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Volume Author/Editor: Edgar R. Fiedler

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Chapter Author: Edgar R. Fiedler

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Chapter pages in book: (p. 65 - 121)

SECTION B
COMPREHENSIVE LIST OF SERIES ON CREDIT RISK AND EXPERIENCE

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
I. HOUSEHOLD SECTOR, CONSUMER INSTALMENT CREDIT				
RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME				
<i>Debt-to-Income Ratios</i>				
HI1. Ratio of consumer instalment debt outstanding to disposable personal income.	A 1919 on Q 1939 on	FRB, OBE	259	122, 162
HI2. Ratio of consumer noninstalment, nonmortgage debt outstanding to disposable personal income.	A 1925 on Q 1940 on	FRB, OBE	259	
HI3. Proportion of families with consumer instalment debt.	A 1935...52, 1954 on	SCF	260	122
HI4. Ratio of instalment debt outstanding to personal income, estimated average for instalment debtor families.	A 1935...41, 1952 on	SCF, FRB, OBE	261	122
<i>Debt-Payments-to-Income Ratios</i>				
*HI5. Ratio of repayments on consumer instalment debt to disposable personal income.	A 1929 on Q 1940 on	FRB, OBE	259	122, 162
HI6. Ratio of consumer instalment debt service to disposable personal income.	A 1946 on	Gorman, OBE	259	122
HI7. Median ratio of instalment debt repayments to disposable income, instalment debtor families.	A 1954 on	SCF	261	122

NOTES: A bold-faced code number (e.g., HI1) indicates that the data for that time series are published in Section C. An asterisk preceding the code number (e.g., *HI5) indicates that it is one of the thirty-four key series on the "short list" in Chapter 3. Data for all other series (e.g., HI2) are not published in this book, but their sources are shown in Section E. All series published in this book that are available more frequently than annually have two page numbers in the right hand column. The first shows the location of annual data, and the second shows the location of the, e.g., monthly table.

A denotes an annual series; BiA, biennial; SA, semiannual; Q, quarterly; BiM, bimonthly; M, monthly; three dots indicates intermittent publication (e.g., 1935...52 means intermittently between 1935 and 1952).

For a full description of sources, see Section E.

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
*HI8. Proportion of all families with instalment debt repayments equal to 20 per cent or more of disposable income.	A 1954 on	SCF	261	124
HI9. Proportion of all families with instalment debt repayments equal to 10 per cent or more of disposable income.	A 1954 on	SCF	261	124
HI10. Ratio of instalment debt repayments to personal income, estimated average for instalment debtor families.	A 1935...41, 1952 on	SCF, FRB, OBE	261	122
HI11. Ratio of repayments to income on personal loans, Household Finance Corporation.	A 1949 on	HFC	263	

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Loan-to-Value and Downpayment Ratios

*HI12. Proportion of new car loans made with dealer-cost ratio over 100 per cent and maturing in over 30 months (or on a balloon basis), major sales finance companies.	M 1966 on	FRB	263	124, 162
*HI13. Proportion of used car loans made with loan-to-wholesale-value ratio over 100 per cent and maturing in over 24 months (or on a balloon basis), major sales finance companies.	M 1966 on	FRB	263	124, 163
HI14. Average dealer-cost ratio on new car loans, commercial banks.	A 1956 on	ABA	265	124
HI15. Average loan-to-price ratio on new cars, commercial banks.	A 1963 on	ABA	265	124
HI16. Proportion of new car loans made with dealer-cost ratio over 110 per cent, major sales finance companies.	M 1960 on	FRB	263	124, 163
HI17. Proportion of new car paper with dealer-cost ratio over 110 per cent, sales finance companies.	SA 1958 on	FNB Chi	268	

Comprehensive List of Series

67

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI18. Proportion of new car paper with dealer-cost ratio over 100 per cent, sales finance companies.	SA 1957 on	FNB Chi	268	
HI19. Proportion of new car paper with downpayment less than 33 per cent, sales finance companies.	A 1935-41, 1953-57 SA 1953--57	FNB Chi	269	
HI20. Proportion of paper on new cars with downpayment less than 1/3, sales finance companies.	A 1934-39	NASFCo	266	
HI21. Proportion of paper on new and used cars with downpayment less than 1/3, sales finance companies.	A 1925-39	NASFCo	266	
HI22. Proportion of used car loans made with loan-to-wholesale-value ratio over 120 per cent, major sales finance companies.	M 1960 on	FRB	263	124, 164
HI23. Proportion of used car paper with loan-to-wholesale-value ratio over 110 per cent, sales finance companies.	SA 1958 on	FNB Chi	269	
HI24. Proportion of used car paper with loan-to-wholesale-value ratio over 100 per cent, sales finance companies.	SA 1958 on	FNB Chi	269	
HI25. Proportion of paper on used cars with downpayment less than 1/3, sales finance companies.	A 1934-39	NASFCo	266	
HI26. Most common downpayment ratio on loans for appliances and household equipment, commercial banks.	A 1956 on	ABA	265	124
HI27. Most common downpayment ratio on loans for new pleasure boats, commercial banks.	A 1957 on	ABA	265	
HI28. Most common downpayment ratio on loans for used pleasure boats, commercial banks.	A 1957 on	ABA	265	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI29. Most common downpayment ratio on loans for new mobile homes, commercial banks.	A 1958 on	ABA	265	
HI30. Most common downpayment ratio on loans for used mobile homes, commercial banks.	A 1958 on	ABA	265	
<i>Debt-to-Assets Ratios</i>				
HI31. Ratio of consumer instalment debt outstanding to the value of the stock of major consumer durables.	A 1897–1962	Juster	259	125
HI32. Ratio of auto instalment debt outstanding to the value of the stock of automobiles in the household sector.	A 1922–61	Juster	259	125
<i>Liquidity Ratios</i>				
HI33. Ratio of consumer instalment debt outstanding to liquid assets of households.	A 1922...39, 1945 on	National Balance Sheet, FRB	259	125
HI34. Ratio of consumer noninstalment, nonmortgage debt outstanding to liquid assets of households.	A 1929...39, 1945 on	National Balance Sheet, FRB	259	
HI35. Ratio of consumer instalment debt repayments to liquid assets of households.	A 1929...39, 1945 on	National Balance Sheet, FRB	259	125
HI36. Ratio of debt service on consumer instalment debt to liquid assets of households.	A 1946 on	Gorman, FRB	259	
MATURITIES				
HI37. Computed average duration of consumer instalment credit outstanding, all holders.	A 1940 on	FRB	267	126
HI38. Computed average duration of consumer instalment credit held by commercial banks.	A 1940 on	FRB	267	

Comprehensive List of Series

69

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI39. Computed average duration of consumer instalment credit held by sales finance companies.	A 1940 on	FRB	267	
HI40. Proportion of instalment receivables maturing in over 12 months, sales finance companies.	A 1935–41, 1947 on SA 1955 on	FNB Chi	268	126, 164
HI41. Proportion of instalment receivables maturing in over 6 months, sales finance companies.	A 1935–41, 1947–59 SA 1955–60	FNB Chi	269	
HI42. Computed average duration of consumer instalment credit held by other financial institutions.	A 1940 on	FRB	267	
HI43. Computed average duration of net outstandings, consumer finance companies.	A 1948 on SA 1955 on	FNB Chi	268	126, 165
HI44. Computed average duration of consumer instalment credit held by retail outlets.	A 1940 on	FRB	267	
HI45. Computed average duration of consumer instalment credit outstanding on automobile loans, all holders.	A 1929 on	FRB	267	126
HI46. Computed average duration of consumer instalment credit outstanding on consumer durables other than automobiles, all holders.	A 1929 on	FRB	267	126
HI47. Computed average duration of consumer instalment credit outstanding on personal loans, all holders.	A 1940 on	FRB	267	126
HI48. Computed average duration of consumer instalment credit outstanding on repair and modernization loans, all holders.	A 1940 on	FRB	267	126
HI49. Most commonly reported maximum maturity on direct loans, new cars, commercial banks.	A 1956 on	ABA	265	128

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI50. Most commonly reported maximum maturity on indirect loans for new autos, commercial banks.	A 1956 on	ABA	265	128
HI51. Most commonly reported maximum maturity on direct loans for used cars less than a year old, commercial banks.	A 1956 on	ABA	265	
HI52. Most commonly reported maximum maturity on indirect loans for used cars less than a year old, commercial banks.	A 1956 on	ABA	265	
HI53. Most commonly reported maximum maturity on direct loans for used cars a year old, commercial banks.	A 1956 on	ABA	265	
HI54. Most commonly reported maximum maturity on indirect loans for used cars a year old, commercial banks.	A 1956 on	ABA	265	
HI55. Most commonly reported maximum maturity on direct loans for used cars 2 years old, commercial banks.	A 1956 on	ABA	265	
HI56. Most commonly reported maximum maturity on indirect loans for used cars 2 years old, commercial banks.	A 1956 on	ABA	265	
HI57. Most commonly reported maximum maturity on direct loans for used cars 3 years old, commercial banks.	A 1956 on	ABA	265	
HI58. Most commonly reported maximum maturity on indirect loans for used cars 3 years old, commercial banks.	A 1956 on	ABA	265	
HI59. Most commonly reported maximum maturity on direct loans for used cars 4 years old, commercial banks.	A 1956 on	ABA	265	
HI60. Most commonly reported maximum maturity on indirect loans for used cars 4 years old, commercial banks.	A 1956 on	ABA	265	

Comprehensive List of Series

71

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI61. Most commonly reported maximum maturity on direct loans for used cars 5 years old, commercial banks.	A 1956 on	ABA	265	
HI62. Most commonly reported maximum maturity on indirect loans for used cars 5 years old, commercial banks.	A 1956 on	ABA	265	
HI63. Average maturity of instalment loans on new cars, contracts purchased by one large sales finance company.	A 1928–41, 1946–62	Juster	270	128
HI64. Average maturity of instalment loans on used cars, contracts purchased by one large sales finance company.	A 1928–41, 1946–62	Juster	270	128
HI65. Average maturity on new car contracts, sales finance companies.	A 1948–55	NBER	270	
HI66. Average maturity on used car contracts, sales finance companies.	A 1948–55	NBER	271	
HI67. Proportion of new car loans made with maturity over 36 months, major sales finance companies.	M 1960 on	FRB	263	128, 165
HI68. Proportion of new car paper maturing in over 30 months, sales finance companies.	SA 1957 on	FNB Chi	269	
HI69. Proportion of new car paper maturing in over 24 months, sales finance companies.	A 1936–39, 1955–59 SA 1958–60	FNB Chi	269	
HI70. Proportion of new car paper maturing in over 18 months, sales finance companies.	A 1935–41, 1947–57 SA 1953–57	FNB Chi	269	
HI71. Proportion of new car paper maturing in over 12 months, sales finance companies.	A 1934–39	NASFCo	266	
HI72. Proportion of new and used car paper with contract length over 12 months, sales finance companies.	A 1925–39	NASFCo	267	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI73. Proportion of new car paper (excluding demonstrator) with balloon payment, sales finance companies.	A 1935-41, 1947 on SA 1953 on	FNB Chi	269	
HI74. Proportion of used car loans made with maturity over 30 months, major sales finance companies.	M 1960 on	FRB	263	128, 166
HI75. Proportion of paper on used cars, 0-2 years old, maturing in over 24 months, sales finance companies.	SA 1957 on	FNB Chi	269	
HI76. Proportion of paper on used cars, 0-2 years old, maturing in over 18 months, sales finance companies.	A 1955-59 SA 1958-60	FNB Chi	269	
HI77. Proportion of paper on used cars, 3 years and older, maturing in more than 18 months, sales finance companies.	SA 1957 on	FNB Chi	269	
HI78. Proportion of paper on used cars, 3 years and older, maturing in over 12 months, sales finance companies.	A 1955-59 SA 1958-60	FNB Chi	269	
HI79. Proportion of all used car paper maturing in over 12 months, sales finance companies.	A 1935-41, 1953-57 SA 1953-57	FNB Chi	269	
HI80. Proportion of used car paper maturing in over 24 months, sales finance companies.	A 1936-39	NASFCo	267	
HI81. Proportion of used car paper maturing in over 18 months, sales finance companies.	A 1936-39	NASFCo	267	
HI82. Proportion of used car paper with balloon payment, sales finance companies.	A 1935-41, 1953 on SA 1953 on	FNB Chi	269	
HI83. Average maturity on new and used car instalment loans, automobile dealers.	A 1928-38	Holthausen	271	

Comprehensive List of Series

73

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI84. Most commonly reported maximum maturity on loans for household appliances, commercial banks.	A 1956 on	ABA	265	128
HI85. Most commonly reported maximum maturity on loans for new pleasure boats, commercial banks.	A 1957 on	ABA	266	
HI86. Most commonly reported maximum maturity on loans for used pleasure boats, commercial banks.	A 1957 on	ABA	266	
HI87. Most commonly reported maximum maturity on loans for new mobile homes, commercial banks.	A 1958 on	ABA	266	
HI88. Most commonly reported maximum maturity on loans for used mobile homes, commercial banks.	A 1958 on	ABA	266	
HI89. Average maturity on FHA Title I property improvement loans.	A 1938...43, 1946 on	FHA	271	128
HI90. Most commonly reported maximum maturity on FHA Title I property improvement loans, commercial banks.	A 1956 on	ABA	266	
HI91. Most commonly reported maximum maturity on repair and modernization (own plan) loans, commercial banks.	A 1956 on	ABA	266	
DEFAULT AND DELINQUENCY RATES				
*HI92. Delinquency rate on six types of consumer instalment loans past due 30 days or more, commercial banks.	M 1947-64 BiM 1965 on	ABA	271	130, 167
HI93. Delinquency rate on direct automobile loans, delinquent 30 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI94. Delinquency rate on direct automobile loans, delinquent 30-59 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI95. Delinquency rate on direct automobile loans, delinquent 60-89 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI96. Delinquency rate on direct automobile loans, delinquent 90 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI97. Delinquency rate on indirect automobile loans, delinquent 30 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI98. Delinquency rate on indirect automobile loans, delinquent 30-59 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI99. Delinquency rate on indirect automobile loans, delinquent 60-89 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI100. Delinquency rate on indirect automobile loans, delinquent 90 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI101. Estimated delinquency risk on direct new car loans, commercial banks.	A 1954-65 M 1957-66	Moore-Klein	275	
HI102. Estimated delinquency risk on purchased new car loans, commercial banks.	A 1954-65 M 1957-66	Moore-Klein	275	
HI103. Proportion of instalment receivables (excluding personal loan receivables) delinquent over 60 days, sales finance companies.	A 1935-41, 1947 on SA 1955 on	FNB Chi	274	130, 168
HI104. Delinquency rate on home appliance loans, delinquent 30 days or more, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	
HI105. Delinquency rate on home appliance loans, delinquent 30-59 days, commercial banks.	M 1948-64 BiM 1965 on	ABA	272	

Comprehensive List of Series

75

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI106. Delinquency rate on home appliance loans, delinquent 60–89 days, commercial banks.	M 1948–64 BiM 1965 on	ABA	272	
HI107. Delinquency rate on home appliance loans, delinquent 90 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	272	
HI108. Delinquency rate on personal loans, delinquent 30 days or more, commercial banks.	M 1942–64 BiM 1965 on	ABA	272	
HI109. Delinquency rate on personal loans, delinquent 30–59 days, commercial banks.	M 1942–64 BiM 1965 on	ABA	272	
HI110. Delinquency rate on personal loans, delinquent 60–89 days, commercial banks.	M 1942–64 BiM 1965 on	ABA	272	
HI111. Delinquency rate on personal loans, delinquent 90 days or more, commercial banks.	M 1942–64 BiM 1965 on	ABA	273	
HI112. Proportion of accounts delinquent 90 days or more, consumer finance companies.	A 1949 on SA 1955 on	FNB Chi	274	130, 169
HI113. Proportion of accounts delinquent 60–89 days, consumer finance companies.	A 1949 on SA 1955 on	FNB Chi	274	
HI114. Proportion of accounts on which only interest and charges were received in the last 60 days of the period, consumer finance companies.	A 1949 on SA 1955 on	FNB Chi	274	
HI115. Delinquency rate on FHA Title I loans, delinquent 30 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI116. Delinquency rate on FHA Title I loans, delinquent 30–59 days, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI117. Delinquency rate on FHA Title I loans, delinquent 60–89 days, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI118. Delinquency rate on FHA Title I loans, delinquent 90 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI119. Delinquency rate on property improvement loans (own plan), delinquent 30 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI120. Delinquency rate on property improvement loans (own plan), delinquent 30–59 days, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI121. Delinquency rate on property improvement loans (own plan), delinquent 60–89 days commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
HI122. Delinquency rate on property improvement loans (own plan), delinquent 90 days or more, commercial banks.	M 1948–64 BiM 1965 on	ABA	273	
FORECLOSURE AND REPOSSESSION RATES				
HI123. Repossession rate on direct automobile loans, commercial banks.	BiM 1966 on	ABA	271	130, 169
HI124. Repossession rate on indirect automobile loans, commercial banks.	BiM 1966 on	ABA	271	130, 169
HI125. Repossession rate on automobile loans, sales finance companies.	A 1948–55	NBER	275	
HI126. Estimated repossession risk on new car loans, sales finance companies.	A 1948–65	Moore-Klein	275	

Comprehensive List of Series

77

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
LOSS RATES				
HI127. Gross loss rate on instalment loans, all types, commercial banks.	A 1965 on	ABA	276	131
HI128. Net loss rate on instalment loans, all types, commercial banks.	A 1966 on	ABA	276	131
HI129. Net loss rate on consumer credit, commercial banks.	A 1955–59	Smith	278	
HI130. Gross loss rate on direct automobile instalment loans, commercial banks.	A 1963 on	ABA	276	
HI131. Net loss rate on direct automobile instalment loans, commercial banks.	A 1963, 1966 on	ABA	276	
HI132. Gross loss rate on indirect automobile instalment loans, commercial banks.	A 1963 on	ABA	277	
HI133. Net loss rate on indirect automobile instalment loans, commercial banks.	A 1963, 1966 on	ABA	277	
HI134. Net loss rate on direct automobile loans, commercial banks.	A 1938–52	Winchester	278	
HI135. Net loss rate on indirect automobile loans, commercial banks.	A 1929–52	Winchester	279	
HI136. Net loss rate on instalment receivables liquidated, sales finance companies.	A 1935–41, 1947 on SA 1955 on	FNB Chi	274	131, 170
HI137. Net loss rate on automobile loans, sales finance companies.	A 1948–55	NBER	275	
HI138. Net loss rate on direct automobile loans, sales finance companies.	A 1929–51	Winchester	279	
HI139. Gross loss rate on appliance and household equipment loans, commercial banks.	A 1963 on	ABA	277	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI140. Net loss rate on appliance and household equipment loans, commercial banks.	A 1963, 1966 on	ABA	277	
HI141. Net loss rate on appliance loans, commercial banks.	A 1937–52	Winchester	279	
HI142. Net loss rate on appliance loans, sales finance companies.	A 1929–51	Winchester	279	
HI143. Gross loss rate on loans for mobile homes, commercial banks.	A 1964 on	ABA	277	
HI144. Net loss rate on loans for mobile homes, commercial banks.	A 1966 on	ABA	277	
*HI145. Gross losses on personal loans as a per cent of loans made during the year, commercial banks.	A 1955 on	ABA	276	131
HI146. Net losses on personal loans as a per cent of loans made during the year, commercial banks.	A 1955 on	ABA	276	131
HI147. Gross loss rate on personal loans, commercial banks.	A 1963 on	ABA	277	
HI148. Net loss rate on personal loans, commercial banks.	A 1963, 1966 on	ABA	277	
HI149. Net loss rate on personal loans, commercial banks.	A 1935–52	Winchester	279	
HI150. Net loss rate on consumer credit, sales finance companies.	A 1929...36, 1949–59	Smith	278	
HI151. Gross loss rate (charge-offs) on average net outstandings, consumer finance companies.	A 1948 on SA 1955 on	FNB Chi	274	131, 170
HI152. Net loss rate on average net outstandings, consumer finance companies.	A 1955 on SA 1961 on	FNB Chi	274	131, 170
HI153. Net loss rate on consumer credit, consumer finance companies.	A 1929...36, 1949–59	Smith	278	

Comprehensive List of Series

79

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HI154. Net loss rate on personal loans, personal loan companies.	A 1929-51	Winchester	279	
HI155. Net loss rate on consumer credit, federal credit unions.	A 1949-59	Smith	278	
HI156. Gross loss rate on personal loans, Household Finance Corporation.	A 1929 on	HFC	279	
HI157. Net loss rate on personal loans, Household Finance Corporation.	A 1929 on	HFC	279	
HI158. Claims paid as per cent of FHA Title I property improvement loans outstanding.	A 1935 on	FHA	279	131
HI159. Gross loss rate on home modernization loans (own plan), commercial banks.	A 1963 on	ABA	277	
HI160. Net loss rate on home modernization loans (own plan), commercial banks.	A 1963, 1966 on	ABA	277	
HI161. Gross loss rate on all other installment loans, commercial banks.	A 1963 on	ABA	277	
HI162. Net loss rates on all other installment loans, commercial banks.	A 1963, 1966 on	ABA	277	

II. HOUSEHOLD SECTOR, HOME MORTGAGES

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-to-Income Ratios

HM1. Ratio of 1- to 4-family home mortgage debt outstanding to disposable personal income.	A 1925 on Q 1950 on	FHLBB, OBE	280	132, 171
HM2. Proportion of all nonfarm families with home mortgage debt.	A 1948 on	SCF	281	132
HM3. Proportion of nonfarm families owning homes.	A 1948 on	SCF	282	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM4. Proportion of nonfarm homeowning families with home mortgage debt.	A 1948 on	SCF	282	
HM5. Ratio of average mortgage amount to average net effective income, FHA-insured home mortgages, existing homes.	A 1936 on Q 1959 on	FHA	283	132, 171
HM6. Ratio of average mortgage amount to average net effective income, FHA-insured home mortgages, proposed homes.	A 1936 on Q 1959 on	FHA	283	
HM7. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	285	132, 172
HM8. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	286	
HM9. Ratio of average mortgage amount to average disposable income, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	286	
<i>Debt-Payment-to-Income Ratios</i>				
*HM10. Ratio of debt service on 1- to 4-family home mortgage debt to disposable personal income.	A 1946 on	Gorman, OBE	280	132
HM11. Ratio of repayments on owner-occupied home mortgage debt to disposable personal income.	A 1939-64 Q 1946-64	NICB, OBE	280	
HM12. Estimated average for mortgage debtor families, ratio of home mortgage payments to personal income.	A 1948-65	SCF, OBE	281	132
*HM13. Ratio of average housing expense to average net effective income, FHA-insured home mortgages, existing homes.	A 1942 on Q 1959 on	FHA	283	133, 172

Comprehensive List of Series

81

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM14. Ratio of average housing expense to average net effective income, FHA-insured home mortgages, proposed homes.	A 1942 on Q 1959 on	FHA	284	
*HM15. Proportion of FHA-insured home mortgages made with ratio of average housing expense to average total effective income amounting to 25 per cent or more, existing homes.	Q 1959 on	FHA	283	133, 173
HM16. Proportion of FHA-insured home mortgages made with ratio of average housing expense to average total effective income amounting to 25 per cent or more, proposed homes.	Q 1959 on	FHA	284	
HM17. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	133, 173
HM18. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income less than \$300.	A 1956 on	VA	286	
HM19. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$300–399.	A 1956 on	VA	286	
HM20. Ratio of average housing expense to average disposable income. VA-guaranteed prior approval home mortgages, monthly income \$400–499.	A 1956 on	VA	286	
HM21. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$500–599.	A 1956 on	VA	286	
HM22. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$600–699.	A 1956 on	VA	286	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM23. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$700–799.	A 1956 on	VA	286	
HM24. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, monthly income \$800 and over.	A 1956 on	VA	286	
HM25. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM26. Ratio of average housing expense to average disposable income, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Loan-to-Value and Downpayment Ratios

*HM27. Proportion of FHA-insured home mortgages insured at or within 2 per cent of the maximum permissible amount and with maturity of 30 years, existing homes.	Q 1965 on	FHA	283	133, 174
HM28. Proportion of FHA-insured home mortgages insured at or within 2 per cent of the maximum permissible amount and with maturity of 30 years, proposed homes.	Q 1966 on	FHA	284	
*HM29. Proportion of VA-guaranteed primary home mortgages made with no downpayment and maximum (30-year) maturity.	M 1963 on	VA	286	133, 174
HM30. Proportion of VA-guaranteed primary home mortgages made with no downpayment and maximum (30-year) maturity, existing homes.	M 1963 on	VA	287	

Comprehensive List of Series

83

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM31. Proportion of VA-guaranteed primary home mortgages made with no down-payment and maximum (30-year) maturity, new and proposed homes.	M 1963 on	VA	287	
*HM32. Average loan-to-price ratio on conventional home mortgages, existing homes, five types of lenders.	M 1963 on	FHLBB	289	133, 175
HM33. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, five types of lenders.	M 1963-66	FHLBB	289	
HM34. Average loan-to-price ratio on conventional home mortgages, new homes, five types of lenders.	M 1963 on	FHLBB	289	
HM35. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, five types of lenders.	M 1963-66	FHLBB	289	
HM36. Average loan-to-price ratio on conventional home mortgages, existing homes, savings and loan associations.	M 1963 on	FHLBB	289	
HM37. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, savings and loan associations.	M 1963-66	FHLBB	289	
HM38. Average loan-to-price ratio on conventional home mortgages, new homes, savings and loan associations.	M 1963 on	FHLBB	289	
HM39. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, savings and loan associations.	M 1963-66	FHLBB	290	
HM40. Average loan-to-purchase-price ratio on conventional home mortgages, made by savings and loan associations.	SA 1946-65	FHLBB	293	133, 175

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM41. Proportion of conventional home mortgages made with loan-to-purchase-price ratio of 75 per cent or more, savings and loan associations.	SA 1946–65	FHLBB	293	
HM42. Median loan-to-purchase-price ratio on conventional home mortgages, existing homes, savings and loan associations.	A 1950–64	USSLL	293	
HM43. Median loan-to-purchase-price ratio on conventional home mortgages, new homes, savings and loan associations.	A 1950–64	USSLL	293	
HM44. Average loan-to-value ratio on home mortgages made by savings and loan associations.	A 1920–47	Morton	294	
HM45. Average loan-to-price ratio on conventional home mortgages, existing homes, mutual savings banks.	M 1963 on	FHLBB	290	
HM46. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, mutual savings banks.	M 1963–66	FHLBB	290	
HM47. Average loan-to-price ratio on conventional home mortgages, new homes, mutual savings banks.	M 1963 on	FHLBB	290	
HM48. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, mutual savings banks.	M 1963–66	FHLBB	290	
HM49. Average loan-to-price ratio on conventional home mortgages, existing homes, mortgage companies.	M 1963 on	FHLBB	290	
HM50. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, mortgage companies.	M 1963–66	FHLBB	290	

Comprehensive List of Series

85

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM51. Average loan-to-price ratio on conventional home mortgages, new homes, mortgage companies.	M 1963 on	FHLBB	290	
HM52. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, mortgage companies.	M 1963–66	FHLBB	290	
HM53. Average loan-to-price ratio on conventional home mortgages, existing homes, life insurance companies.	M 1963 on	FHLBB	290	
HM54. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, life insurance companies.	M 1963–66	FHLBB	290	
HM55. Average loan-to-price ratio on conventional home mortgages, new homes, life insurance companies.	M 1963 on	FHLBB	290	
HM56. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, life insurance companies.	M 1963–66	FHLBB	290	
HM57. Average loan-to-value ratio on home mortgages, life insurance companies.	M 1951–63	Guttentag	294,	134, 176
HM58. Average loan-to-value ratio on conventional home mortgages, life insurance companies.	M 1951–63	Guttentag	294	
HM59. Average loan-to-value ratio on home mortgages made by life insurance companies.	A 1920–47	Morton	294	134
HM60. Average loan-to-price ratio on conventional home mortgages, existing homes, commercial banks.	M 1963 on	FHLBB	290	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM61. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, existing homes, commercial banks.	M 1963–66	FHLBB	290	
HM62. Average loan-to-price ratio on conventional home mortgages, new homes, commercial banks.	M 1963 on	FHLBB	290	
HM63. Proportion of conventional home mortgages made with loan-to-price ratio over 75 per cent, new homes, commercial banks.	M 1963–66	FHLBB	290	
HM64. Average loan-to-value ratio on home mortgages made by commercial banks.	A 1920–47	Morton	295	
HM65. Average loan-to-value ratio on FHA-insured home mortgages, existing homes.	A 1935 on Q 1959 on	FHA	283	134, 177
HM66. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 per cent, existing homes.	A 1957 on Q 1959 on	FHA	283	134, 177
HM67. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 90 per cent, existing homes.	A 1949 on	FHA	283	134
HM68. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 85 per cent, existing homes.	A 1941–54	FHA	283	134
HM69. Average loan-to-value ratio on FHA-insured home mortgages, proposed homes.	A 1935 on Q 1959 on	FHA	284	
HM70. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 95 per cent, proposed homes.	A 1957 on Q 1959 on	FHA	284	
HM71. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 90 per cent, proposed homes.	A 1949 on	FHA	284	

Comprehensive List of Series

87

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM72. Proportion of FHA-insured home mortgages made with loan-to-value ratio over 85 per cent, proposed homes.	A 1940–54	FHA	284	
HM73. Average loan-to-value ratio on FHA-insured home mortgages, life insurance companies.	M 1951–63	Guttentag	294	
HM74. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages.	A 1944–45 on M 1949 on	VA	286	134, 178
HM75. Proportion of VA-guaranteed primary home mortgages made with no downpayment.	A 1944 on M 1949 on	VA	286	134, 179
HM76. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages, existing homes.	A 1946 on M 1949 on	VA	287	
HM77. Proportion of VA-guaranteed primary home mortgages made with no downpayment, existing homes.	A 1944 on M 1955 on	VA	287	
HM78. Average loan-to-purchase-price ratio on VA-guaranteed primary home mortgages, new and proposed homes.	A 1946 on M 1949 on	VA	287	
HM79. Proportion of VA-guaranteed primary home mortgages made with no downpayment, new and proposed homes.	A 1944 on M 1955 on	VA	287	
<i>Debt-to-Assets Ratios</i>				
HM80. Ratio of owner-occupied home mortgage debt outstanding to value of housing, including land.	A 1897–1960	Juster	280	136
<i>Liquidity Ratios</i>				
HM81. Ratio of 1- to 4-family home mortgage debt outstanding to liquid assets of households.	A 1929...39, 1945 on	FHLBB, FRB	280	136
HM82. Ratio of debt service on 1- to 4-family home mortgage debt to liquid assets of households.	A 1946 on	Gorman, FRB	280	136

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM83. Ratio of repayments on owner-occupied home mortgage debt to liquid assets of households.	A 1939, 1945–64	NICB, FRB	280	
HM84. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	136, 180
HM85. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM86. Ratio of average mortgage amount to average liquid assets, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	
HM87. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages.	A 1956 on Q 1957 on	VA	286	136, 180
HM88. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages, existing homes.	Q 1960 on	VA	287	
HM89. Ratio of average annual housing expense to average liquid assets, VA-guaranteed prior approval home mortgages, new homes.	Q 1960 on	VA	287	
MATURITIES				
*HM90. Average maturity on conventional home mortgages, existing homes, five types of lenders.	M 1963 on	FHLBB	289	138, 181
HM91. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, five types of lenders.	M 1963–66	FHLBB	290	

Comprehensive List of Series

89

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM92. Average maturity on conventional home mortgages, new homes, five types of lenders.	M 1963 on	FHLBB	291	
HM93. Proportion of conventional home mortgages made with maturity over 25 years, new homes, five types of lenders.	M 1963–66	FHLBB	291	
HM94. Average maturity on conventional home mortgages, existing homes, savings and loan associations.	M 1963 on	FHLBB	291	
HM95. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, savings and loan associations.	M 1963–66	FHLBB	291	
HM96. Average maturity on conventional home mortgages, new homes, savings and loan associations.	M 1963 on	FHLBB	291	
HM97. Proportion of conventional home mortgages made with maturity over 25 years, new homes, savings and loan associations.	M 1963–66	FHLBB	291	
HM98. Median maturity on conventional home mortgages, home purchase, savings and loan associations.	A 1950–64	USSLL	293	
HM99. Median maturity on conventional home mortgages, new construction, savings and loan associations.	A 1950–64	USSLL	293	
HM100. Average maturity on home mortgages made by savings and loan associations.	A 1920–47	Morton	295	
HM101. Average maturity on conventional home mortgages, existing homes, mutual savings banks.	M 1963 on	FHLBB	291	
HM102. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, mutual savings banks.	M 1963–66	FHLBB	291	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM103. Average maturity on conventional home mortgages, new homes, mutual savings banks.	M 1963 on	FHLBB	291	
HM104. Proportion of conventional home mortgages made with maturity over 25 years, new homes, mutual savings banks.	M 1963–66	FHLBB	291	
HM105. Average maturity on conventional home mortgages, existing homes, mortgage companies.	M 1963 on	FHLBB	291	
HM106. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, mortgage companies.	M 1963–66	FHLBB	291	
HM107. Average maturity on conventional home mortgages, new homes, mortgage companies.	M 1963 on	FHLBB	291	
HM108. Proportion of conventional home mortgages made with maturity over 25 years, new homes, mortgage companies.	M 1963–66	FHLBB	291	
HM109. Average maturity on conventional home mortgages, existing homes, life insurance companies.	M 1963 on	FHLBB	291	
HM110. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, life insurance companies.	M 1963–66	FHLBB	291	
HM111. Average maturity on conventional home mortgages, new homes, life insurance companies.	M 1963 on	FHLBB	291	
HM112. Proportion of conventional home mortgages made with maturity over 25 years, new homes, life insurance companies.	M 1963–66	FHLBB	291	
HM113. Average maturity on home mortgages, life insurance companies.	M 1951–63	Guttentag	294	138, 181

Comprehensive List of Series

91

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM114. Average maturity on conventional home mortgages, life insurance companies.	M 1951-63	Guttentag	294	
HM115. Average maturity on home mortgages made by life insurance companies.	A 1920-47	Morton	294	138
HM116. Average maturity on conventional home mortgages, existing homes, commercial banks.	M 1963 on	FHLBB	291	
HM117. Proportion of conventional home mortgages made with maturity over 25 years, existing homes, commercial banks.	M 1963-66	FHLBB	292	
HM118. Average maturity on conventional home mortgages, new homes, commercial banks.	M 1963 on	FHLBB	292	
HM119. Proportion of conventional home mortgages made with maturity over 25 years, new homes, commercial banks.	M 1963-66	FHLBB	292	
HM120. Average maturity on home mortgages made by commercial banks.	A 1920-47	Morton	295	
HM121. Average maturity on FHA-insured home mortgages, existing homes.	A 1935 on Q 1959 on	FHA	283	138, 182
*HM122. Proportion of FHA-insured home mortgages made with maturity over 35 years, existing homes.	Q 1961 on	FHA	283	138, 182
HM123. Proportion of FHA-insured home mortgages made with maturity over 25 years, existing homes.	A 1955 on Q 1959 on	FHA	283	138, 182
HM124. Average maturity on FHA-insured home mortgages, proposed homes.	A 1935 on Q 1959 on	FHA	284	
HM125. Proportion of FHA-insured home mortgages made with maturity over 35 years, proposed homes.	Q 1961 on	FHA	284	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM126. Proportion of FHA-insured home mortgages made with maturity over 25 years, proposed homes.	A 1955 on Q 1959 on	FHA	284	
HM127. Average maturity on FHA-insured home mortgages, life insurance companies.	M 1951-63	Guttentag	294	
HM128. Average maturity on VA-guaranteed primary home mortgages.	A 1945 on M 1952 on	VA	286	138, 183
HM129. Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years.	A 1950 on M 1955 on	VA	286	138, 183
HM130. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years.	A 1950 on M 1952 on	VA	287	
HM131. Average maturity on VA-guaranteed primary home mortgages, existing homes.	A 1945 on M 1955 on	VA	287	
HM132. Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years, existing homes.	A 1950 on M 1955 on	VA	288	
HM133. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years, existing homes.	A 1950 on M 1955 on	VA	287	
HM134. Average maturity on VA-guaranteed primary home mortgages, new and proposed homes.	A 1945 on M 1955 on	VA	287	
HM135. Proportion of VA-guaranteed primary home mortgages made with maturity of 30 years, new and proposed homes.	A 1950 on M 1955 on	VA	288	
HM136. Proportion of VA-guaranteed primary home mortgages made with maturity over 25 years, new and proposed homes.	A 1950 on M 1955 on	VA	287	

Comprehensive List of Series

93

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
CREDIT RATINGS				
HM137. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 30-year maturities.	A 1950–60	FHA	295	
HM138. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 25-year maturities.	A 1950–60	FHA	295	
HM139. Proportion of FHA ratings on newly insured home mortgages recorded in the lowest acceptable rating class, 20-year maturities.	A 1950–60	FHA	295	
DEFAULT AND DELINQUENCY RATES				
*HM140. Delinquency rate, home mortgages in arrears 2 months or more, savings and loan associations.	M 1953 on	USSLL	296	140, 184
HM141. Delinquency rate on home mortgages, savings and loan associations.	A 1952–64 Q 1958–65	FHLBB	296	
HM142. Delinquency rate on all (other than VA-guaranteed) home mortgages, savings and loan associations.	A 1952–64 Q 1958–65	FHLBB	296	
HM143. Delinquency rate on home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	140, 185
HM144. Delinquency rate on conventional home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
HM145. Delinquency rate on home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM146. Delinquency rate on home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM147. Delinquency rate on home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM148. Delinquency rate on home mortgages, all delinquencies, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM149. Delinquency rate on conventional home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM150. Delinquency rate on conventional home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM151. Delinquency rate on conventional home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM152. Delinquency rate on conventional home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM153. Delinquency rate on home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	140, 185
HM154. Delinquency rate on conventional home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	

Comprehensive List of Series

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM155. Delinquency rate on nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	140, 186
HM156. Delinquency rate on conventional nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
HM157. Calculated delinquency risk index on conventional home mortgages.	A 1950-63	Herzog	301	
HM158. Default rate (current series) on FHA-insured home mortgages.	M 1964 on	FHA	301	140, 187
HM159. Default rate on FHA-insured home mortgages.	A 1938 on M 1939-66	FHA	301	140, 187
HM160. Rate of serious defaults on FHA-insured home mortgages.	M 1964 on	FHA	301	
HM161. Delinquency rate on FHA-insured home mortgages, past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
HM162. Delinquency rate on FHA-insured home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM163. Delinquency rate on FHA-insured home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM164. Delinquency rate, on FHA-insured home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM165. Delinquency rate on FHA-insured home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM166. Delinquency rate on FHA-insured home mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	299	
HM167. Delinquency rate on FHA-insured nonfarm mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
HM168. Calculated delinquency risk index on FHA-insured home mortgages.	A 1946-63	Herzog	301	
HM169. Default rate on VA-guaranteed home mortgages.	M 1946 on	VA	302	140, 189
HM170. Rate of serious defaults on VA-guaranteed home mortgages.	A 1949-60 M 1964 on	VA	302	
HM171. Delinquency rate on VA-guaranteed home mortgages, savings and loan associations.	A 1952-64 Q 1958-65	FHLBB	296	
HM172. Delinquency rate on VA-guaranteed home mortgages past due 3 months or more, including loans in process of foreclosure, mutual savings banks.	Q 1948 on	NAMSB	297	
HM173. Delinquency rate on VA-guaranteed home mortgages 1 month delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM174. Delinquency rate on VA-guaranteed home mortgages 2 months delinquent, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM175. Delinquency rate on VA-guaranteed home mortgages 3 months or more delinquent, including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	

Comprehensive List of Series

97

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM176. Delinquency rate on VA-guaranteed home mortgages, all delinquencies including loans in process of foreclosure, Mortgage Bankers Association.	Q 1953 on	MBA	298	
HM177. Delinquency rate on VA-guaranteed home mortgages, past due 2 months or more, life insurance companies.	Q 1954 on	LIAA	299	
HM178. Calculated delinquency risk index on VA-guaranteed home mortgages.	A 1946-63	Herzog	301	
FORECLOSURE AND REPOSSESSION RATES				
*HM179. Real estate foreclosure rate.	Q 1967 on	FHLBB	303	141, 190
HM180. Foreclosure rate on nonfarm real estate.	A 1950-68 Q 1965-68	FHLBB	303	141, 190
HM181. Number of real estate foreclosures.	M 1967 on	FHLBB	303	141, 190
HM182. Number of foreclosures on nonfarm real estate.	A 1926-68 M 1934-68	FHLBB	303	141, 191
HM183. Calculated conditional foreclosure risk index on conventional home mortgages.	A 1950-63	Herzog	301	
HM184. Calculated foreclosure risk index on conventional home mortgages.	A 1950-63	Herzog	301	
HM185. Foreclosure rate on home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	
HM186. Foreclosure rate on conventional home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM187. Foreclosure rate on home mortgages made by savings and loan associations.	A 1920-47	Morton	305	
HM188. Rate of foreclosures in process on home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	298	
HM189. Rate of foreclosures in process on conventional home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	298	
HM190. Rate of foreclosures in process on home mortgages, life insurance companies.	Q 1964 on	LIAA	299	
HM191. Rate of foreclosures in process on nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	299	
HM192. Foreclosure rate on nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
HM193. Rate of foreclosures in process on conventional home mortgages, life insurance companies.	Q 1964 on	LIAA	299	
HM194. Rate of foreclosures in process on conventional nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	300	
HM195. Foreclosure rate on conventional home mortgages, life insurance companies.	A 1964 on	LIAA	300	
HM196. Foreclosure rate on conventional nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
HM197. Foreclosure rate on home mortgages made by life insurance companies.	A 1920-47	Morton	304	141
HM198. Foreclosure rate on home mortgages made by commercial banks.	A 1920-47	Morton	305	

Comprehensive List of Series

99

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM199. Foreclosure rate on FHA-insured home mortgages.	A 1939 on M 1956 on	FHA	301	141, 192
HM200. Foreclosure rate on FHA-insured and VA-guaranteed home mortgages held by savings and loan associations.	Q 1962 on	FHLBB	304	
HM201. Rate of foreclosures in process on FHA-insured home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	299	
HM202. Rate of foreclosures in process on FHA-insured home mortgages, life insurance companies.	Q 1964 on	LIAA	300	
HM203. Rate of foreclosures in process on FHA-insured nonfarm mortgages, life insurance companies.	Q 1954 on	LIAA	300	
HM204. Foreclosure rate on FHA-insured home mortgages, life insurance companies.	A 1964 on	LIAA	300	
HM205. Foreclosure rate on FHA-insured nonfarm mortgages, life insurance companies.	A 1954 on	LIAA	300	
HM206. Calculated conditional foreclosure risk index on FHA-insured home mortgages.	A 1946–63	Herzog	301	
HM207. Foreclosure rate on VA-guaranteed home mortgages.	M 1948 on	VA	302	141, 193
HM208. Rate of foreclosures in process on VA-guaranteed home mortgages, Mortgage Bankers Association.	Q 1962 on	MBA	299	
HM209. Rate of foreclosures in process on VA-guaranteed home mortgages, life insurance companies.	Q 1954 on	LIAA	300	
HM210. Foreclosure rate on VA-guaranteed home mortgages, life insurance companies.	A 1954 on	LIAA	300	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HM211. Calculated conditonal foreclosure risk index on VA-guaranteed home mortgages.	A 1946-63	Herzog	301	
LOSS RATES				
HM212. Loss rate on home mortgages made by life insurance companies.	Five-year periods 1920-24 through 1935-39, 1940-47	Morton	305	142
HM213. Loss rate on home mortgages made by commercial banks.		Morton	305	142
HM214. Loss rate on sale of acquired properties, FHA-insured home mortgages.	A 1954 on	FHA	305	142
HM215. Loss rate on properties foreclosed and sold by the VA.	A 1961 on	VA	306	

III. HOUSEHOLD SECTOR, ALL HOUSEHOLD CREDIT COMBINED

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-to-Income Ratios

HC1. Ratio of all consumer debt outstanding to disposable personal income.	A 1925 on Q 1951 on	FRB, FHLBB, OBE	306	143, 195
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Debt-Payments-to-Income Ratios

*HC2. Ratio of debt service on consumer instalment and 1- to 4-family home mortgage debt to disposable personal income.	A 1946 on	Gorman, OBE	307	143
HC3. Ratio of repayments on consumer instalment and owner-occupied home mortgage debt to disposable personal income.	A 1939-64 Q 1946-64	NICB, OBE	307	

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Debt-to-Assets Ratios

HC4. Ratio of consumer instalment and home mortgage debt to the value of major consumer durables plus nonfarm owner-occupied housing, including land.	A 1897-1960	Juster	307	143
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Comprehensive List of Series

101

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
HC5. Ratio of total liabilities to equities, nonfarm households.	A 1900...39, 1945-58	National Balance Sheet	307	
<i>Liquidity Ratios</i>				
HC6. Ratio of all consumer debt outstanding to liquid assets of households.	A 1929...39, 1945 on	National Balance Sheet, FRB	307	143
HC7. Ratio of debt service on consumer instalment and 1- to 4-family home mortgage debt to liquid assets of households.	A 1946 on	Gorman, FRB	307	143
HC8. Ratio of repayments on consumer instalment and owner-occupied home mortgage debt to liquid assets of households.	A 1939, 1945-64	NICB, FRB	307	

FAILURE RATES AND BANKRUPTCIES

HC9. Total nonbusiness bankruptcies filed.	A 1940 on	US Courts	308	143
HC10. Employee bankruptcies filed.	A 1940 on	US Courts	308	
HC11. Employee bankruptcies filed under the wage-earners relief chapter (XIII) of the Act.	A 1939 on	US Courts	308	
HC12. Bankruptcies filed by others (than employees) not in business.	A 1940 on	US Courts	308	

IV. BUSINESS SECTOR, GENERAL

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

<i>Debt-to-Income Ratios</i>				
BG1. Ratio of cash flow to total debt, nonfinancial corporation.	A 1926 on	Statistics of Income	309	
BG2. Ratio of cash flow to total liabilities, manufacturing corporations.	Q 1948 on	FTC-SEC	310	144, 195

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
<i>Debt-Payments-to-Income Ratios</i>				
BG3. Times-charges-earned ratio, nonfinancial corporations.	A 1917 on	Statistics of Income	309	
*BG4. Ratio of cash flow to required debt repayments, manufacturing corporations.	Q 1954 on	FTC-SEC	310	144, 196
RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS				
<i>Net-Worth-to-Debt Ratios</i>				
BG5. Ratio of net worth to total debt, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG6. Ratio of net worth to debt, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
*BG7. Ratio of net worth to debt, manufacturing corporations.	Q 1947 on	FTC-SEC	310	144, 196
<i>Liquidity Ratios</i>				
BG8. Ratio of net working capital to total assets, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG9. Ratio of net working capital to total assets, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
*BG10. Ratio of net working capital to total assets, manufacturing corporations.	Q 1947 on	FTC-SEC	310	144, 197
BG11. Current ratio, nonfinancial corporations.	Q 1946 on	SEC	313	144, 197
BG12. Current ratio, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
BG13. Current ratio, manufacturing corporations.	Q 1947 on	FTC-SEC	311	
BG14. Quick ratio, nonfinancial corporations.	Q 1946 on	SEC	313	144, 198
BG15. Quick ratio, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	

Comprehensive List of Series

103

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BG16. Quick ratio, manufacturing corporations.	Q 1947 on	FTC-SEC	311	
MATURITIES				
BG17. Proportion of total debt in long-term form, nonfinancial corporations.	A 1927 on	Statistics of Income	309	
BG18. Proportion of debt in long-term form, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	
BG19. Proportion of debt in long-term form, manufacturing corporations.	A 1947 on	FTC-SEC	311	
DEBT COMPOSITION				
<i>By Industry of Borrower</i>				
BG20. Proportion of total debt in manufacturing.	A 1924 on	Statistics of Income	309	
BG21. Proportion of total debt in mining.	A 1924 on	Statistics of Income	309	
BG22. Proportion of total debt in wholesaling.	A 1938 on	Statistics of Income	309	
BG23. Proportion of total debt in retailing.	A 1938 on	Statistics of Income	309	
BG24. Proportion of total debt in construction.	A 1924 on	Statistics of Income	309	
BG25. Proportion of total debt in services.	A 1938 on	Statistics of Income	310	
<i>By Type of Credit</i>				
BG26. Ratio of trade debt to total liabilities, nonfinancial corporations.	A 1900...39, 1945-58	National Balance Sheet	312	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BG27. Ratio of trade accounts and notes payable to total liabilities, manufacturing corporations.	A 1947 on	FTC-SEC	311	
BG28. Ratio of receivables outstanding to average daily sales, nonfinancial corporations.	A 1931 on	Statistics of Income	310	
BG29. Ratio of receivables outstanding to average daily sales, manufacturing corporations.	Q 1947 on	FTC-SEC	311	144, 199
BG30. Ratio of receivables outstanding to average daily sales, manufacturers.	Q 1959 on	CRF	313	
BG31. Ratio of receivables outstanding to average daily sales, wholesalers.	Q 1960 on	CRF	314	
BG32. Ratio of payables outstanding to annual sales, nonfinancial corporations.	A 1937 on	Statistics of Income	310	
BG33. Ratio of payables outstanding to quarterly sales, manufacturing corporations.	Q 1947 on	FTC-SEC	311	144, 200
CREDIT RATINGS				
*BG34. Proportion of all rated business firms with "high" or "good" credit rating.	BiM 1950 on	D&B	314	146, 201
BG35. Proportion of all rated business firms with "high" credit rating.	BiM 1950 on	D&B	314	146, 201
BG36. Proportion of all rated business firms with "good" credit rating.	BiM 1950 on	D&B	314	146, 202
BG37. Proportion of all rated business firms with "fair" credit rating.	BiM 1950 on	D&B	314	146, 202
BG38. Proportion of all rated business firms with "limited" credit rating.	BiM 1950 on	D&B	314	146, 203
BG39. Proportion of all listed business firms which are unrated.	BiM 1950 on	D&B	314	146, 203

Comprehensive List of Series

105

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BC40. Proportion of all rated business firms with net worth \$20,000 or less with "high" or "good" credit rating.	BiM,1950 on	D&B	314	
BC41. Proportion of all rated business firms with net worth more than \$20,000 with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC42. Proportion of all rated business firms in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC43. Proportion of all rated business firms in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	314	
BC44. Proportion of all rated business firms with net worth \$20,000 or less and in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC45. Proportion of all rated business firms with net worth \$20,000 or less and in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC46. Proportion of all rated business firms with net worth more than \$20,000 and in business for 5 1/2 years or less with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC47. Proportion of all rated business firms with net worth more than \$20,000 and in business for more than 5 1/2 years with "high" or "good" credit rating.	BiM 1950 on	D&B	315	
BC48. Proportion of all rated manufacturing firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BC49. Proportion of all rated wholesalers with "high" or "good" credit rating.	BiM 1952 on	D&B	315	

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BG50. Proportion of all rated retailers with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BG51. Proportion of all rated construction firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
BG52. Proportion of all rated service firms with "high" or "good" credit rating.	BiM 1952 on	D&B	315	
DEFAULT AND DELINQUENCY RATES				
*BG53. Trade credit delinquency rate, manufacturers.	Q 1959 on	CRF	316	146, 204
BG54. Trade credit delinquency rate, manufacturers' receivables past due 90 days or more.	Q 1959 on	CRF	316	
BG55. Index of trade credit delinquency, manufacturers' receivables past due.	A 1947–52, 1959–60 Q 1960–64 M 1966 on	ACI	317	
BG56. Index of trade credit delinquency, manufacturers' receivables past due 60 days or more.	A 1947–52, 1959–60 Q 1960–64 M 1966 on	ACI	317	
BG57. Trade credit delinquency rate, wholesalers.	Q 1960 on	CRF	316	146, 204
BG58. Trade credit delinquency rate, wholesalers' receivables past due 90 days or more.	Q 1960 on	CRF	316	
BG59. Index of trade credit delinquency, wholesalers' receivables past due.	Q 1960–64 M 1966 on	ACI	317	
BG60. Index of trade credit delinquency, wholesalers' receivables past due 60 days or more.	Q 1960–64 M 1966 on	ACI	317	

Comprehensive List of Series

107

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
FAILURE RATES AND BANKRUPTCIES				
*BG61. Ratio of liabilities of business failures to current liabilities of all nonfinancial corporations.	Q 1946 on	D&B, SEC	318	147, 205
BG62. Ratio of liabilities of business failures to current liabilities of all businesses.	A 1900...39, 1945-58	D&B, National Balance Sheet	318	147
BG63. Liabilities of business failures.	Q 1875-93 M 1894 on	D&B	318	147, 206
BG64. Number of business failures per 10,000 business firms listed by Dun & Bradstreet.	M 1900 on	D&B	318	147, 208
BG65. Number of business failures per 10,000 business firms in operation.	A 1929-64	D&B, OBE	318	147
BG66. Business bankruptcies filed.	A 1940 on	US Courts	319	146
BG67. Business bankruptcies filed by merchants.	A 1940 on	US Courts	319	
BG68. Business bankruptcies filed by manufacturers.	A 1940 on	US Courts	319	
BG69. Business bankruptcies filed by professionals.	A 1940 on	US Courts	319	
BG70. Business bankruptcies filed by others in business.	A 1940 on	US Courts	319	
LOSS RATES				
BG71. Trade credit loss rate, four major business sectors, bad debts relative to receivables.	A 1927 on	Statistics of Income	320	147
BG72. Trade credit loss rate, four major business sectors, bad debts relative to sales.	A 1927 on	Statistics of Income	320	147

V. BUSINESS SECTOR, BANK LOANS

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
MATURITIES				
BL1. Bank loans to manufacturers, proportion with maturity of more than 1 year.	A 1948 on	FTC-SEC	320	
DEBT COMPOSITION				
<i>By Industry of Borrower</i>				
BL2. Industrial composition of commercial bank business loans, proportion to manufacturers.	A 1946...57, 1961 on	FRB	321	
BL3. Industrial composition of commercial bank business loans, proportion to durables manufacturers.	A 1946...57, 1961 on	FRB	321	
BL4. Industrial composition of commercial bank business loans, proportion to nondurables manufacturers.	A 1946...57, 1961 on	FRB	321	
BL5. Industrial composition of commercial bank business loans, proportion to mining companies.	A 1961 on	FRB	321	
BL6. Industrial composition of commercial bank business loans, proportion to wholesalers.	A 1946...57, 1961 on	FRB	321	
BL7. Industrial composition of commercial bank business loans, proportion to retailers.	A 1946...57, 1961 on	FRB	321	
BL8. Industrial composition of commercial bank business loans, proportion to construction firms.	A 1946...57, 1961 on	FRB	321	
BL9. Industrial composition of commercial bank business loans, proportion to transportation, communications and public utilities.	A 1946...57, 1961 on	FRB	322	
BL10. Industrial composition of commercial bank business loans, proportion to service industries.	A 1946...57, 1961 on	FRB	322	

Comprehensive List of Series

109

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
CREDIT RATINGS				
BL11. Examiner criticism rate, ratio of sub-standard loans to total loans, sample of 60 banks (Wojnilower).	A 1947–57	Wojnilower	322	149
BL12. Examiner criticism rate, ratio of sub-standard loans to total loans, all FDIC-insured banks (FDIC).	A 1939–51	FDIC	322	149
BL13. Examiner criticism rate, ratio of sub-standard loans to total loans, all FDIC-insured banks (FRB Boston).	A 1952–65	FRB Boston	322	149
LOSS RATES				
*BL14. Gross loss rate on loans of Federal Reserve member banks.	A 1919 on	FRB	323	149
BL15. Net loss rate on loans of Federal Reserve member banks.	A 1927 on	FRB	323	149
BL16. Gross loss rate on commercial bank instalment loans to small businesses.	A 1964 on	ABA	324	
BL17. Net loss rate on commercial bank instalment loans to small businesses.	A 1966 on	ABA	324	

VI. BUSINESS SECTOR, CORPORATE BONDS

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-Payments-to-Income Ratios

BB1. Median times-charges-earned ratio, corporate bonds (public and direct offerings).	A 1900–43, 1951–61	Atkinson	324	151
BB2. Median times-charges-earned ratio, publicly offered corporate bonds.	A 1944–65	Atkinson	324	150
BB3. Proportion of publicly offered corporate bonds with times-charges-earned ratio less than 2.0.	A 1944–65	Atkinson	324	150

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BB4. Median times-charges-earned ratio, publicly offered bonds of industrials.	A 1944–65	Atkinson	325	150
BB5. Median times-charges-earned ratio, publicly offered bonds of public utilities.	A 1944–65	Atkinson	325	150
BB6. Arithmetic means of times-charges-earned ratio, direct placements of industrials.	Q 1951–61	Cohan	325	150, 212
BB7. Arithmetic means of times-charges-earned ratio, direct placements of public utilities.	Q 1951–61	Cohan	325	150, 212

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Debt-to-Assets Ratios

BB8. Arithmetic means of ratio of long-term debt to total capital, direct placements of industrials.	Q 1951–61	Cohan	325	
BB9. Arithmetic means of ratio of long-term debt to total capital, direct placements of public utilities.	Q 1951–61	Cohan	325	

MATURITIES

BB10. Arithmetic means of average term, direct placements of industrials.	Q 1951–61	Cohan	326	
BB11. Arithmetic means of maturity, direct placements of industrials.	Q 1951–61	Cohan	326	
BB12. Arithmetic means of average term, direct placements of public utilities.	Q 1951–61	Cohan	326	
BB13. Arithmetic means of maturity, direct placements of public utilities.	Q 1951–61	Cohan	326	

Comprehensive List of Series

111

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
CREDIT RATINGS				
BB14. Proportion of all rated corporate bond offerings classified below investment grade.	A 1908–65	Atkinson	326	151
BB15. Proportion of all rated corporate bonds, publicly offered, classified below investment grade.	A 1944–65	Atkinson	326	
BB16. Proportion of convertible corporate bonds, publicly offered, classified below investment grade.	By decades, 1910–39, A 1944–65	Atkinson	327	
BB17. Proportion of nonconvertible corporate bonds, publicly offered, classified below investment grade.	By decades, 1910–39, A 1944–65	Atkinson	327	
BB18. Proportion of all rated corporate bonds, direct placements, classified below investment grade.	A 1944–65	Atkinson	327	
BB19. Average Cohan rating on corporate bonds, direct placements.	A 1951–61	Atkinson	327	
BB20. Proportion of corporate bonds, direct placements, classified in highest 3 Cohan quality classes.	A 1951–61	Atkinson	327	
BB21. Proportion of corporate bonds, direct placements, classified in middle 2 Cohan quality classes.	A 1951–61	Atkinson	327	
BB22. Proportion of corporate bonds, direct placements, classified in lowest 4 Cohan quality classes.	A 1951–61	Atkinson	327	
DEFAULT AND DELINQUENCY RATES				
BB23. Default rate on corporate bonds.	A 1900–65	Atkinson, Hickman	328	151
BB24. Default rate by year of offering, corporate bonds.	A 1900–43	Hickman	328	151

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BB25. Default rate by year of offering, convertible corporate bonds.	A 1900–42	Atkinson	328	
BB26. Default rate by year of offering, nonconvertible corporate bonds.	A 1900–43	Atkinson	328	

VII. BUSINESS SECTOR, MORTGAGES ON INCOME-PRODUCING PROPERTIES

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-to-Income Ratios

BM1. Ratio of mortgage amount to annual rental, FHA-insured mortgages on multi-family housing.	A 1950 on	FHA	329	154
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Debt-Payments-to-Income Ratios

*BM2. Average debt-coverage ratio on multi-family and nonresidential mortgages made by 15 life insurance companies.	M 1951 on	LIAA	329	154, 212
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RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Loan-to-Value and Downpayment Ratios

*BM3. Average loan-to-value ratio on multi-family and nonresidential mortgages made by 15 life insurance companies.	M 1951 on	LIAA	329	154, 213
BM4. Average loan-to-value ratio on nonfarm income-producing properties, life insurance companies.	A 1920–47	Morton	330	153
BM5. Average loan-to-value ratio on nonfarm income-producing properties, commercial banks.	A 1920–47	Morton	330	153
BM6. Median loan-to-value ratio on FHA-insured mortgages on multifamily housing.	A 1950 on	FHA	329	154

Comprehensive List of Series

113

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
MATURITIES				
BM7. Average maturity on multifamily and nonresidential mortgages made by 15 life insurance companies.	M 1951–65 Q 1966 on	LIAA	330	154, 214
BM8. Average maturity on nonfarm income-producing properties, life insurance companies.	A 1920–47	Morton	330	153
BM9. Average maturity on nonfarm income-producing properties, commercial banks.	A 1920–47	Morton	330	153
DEFAULT AND DELINQUENCY RATES				
*BM10. Delinquency rate on multifamily mortgages, past due 2 months or more, life insurance companies.	Q 1964 on	LIAA	331	154, 214
BM11. Delinquency rate on conventional multifamily mortgages, past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
BM12. Delinquency rate on conventional commercial mortgages past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
BM13. Default rate on FHA-insured mortgages on multifamily housing.	A 1949 on	FHA	332	154
BM14. Delinquency rate on FHA-insured multifamily mortgages past due 2 months or more, life insurance companies.	Q 1965 on	LIAA	331	
FORECLOSURE AND REPOSSESSION RATES				
BM15. Foreclosure rate by period loan made for mortgages on nonfarm income-producing properties, life insurance companies.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

Measures of Credit Risk and Experience

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BM16. Foreclosure rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks.	Five-year periods 1920–24 through 1935–39 and 1940–47	Morton	333	155
*BM17. Rate of foreclosures in process on multifamily mortgages, life insurance companies.	Q 1964 on	LIAA	331	155, 214
BM18. Rate of foreclosures in process on conventional multifamily mortgages, life insurance companies.	Q 1965 on	LIAA	331	
BM19. Foreclosure rate on conventional multifamily mortgages, life insurance companies.	A 1965 on	LIAA	331	
BM20. Rate of foreclosures in process on conventional commercial mortgages, life insurance companies.	Q 1965 on	LIAA	331	
BM21. Foreclosure rate on conventional commercial mortgages, life insurance companies.	A 1965 on	LIAA	331	
BM22. Foreclosure and assigned mortgage rate on FHA-insured mortgages on multifamily housing.	A 1950 on	FHA	332	155
BM23. Rate of foreclosures in process on FHA-insured multifamily mortgages, life insurance companies.	Q 1965 on	LIAA	331	
BM24. Foreclosure rate on FHA-insured multifamily mortgages, life insurance companies.	A 1965 on	LIAA	331	
LOSS RATES				
BM25. Loss rate by period loan made for mortgages on nonfarm income-producing properties, life insurance companies.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

Comprehensive List of Series

115

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
BM26. Loss rate by period loan made for mortgages on nonfarm income-producing properties, commercial banks.	Five-year periods, 1920–24 through 1935–39, and 1940–47	Morton	333	155

VIII. AGRICULTURAL SECTOR

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-Payments-to-Income Ratios

*A1. Ratio of interest charges on farm mortgage debt to realized net income of farm operators.	A 1910 on	USDA	333	156
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RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Loan-to-Value and Downpayment Ratios

*A2. Ratio of debt to purchase price, credit-financed sales of farmland.	A 1940 on	USDA	334	156
A3. Proportion of all sales of farmland that are credit financed.	A 1944 on	USDA	334	156
A4. Average loan-to-value ratio on farm mortgages made in New York State by the Federal Land Bank of Springfield, Mass.	Av. 1921–30, 1933–36, 1937–40 A 1946–58	Brinegar	335	

Debt-to-Assets Ratios

A5. Ratio of farm mortgage debt outstanding to value of farmland.	A 1910 on	USDA	334	156
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Net-Worth-to-Debt Ratios

A6. Ratio of total liabilities to proprietors' equities, agricultural sector.	A 1930, 1940 on	Balance Sheet of Agriculture	335	156
A7. Ratio of total liabilities to equities, agricultural sector.	A 1900...39, 1945–58	National Balance Sheet	335	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
MATURITIES				
A8. Average maturity on farm mortgages recorded, all lenders.	BiA 1949 on	USDA	335	158
A9. Average maturity on farm mortgages recorded, Federal land banks.	BiA 1949 on	USDA	336	
A10. Average maturity on farm mortgages recorded, insurance companies.	BiA 1949 on	USDA	336	
A11. Average maturity on farm mortgages recorded, banks and trust companies.	BiA 1949 on	USDA	336	
A12. Average maturity on farm mortgages recorded, individuals.	BiA 1949 on	USDA	336	
A13. Average maturity on farm mortgages recorded, Farmers Home Administration.	BiA 1961 on	USDA	336	
A14. Average maturity on farm mortgages recorded, production credit associations.	BiA 1961 on	USDA	336	
A15. Average maturity on farm mortgages recorded, miscellaneous lenders.	BiA 1949 on	USDA	336	
CREDIT RATINGS				
A16. Examiner ratings on farm mortgages made in New York State by the Federal Land Bank of Springfield, Mass., proportion graded "low" as to area and property.	A 1933–58	Brinegar and Fetting	336	
A17. Examiner ratings on Production Credit Association loans, proportion in Grade D ("deemed uncollectible in whole or in part").	A 1945–65	Brinegar and Fetting	336	
A18. Examiner ratings on Production Credit Association loans, proportion in Grade C ("serious weakness").	A 1945–65	Brinegar and Fetting	336	

Comprehensive List of Series

117

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
DEFAULT AND DELINQUENCY RATES				
*A19. Delinquency rate on farm mortgages, past due 3 months or more, life insurance companies.	Q 1954 on	LIAA	337	158, 215
A20. Delinquency rate on farm mortgages, life insurance companies.	A 1954 on	USDA	337	158
A21. Delinquency rate on farm mortgages, Federal land banks.	A 1940 on	USDA	338	158
A22. Delinquency rate on farm machinery loans.	A 1963 on	USDA	338	158
FORECLOSURE AND REPOSSESSION RATES				
A23. Rate of foreclosures in process on farm mortgages, life insurance companies.	Q 1954 on	LIAA	337	159, 215
A24. Foreclosure rate on farm mortgages, life insurance companies.	A 1954 on	LIAA	337	159
A25. Rate of foreclosures in process on farm mortgages, life insurance companies.	A 1957 on	USDA	338	159
A26. Foreclosure rate on farm mortgages, life insurance companies.	A 1957 on	USDA	338	159
A27. Farm mortgages called for foreclosure as a per cent of loans outstanding, Federal land banks.	A 1957 on	USDA	338	159
A28. Foreclosure rate on farm mortgages, Federal land banks.	A 1957 on	USDA	338	159
A29. Foreclosure rate on Federal land bank loans made in New York State, foreclosures completed by April 30, 1958 on loans closed during the year as a per cent of all loans closed during the year which were disposed of by April 30, 1958.	A 1917-58	Brinegar and Fettig	339	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
A30. Foreclosure rate on Federal land bank loans made in New York State, current year foreclosures as a per cent of loans outstanding.	A 1917-58	Brinegar and Fettig	339	
FAILURE RATES AND BANKRUPTCIES				
A31. Bankruptcies filed by farmers.	A 1899 on	US Courts	339	
LOSS RATES				
A32. Net loss rate on farm mortgage loans of Federal land banks.	A 1929-40	Saulnier	340	
A33. Loss rate on Federal land bank loans made in New York State, losses realized by April 30, 1958 on loans closed during the year as a per cent of all loans closed during the year which were disposed of by April 30, 1958.	A 1917-58	Brinegar and Fettig	340	
A34. Loss rate on Federal land bank loans made in New York State, current year losses as a per cent of loans outstanding.	A 1917-58	Brinegar and Fettig	340	
A35. Net loss rate on production credit association loans.	A 1936-62	Brinegar and Fettig	340	
A36. Loss rate on farm machinery loans.	A 1964 on	USDA	338	158

IX. STATE AND LOCAL GOVERNMENT SECTOR

RATIOS OF DEBT OR DEBT PAYMENTS TO INCOME

Debt-Payments-to-Income Ratios

S1. Ratio of state and local debt service charges to general revenues.	A 1922...46, 1948-67	Hempel	341	
S2. Ratio of state and local debt interest plus net retirements to general revenues.	A 1922...46, 1948-67	Hempel	341	

Comprehensive List of Series

119

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
*S3. Ratio of state and local debt interest to general revenues.	A 1902...42, 1944 on	Census	341	159

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Net-Worth-to-Debt Ratios

S4. Ratio of total liabilities to equities, state and local governments.	A 1900...39, 1945-58	National Balance Sheet	342	
S5. Ratio of debt outstanding to property valuation, 200 largest U.S. cities.	A 1935-67	Hempel	341	159

MATURITIES

S6. Average maturity of state and local bonds issued.	A 1957-66	Hempel	342	
S7. Proportion of state and local bonds issued with maturity of 30 years or more.	A 1957-66	Hempel	342	
S8. Proportion of state and local bonds issued with maturity of 20 years or more.	A 1957-66	Hempel	342	
S9. Average maturity of state and local general-obligation bonds issued.	A 1957-66	Hempel	342	
S10. Proportion of state and local general-obligation bonds issued with maturity of 30 years or more.	A 1957-66	Hempel	342	
S11. Proportion of state and local general-obligation bonds issued with maturity of 20 years or more.	A 1957-66	Hempel	342	
S12. Average maturity of state and local revenue bonds issued.	A 1957-66	Hempel	342	
S13. Proportion of state and local revenue bonds issued with maturity of 30 years or more.	A 1957-66	Hempel	342	
S14. Proportion of state and local revenue bonds issued with maturity of 20 years or more.	A 1957-66	Hempel	342	

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
DEBT COMPOSITION				
<i>By Type of Credit</i>				
S15. Nonguaranteed debt as per cent of all state and local debt outstanding.	A 1946—67	Hempel	343	159
S16. Revenue bonds as a per cent of long-term state and local bonds issued.	A 1926—67	Hempel	343	159
CREDIT RATINGS				
S17. Proportion of all rated state and local bonds outstanding rated Ba and below.	A 1938...66	Hempel	343	161
S18. Proportion of rated general-obligation state and local bonds outstanding rated Ba and below.	A 1943...66	Hempel	343	161
S19. Proportion of rated state and local revenue bonds outstanding rated Ba and below.	A 1943...66	Hempel	343	161
*S20. Proportion of all rated state and local bonds issued rated Ba and below.	A 1951 on	IBA	343	161
S21. Proportion of rated general-obligation state and local bonds issued rated Ba and below.	A 1957 on	Moody's, IBA	344	161
S22. Proportion of rated state and local revenue bonds issued rated Ba and below.	A 1957 on	Moody's, IBA	344	161
DEFAULT AND DELINQUENCY RATES				
S23. Property tax delinquency rate, 200 largest U.S. cities.	A 1928—67	D&B	344	159
FAILURE RATES AND BANKRUPTCIES				
S24. Municipal bankruptcy cases filed.	A 1938 on	US Courts	344	159
S25. Municipal bankruptcy cases concluded.	A 1938 on	US Courts	345	

Comprehensive List of Series

121

	<u>Frequency and Period</u>	<u>Prime Source</u>	<u>Notes, page</u>	<u>Data, page</u>
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LOSS RATES

S26. Admitted losses on municipal bankruptcy cases concluded.	A 1938 on	US Courts	345	
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X. OTHER SERIES

RATIOS OF DEBT OR DEBT PAYMENTS TO ASSETS

Loan-to-Value Ratios

M1. Ratio, value of collateral to common stock margin debt.	M 1965 on	NYSE	345	
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M2. Proportion of customers having under 40 per cent equity in common stock margin accounts.	M 1965 on	NYSE	345	
--	-----------	------	-----	--

Net-Worth-to-Debt Ratios

M3. Ratio of total liabilities to equities, non-financial sectors.	A 1900...39, 1945-58	National Balance Sheet	345	
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M4. Ratio of total liabilities to equities, private nonfinancial sectors.	A 1900...39, 1945-58	National Balance Sheet	346	
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DEFAULT AND DELINQUENCY RATES

M5. Default rate, at the close of 1937 on foreign government bonds issued in the United States.	Q 1920-30	Mintz	345	
---	-----------	-------	-----	--

M6. Default rate, at the close of 1937 on foreign government bonds, excluding Canadian bonds, issued in the United States.	Q 1920-30	Mintz	346	
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FAILURE RATES AND BANKRUPTCIES

M7. Total bankruptcies filed.	A 1900 on	US Courts	347	
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M8. Total straight bankruptcies filed.	A 1940 on	US Courts	347	
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M9. Total bankruptcies filed under special relief chapters of the Act.	A 1940 on	US Courts	347	
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