	675	...	...	226	226	...	6,356	6,126	230
60 to 79 percent.....	8,535	8,074	461	231	231	...	...	2,211	2,211	...	6,093	5,632	461
80 to 99 percent.....	7,491	6,780	711	...	...	...	...	1,802	1,802	...	5,689	4,978	711
100 percent or more.....	2,916	2,916	...	...	...	...	...	680	680	...	2,236	2,236	...
Median.....percent..	69	69	...	...	...	...	...	...	...	...	67	66	...
Not acquired by purchase.....	923	923	...	...	...	...	...	...	...	...	923	923	...
Property Location													
Inside central city.....	40,987	26,638	14,349	921	691	...	230	4,417	3,918	499	35,649	22,029	13,620
Outside central city.....	165,291	143,884	21,407	34,658	32,698	539	1,421	58,160	51,614	6,546	72,473	59,572	12,901
Real Estate Tax													
Acquired before 1959.....	166,219	136,625	29,594	20,316	19,322	539	455	52,004	45,842	6,162	93,899	71,461	22,438
Less than \$50.....	2,297	901	1,396	225	...	...	225	...	...	...	2,072	901	1,171
\$50 to \$99.....	6,471	4,399	2,072	230	...	...	...	1,127	675	452	5,114	3,494	1,620
\$100 to \$149.....	30,198	22,279	7,919	2,600	2,370	...	230	11,123	9,402	1,721	16,475	10,507	5,968
\$150 to \$199.....	25,942	18,592	7,350	3,475	3,475	...	...	9,726	6,958	2,768	12,741	8,159	4,582
\$200 to \$249.....	37,389	32,396	4,993	5,504	5,504	...	...	16,066	15,841	225	15,819	11,051	4,768
\$250 to \$299.....	28,020	24,783	3,237	3,567	3,028	539	...	12,031	11,035	996	12,422	10,720	1,702
\$300 to \$499.....	27,210	25,374	1,836	4,715	4,715	...	...	1,931	1,931	...	20,564	18,728	1,836
\$500 or more.....	8,692	7,901	...	...	...	...	...	...	...	...	8,692	7,901	791
Median.....dollars..	224	234	173	233	233	...	...	213	219	166	233	258	177
Acquired 1959 and 1960 (part).....	40,059	33,897	6,162	15,263	14,067	...	1,196	10,573	9,690	883	14,223	10,140	4,083
Real Estate Tax per \$1,000 Value													
Acquired before 1959.....	166,219	136,625	29,594	20,316	19,322	539	455	52,004	45,842	6,162	93,899	71,461	22,438
Less than \$5.....	2,973	1,582	1,391	435	230	...	225	225	225	...	2,293	1,127	1,166
\$5 to \$9.....	35,189	27,976	7,213	1,688	1,688	...	...	7,250	6,481	769	26,251	19,807	6,444
\$10 to \$14.....	88,658	71,124	17,534	12,203	11,973	...	230	29,755	24,812	4,943	46,700	34,399	12,361
\$15 to \$19.....	34,226	31,081	3,145	4,770	4,231	539	...	13,881	13,431	450	15,575	13,419	2,156
\$20 to \$24.....	2,255	2,255	...	...	...	...	...	893	893	...	1,362	1,362	...
\$25 to \$29.....	450	450	...	...	...	...	...	...	...	...	450	450	...
\$30 to \$39.....	2,013	1,702	311	970	970	...	...	...	...	...	1,043	732	311
\$40 or more.....	455	455	...	230	230	...	...	...	...	...	225	225	...
Median.....dollars..	13	13	12	13	13	...	...	13	13	12	12	12	11
Acquired 1959 and 1960 (part).....	40,059	33,897	6,162	15,263	14,067	...	1,196	10,573	9,690	883	14,223	10,140	4,083

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						
OWNER CHARACTERISTICS													
Year Property Acquired													
New.....	92,673	86,582	6,091	16,776	16,237	539	...	30,401	29,899	502	45,496	40,446	5,050
1959 and 1960 (part).....	13,646	12,142	1,504	5,875	5,875	...	...	4,123	4,123	...	3,648	2,144	1,504
1957 and 1958.....	10,057	9,557	500	4,129	4,129	...	...	2,399	2,399	...	3,529	3,029	500
1955 and 1956.....	22,051	21,239	812	1,216	1,216	...	...	7,654	7,654	...	13,181	12,369	812
1950 to 1954.....	32,754	30,185	2,569	4,645	4,106	539	...	14,842	14,340	502	13,267	11,739	1,528
1945 to 1949.....	7,805	7,099	706	461	461	...	...	1,383	1,383	...	5,961	5,255	706
1940 to 1944.....	3,618	3,618	...	450	450	...	...	...	...	...	3,168	3,168	...
1939 or earlier.....	2,742	2,742	...	...	...	...	...	...	...	...	2,742	2,742	...
Previously occupied.....	113,605	83,940	29,665	18,803	17,152	...	1,651	32,376	29,633	6,543	62,626	41,155	21,471
1959 and 1960 (part).....	26,413	21,759	4,658	9,388	8,192	...	1,196	6,450	5,567	883	10,573	7,996	2,579
1957 and 1958.....	22,924	16,014	6,910	4,440	4,215	...	225	7,392	6,210	1,182	11,092	5,589	5,503
1955 and 1956.....	17,131	11,565	5,566	1,313	1,083	...	230	6,558	5,389	969	9,260	4,893	4,367
1950 to 1954.....	31,253	19,643	11,610	3,437	3,437	...	...	8,240	4,731	3,509	19,976	11,475	8,101
1945 to 1949.....	9,998	9,077	921	225	225	...	...	3,348	3,348	...	6,425	5,504	921
1940 to 1944.....	4,971	4,971	...	...	...	...	...	188	188	...	4,783	4,783	...
1939 or earlier.....	915	915	...	...	...	...	...	...	...	...	915	915	...
Manner of Acquisition													
By purchase or construction.....	205,355	169,599	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	107,199	80,678	26,521
Made new mortgage.....	164,898	141,260	23,638	31,733	30,739	539	455	46,260	43,466	2,794	86,905	67,055	19,850
Assumed mortgage from former owner.....	27,887	24,633	3,254	2,420	2,420	...	...	11,038	10,813	225	14,429	11,400	3,029
Assumed mortgage from former owner, made new second mortgage.....	8,554	150	8,404	1,196	...	...	1,196	4,026	...	4,026	3,332	150	3,182
Borrowed, other than mortgage.....	3,096	3,096	...	230	230	...	...	1,253	1,253	...	1,613	1,613	...
All cash.....	920	460	460	...	...	...	...	...	...	...	920	460	460
Not by purchase.....	923	923	...	...	...	...	...	...	...	...	923	923	...
Gift or inheritance.....	923	923	...	...	...	...	...	...	...	...	923	923	...
Other.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Monthly Housing Costs													
Acquired before 1959.....	166,219	136,625	29,594	20,316	19,322	539	455	52,004	45,842	6,162	93,899	71,461	22,438
Less than \$30.....	226	226	...	...	...	...	...	...	...	...	226	226	...
\$30 to \$39.....	680	680	...	...	...	...	...	...	...	...	680	680	...
\$40 to \$49.....	1,856	1,856	...	231	231	...	...	...	...	...	1,625	1,625	...
\$50 to \$59.....	3,423	2,963	460	230	230	...	...	457	457	...	2,736	2,276	460
\$60 to \$69.....	3,667	3,667	...	450	450	...	...	225	225	...	2,992	2,992	...
\$70 to \$79.....	7,653	7,653	...	226	226	...	...	3,788	3,788	...	3,639	3,639	...
\$80 to \$89.....	13,947	13,495	452	1,830	1,830	...	...	5,073	4,621	452	7,044	7,044	...
\$90 to \$99.....	38,251	33,494	4,757	5,385	4,616	539	230	18,230	16,308	1,922	14,636	12,570	2,066
\$100 to \$119.....	42,204	30,762	11,442	5,933	5,933	...	...	15,830	12,994	2,836	20,441	11,831	8,606
\$120 to \$149.....	36,845	27,889	8,956	6,031	5,806	...	225	8,171	7,219	952	22,643	14,864	7,779
\$150 to \$199.....	17,467	13,940	3,527	...	...	...	...	230	230	...	17,237	13,710	3,527
Median.....dollars..	130	124	144	129	131	...	...	118	117	127	140	132	151
Acquired 1959 and 1960 (part).....	40,059	33,897	6,162	15,263	14,067	...	1,196	10,573	9,690	883	14,223	10,140	4,083
Annual Housing Costs as Percent of Income													
Acquired before 1959.....	166,219	136,625	29,594	20,316	19,322	539	455	52,004	45,842	6,162	93,899	71,461	22,438
Less than 5 percent.....	230	230	...	...	...	...	...	...	...	...	230	230	...
5 to 9 percent.....	12,450	12,450	...	717	717	...	...	1,739	1,739	...	9,994	9,994	...
10 to 14 percent.....	39,892	35,684	4,208	2,160	1,930	...	230	13,748	13,071	701	23,984	20,707	3,277
15 to 19 percent.....	44,274	39,106	5,168	10,708	10,483	...	225	17,205	16,755	450	16,361	11,868	4,493
20 to 24 percent.....	34,318	24,940	9,378	3,359	2,820	539	...	14,712	10,670	4,042	16,247	11,450	4,797
25 to 29 percent.....	15,125	10,416	4,709	1,326	1,326	...	...	475	475	...	13,324	9,890	4,234
30 to 34 percent.....	6,945	5,190	1,755	455	455	...	...	2,379	1,885	494	4,111	2,851	1,261
35 to 39 percent.....	3,526	2,611	915	1,196	1,196	...	...	188	188	...	2,142	1,227	915
40 percent or more.....	9,459	6,228	3,231	395	395	...	...	1,558	1,558	...	7,506	4,275	3,231
Median.....percent..	18	18	23	18	18	...	...	18	17	22	19	17	23
Acquired 1959 and 1960 (part).....	40,059	33,897	6,162	15,263	14,067	...	1,196	10,573	9,690	883	14,223	10,140	4,083
Income¹													
Less than \$2,000.....	2,208	2,208	...	169	169	...	...	450	450	...	1,589	1,589	...
\$2,000 to \$2,999.....	2,074	1,139	935	457	457	...	...	452	452	...	1,165	230	935
\$3,000 to \$3,999.....	6,658	4,368	2,290	676	676	...	...	438	438	...	5,544	3,254	2,290
\$4,000 to \$4,999.....	10,609	8,670	1,939	1,200	1,200	...	...	2,728	2,170	558	6,681	5,300	1,381
\$5,000 to \$5,999.....	16,390	12,153	4,237	1,726	1,726	...	...	5,521	4,100	1,421	9,143	6,327	2,816
\$6,000 to \$6,999.....	24,843	20,649	4,194	4,720	4,181	539	...	8,405	7,409	996	11,718	9,059	2,659
\$7,000 to \$7,999.....	20,016	14,261	5,755	7,801	7,801	...	...	5,068	3,226	1,842	7,147	3,234	3,913
\$8,000 to \$8,999.....	23,609	20,998	2,611	6,559	5,588	...	971	11,400	10,900	500	5,650	4,510	1,140
\$9,000 to \$9,999.....	17,532	14,277	3,255	1,937	1,707	...	230	7,616	6,888	728	7,979	5,682	2,297
\$10,000 to \$11,999.....	28,435	25,182	3,253	3,983	3,533	...	450	12,314	11,314	1,000	12,138	10,335	1,803
\$12,000 to \$14,999.....	31,240	26,978	4,262	5,978	5,978	...	...	7,279	7,279	...	17,983	13,721	4,262
\$15,000 or more.....	22,664	19,639	3,025	373	373	...	...	906	906	...	21,385	18,360	3,025
Median.....dollars..	8,900	9,100	7,700	8,200	8,100	...	...	8,700	8,900	7,300	9,700	10,300	7,800
Age of Head													
Under 25 years.....	225	225	...	225	225	...	...	...	...	...	...	...	...
25 to 34 years.....	38,922	31,464	7,458	13,325	12,354	...	971	13,554	10,646	2,908	12,043	8,464	3,579
35 to 44 years.....	80,073	64,501	15,572	11,591	10,602	539	450	34,431	31,220	3,211	34,051	22,679	11,372
45 to 64 years.....	80,165	69,120	11,045	10,438	10,208	...	230	14,141	13,215	926	55,586	45,697	9,889
65 years and over.....	6,893	5,212	1,681	...	...	...	...	451	451	...	6,442	4,761	1,681
Median.....	43	43	42	39	39	...	...	40	40	37	48	49	44

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						
OWNER CHARACTERISTICS—Con.													
Household Composition by Age of Head													
Male head, wife present, no nonrelatives....	178,311	152,254	26,057	33,088	30,898	539	1,651	59,252	52,659	6,593	85,971	68,697	17,274
Under 45 years.....	108,120	90,391	17,729	23,495	21,535	539	1,421	46,134	40,467	5,667	38,491	28,389	10,102
With own children under 18.....	94,666	79,739	14,927	20,804	20,040	539	225	38,835	33,168	5,667	35,027	26,531	8,496
No own children under 18.....	13,454	10,652	2,802	2,691	1,495	...	1,196	7,299	7,299	...	3,464	1,898	1,606
45 to 64 years.....	65,364	58,257	7,107	9,593	9,363	...	230	12,667	11,741	926	43,104	37,153	5,951
With own children under 18.....	28,432	24,999	3,433	7,167	6,937	...	230	4,827	4,602	225	16,438	13,460	2,978
No own children under 18.....	36,932	33,258	3,674	2,426	2,426	...	...	7,840	7,139	701	26,666	23,693	2,973
65 years and over.....	4,827	3,606	1,221	...	...	...	...	451	451	...	4,376	3,155	1,221
Other households with 2 or more persons.....	24,216	15,429	8,787	2,491	2,491	...	...	2,084	2,084	...	19,641	10,854	8,787
Under 65 years.....	22,610	14,283	8,327	2,491	2,491	...	...	2,084	2,084	...	18,035	9,708	8,327
65 years and over.....	1,606	1,146	460	...	...	...	...	...	...	...	1,606	1,146	460
Households with 1 person.....	3,751	2,839	912	...	...	...	...	1,241	789	452	2,510	2,050	460
Under 65 years.....	3,291	2,379	912	...	...	...	...	1,241	789	452	2,050	1,590	460
65 years and over.....	460	460	...	...	...	...	...	...	...	...	460	460	...
Color of Head													
White.....	179,632	157,016	22,616	34,888	32,928	539	1,421	58,849	52,529	6,320	85,895	71,559	14,336
Nonwhite.....	26,646	13,506	13,140	691	461	...	230	3,728	3,003	725	22,227	10,042	12,185
Persons													
1 person.....	3,751	2,839	912	...	...	...	...	1,241	789	452	2,510	2,050	460
2 persons.....	47,348	40,567	6,781	4,803	3,637	...	1,196	13,966	13,491	475	28,579	23,469	5,110
3 persons.....	34,671	30,869	3,802	5,689	5,150	539	...	10,716	9,988	728	18,266	15,731	2,535
4 persons.....	47,133	39,992	7,141	7,920	7,690	...	...	17,633	16,275	1,358	21,580	16,027	5,553
5 persons.....	34,513	25,718	8,795	12,783	12,558	...	225	7,569	4,798	2,811	14,161	8,402	5,759
6 persons or more.....	38,862	30,537	8,325	4,384	4,384	...	...	11,452	10,231	1,221	23,026	15,922	7,104
Purchase Price—Income Ratio													
Acquired by purchase, 1957 to 1960 (part)...	72,810	59,238	13,572	23,832	22,411	...	1,421	20,364	18,299	2,065	28,614	18,528	10,086
Less than 1.0.....	930	699	231	...	...	...	...	...	...	...	930	699	231
1.0 to 1.4.....	6,418	4,913	1,505	1,178	1,178	...	...	2,589	2,014	575	2,651	1,721	930
1.5 to 1.9.....	25,844	19,742	6,102	9,676	8,255	...	1,421	9,045	8,113	932	7,123	3,374	3,749
2.0 to 2.4.....	22,343	20,740	1,603	10,292	10,292	...	...	6,322	6,322	...	5,729	4,126	1,603
2.5 to 2.9.....	4,936	4,001	935	1,863	1,863	...	...	225	225	...	2,848	1,913	935
3.0 to 3.4.....	7,418	6,630	788	372	372	...	...	1,527	969	558	5,519	5,289	230
3.5 to 3.9.....	1,409	451	958	451	451	...	...	...	...	...	958	...	958
4.0 or more.....	3,512	2,062	1,450	...	...	...	...	656	656	...	2,856	1,406	1,450
Median.....ratio..	2.1	2.1	1.9	2.1	2.1	...	...	1.9	1.9	...	2.3	2.4	2.0
Other properties.....	133,468	111,284	22,184	11,747	10,978	539	230	42,213	37,233	4,980	79,508	63,073	16,435
Interest and Principal Payments on First Mortgage as Percent of Income													
Regular payments of interest and/or principal.....	206,278	170,522	35,756	35,579	33,389	539	1,651	62,577	55,532	7,045	108,122	81,601	26,521
Less than 5 percent.....	11,197	9,775	1,422	942	942	...	...	702	702	...	9,553	8,131	1,422
5 to 9 percent.....	90,968	76,176	14,792	11,711	10,717	539	455	33,260	30,261	2,999	45,997	35,198	10,799
10 to 14 percent.....	75,549	62,332	13,217	19,267	18,071	...	1,196	23,887	20,110	3,777	32,395	24,151	8,244
15 to 19 percent.....	17,547	14,067	3,480	3,038	3,038	...	...	2,651	2,382	269	11,858	8,647	3,211
20 to 24 percent.....	4,542	4,312	230	226	226	...	...	1,175	1,175	...	3,141	2,911	230
25 to 29 percent.....	4,033	2,358	1,675	226	226	...	...	452	452	...	1,680	1,675	...
30 to 34 percent.....	710	230	480	...	...	...	...	...	...	...	710	230	480
35 to 39 percent.....	225	...	...	...	...	...	...	225	225	...	...	...	...
40 percent or more.....	1,507	1,047	460	169	169	...	...	225	225	...	1,113	653	460
Median.....percent..	10	10	11	11	11	...	...	10	9	11	10	10	11
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Real Estate Tax as Percent of Income													
Acquired before 1959.....	166,219	136,625	29,594	20,316	19,322	539	455	52,004	45,842	6,162	93,899	71,461	22,438
Less than 1.0 percent.....	5,427	3,346	2,081	476	251	...	225	...	...	...	4,951	3,095	1,856
1.0 to 1.9 percent.....	49,503	38,915	10,588	3,064	2,834	...	220	15,916	14,261	1,655	30,523	21,820	8,703
2.0 to 2.9 percent.....	52,875	43,220	9,655	7,907	7,907	...	...	20,373	16,862	3,511	24,595	18,451	6,144
3.0 to 3.9 percent.....	30,550	27,228	3,322	6,367	5,828	539	...	10,108	9,883	225	14,075	11,517	2,558
4.0 to 4.9 percent.....	10,183	7,456	2,727	1,195	1,195	...	...	3,245	2,474	771	5,743	3,977	1,956
5.0 to 7.4 percent.....	13,047	12,367	680	908	908	...	...	1,912	1,912	...	10,227	9,547	680
7.5 to 9.9 percent.....	2,432	1,891	541	...	...	...	...	225	225	...	2,207	1,666	541
10 percent or more.....	2,202	2,202	...	399	399	...	...	225	225	...	1,578	1,578	...
Median.....percent..	2.5	2.6	2.2	2.8	2.8	...	...	2.5	2.5	2.4	2.5	2.6	2.1
Acquired 1959 and 1960 (part).....	40,059	33,897	6,162	15,263	14,067	...	1,196	10,573	9,690	883	14,223	10,140	4,083
Veteran Status													
Korean War service.....	38,467	32,059	6,408	13,999	13,999	...	...	14,498	13,923	575	9,970	4,137	5,833
Korean War service only.....	10,754	9,248	1,506	6,168	6,168	...	...	2,774	2,199	575	1,812	881	931
Korean War and other service.....	27,713	22,811	4,902	7,831	7,831	...	...	11,724	11,724	...	8,158	3,256	4,902
Other service.....	88,204	73,633	14,571	9,682	7,722	539	1,421	42,442	37,368	5,074	36,080	28,543	7,537
With World War II service.....	78,985	66,301	12,684	8,711	7,722	539	450	40,914	35,840	5,074	29,360	22,739	6,621
No World War II service.....	9,219	7,332	1,887	971	...	...	971	1,528	1,528	...	6,720	5,804	916
Nonveteran.....	79,607	64,830	14,777	11,898	11,668	...	230	5,637	4,241	1,396	62,072	48,921	13,151

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.....	2,194,957	1,860,401	334,556	430,129	405,718	3,665	20,746	693,497	635,486	58,011	1,071,331	819,197	252,134
Less than \$30.....	19,754	16,833	2,921	1,719	1,719	...	...	...	...	...	18,035	15,114	2,921
\$30 to \$39.....	18,953	17,598	1,355	6	6	...	...	1,713	1,713	...	17,234	15,839	1,395
\$40 to \$49.....	74,859	56,524	18,335	11,954	10,344	...	1,610	25,213	20,173	5,040	37,692	26,007	11,685
\$50 to \$59.....	182,274	141,190	41,084	33,426	29,761	3,665	...	102,263	81,474	20,789	46,585	29,955	16,630
\$60 to \$69.....	289,202	210,685	78,517	39,209	39,209	...	...	149,294	134,683	14,611	100,699	36,793	63,906
\$70 to \$79.....	270,063	214,739	55,324	54,587	42,449	...	12,138	110,860	93,289	17,571	104,616	79,001	25,615
\$80 to \$89.....	351,134	337,149	13,985	124,977	122,052	...	2,925	147,436	147,436	...	78,721	67,661	11,060
\$90 to \$99.....	214,584	193,290	21,294	94,062	94,062	...	...	37,130	37,130	...	83,392	62,098	21,294
\$100 to \$119.....	281,209	254,387	26,822	63,065	58,992	...	4,073	114,988	114,988	...	103,156	80,407	22,749
\$120 to \$149.....	244,399	216,290	28,109	7,124	7,124	...	...	...	...	...	237,275	209,166	28,109
\$150 to \$199.....	153,710	150,490	3,220	...	...	...	...	4,600	4,600	...	149,110	145,890	3,220
\$200 or more.....	94,816	51,266	43,550	...	...	...	...	...	...	...	94,816	51,266	43,550
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments													
Current or ahead of schedule.....	2,108,077	1,806,058	302,019	426,852	402,441	3,665	20,746	671,444	615,808	55,636	1,009,781	787,809	221,972
Delinquent.....	86,880	54,343	32,537	3,277	3,277	...	...	22,053	19,678	2,375	61,550	31,388	30,162
No regular payments required.....	...	...	...	...	...	...	...	...	...	...	...	...	...
Holder of First Mortgage													
Commercial bank or trust company, own account.....	276,447	237,824	38,623	45,098	45,098	...	...	136,188	112,514	23,674	95,161	80,212	14,949
Commercial bank or trust company, trust account.....	88,151	83,063	5,088	1,610	...	...	1,610	...	...	...	86,541	83,063	3,478
Mutual savings bank.....	354,990	327,420	27,570	170,409	154,198	...	16,211	172,828	164,643	8,185	11,753	8,579	3,174
Savings and loan association.....	618,300	472,443	145,857	40,210	40,210	...	...	142,519	136,724	5,795	435,571	295,509	140,062
Life insurance company.....	718,987	641,860	77,127	162,912	156,322	3,665	2,925	209,263	196,428	12,835	346,812	289,110	57,702
Mortgage company.....	4,204	4,204	...	...	...	...	...	...	...	...	4,204	4,204	...
Real estate or construction company.....	3,095	383	2,712	...	...	...	...	...	...	...	3,095	383	2,712
Federal or State agency.....	9,310	4,344	4,966	1,909	1,909	...	...	6,316	1,350	4,966	1,085	1,085	...
Retirement system, welfare fund, etc.....	15,935	13,379	2,556	6,496	6,496	...	...	4,064	1,508	2,556	5,375	5,375	...
Other nonprofit organization.....	6,657	5,937	720	1,485	1,485	...	...	...	...	...	5,172	4,452	720
Individual or individual's estate.....	74,245	50,357	23,888	...	...	...	...	3,381	3,381	...	70,864	46,976	23,888
Other.....	24,636	19,187	5,449	...	...	...	...	18,938	18,938	...	5,698	249	5,449
First Mortgage Outstanding Debt as Percent of Value													
Less than 20 percent.....	38,257	37,256	1,001	1,753	1,753	...	...	...	...	...	36,504	35,503	1,001
20 to 29 percent.....	82,361	66,949	15,412	5,685	5,685	...	...	4,810	3,861	949	71,866	57,403	14,463
30 to 39 percent.....	242,354	165,850	76,504	8,506	8,506	...	...	19,129	13,282	5,847	214,719	144,062	70,657
40 to 49 percent.....	337,589	280,885	56,704	17,491	13,826	3,665	...	32,480	31,490	990	287,618	235,569	52,049
50 to 59 percent.....	380,043	300,138	79,905	36,960	34,035	...	2,925	80,738	73,912	6,826	262,345	192,151	70,154
60 to 69 percent.....	378,184	322,028	56,156	46,581	46,581	...	...	184,423	154,790	29,633	147,180	120,657	26,523
70 to 79 percent.....	323,514	308,219	15,295	83,532	81,922	...	1,610	210,473	198,237	12,236	29,509	28,060	1,449
80 to 89 percent.....	284,895	253,823	31,072	182,292	166,081	...	16,211	88,626	87,096	1,530	13,977	646	13,331
90 to 99 percent.....	103,610	101,103	2,507	30,783	30,783	...	...	70,320	70,320	...	2,507	...	2,507
100 percent or more.....	24,150	24,150	...	16,546	16,546	...	...	2,498	2,498	...	5,106	5,106	...

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.....	2,377,577	441,298	706,904	1,229,375	Annual Housing Costs as Percent of Income				
Average total mortgage debt.....	11.0	12.2	11.3	10.5	Acquired before 1959.....				
Total mortgage debt on 1-dwelling-unit properties.....	2,292,627	434,008	704,609	1,154,010	1,619,300	205,611	544,929	868,760	2,714
Average total mortgage debt.....	11.1	12.2	11.3	10.7	Less than 5 percent.....	2,714	...	...	2,714
MORTGAGE CHARACTERISTICS					5 to 9 percent.....	92,830	5,904	11,607	75,319
Total Mortgage Outstanding Debt					10 to 14 percent.....	375,779	15,670	139,772	223,337
Less than \$2,000.....	9,066	411	...	8,655	15 to 19 percent.....	456,096	120,563	185,862	149,671
\$2,000 to \$3,999.....	52,387	8,607	5,883	37,897	20 to 24 percent.....	357,516	41,133	157,763	158,620
\$4,000 to \$5,999.....	85,124	9,192	22,218	53,714	25 to 29 percent.....	144,670	13,147	4,655	126,868
\$6,000 to \$7,999.....	177,922	8,663	63,905	105,354	30 to 34 percent.....	91,043	4,182	31,410	55,451
\$8,000 to \$9,999.....	268,172	43,750	99,180	125,242	35 to 39 percent.....	24,188	4,972	959	18,257
\$10,000 to \$11,999.....	295,366	41,962	133,438	119,966	40 percent or more.....	74,464	3,046	12,901	58,523
\$12,000 to \$13,999.....	254,008	38,003	92,931	123,074	Acquired 1959 and 1960 (part).....	673,327	228,397	159,680	285,250
\$14,000 to \$15,999.....	361,626	167,907	110,716	83,003	Income¹				
\$16,000 to \$19,999.....	523,330	100,493	171,738	251,099	Less than \$2,000.....	10,340	1,707	1,531	7,102
\$20,000 to \$24,999.....	121,570	15,020	4,600	101,950	\$2,000 to \$2,999.....	13,446	1,980	1,989	9,477
\$25,000 or more.....	144,056	...	...	144,056	\$3,000 to \$3,999.....	41,833	5,322	3,334	33,177
Total Outstanding Debt as Percent of Value					\$4,000 to \$4,999.....	75,335	4,237	27,857	43,241
Less than 20 percent.....	37,256	1,753	...	35,503	\$5,000 to \$5,999.....	124,361	12,920	45,050	66,391
20 to 29 percent.....	67,225	5,685	3,861	57,679	\$6,000 to \$6,999.....	215,539	46,823	75,433	93,283
30 to 39 percent.....	190,499	8,506	19,578	162,415	\$7,000 to \$7,999.....	225,658	114,718	55,633	55,307
40 to 49 percent.....	348,139	13,826	32,638	301,675	\$8,000 to \$8,999.....	273,649	79,254	140,718	53,677
50 to 59 percent.....	358,606	38,293	73,912	246,401	\$9,000 to \$9,999.....	178,492	22,715	89,494	66,283
60 to 69 percent.....	407,734	50,316	160,892	196,526	\$10,000 to \$11,999.....	319,482	50,538	147,923	121,021
70 to 79 percent.....	393,536	81,922	224,505	87,109	\$12,000 to \$14,999.....	395,794	86,670	100,028	209,096
80 to 89 percent.....	317,130	172,493	107,387	37,250	\$15,000 or more.....	418,698	7,124	15,619	395,955
90 to 99 percent.....	133,853	44,668	76,063	13,122	Age of Head				
100 percent or more.....	38,649	16,546	5,773	16,330	Under 25 years.....	2,295	2,295	...	...
PROPERTY CHARACTERISTICS					25 to 34 years.....	464,014	188,918	151,784	123,312
Value					35 to 44 years.....	962,999	131,487	421,769	409,743
Less than \$5,000.....	276	...	...	276	45 to 64 years.....	804,433	111,308	129,274	563,851
\$5,000 to \$7,400.....	8,249	2,328	1,306	4,615	65 years and over.....	58,886	...	1,782	57,104
\$7,500 to \$9,900.....	26,585	4,603	6,547	15,435	Household Composition by Age of Head				
\$10,000 to \$12,400.....	126,476	26,865	50,875	48,736	Male head, wife present, no nonrelatives..	1,998,878	417,960	674,537	906,381
\$12,500 to \$14,900.....	265,499	47,016	142,185	76,298	Under 45 years.....	1,279,639	313,022	553,413	413,204
\$15,000 to \$17,400.....	355,477	78,268	147,248	129,861	With own children under 18.....	1,116,233	279,600	462,137	374,496
\$17,500 to \$19,000.....	334,767	111,644	139,394	83,729	No own children under 18.....	163,406	33,422	91,276	38,708
\$20,000 to \$24,900.....	416,672	112,201	143,499	160,972	45 to 64 years.....	670,691	104,938	119,342	446,411
\$25,000 to \$34,900.....	317,526	50,316	73,555	193,655	With own children under 18.....	281,557	74,990	38,361	168,205
\$35,000 or more.....	441,100	667	...	440,433	No own children under 18.....	389,134	29,948	80,981	278,205
Year Built					65 years and over.....	48,548	...	1,782	46,766
1958 and 1959.....	309,200	104,613	77,691	126,896	Other households with 2 or more persons..	273,458	16,048	18,327	239,083
1955 to 1957.....	627,051	66,135	212,162	348,754	Under 65 years.....	263,925	16,048	18,327	229,550
1950 to 1954.....	643,800	167,987	271,178	204,635	65 years and over.....	9,533	...	...	9,533
1940 to 1949.....	373,123	65,958	115,020	192,145	Households with 1 person.....	20,291	...	11,745	8,546
1930 to 1939.....	172,201	21,372	23,658	127,171	Under 65 years.....	19,486	...	11,745	7,741
1929 or earlier.....	167,252	7,943	4,900	154,409	65 years and over.....	805	...	...	805
Condition					Color of Head				
Not dilapidated.....	2,287,770	434,008	704,609	1,149,153	White.....	2,092,692	430,647	673,677	988,368
Dilapidated.....	4,857	...	...	4,857	Nonwhite.....	199,935	3,361	30,932	165,642
Interest and Principal Payments on All Mortgages as Percent of Income					Regular payments of interest and/or principal.....				
Regular payments of interest and/or principal.....					2,292,627	434,008	704,609	1,154,010	...
Less than 5 percent.....					60,873	5,910	3,436	51,527	...
5 to 9 percent.....					830,285	111,150	339,415	379,720	...
10 to 14 percent.....					977,980	279,128	287,759	411,093	...
15 to 19 percent.....					260,844	32,136	52,589	176,119	...
20 to 24 percent.....					78,951	2,644	17,890	58,417	...
25 to 29 percent.....					31,046	1,333	1,989	27,724	...
30 to 34 percent.....					29,059	...	...	29,059	...
35 to 39 percent.....					4,696	...	...	3,818	...
40 percent or more.....					18,893	1,707	653	16,533	...
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.....	206,278	31,317	26,904	67,009	64,532	677	1,490	2,000	9,717	2,632
Less than \$30.....	6,863	1,368	...	2,516	906	...	452	...	1,621	...
\$30 to \$39.....	6,411	2,092	...	2,327	1,125	225	...	...	642	...
\$40 to \$49.....	16,252	2,684	575	8,167	3,440	...	250	...	685	451
\$50 to \$59.....	28,892	4,398	3,624	9,458	9,273	...	788	450	901	...
\$60 to \$69.....	35,326	2,116	4,165	13,427	12,772	...	...	269	1,376	1,201
\$70 to \$79.....	26,654	4,088	3,763	9,679	5,798	226	...	580	2,520	...
\$80 to \$89.....	27,858	2,043	11,107	7,180	7,239	...	...	225	64	...
\$90 to \$99.....	15,322	1,282	1,049	3,605	8,180	...	...	...	226	980
\$100 to \$119.....	18,142	4,710	2,395	5,389	4,962	...	...	...	686	...
\$120 to \$149.....	14,542	1,053	226	2,908	9,362	226	...	226	541	...
\$150 to \$199.....	7,621	4,750	...	1,146	1,475	...	...	250	...	...
\$200 or more.....	2,395	733	...	1,207	...	...	...	...	455	...
Median.....dollars..	74	77	81	68	78	...	...	...	67	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Current Status of First Mortgage Payments										
Current or ahead of schedule.....	195,511	30,836	26,678	61,244	62,184	677	1,490	2,000	8,000	2,402
Delinquent.....	10,767	481	226	5,765	2,348	...	...	...	1,717	230
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Servicing of First Mortgage										
By holder.....	135,101	23,437	15,284	63,959	27,469	452	...	226	2,838	1,436
By agent.....	71,177	7,880	11,620	3,050	37,063	225	1,490	1,774	6,879	1,196
Location of First Mortgage Holder										
Holder and property in--										
Same division.....	125,383	23,366	1,908	66,319	19,734	677	452	1,775	9,491	1,661
Different division.....	80,041	7,951	24,996	690	43,944	...	1,038	225	226	971
Holder outside United States.....	854	...	...	...	854	...	...	...	...	...
First Mortgage Loan as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	174,188	23,713	25,400	50,355	60,041	677	1,038	1,525	8,807	2,632
Less than 40 percent.....	4,614	450	...	750	1,793	...	...	...	1,621	...
40 to 49 percent.....	7,742	2,594	...	3,535	1,388	...	...	...	225	...
50 to 59 percent.....	27,767	4,508	...	12,060	10,058	...	...	...	911	230
60 to 69 percent.....	35,893	1,746	1,558	12,360	17,215	...	558	226	1,779	451
70 to 79 percent.....	21,850	2,387	475	6,634	11,399	226	...	226	460	...
80 to 84 percent.....	14,476	1,843	4,326	1,534	5,326	225	...	225	997	...
85 to 89 percent.....	24,371	6,952	8,416	2,853	5,449	226	250	...	225	...
90 to 94 percent.....	18,679	937	6,912	4,669	3,574	...	...	...	866	1,721
95 to 99 percent.....	10,341	914	2,460	2,086	2,578	...	...	580	1,493	230
100 percent or more.....	8,455	1,382	1,253	3,874	1,261	...	230	225	230	...
Median.....percent..	75	80	89	67	70	...	...	...	69	...
Other properties.....	32,090	7,604	1,504	16,654	4,491	...	452	475	910	...
All Mortgage Loans as Percent of Purchase Price										
Acquired by purchase with first mortgage made or assumed at time of purchase.....	174,188	23,713	25,400	50,355	60,041	677	1,038	1,525	8,807	2,632
Less than 40 percent.....	4,154	450	...	750	1,793	...	...	...	1,161	...
40 to 49 percent.....	4,965	1,889	...	2,170	906	...	...	...	...	...
50 to 59 percent.....	16,593	3,859	...	5,416	7,093	...	...	...	225	...
60 to 69 percent.....	28,326	1,521	773	9,158	15,325	...	...	226	1,097	226
70 to 79 percent.....	23,858	1,535	475	8,250	13,142	226	...	...	230	...
80 to 84 percent.....	17,480	1,823	3,355	2,924	6,231	225	558	225	1,909	230
85 to 89 percent.....	26,599	6,381	8,196	5,776	5,545	...	250	...	451	...
90 to 94 percent.....	23,805	1,622	6,912	7,200	4,339	...	...	...	2,011	1,721
95 to 99 percent.....	15,674	1,389	3,609	4,152	3,956	226	...	849	1,493	...
100 percent or more.....	12,734	3,244	2,080	4,559	1,711	...	230	225	230	455
Median.....percent..	83	86	90	79	74	...	...	...	84	...
Other properties.....	32,090	7,604	1,504	16,654	4,491	...	452	475	910	...
Total Outstanding Debt as Percent of Value										
Less than 20 percent.....	15,823	3,669	...	7,153	2,957	225	452	...	1,141	226
20 to 29 percent.....	12,576	2,050	225	5,096	4,275	...	...	...	930	...
30 to 39 percent.....	22,383	4,614	...	7,574	8,188	...	...	225	1,782	...
40 to 49 percent.....	29,459	4,833	797	9,199	12,176	...	...	451	802	1,201
50 to 59 percent.....	30,672	3,225	941	10,971	13,894	...	250	...	1,141	...
60 to 69 percent.....	32,206	4,311	3,471	12,058	10,706	...	...	225	685	750
70 to 79 percent.....	28,107	5,176	5,048	7,384	7,556	226	...	...	2,717	...
80 to 89 percent.....	22,355	1,578	9,621	4,679	4,330	226	558	849	289	225
90 to 99 percent.....	9,554	1,151	6,801	692	450	...	230	...	230	...
100 percent or more.....	3,143	710	...	2,203	...	...	...	...	...	230
Median.....percent..	57	52	83	54	53	...	...	...	52	...

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	
PROPERTY CHARACTERISTICS										
Value										
Less than \$5,000.....	230	...	...	230	...	...	...	...	...	...
\$5,000 to \$7,400.....	2,841	225	...	956	970	...	...	...	690	...
\$7,500 to \$9,900.....	4,767	1,167	...	1,566	902	...	230	...	677	225
\$10,000 to \$12,400.....	20,325	4,415	1,177	9,075	2,486	225	250	225	2,246	226
\$12,500 to \$14,900.....	34,076	4,569	6,246	12,216	7,813	...	558	1,074	1,600	...
\$15,000 to \$17,400.....	38,560	2,993	5,813	16,101	12,030	226	...	...	942	230
\$17,500 to \$19,900.....	28,578	2,322	9,924	4,643	9,356	...	...	...	1,132	1,201
\$20,000 to \$24,900.....	32,192	4,885	3,519	12,079	9,733	...	452	...	1,524	...
\$25,000 to \$34,900.....	22,731	4,807	225	5,578	10,920	226	...	...	225	750
\$35,000 or more.....	21,978	5,934	...	4,565	10,322	...	...	476	681	...
Median.....dollars..	17,700	20,000	17,600	16,500	19,700	...	...	...	14,400	...
Year Built										
1958 and 1959.....	17,238	1,728	8,059	4,948	1,736	226	230	...	311	...
1955 to 1957.....	40,724	6,667	3,045	8,371	22,141	...	...	250	250	...
1950 to 1954.....	62,314	9,554	9,539	14,163	24,469	...	808	...	1,791	1,721
1940 to 1949.....	42,972	7,899	5,129	14,847	11,795	226	...	1,256	1,369	451
1930 to 1939.....	19,941	1,600	1,132	10,243	3,711	225	...	225	2,345	460
1929 or earlier.....	23,089	3,869	...	14,437	680	...	452	...	3,651	...
New or Previously Occupied										
New.....	92,673	11,125	15,084	27,215	34,117	226	480	700	1,779	1,947
Previously occupied.....	113,605	20,192	11,820	39,794	30,415	451	1,010	1,300	7,938	685
Number of Mortgages on Property										
1 mortgage.....	170,522	26,395	24,196	52,170	55,946	451	932	1,506	6,979	1,947
2 mortgages.....	33,926	4,922	2,708	13,464	8,586	226	558	494	2,283	685
3 mortgages or more.....	1,830	...	...	1,375	...	...	...	...	455	...
Condition										
Not dilapidated.....	205,587	31,317	26,904	66,318	64,532	677	1,490	2,000	9,717	2,632
Dilapidated.....	691	...	...	691	...	...	...	...	...	...
Property Location										
Inside central city.....	40,987	7,327	460	24,448	3,421	...	230	269	4,372	460
Outside central city.....	165,291	23,990	26,444	42,561	61,111	677	1,260	1,731	5,345	2,172
Real Estate Tax per \$1,000 Value										
Acquired before 1959.....	166,219	24,771	15,124	58,287	53,648	225	932	1,420	9,180	2,632
Less than \$5.....	2,973	1,157	225	911	...	...	...	225	455	...
\$5 to \$9.....	35,189	3,565	727	16,958	8,722	...	...	494	2,542	2,181
\$10 to \$14.....	88,658	16,815	8,604	29,444	27,346	...	702	701	4,821	225
\$15 to \$19.....	34,226	2,468	5,439	10,016	14,945	225	...	...	907	226
\$20 to \$24.....	2,235	225	129	231	1,215	...	...	...	455	...
\$25 to \$29.....	430	...	...	225	225	...	...	...	...	...
\$30 to \$39.....	2,013	541	...	502	970	...	...	...	...	...
\$40 or more.....	455	...	...	...	225	...	230	...	...	...
Median.....dollars..	13	12	14	12	13	...	...	...	12	...
Acquired 1959 and 1960 (part).....	40,059	6,546	11,780	8,722	10,884	452	558	580	537	...
OWNER CHARACTERISTICS										
Annual Housing Costs as Percent of Income										
Acquired before 1959.....	166,219	24,771	15,124	58,287	53,648	225	932	1,420	9,180	2,632
Less than 5 percent.....	230	...	...	230	...	...	...	...	...	...
5 to 9 percent.....	12,450	2,521	1,283	4,924	1,899	...	452	...	1,371	...
10 to 14 percent.....	39,892	6,904	3,415	11,684	14,651	...	...	226	1,585	1,427
15 to 19 percent.....	44,274	5,715	5,154	11,893	17,978	...	250	700	2,129	455
20 to 24 percent.....	34,318	4,660	3,173	14,100	10,607	225	...	...	1,533	...
25 to 29 percent.....	15,125	1,702	875	7,826	2,890	...	...	225	1,607	...
30 to 34 percent.....	6,945	1,443	225	1,666	2,132	...	230	269	230	750
35 to 39 percent.....	3,526	...	226	1,606	1,469	...	...	...	225	...
40 percent or more.....	9,459	1,826	773	4,358	2,022	...	...	...	480	...
Median.....percent..	18	18	18	20	18	...	...	...	19	...
Acquired 1959 and 1960 (part).....	40,059	6,546	11,780	8,722	10,884	452	558	580	537	...

Table 5.—HOLDER OF FIRST MORTGAGE—MORTGAGE, PROPERTY, AND OWNER CHARACTERISTICS OF ONE-UNIT HOMEBOWNER 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.....	2,208	394	...	1,109	455	...	...	...	250	...
\$2,000 to \$2,999.....	2,074	933	226	685	...	...	...	...	230	...
\$3,000 to \$3,999.....	6,658	935	451	4,394	418	...	...	...	460	...
\$4,000 to \$4,999.....	10,609	1,661	565	4,788	2,356	225	788	...	226	...
\$5,000 to \$5,999.....	16,390	2,204	798	6,633	5,571	...	...	494	690	...
\$6,000 to \$6,999.....	24,843	2,450	1,729	9,089	7,750	...	250	225	2,590	750
\$7,000 to \$7,999.....	20,016	2,287	6,942	6,212	3,657	226	...	...	686	...
\$8,000 to \$8,999.....	23,609	1,851	6,660	4,615	9,743	...	...	...	289	451
\$9,000 to \$9,999.....	17,332	1,180	2,431	5,298	6,676	...	...	580	1,137	230
\$10,000 to \$11,999.....	28,435	5,095	5,054	10,043	6,224	226	...	225	1,568	...
\$12,000 to \$14,999.....	31,240	5,595	2,048	8,209	13,732	...	...	...	455	1,201
\$15,000 or more.....	22,664	6,722	...	5,928	7,950	...	452	476	1,136	...
Median.....dollars..	8,900	10,700	8,400	8,100	9,300	...	...	...	7,600	...
Age of Head										
Under 25 years.....	225	...	...	225	...	...	...	...	...	...
25 to 34 years.....	38,922	3,243	12,258	10,156	9,714	452	...	849	2,025	225
35 to 44 years.....	80,073	11,570	11,824	24,810	25,325	...	808	450	2,879	2,407
45 to 64 years.....	80,165	15,778	2,822	28,903	26,696	225	682	701	4,358	...
65 years and over.....	6,893	726	...	2,915	2,797	...	...	...	455	...
Median.....	43	46	36	44	44	...	...	...	45	...
Household Composition by Age of Head										
Male head, wife present, no nonrelatives....	178,311	27,890	25,209	52,830	59,519	226	1,490	2,000	6,515	2,632
Under 45 years.....	108,120	14,123	22,613	30,543	32,117	226	...	808	1,299	2,632
With own children under 18.....	94,666	13,019	17,672	27,309	30,184	226	808	719	3,298	1,431
No own children under 18.....	13,454	1,104	4,941	3,234	1,933	...	...	580	461	1,201
45 to 64 years.....	65,364	13,041	2,596	20,753	24,835	...	682	701	2,756	...
With own children under 18.....	28,432	4,874	900	9,082	11,511	...	230	475	1,360	...
No own children under 18.....	36,932	8,167	1,696	11,671	13,324	...	452	226	1,396	...
65 years and over.....	4,827	726	...	1,534	2,567	...	...	...	...	...
Other households with 2 or more persons....	24,216	3,427	1,131	12,124	4,106	451	...	...	2,977	...
Under 65 years.....	22,610	3,427	1,131	10,973	4,106	451	...	...	2,522	...
65 years and over.....	1,606	...	...	1,151	...	...	...	...	455	...
Households with 1 person.....	3,751	...	564	2,055	907	...	...	...	225	...
Under 65 years.....	3,291	...	564	1,825	677	...	...	...	225	...
65 years and over.....	460	...	...	230	...	...	...	...	...	...
Color of Head										
White.....	179,632	28,339	26,444	49,929	62,125	677	1,490	1,731	6,725	2,172
Nonwhite.....	26,646	2,978	460	17,080	2,407	...	...	269	2,992	460
Purchase Price-Income Ratio										
Acquired by purchase, 1957 to 1960 (part)...	72,810	9,933	17,257	20,842	20,540	452	788	580	2,193	225
Less than 1.0.....	930	225	...	705	...	...	...	...	...	...
1.0 to 1.4.....	6,418	1,580	864	2,060	820	...	...	580	289	225
1.5 to 1.9.....	25,844	4,612	4,038	8,442	7,390	226	230	...	906	...
2.0 to 2.4.....	22,343	1,415	11,334	4,409	3,961	226	...	...	998	...
2.5 to 2.9.....	4,936	521	570	2,527	1,318	...	...	...	...	...
3.0 to 3.4.....	7,418	372	...	1,083	5,405	...	558	...	...	...
3.5 to 3.9.....	1,409	225	451	733	...	...	...	...	...	...
4.0 or more.....	3,512	983	...	883	1,646	...	...	...	...	...
Median.....ratio..	2.1	1.8	2.2	2.0	2.3	...	...	...	...	...
Other properties.....	133,468	21,384	9,647	46,167	43,992	225	702	1,420	7,524	2,407
Interest and Principal Payments on First Mortgage as Percent of Income										
Regular payments of interest and/or principal.....	206,278	31,317	26,904	67,009	64,532	677	1,490	2,000	9,717	2,632
Less than 5 percent.....	11,197	2,714	476	4,352	1,607	...	452	...	1,596	882
5 to 9 percent.....	90,968	16,274	7,123	26,213	35,061	...	250	676	3,489	1,882
10 to 14 percent.....	75,549	7,211	17,511	24,639	20,033	677	788	1,055	3,635	...
15 to 19 percent.....	17,547	2,539	795	7,426	5,231	...	...	269	537	750
20 to 24 percent.....	4,542	1,233	226	1,928	1,155	...	...	...	...	...
25 to 29 percent.....	4,033	702	773	1,108	990	...	...	...	460	...
30 to 34 percent.....	710	250	...	460	...	...	...	...	...	...
35 to 39 percent.....	225	...	...	225	...	...	...	...	...	...
40 percent or more.....	1,507	394	...	883	230	...	...	...	...	...
Median.....percent..	10	9	12	11	9	...	...	...	10	...
No regular payments required.....	...	...	...	...	...	...	...	...	...	...
Veteran Status										
Korean War service.....	38,467	5,772	8,283	9,087	13,053	...	...	830	1,442	...
Korean War service only.....	10,754	475	5,068	2,766	1,414	...	...	580	451	...
Korean War and other service.....	27,713	5,297	3,215	6,321	11,639	...	...	250	991	...
Other service.....	68,204	14,533	14,715	25,695	26,379	452	808	676	2,770	2,176
With World War II service.....	78,985	13,853	12,971	22,233	23,521	452	808	676	2,295	2,176
No World War II service.....	9,219	680	1,744	3,462	2,858	...	...	...	475	...
Nonveteran.....	79,607	11,012	3,906	32,227	25,100	225	682	494	5,505	456

¹ Income of owner and relatives living with him.