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SECTION D

Financing Nonfarm Residential Real Estate

The 48 tables of section D are concerned with the volume, terms, and characteristics of residential mortgage financing. The first 4 tables carry comprehensive data for the country; the others consist principally of sample data.

Table D 1, giving the percentage of properties mortgaged and the percentage debt is of value by three population groups, is derived from the 1920 Census Monograph II. The 1920 data in Table D 2 are also from this source; the 1934 data and the figures in Table D 3 are taken or derived from the Financial Survey.

Table D 4 represents the National Bureau's preliminary estimate of total debt secured by mortgages on nonfarm residential real estate as of January 1, 1934, derived by methods described in Chapter IV, section 3.

Tables D 5-47 are summaries of Financial Survey data. Methods of deriving the weighted geographic division averages are described in Chapter I, section 2.

The term debt as used in section D includes mortgages and deeds of trust of all priorities, land contracts, or sales contracts and all forms of credit secured by nonfarm residential real estate, even though title to the property may still remain in the seller or mortgagee.

The terms property and properties are used in this section as referring to nonfarm residential real estate which is the security on which the credit is based. Whatever the type of property, it is usually considered as a unit for financing purposes; hence this term is generally used throughout this discussion in place of dwellings or dwelling units, as was done in sections A and B which deal with value and rent.

All tables in this section refer to urban nonfarm residential properties, though the nonfarm designation is omitted from table captions. An exception occurs in the New York City areas, where a few properties are used for commercial and industrial purposes.

All data from the Financial Survey are on a sample basis and therefore are not to be taken as having full coverage in any classification for population groups, tenure, priority, or other grouping, or as having the same coverage in different cities. Although the Financial Survey data for individual cities are the number or amount reported in the sample, and not totals for the city, the totals for population groups within geographic divisions and the aggregate usually represent sample figures for several cities weighted by the total number or amount for each constituent city.

TABLE D I

Owner-occupied Dwellings, Percentage Mortgaged and Percentage that Debt is of Value of Total Mortgaged Property, by Population Group, State, and Geographic Division, 1920

	← PERCENTAGE OF PROPERTIES MORTGAGED →				← PERCENTAGE THAT DEBT IS OF VALUE →			
	All population groups	100,000 or more	25,000-100,000	Under 25,000	All population groups	100,000 or more	25,000-100,000	Under 25,000
United States	39.7	57.6	49.0	29.9	42.6	44.6	42.8	39.9
New England	51.7	68.4	62.7	41.6	43.9	46.2	45.6	40.6
Maine	22.8		33.1	21.1	40.2		42.3	39.1
New Hampshire	30.0		45.7	26.6	39.2		44.6	36.1
Vermont	30.4			30.4	38.2			38.2
Massachusetts	58.7	67.4	65.1	50.2	45.3	47.0	46.6	42.0
Rhode Island	53.4	58.4	63.7	41.5	40.8	42.4	42.0	36.5
Connecticut	64.2	78.8	73.8	65.7	43.0	45.3	44.7	39.9
Mid. Atlantic	51.2	68.5	54.5	39.1	44.8	47.3	43.9	41.2
New York	65.1	72.7	62.6	38.1	44.7	46.5	42.4	39.8
New Jersey	63.5	68.2	71.0	59.0	43.7	46.4	44.9	41.7
Pennsylvania	43.7	63.4	46.5	32.9	45.7	49.4	44.2	41.9
E. N. Central	41.6	59.0	50.4	30.4	41.0	41.9	41.5	39.0
Ohio	42.2	54.9	51.3	31.5	40.9	41.4	41.6	39.6
Indiana	36.7	57.0	50.5	28.7	38.0	41.8	40.2	33.7
Illinois	43.5	63.8	47.1	30.6	41.2	42.3	40.8	39.0
Michigan	43.7	59.5	53.9	29.5	41.4	41.2	42.5	40.4
Wisconsin	38.3	59.5	48.0	30.5	42.1	44.7	42.3	40.1
W. N. Central	32.4	50.9	44.1	25.9	40.4	43.3	40.7	38.2
Minnesota	34.0	50.1	52.2	23.5	38.5	38.9	41.8	37.2
Iowa	28.1	50.5	45.2	22.5	38.8	41.3	41.8	36.7
Missouri	38.1	51.9	41.9	30.2	45.1	48.3	42.5	40.4
N. Dakota	30.7			30.7	39.9			39.9
S. Dakota	27.0		40.7	25.9	38.6		37.5	35.7
Nebraska	32.5	52.9	41.2	25.8	39.4	39.7	37.2	39.6
Kansas	29.7	45.6	40.6	26.8	37.9	42.6	37.9	37.2
S. Atlantic	29.3	48.3	34.6	21.7	41.1	42.9	41.1	39.2
Delaware	47.0			27.8	41.3		41.5	40.4
Maryland	40.9	46.1	41.9	31.6	40.6		43.5	41.0
D. C.	55.4	55.4			46.4		46.4	
Virginia	25.8	38.3	36.3	20.9	42.2	44.5	43.7	40.0
W. Virginia	28.4		36.6	23.6	39.4		40.2	38.8
N. Carolina	20.5		33.4	18.6	38.6		39.5	38.3
S. Carolina	22.5		28.7	21.6	40.9		44.1	39.9
Georgia	22.8	48.0	28.3	17.5	41.2	41.1	43.2	40.6
Florida	25.2		38.1	21.4	38.6		38.3	35.7
E. S. Central	22.7	36.2	35.1	18.3	42.0	43.5	43.5	40.7
Kentucky	24.2	34.2	40.5	19.2	40.6	41.7	40.9	39.9
Tennessee	23.4	34.2	34.4	18.1	43.1	44.4	45.9	40.8
Alabama	22.9	42.7	26.1	17.8	43.9	43.8	45.8	43.5
Mississippi	17.8			17.8	39.4			39.4
W. S. Central	26.0	36.4	40.9	21.9	39.2	42.2	40.0	37.4
Arkansas	25.5		40.8	22.9	39.7		40.7	39.1
Louisiana	21.7	30.1	31.5	17.6	40.7	42.7	42.9	37.9
Oklahoma	30.5		51.3	26.5	36.8		38.1	35.9
Texas	25.3	38.9	33.3	20.3	40.1	42.0	42.3	37.9
Mountain	29.5	44.7	36.5	25.8	41.8	42.7	42.1	41.4
Montana	29.0		31.1	28.7	43.6		46.6	43.2
Idaho	35.4			35.4	40.5			40.5
Wyoming	34.9			34.9	41.4			41.4
Colorado	33.2	42.7	35.8	27.4	41.6	42.2	41.3	41.0
New Mexico	14.5			14.5	39.8			39.8
Arizona	23.4		46.9	20.1	41.5		40.7	41.8
Utah	32.2	48.6	36.6	21.4	42.4	43.6	41.0	40.6
Nevada	12.5			12.5	42.6			42.6
Pacific	38.9	46.1	41.1	32.9	41.4	42.3	42.3	39.6
Washington	39.3	48.8	42.2	31.3	44.0	45.3	46.0	41.0
Oregon	34.8	45.9		26.9	40.4	41.6		38.5
California	39.7	45.1	40.7	35.2	40.8	41.6	41.4	39.4

Source: Census Monograph II, Mortgages on Homes in the United States, 1920; percentage mortgaged 'All population groups' transcribed from Table 26; percentage mortgaged by population group derived from Tables 26, 27, 28, 30, 31, as explained in detail in Part Two, Ch. IV, sec. 1; percentages that debt is of value are transcribed from Table 34. Data as reported by the Census in Monograph II are based on reports from 66.3 per cent of owner-occupied dwellings in the United States (see pp. 17-21).

TABLE D 2

Owner-occupied Dwellings, Percentage Mortgaged, 50 Cities, and Percentage that Debt is of Value of Mortgaged Property, 45 Cities by Geographic Division, 1920 and 1934

	Percentage of properties mortgaged		Percentage that debt is of value		Percentage of properties mortgaged		Percentage that debt is of value		
	1920	1934	1920	1934	1920	1934	1920	1934	
50 (45) cities^{1 2}	48.9	55.3	41.5	55.6					
5 (4) New England cities²	65.1	69.8	44.6	54.6	8 S. Atlantic cities	37.4	49.8	41.9	56.3
Portland, Me.	37.3	46.7	42.2	50.5	Hagerstown, Md.	44.7	49.6	44.7	60.9
Nashua, N.H.	38.0	56.8			Richmond, Va.	34.2	49.7	43.5	59.4
Worcester, Mass.	81.5	83.6	49.8	67.1	Wheeling, W.Va.	28.1	35.3*	40.8	49.4*
Providence, R.I.	58.4	63.2*	42.4	49.4*	Asheville, N.C.	22.6	46.9	37.7	66.3
Waterbury, Conn.	79.8	81.1	47.7	60.0	Charleston, S.C.	30.2	32.9	45.7	50.3
					Columbia, S.C.	25.8	58.4	40.9	57.4
					Atlanta, Ga.	48.0	58.3*	41.1	57.3*
					Jacksonville, Fla.	38.3	47.6	43.1	52.2
5 (4) Mid. Atlantic cities²	59.5	62.1	41.3	55.9	2 (1) E. S. Central cities²	40.0	49.6	43.6	61.1
Binghamton, N.Y.	51.9	45.3	39.7	45.9	Knoxville, Tenn.	34.0	43.3		
Syracuse, N.Y.	65.8	76.9	40.0	57.0	Birmingham, Ala.	42.7	52.4*	43.6	61.1*
Trenton, N.J.	73.2	68.8	46.1	58.4					
Erle, Pa.	49.9	49.7	42.9	57.7	6 (5) W. S. Central cities²	45.1	53.0	40.2	55.9
Williamsport, Pa.	31.9	36.1			Little Rock, Ark.	39.3	43.8	41.5	62.9
					Shreveport, La.	31.5	59.7		
7 (6) E. N. Central cities²	56.1	63.7	40.0	56.8	Oklahoma City, Okla.	59.3	61.7	40.2	58.2
Cleveland, Ohio	59.0	67.0*	38.9	57.2*	Austin, Tex.	27.0	39.2	37.7	46.4
Indianapolis, Ind.	57.0	63.8	41.8	56.2	Dallas, Tex.	46.1	53.3	40.3	53.5
Decatur, Ill.	40.8	50.1			Wichita Falls, Tex.	41.8	41.4	41.4	66.3
Peoria, Ill.	47.5	54.0	41.0	50.4					
Lansing, Mich.	67.6	57.4	46.3	59.5	4 Mountain cities	43.8	47.8	43.4	56.7
Kenosha, Wis.	62.9	65.3	43.2	53.8	Butte, Mont.	31.1	24.2	46.6	41.3
Racine, Wis.	33.8	67.1	44.5	58.9	Pueblo, Colo.	37.0	40.9	44.6	59.2
					Phoenix, Ariz.	46.9	55.6	40.7	56.3
9 W. N. Central cities	47.3	51.0	39.1	52.1	Salt Lake City, Utah	46.6	54.0	43.6	58.0
Minneapolis, Minn.	54.5	55.9	36.3	52.4					
St. Paul, Minn.	43.6	48.0	40.2	50.0	4 Pacific cities	45.9	50.5	43.5	55.9
Des Moines, Iowa	50.5	49.5	41.3	53.2	Seattle, Wash.	50.7	49.2*	46.6	54.7*
St. Joseph, Mo.	43.8	42.9	42.7	52.5	Portland, Ore.	45.9	51.0	41.6	56.6
Springfield, Mo.	41.0	50.1	39.5	52.9	Sacramento, Calif.	43.6	54.5	47.3	61.8
Sioux Falls, S.D.	40.7	53.4	37.5	46.5	San Diego, Calif.	36.0	50.6*	37.1	54.4*
Lincoln, Neb.	41.2	48.2	37.2	53.6					
Topeka, Kan.	37.7	44.0	37.8	50.4					
Wichita, Kan.	42.9	53.5	37.9	56.8					

Source: 1920, *Census Monograph II, Mortgages on Homes in the United States, 1920, Tables 27, 28, 31, and 33*; 1934, *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 50 (45)-city averages weighted by number of owner-occupied dwellings in each city, 1930.

²Figures in parentheses are number of cities reporting percentages that debt is of value of mortgaged property.

TABLE D 3

Mortgaged Dwellings, Percentage that Debt is of Value, January 1, 1930, 1933, and 1934, reported by Owners in 1934: Owner-occupied, 52 Cities; Rented, 44 Cities, by Geographic Division

	← O W N E R - O C C U P I E D →			← R E N T E D →		
	1930	1933	1934	1930	1933	1934
52 (44) cities ^{1 2}	50.8	55.6	55.6	51.9	60.0	60.4
4 (3) New England cities ²	50.0	53.9	54.6	55.2	60.5	60.6
Portland, Me.	48.7	50.2	50.5	48.2	52.7	53.4
Worcester, Mass.	59.8	66.1	67.1	59.7	68.8	69.3
Providence, R.I.*	46.4	48.8	49.4	54.6	58.7	58.7
Waterbury, Conn.	51.6	59.7	60.0			
4 (3) Mid. Atlantic cities ²	46.0	53.7	55.9	51.4	60.3	62.8
Binghamton, N.Y.	43.1	45.7	45.9			
Syracuse, N.Y.	45.1	54.5	57.0	50.8	60.5	62.7
Trenton, N.J.	49.9	55.9	58.4	47.5	57.8	59.7
Erie, Pa.	47.9	54.9	57.7	55.7	60.9	64.5
6 E. N. Central cities	50.2	56.3	56.8	52.2	62.3	64.2
Cleveland, Ohio*	50.1	56.7	57.2	54.6	66.4	67.7
Indianapolis, Ind.	49.7	55.0	56.2	44.8	54.0	57.0
Peoria, Ill.	49.6	51.5	50.4	59.6	60.4	52.5
Lansing, Mich.	55.7	62.4	59.5	45.1	56.5	57.0
Kenosha, Wis.	45.3	52.3	53.8	46.4	35.0	58.4
Racine, Wis.	53.0	58.1	58.9	49.3	56.9	59.8
10 (9) W. N. Central cities ²	50.1	51.9	52.0	50.4	54.2	55.3
Minneapolis, Minn.	48.9	51.1	52.4	51.8	54.3	56.7
St. Paul, Minn.	47.8	49.7	50.0	46.6	54.8	53.7
Des Moines, Iowa	54.4	55.1	53.2	49.0	51.9	52.2
St. Joseph, Mo.	50.2	51.1	52.5	52.9	56.8	54.5
Springfield, Mo.	55.3	54.8	52.9	46.0	46.5	48.2
Fargo, N.D.	50.4	52.2	50.4			
Sioux Falls, S.D.	46.0	48.2	46.5	49.4	48.4	48.8
Lincoln, Neb.	54.0	55.6	53.6	54.7	59.4	63.3
Topeka, Kan.	52.4	51.5	50.4	60.3	52.7	52.0
Wichita, Kan.	52.4	56.8	56.8	47.5	56.7	57.4
9 (8) S. Atlantic cities ²	55.3	58.6	56.6	57.7	69.7	65.5
Hagerstown, Md.	51.2	60.7	60.9	68.9	68.0	67.4
Richmond, Va.	60.3	61.4	59.4	67.0	64.6	62.6
Wheeling, W. Va.*	45.5	51.9	49.4	46.3	53.0	51.1
Asheville, N.C.	64.3	66.7	66.3	76.4	88.4	79.7
Greensboro, N.C.	59.5	68.3	61.9	68.2	79.6	61.2
Charleston, S.C.	49.1	50.5	50.3	48.4	50.3	51.9
Columbia, S.C.	54.8	59.5	57.4	58.8	68.5	62.6
Atlanta, Ga.*	56.5	59.2	57.3	54.8	73.4	70.0
Jacksonville, Fla.	52.9	53.4	52.2			
3 (2) E. S. Central cities	54.5	59.4	59.4	41.6	49.9	51.1
Paducah, Ky.	63.9	65.5	58.7	39.8	41.2	48.2
Birmingham, Ala.*	54.3	60.5	61.1	42.1	52.5	52.0
Jackson, Miss.	52.8	51.7	50.4			
6 (5) W. S. Central cities ²	53.7	58.5	55.4	51.6	57.1	56.7
Little Rock, Ark.	56.6	64.5	62.9	49.6	61.6	62.2
Baton Rouge, La.	49.8	50.1	45.0			
Oklahoma City, Okla.	52.1	60.2	58.2	51.1	57.7	55.5
Austin, Tex.	53.0	51.1	46.4	50.4	49.2	50.9
Dallas, Tex.	54.6	56.7	53.5	52.0	55.7	56.7
Wichita Falls, Tex.	56.9	75.1	66.3	61.9	76.8	72.4
6 (4) Mountain cities ²	52.0	59.0	55.7	47.7	56.2	57.5
Butte, Mont.	44.2	42.5	41.3	50.9	54.6	52.2
Boise, Idaho	48.7	45.8	43.2			
Casper, Wyo.	65.6	63.4	56.9			
Pueblo, Colo.	58.2	58.9	59.2	46.0	53.4	58.9
Phoenix, Ariz.	47.7	57.6	56.3	44.2	54.3	53.3
Salt Lake City, Utah	52.4	62.4	58.0	49.0	57.4	59.8
4 Pacific cities	52.5	56.8	55.9	50.0	57.1	57.4
Seattle, Wash.*	51.4	55.8	54.7	51.4	59.2	57.2
Portland, Ore.	53.2	57.3	56.6	46.8	49.6	54.9
Sacramento, Calif.	61.4	62.4	61.8	59.6	62.7	64.2
San Diego, Calif.*	49.3	55.6	54.4	45.8	56.4	57.6

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 52 (44)-city percentages weighted by total value of mortgaged property in each city, by tenure, 1934 (RPI).

²Figures in parentheses are number of cities reporting rented mortgaged properties.

TABLE D 4

Total Mortgage Debt and Percentage Distribution by Geographic Division and Tenure, January 1, 1934 (preliminary)

	AMOUNT (thousands of dollars) ¹			PERCENTAGE DISTRIBUTION BY GEOGRAPHIC DIVISION			PERCENTAGE DISTRIBUTION BY TENURE	
	Total	Owner- occupied	Rented	Total	Owner- occupied	Rented	Owner- occupied	
							occupied	Rented
United States	26,078,684	13,218,660	12,860,024	100.0	100.0	100.0	50.7	49.3
New England	2,580,770	1,522,009	1,058,761	9.9	11.5	8.2	59.0	41.0
Mid. Atlantic	10,236,455	4,716,598	5,519,857	39.2	35.7	42.9	46.1	53.9
E. N. Central	6,783,023	3,496,180	3,286,843	26.0	26.4	25.5	51.5	48.5
W. N. Central	1,461,423	887,931	573,492	5.6	6.7	4.5	60.8	39.2
S. Atlantic	1,586,297	810,454	775,843	6.1	6.1	6.0	51.1	48.9
E. S. Central	384,683	232,640	152,043	1.5	1.8	1.2	60.5	39.5
W. S. Central	824,090	378,487	445,603	3.2	2.9	3.5	45.9	54.1
Mountain	363,886	176,193	187,693	1.4	1.3	1.5	48.4	51.6
Pacific	1,858,057	998,168	859,889	7.1	7.6	6.7	53.7	46.3

¹Includes land contracts and debt on vacant properties.

TABLE D 5

Owner-occupied Dwellings, Number and Percentage Mortgaged by Value Groups, 52 Cities by Geographic Division, January 1, 1934

	← NUMBER MORTGAGED →											
	All value groups	\$1- 499	\$500- 999	\$1,000- 1,499	\$1,500- 1,999	\$2,000- 2,999	\$3,000- 3,999	\$4,000- 4,999	\$5,000- 7,499	\$7,500- 9,999	\$10,000- 14,999	\$15,000 and over
52 cities¹	70,197	243	1,333	2,808	4,081	11,128	12,670	10,754	16,135	5,762	3,498	1,987
4 New England cities	4,428	3	8	33	51	262	490	654	1,521	713	509	184
Portland, Me.	876	2	2	7	17	43	91	109	204	105	76	20
Worcester, Mass.	1,190			6	3	44	102	190	448	203	150	44
Providence, R.I.*	2,079	1	6	16	31	154	271	295	707	310	203	85
Waterbury, Conn.	483			4		21	26	60	162	95	80	35
4 Mid. Atlantic cities	4,459		5	67	172	605	865	747	1,270	417	227	84
Binghamton, N.Y.	287					15	32	38	102	48	21	11
Syracuse, N.Y.	1,011		2	5	4	46	126	124	407	178	95	24
Trenton, N.J.	1,627		2	49	125	356	336	271	354	75	39	20
Erie, Pa.	1,554		1	13	43	188	371	314	407	116	72	29
6 E. N. Central cities	21,140	14	95	252	528	1,852	2,984	3,562	6,734	2,678	1,509	932
Cleveland, Ohio*	14,784	8	45	123	232	1,020	1,818	2,342	5,003	2,136	1,243	794
Indianapolis, Ind.	1,773	1	32	48	118	284	329	294	378	142	93	54
Peoria, Ill.	1,479	2	13	49	92	249	290	250	313	110	72	39
Lansing, Mich.	860	3	4	20	46	135	168	121	116	38	6	3
Kenosha, Wis.	748		1	2	13	41	141	168	279	65	27	11
Racine, Wis.	1,716			10	27	123	238	387	645	187	68	31
10 W. N. Central cities	12,611	80	361	674	990	2,356	2,641	2,088	2,361	567	322	171
Minneapolis, Minn.	4,206	3	24	71	163	627	929	898	990	296	136	71
St. Paul, Minn.	911		4	17	37	143	233	215	209	28	20	7
Des Moines, Iowa	1,693	28	81	108	137	349	376	216	305	55	23	15
St. Joseph, Mo.	541	1	26	42	54	134	115	61	68	16	17	7
Springfield, Mo.	799	20	74	123	124	180	98	70	76	14	11	9
Fargo, N.D.	494		1	5	9	43	108	116	154	28	23	9
Sioux Falls, S.D.	654	3	14	18	45	101	131	112	143	50	28	11
Lincoln, Neb.	828	1	26	41	81	195	175	111	127	32	20	17
Topeka, Kan.	1,107	5	36	76	120	222	250	160	181	23	25	9
Wichita, Kan.	1,380	19	75	173	220	362	228	131	108	27	21	16
9 S. Atlantic cities	5,698	18	129	222	381	894	930	736	1,318	489	340	239
Hagerstown, Md.	367	1	7	10	27	62	68	47	78	24	20	23
Richmond, Va.	1,112	2	15	28	51	102	118	141	362	155	95	46
Wheeling, W. Va.*	120			6	2	18	27	13	26	11	11	6
Asheville, N.C.	421	2	26	32	37	79	81	57	59	18	13	17
Greensboro, N.C.	323		4	20	22	32	39	41	86	39	21	19
Charleston, S.C.	213	2	9	6	16	32	33	27	57	14	11	6
Columbia, S.C.	349	3	13	17	18	49	43	42	88	38	30	8
Atlanta, Ga.*	2,493	6	47	96	175	466	477	337	487	169	126	107
Jacksonville, Fla.	298	2	8	9	33	54	44	31	75	21	13	8
3 E. S. Central cities	2,605	20	160	230	236	538	473	335	381	112	79	41
Paducah, Ky.	240	10	30	34	27	54	33	23	18	6	1	4
Birmingham, Ala.*	2,090	9	123	186	196	435	393	259	304	87	67	31
Jackson, Miss.	275	1	7	10	13	49	47	53	59	19	11	6
6 W. S. Central cities	5,403	49	194	325	480	1,192	1,109	632	830	284	198	110
Little Rock, Ark.	874	8	49	67	86	213	178	80	130	46	24	13
Baton Rouge, La.	203	2	15	14	23	32	44	13	32	9	17	2
Oklahoma City, Okla.	1,815	13	54	92	174	381	363	229	275	104	83	47
Austin, Tex.	425	4	31	44	37	79	68	39	67	22	23	13
Dallas, Tex.	1,716	1	11	59	120	396	413	254	295	95	46	26
Wichita Falls, Tex.	370	21	34	49	60	91	45	17	31	8	5	9
6 Mountain cities	4,305	33	197	337	451	1,074	862	551	497	163	85	55
Butte, Mont.	482	6	42	65	68	99	69	46	50	14	14	9
Boise, Idaho	594	3	30	37	66	153	121	77	71	19	9	8
Casper, Wyo.	312	10	26	25	36	79	44	42	22	16	6	4
Pueblo, Colo.	425	10	45	68	60	134	58	20	23	3	3	1
Phoenix, Ariz.	555		8	25	41	116	122	91	87	34	20	11
Salt Lake City, Utah	1,937	4	46	117	178	493	448	275	244	77	33	22
4 Pacific cities	9,550	26	184	466	792	2,355	2,316	1,449	1,223	339	229	171
Seattle, Wash.*	3,297	16	94	213	300	861	769	441	377	97	61	68
Portland, Ore.	2,581	6	55	150	256	682	617	391	272	72	49	31
Sacramento, Calif.	1,276	1	6	34	73	229	302	262	247	66	43	13
San Diego, Calif.*	2,396	3	29	69	163	583	628	355	327	104	76	59

Source: *Financial Survey of Urban Housing*. Percentage not shown when total number reporting on properties (mortgaged plus free) as shown in Table A 12 is less than 3.

*Metropolitan district.

¹Geographic division and 52-city percentages weighted by number of owner-occupied residential dwellings in each city (RPI).

²Based upon the number of properties reporting mortgage debt as shown in this table and the total number of properties reporting (mortgaged plus free) as shown in Table A 12.

FINANCING NONFARM RESIDENTIAL REAL ESTATE

TABLE D 5

Owner-occupied Dwellings, Number and Percentage Mortgaged by Value Groups, 52 Cities by Geographic Division, January 1, 1934

All value groups	PERCENTAGE MORTGAGED ²											52 cities ¹
	\$1- 499	\$500- 999	\$1,000- 1,499	\$1,500- 1,999	\$2,000- 2,999	\$3,000- 3,999	\$4,000- 4,999	\$5,000- 7,499	\$7,500- 9,999	\$10,000- 14,999	\$15,000 and over	
58.1	25.4	33.1	40.4	44.3	51.1	56.0	61.8	63.2	64.9	64.4	60.0	
67.1	21.7	44.1	57.1	54.0	61.3	62.8	68.1	70.3	70.0	69.2	59.8	4 New England cities
46.7	40.0	22.2	30.4	44.7	43.4	45.3	52.4	45.4	49.3	50.7	37.7	Portland, Me.
83.6			85.7	60.0	83.0	82.3	88.0	87.3	81.5	82.4	60.3	Worcester, Mass.
63.2	20.0	46.2	47.1	53.4	55.6	58.7	63.4	66.1	67.7	65.3	62.0	Providence, R.I.*
81.1			100.0		77.7	70.3	77.9	89.0	81.8	87.9	58.3	Waterbury, Conn.
64.1		41.2	50.6	44.9	56.4	61.0	59.8	67.7	70.6	71.7	65.4	4 Mid. Atlantic cities
45.3					40.5	39.5	44.7	46.7	49.4	44.6	47.8	Binghamton, N.Y.
76.9		66.7	50.0	40.0	67.6	71.6	67.4	80.0	83.6	86.4	77.4	Syracuse, N.Y.
68.8		18.2	57.6	64.4	64.4	70.1	70.0	73.3	78.1	78.0	76.9	Trenton, N.J.
49.7		12.5	46.4	39.4	40.8	49.1	48.4	55.1	55.2	58.1	46.8	Erie, Pa.
65.1	39.4	41.5	45.9	50.9	55.3	59.4	68.8	69.0	71.4	70.0	64.5	6 E. N. Central cities
67.0	47.1	39.5	41.7	44.4	53.4	59.3	67.4	71.9	75.9	73.7	67.3	Cleveland, Ohio*
63.8	16.6	56.1	50.5	62.4	62.0	64.1	70.3	66.4	59.2	64.6	59.3	Indianapolis, Ind.
54.0	33.3	34.2	53.3	51.1	51.2	52.2	57.2	53.6	58.8	66.1	60.0	Peoria, Ill.
57.4	37.5	20.0	69.0	67.6	59.5	53.3	56.3	58.8	70.4	54.5	60.4	Lansing, Mich.
65.3			50.0	76.5	50.6	60.8	65.6	70.1	73.9	57.4	52.4	Kenosha, Wis.
67.1			47.6	58.7	58.9	56.7	69.5	71.1	78.2	72.3	66.0	Racine, Wis.
51.1	27.4	29.3	34.9	39.5	46.2	51.4	58.5	60.8	59.9	61.0	53.5	10 W. N. Central cities
55.9	33.3	30.4	32.9	39.2	48.9	52.1	61.6	64.5	71.8	65.1	57.3	Minneapolis, Minn.
48.0		18.2	27.9	29.1	37.0	46.3	59.9	59.7	59.1	66.7	50.0	St. Paul, Minn.
49.5	25.7	31.5	35.8	38.8	46.8	56.1	60.0	65.9	66.3	51.1	44.1	Des Moines, Iowa
42.9	8.7	31.3	32.8	37.5	45.3	47.9	47.7	53.5	34.8	44.7	41.2	St. Joseph, Mo.
50.1	46.5	48.1	49.0	49.0	50.4	50.3	56.5	54.3	36.8	45.8	60.0	Springfield, Mo.
58.5			50.0	60.0	57.3	51.4	60.1	63.3	56.0	60.5	64.2	Fargo, N.D.
53.4	23.7	43.7	39.1	49.4	45.9	52.4	56.8	61.9	69.4	50.9	52.3	Sioux Falls, S.D.
48.2	5.9	33.3	37.6	43.1	47.2	52.9	51.6	54.5	50.8	57.1	51.5	Lincoln, Neb.
44.0	18.5	24.7	30.3	41.0	42.9	52.2	46.1	52.9	36.5	65.8	60.0	Topeka, Kan.
53.5	33.3	34.7	50.3	54.2	55.7	55.9	63.3	59.0	55.1	65.6	59.3	Wichita, Kan.
45.8	17.5	22.9	26.8	34.0	41.5	47.5	52.2	56.2	59.1	55.8	55.9	9 S. Atlantic cities
49.6	20.0	70.0	29.4	44.3	50.0	56.7	47.5	49.7	43.6	48.8	71.9	Hagerstown, Md.
49.7	8.3	13.8	17.8	30.4	40.3	47.8	58.9	61.3	68.5	62.5	60.0	Richmond, Va.
21.9			15.0	5.9	16.5	24.3	24.1	29.2	42.3	30.6	37.5	Wheeling, W. Va.*
46.9	16.6	33.3	34.7	43.0	46.1	57.0	55.3	52.6	48.6	43.3	48.5	Asheville, N.C.
56.8		13.8	51.3	51.2	46.4	53.4	61.2	67.2	67.2	61.8	67.9	Greensboro, N.C.
32.9	22.2	17.0	16.2	33.3	41.0	36.7	38.0	38.5	31.1	26.8	22.2	Charleston, S.C.
58.4	33.3	35.1	43.6	48.6	64.5	54.4	59.2	66.2	71.7	63.8	47.1	Columbia, S.C.
58.3	19.4	23.5	38.2	44.6	54.0	61.9	68.9	69.1	70.4	69.2	70.9	Atlanta, Ga.*
47.6	18.2	18.6	16.4	49.3	45.0	48.3	51.7	69.4	61.8	72.2	53.3	Jacksonville, Fla.
51.4	13.4	31.4	41.6	43.3	50.9	58.9	65.2	62.0	67.2	63.5	60.3	3 E. S. Central cities
30.7	16.1	19.0	27.4	28.4	38.3	40.7	57.5	35.3	33.3	20.0	57.1	Paducah, Ky.
52.4	12.2	32.9	42.4	43.8	50.4	60.2	66.4	63.9	69.0	69.8	62.0	Birmingham, Ala.*
61.5	20.0	30.4	47.6	52.0	65.3	64.4	62.3	70.0	83.0	52.4	50.0	Jackson, Miss.
52.2	15.7	27.9	40.6	48.6	52.1	54.8	57.0	58.2	60.9	60.6	51.2	6 W. S. Central cities
43.8	14.3	25.1	33.0	35.9	48.3	49.3	51.3	54.4	51.1	57.1	46.4	Little Rock, Ark.
53.3	16.7	39.5	45.2	62.2	51.6	69.8	37.1	61.5	47.4	65.4	33.3	Baton Rouge, La.
61.7	27.7	42.2	51.7	63.7	60.9	64.7	69.4	61.4	65.4	72.2	59.5	Oklahoma City, Okla.
39.2	16.0	38.2	36.6	36.2	39.6	39.4	37.1	43.5	44.0	44.2	48.1	Austin, Tex.
53.3	5.9	15.1	35.3	44.0	50.8	54.4	61.2	62.4	68.8	61.3	52.0	Dallas, Tex.
41.4	28.0	27.6	43.8	49.2	51.4	40.2	33.3	47.7	47.1	35.7	34.6	Wichita Falls, Tex.
47.3	18.4	26.4	36.3	41.3	50.9	52.6	59.5	55.9	61.9	54.3	56.1	6 Mountain cities
24.2	10.2	18.0	19.1	22.7	25.3	27.1	29.3	30.7	36.9	42.4	42.9	Butte, Mont.
45.1	25.0	37.5	39.8	47.8	46.6	44.3	47.0	47.7	52.8	34.6	42.1	Boise, Idaho
44.0	15.3	29.2	34.2	52.8	54.8	44.8	67.7	37.9	64.0	46.1	44.4	Casper, Wyo.
40.9	14.3	20.8	37.2	41.4	55.8	55.2	64.5	62.2	50.0	75.0	66.0	Pueblo, Colo.
55.6		26.7	38.5	48.8	55.2	69.5	65.9	56.1	66.7	62.5	42.3	Phoenix, Ariz.
54.0	21.1	28.0	39.4	41.4	54.7	56.6	64.7	63.5	72.0	52.4	66.7	Salt Lake City, Utah
50.4	19.2	27.5	33.7	39.7	47.9	56.2	62.9	59.8	61.5	64.4	66.4	4 Pacific cities
49.2	21.9	26.7	34.5	37.7	46.3	56.3	63.0	61.0	62.6	61.0	74.7	Seattle, Wash.*
51.0	16.8	29.1	33.1	40.0	48.2	57.6	65.6	61.8	62.1	75.4	66.0	Portland, Ore.
54.5	20.0	17.1	47.2	50.7	50.1	53.3	60.1	60.2	65.5	63.8	39.4	Sacramento, Calif.
50.6	13.0	26.4	27.2	39.2	50.2	55.1	59.2	53.0	56.8	58.0	58.4	San Diego, Calif.*

TABLE D 6

Rented Dwellings, Number and Percentage Mortgaged by Value Groups, 44 Cities by Geographic Division, January 1, 1934

	NUMBER MORTGAGED											
	All value groups	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over
44 cities¹	14,146	59	357	657	967	2,319	2,391	1,904	2,890	1,137	766	699
3 New England cities	808		2	9	17	47	88	90	279	154	78	44
Portland, Me.	194		2	6	3	13	15	25	53	44	23	10
Worcester, Mass.	208			1	2	7	20	24	74	47	18	15
Providence, R.I.*	406			2	12	27	53	41	152	63	37	19
3 Mid. Atlantic cities	756		10	8	27	96	110	120	223	82	54	26
Syracuse, N.Y.	224			1		4	15	25	93	47	28	11
Trenton, N.J.	248		9	5	25	59	38	29	64	9	6	4
Erie, Pa.	284		1	2	2	33	57	66	66	26	20	11
6 E. N. Central cities	3,904	6	35	90	144	420	502	578	1,083	477	312	297
Cleveland, Ohio*	2,384	2	14	39	45	156	224	346	774	355	240	189
Indianapolis, Ind.	512	4	9	18	49	116	98	56	91	34	18	19
Peoria, Ill.	372		9	18	29	74	70	57	15	14	16	16
Lansing, Mich.	166		1	8	18	38	51	18	25	4	2	1
Kenosha, Wis.	137			2	2	6	25	22	44	11	15	10
Racine, Wis.	333		2	5	1	30	34	66	92	58	23	22
9 W. N. Central cities	2,955	22	105	217	284	560	631	406	415	118	84	113
Minneapolis, Minn.	1,000	2	9	33	44	171	229	162	183	57	45	65
St. Paul, Minn.	227			7	15	33	55	45	45	12	9	6
Des Moines, Iowa	413	6	16	22	50	85	114	44	46	12	9	11
St. Joseph, Mo.	113		8	15	6	22	24	23	9	3	3	
Springfield, Mo.	186	6	11	32	31	50	18	12	17	4	1	4
Sioux Falls, S.D.	188	1	1	10	15	29	35	40	36	10	5	6
Lincoln, Neb.	201		8	17	20	46	49	23	20	7	2	9
Topeka, Kan.	260		18	30	43	48	46	29	32	4	5	5
Wichita, Kan.	367	7	34	51	60	78	61	28	27	9	5	7
8 S. Atlantic cities	1,861	8	58	100	125	323	320	262	393	118	86	68
Hagerstown, Md.	69	1		3	5	15	14	9	11	6	3	1
Richmond, Va.	134		4	4	4	15	19	25	38	12	8	5
Wheeling, W.Va.*	830	4	24	45	59	132	159	127	184	44	28	24
Asheville, N.C.	46	1	3	4	7	9	4	9	3	2	3	1
Greensboro, N.C.	78		3	10	3	9	10	10	15	6	6	4
Charleston, S.C.	75		3	6	5	10	13	11	20	5	1	1
Columbia, S.C.	87		5	4	2	9	10	14	24	12	4	3
Atlanta, Ga.*	544	2	15	24	40	124	91	57	98	31	33	29
2 E. S. Central cities	246	5	16	14	29	48	41	28	29	15	10	11
Paducah, Ky.	25	3	3		2	3	4	2	3	1	1	3
Birmingham, Ala.*	221	2	13	14	27	45	37	26	26	14	9	8
5 W. S. Central cities	1,188	14	71	83	107	239	212	117	166	63	53	63
Little Rock, Ark.	184	7	18	24	17	37	24	15	20	7	7	8
Oklahoma City, Okla.	402	2	14	26	43	68	56	38	66	24	25	40
Austin, Tex.	110	4	22	9	7	21	19	9	7	3	4	5
Dallas, Tex.	410		7	15	30	90	97	51	64	29	17	10
Wichita Falls, Tex.	82	1	10	9	10	23	16	4	9			
4 Mountain cities	587	1	27	43	62	126	102	77	79	26	12	32
Butte, Mont.	59		5	8	10	10	7	1	8	2	1	7
Pueblo, Colo.	55		15	9	9	12	3	4	2		1	
Phoenix, Ariz.	166	1		5	9	40	30	23	35	11	5	6
Salt Lake City, Utah	307		6	21	34	64	62	49	34	13	5	19
4 Pacific cities	1,841	3	33	93	172	460	385	226	223	84	77	85
Seattle, Wash.*	511		8	26	44	135	113	58	60	12	21	34
Portland, Ore.	445	3		35	48	113	96	48	48	19	12	15
Sacramento, Calif.	237		1	8	19	52	46	38	39	18	11	5
San Diego, Calif.*	648		16	24	61	160	130	82	76	35	33	31

Source: *Financial Survey of Urban Housing*. Percentage not shown when total number reporting on properties (mortgaged plus free) as shown in Table A 13 is less than 3.

*Metropolitan district.

¹Geographic division and 44-city percentages weighted by total number of rented residential properties in each city (RPI).

²Individual city percentages are based upon the number of properties reporting mortgage debt as shown in this table and the total number of properties reporting (mortgaged plus free) as shown in Table A 13.

TABLE D 6

Rented Dwellings, Number and Percentage Mortgaged by Value Groups, 44 Cities by Geographic Division, January 1, 1934

All value groups	PERCENTAGE MORTGAGED ²											44 cities ¹
	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
39.8	20.2	14.9	21.7	27.9	34.5	41.6	49.1	54.6	57.6	58.3	68.6	
52.5		20.0	15.6	36.1	34.2	42.7	42.9	62.4	64.7	72.6	69.8	3 New England cities
41.3		20.0	30.0	14.3	23.2	29.4	40.3	43.8	58.7	63.9	55.8	Portland, Me.
69.3			25.0		70.0	55.6	60.0	72.5	81.0	64.3	75.0	Worcester, Mass.
50.2			11.8	38.7	27.6	41.4	39.4	62.4	61.8	75.5	70.4	Providence, R.I.*
51.7		26.7	13.5	16.4	29.6	41.7	50.7	60.3	59.2	68.9	63.6	3 Mid. Atlantic cities
87.1					30.8	48.4	55.8	70.5	78.3	80.0	73.3	Syracuse, N.Y.
39.6		37.5	10.4	35.2	32.6	39.2	46.0	67.4	36.0	66.6	50.0	Trenton, N.J.
36.5		20.0	15.4	4.7	25.8	33.5	46.5	40.7	45.6	54.1	57.9	Erie, Pa.
50.7	44.1	21.6	30.8	36.1	40.4	45.6	50.2	58.2	62.6	58.6	71.4	6 E. N. Central cities
53.2	25.0	24.1	31.2	33.6	36.3	40.8	52.7	60.4	63.7	64.0	61.6	Cleveland, Ohio*
51.2	80.0	21.4	29.0	44.5	51.3	56.3	47.9	58.9	66.8	48.6	86.3	Indianapolis, Ind.
40.3		16.4	22.5	28.4	38.9	41.7	56.0	45.3	51.7	53.8	80.0	Peoria, Ill.
36.5		5.6	34.8	32.1	33.9	37.5	35.3	59.5	44.4	50.0		Lansing, Mich.
48.2			50.0	50.0	30.0	45.5	37.9	53.7	42.3	78.9	71.4	Kenosha, Wis.
53.5		28.6	33.3	14.3	36.1	35.8	54.5	57.5	78.4	67.6	84.6	Racine, Wis.
37.9	15.4	15.4	23.7	27.2	32.9	44.1	53.7	53.1	55.9	58.0	74.0	9 W. N. Central cities
46.3	13.3	14.1	23.1	24.6	38.4	49.2	56.4	58.3	61.3	67.2	75.6	Minneapolis, Minn.
41.4			26.9	31.9	28.7	42.6	51.1	52.9	54.5	69.2	75.0	St. Paul, Minn.
35.4	11.5	13.4	17.2	27.9	31.2	55.1	53.6	56.8	57.1	64.3	64.7	Des Moines, Iowa
24.7		15.1	16.8	13.0	22.9	32.4	65.7	28.1	60.0	37.5		St. Joseph, Mo.
26.4	17.1	8.3	21.1	23.1	36.0	31.0	50.0	47.5	57.1		57.1	Springfield, Mo.
40.8	25.0	7.1	30.0	30.7	36.2	26.0	48.8	48.0	52.6	50.0	50.0	Sioux Falls, S.D.
36.5		16.0	32.7	23.8	34.6	46.2	46.9	52.6	53.8	33.3	90.0	Lincoln, Neb.
26.2		16.4	21.1	27.0	21.5	28.4	37.7	47.1	30.8	55.6	71.4	Topeka, Kan.
38.8	21.9	26.8	29.6	39.2	37.0	48.4	59.6	61.4	56.3	45.5	87.5	Wichita, Kan.
34.3	6.8	11.8	19.1	20.9	33.7	36.9	47.9	56.1	53.6	58.3	60.8	8 S. Atlantic cities
26.2	14.3	5.1	9.0	21.4	25.0	37.6	26.4	39.5	43.0	30.0	25.0	Hagerstown, Md.
34.2		12.5	12.9	11.4	27.3	29.2	49.0	55.1	63.2	53.3	35.7	Richmond, Va.
35.3	13.3	18.2	26.5	27.6	31.1	36.1	59.3	47.5	40.0	37.8	51.1	Wheeling, W.Va.*
14.5	6.6	13.6	14.2	22.5	12.6	8.1	23.6	7.8	13.3			Asheville, N.C.
29.3		8.3	37.0	15.8	47.4	27.0	44.1	47.6	31.6	54.5	57.1	Greensboro, N.C.
23.6		6.3	14.0	15.2	18.2	40.6	50.0	46.5	33.3	7.7	33.3	Charleston, S.C.
33.7		16.1	18.2	13.3	28.1	27.0	53.8	64.9	60.0	50.0	75.0	Columbia, S.C.
40.7	3.8	9.9	18.2	25.2	42.9	48.1	54.8	71.5	68.9	80.5	80.6	Atlanta, Ga.*
21.7	3.0	8.5	13.2	24.8	22.4	27.0	31.2	36.4	43.0	42.1	64.5	2 E. S. Central cities
7.1	3.5	2.8		4.9	11.5	20.0	25.0	21.4	33.3	33.3	100.0	Paducah, Ky.
22.9	3.0	9.0	13.2	26.5	23.3	27.6	31.7	37.7	43.8	42.9	61.5	Birmingham, Ala.*
35.9	8.3	15.2	21.7	25.6	36.0	45.3	51.4	55.5	65.8	63.6	74.7	5 W. S. Central cities
23.9	5.1	14.6	18.9	18.1	28.7	35.8	62.5	52.6	77.8	58.3	80.0	Little Rock, Ark.
43.1	5.0	18.7	31.0	36.4	39.5	45.9	55.1	55.9	68.6	64.1	78.4	Oklahoma City, Okla.
30.6	25.0	28.2	20.5	22.6	41.2	41.3	40.9	22.6	15.0	50.0	71.4	Austin, Tex.
39.6		12.3	19.2	24.6	36.4	51.3	53.7	60.4	70.7	68.0	71.4	Dallas, Tex.
21.2	5.9	15.1	12.4	14.5	29.8	33.3	20.0	69.2				Wichita Falls, Tex.
35.5	20.0	13.5	18.3	30.0	35.8	38.5	50.9	48.2	70.5	44.3	79.4	4 Mountain cities
15.1		8.9	12.5	18.2	14.7	21.2	5.3	23.5	28.6	14.3	50.0	Butte, Mont.
22.5		25.4	22.0	28.1	25.5	23.1	50.0	25.0		25.0		Pueblo, Colo.
43.6	20.0	7.1	17.2	23.6	46.0	40.0	52.3	61.4	64.7	55.6	100.0	Phoenix, Ariz.
42.9		13.3	19.1	36.2	41.0	50.0	64.5	58.6	86.7	55.6	76.0	Salt Lake City, Utah
36.8	16.7	10.3	18.8	25.7	35.4	43.8	54.5	55.4	53.5	57.8	64.6	4 Pacific cities
36.4		9.6	15.1	20.4	35.4	48.1	59.2	62.5	41.4	70.0	61.8	Seattle, Wash.*
33.8	16.7	7.5	21.5	27.1	34.2	38.6	46.6	52.7	61.3	50.0	62.5	Portland, Ore.
45.0		6.7	25.8	37.3	37.1	46.9	58.5	57.4	64.3	50.0	71.4	Sacramento, Calif.
38.3		15.8	18.8	28.1	36.3	42.3	55.0	47.2	59.3	50.8	68.9	San Diego, Calif.*

TABLE D 7

Mortgaged Dwellings, Number reporting Value and Average Value by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

		OWNER - OCCUPIED											
NUMBER REPORTING	All value groups	AVERAGE VALUE (dollars) BY VALUE GROUPS											
		\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
52 cities¹	70,166	5,081	359	782	1,231	1,887	2,456	3,322	4,250	5,780	8,163	11,236	21,327
4 New England cities	4,382	6,635		767	1,182	1,628	2,747	3,365	4,250	5,691	8,340	11,074	19,265
Portland, Me.	680	6,142			1,143	1,659	2,344	3,328	4,242	5,919	8,225	10,810	17,370
Worcester, Mass.	1,187	6,744			1,200	1,600	2,591	3,589	4,295	5,901	8,292	10,933	17,002
Providence, R.I.*	2,074	6,393		767	1,208	1,632	2,681	3,292	4,242	5,889	8,352	11,094	19,255
Waterbury, Conn.	481	8,112			1,175		2,414	3,377	4,217	5,870	8,415	11,544	24,660
4 Mid. Atlantic cities	4,437	5,777			1,237	1,723	2,437	3,330	4,265	5,808	8,199	10,998	20,975
Binghamton, N.Y.	268	6,637					2,727	3,422	4,363	5,857	8,160	10,924	21,727
Syracuse, N.Y.	1,000	6,478			1,220	1,675	2,407	3,329	4,270	5,888	8,319	11,098	22,129
Trenton, N.J.	1,617	4,178			1,304	1,652	2,353	3,302	4,247	5,655	8,085	10,821	19,150
Erie, Pa.	1,554	4,957			1,215	1,928	2,436	3,308	4,211	5,711	8,003	10,942	19,190
6 E. N. Central cities	20,645	6,019	383	797	1,310	1,745	2,498	3,378	4,270	5,859	8,221	11,120	20,691
Cleveland, Ohio*	14,311	6,835	383	762	1,375	1,781	2,540	3,421	4,265	5,864	8,277	11,153	21,633
Indianapolis, Ind.	1,787	4,946		906	1,183	1,682	2,366	3,278	4,270	5,959	8,091	11,060	19,348
Peoria, Ill.	1,487	4,745		792	1,182	1,689	2,366	3,327	4,262	5,693	8,067	11,190	17,864
Lansing, Mich.	647	3,987		850	1,155	1,637	2,448	3,320	4,303	5,648	8,176	10,917	20,467
Kenosha, Wis.	744	5,273				1,729	2,433	3,330	4,272	5,788	8,265	10,867	16,455
Racine, Wis.	1,709	5,529			1,191	1,663	2,650	3,314	4,315	5,802	8,151	11,169	19,041
10 W. N. Central cities	12,536	4,166	325	768	1,197	1,671	2,390	3,299	4,264	5,726	8,123	10,994	22,468
Minneapolis, Minn.	4,166	4,819		795	1,290	1,685	2,431	3,328	4,266	5,712	8,097	11,030	26,559
St. Paul, Minn.	896	4,207		725	1,131	1,665	2,363	3,308	4,229	5,633	8,125	10,620	18,857
Des Moines, Iowa	1,677	3,624	307	735	1,158	1,680	2,363	3,309	4,221	5,730	8,015	10,587	19,820
St. Joseph, Mo.	541	3,756		723	1,138	1,650	2,485	3,220	4,792	6,229	8,188	11,059	19,714
Springfield, Mo.	788	3,004	325	746	1,139	1,628	2,287	3,215	4,239	5,867	8,286	10,909	31,444
Fargo, N.D.	489	5,168			1,080	1,688	2,536	3,319	4,275	5,824	8,452	11,586	19,889
Sioux Falls, S.D.	654	4,538	367	693	1,150	1,682	2,638	3,271	4,242	5,684	8,090	10,808	17,500
Lincoln, Neb.	825	3,860		792	1,175	1,641	2,313	3,276	4,254	5,761	8,222	11,955	16,633
Topeka, Kan.	1,105	3,832	340	903	1,181	1,666	2,353	3,318	4,228	5,631	7,935	11,036	20,700
Wichita, Kan.	1,375	3,002	329	757	1,144	1,639	2,288	3,243	4,218	5,697	8,230	11,462	20,967
9 S. Atlantic cities	6,384	4,964	362	790	1,137	1,665	2,375	3,266	4,221	5,751	8,051	10,983	18,970
Hagerstown, Md.	366	5,275		671	1,110	1,569	2,350	3,241	4,247	5,710	7,729	11,280	19,626
Richmond, Va.	1,112	5,971		769	1,107	1,652	2,318	3,281	4,256	5,662	8,124	11,495	18,182
Wheeling, W. Va.*	628	4,422	275	688	1,156	1,616	2,342	3,235	4,253	5,729	7,818	10,668	18,021
Asheville, N.C.	419	4,132		769	1,150	1,658	2,403	3,219	4,157	5,629	8,271	10,692	16,677
Greensboro, N.C.	321	5,836		750	1,155	1,666	2,381	3,272	4,295	5,791	8,097	10,914	21,833
Charleston, S.C.	212	4,781		700	1,100	1,613	2,250	3,248	4,115	5,832	7,943	10,818	20,500
Columbia, S.C.	346	5,107		769	1,119	1,588	2,709	3,270	4,211	5,714	7,997	10,173	18,750
Atlanta, Ga.*	2,482	4,828	400	911	1,147	1,725	2,401	3,282	4,208	5,761	8,121	11,128	19,316
Jacksonville, Fla.	298	4,613		638	1,133	1,615	2,307	3,261	4,177	5,608	8,095	10,577	18,750
3 E. S. Central cities	2,597	3,737	379	779	1,222	1,630	2,320	3,250	4,179	5,619	8,069	10,376	18,262
Paducah, Ky.	240	2,772	310	674	1,132	1,630	2,300	3,284	4,243	5,811	8,000	10,224	15,750
Birmingham, Ala.*	2,083	3,675	363	790	1,239	1,631	2,298	3,240	4,184	5,610	8,030	10,354	18,565
Jackson, Miss.	274	4,538		671	1,150	1,623	2,473	3,300	4,250	5,595	8,353	10,518	17,333
6 W. S. Central cities	5,383	4,130	325	798	1,264	1,664	2,345	3,285	4,219	5,805	8,090	11,168	19,976
Little Rock, Ark.	674	3,682	450	839	1,163	1,655	2,374	3,291	4,213	5,553	7,987	10,467	18,731
Baton Rouge, La.	200	4,292		733	1,146	1,668	2,413	3,291	4,169	5,672	8,111	11,141	19,423
Oklahoma City, Okla.	1,809	4,279	300	710	1,116	1,638	2,347	3,243	4,245	5,771	8,153	11,046	19,423
Austin, Tex.	425	4,199	300	745	1,157	1,711	2,257	3,396	4,146	6,035	7,955	11,065	19,015
Dallas, Tex.	1,716	4,212		882	1,454	1,683	2,348	3,292	4,230	5,867	8,083	11,374	20,896
Wichita Falls, Tex.	359	3,106	271	728	1,149	1,608	2,330	3,300	4,135	5,603	8,143	11,940	24,500
6 Mountain cities	4,286	3,601	361	836	1,164	1,672	2,375	3,299	4,240	5,711	8,139	12,699	26,566
Butte, Mont.	479	3,327	367	922	1,118	1,610	2,247	3,313	4,233	5,600	8,164	10,314	21,489
Boise, Idaho	594	3,515	367	720	1,222	1,695	2,395	3,269	4,230	5,715	8,232	11,222	19,638
Casper, Wyo.	306	3,141	370	692	1,146	1,670	2,363	3,307	4,210	5,718	8,119	10,000	12,287
Pueblo, Colo.	420	2,375	390	729	1,133	1,641	2,348	3,300	4,150	5,587	8,000	12,287	18,000
Phoenix, Ariz.	552	4,249		788	1,132	1,676	2,475	3,272	4,189	5,611	8,212	11,170	18,000
Salt Lake City, Utah	1,937	3,858	350	902	1,179	1,684	2,370	3,307	4,283	5,780	8,143	13,961	30,295
4 Pacific cities	9,514	3,913	345	759	1,232	1,672	2,361	3,276	4,242	5,655	8,062	12,010	24,655
Seattle, Wash.*	3,288	3,907	356	813	1,325	1,676	2,368	3,270	4,259	5,638	8,005	13,169	27,628
Portland, Ore.	2,578	3,612	300	745	1,165	1,657	2,337	3,276	4,241	5,660	8,039	10,620	24,228
Sacramento, Calif.	1,262	4,409		600	1,203	1,692	2,407	3,294	4,250	5,803	8,286	13,033	18,546
San Diego, Calif.*	2,386	4,224	400	732	1,141	1,679	2,364	3,284	4,199	5,618	8,130	10,664	21,993

Source: Financial Survey of Urban Housing. Average not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (51)-city averages weighted by estimated number of mortgaged properties, by tenure, in each city (RPI). For rented properties, where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups, the weighted geographic division and 52 (51)-city averages in the 'All value groups' column are not strictly comparable to the weighted averages for the individual value groups.

²Where only average value 'All value groups' is shown, average value by value groups was not obtained by the Financial Survey of Urban Housing either because the number of reports was too small or because of lack of related information for rented properties.

Mortgaged Dwellings, Number reporting Value and Average Value by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

NUMBER REPORTING	All ² value groups	RENTED											\$15,000 and over	51 cities ¹
		AVERAGE VALUE (dollars)												
		\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over		
13,779	6,133	372	781	1,214	1,666	2,418	3,343	4,280	5,846	8,218	11,383	35,583		
909	7,613			1,083	1,614	2,438	3,328	4,224	6,019	8,417	10,930	26,261	4 New England cities	
194	7,474			1,083	1,500	2,392	3,220	4,236	5,979	8,236	10,887	32,240	Portland, Me.	
208	7,283					2,529	3,365	4,175	6,146	8,300	10,944	18,887	Worcester, Mass.	
397	6,901				1,625	2,415	3,327	4,238	5,984	8,471	10,930	27,889	Providence, R.I.*	
110	13,745												Waterbury, Conn.	
828	6,749		656	1,220	1,596	2,390	3,391	4,213	5,794	8,173	10,950	27,104	4 Mid. Atlantic cities	
81	8,189												Binghamton, N.Y.	
219	7,504					2,375	3,453	4,200	5,850	8,109	10,819	31,722	Syracuse, N.Y.	
245	4,020		656	1,220	1,596	2,328	3,213	4,203	5,478	8,344	11,517	16,725	Trenton, N.J.	
283	5,704					2,472	3,342	4,255	5,858	8,231	10,920	21,838	Erie, Pa.	
3,837	6,690	375	780	1,339	1,696	2,565	3,313	4,283	5,859	8,168	11,184	29,912	6 E. N. Central cities	
2,344	8,008		770	1,460	1,702	2,736	3,330	4,269	5,925	8,333	11,352	31,261	Cleveland, Ohio*	
512	4,776	375	744	1,178	1,686	2,323	3,288	4,268	5,782	7,937	10,739	26,600	Indianapolis, Ind.	
352	5,417		738	1,176	1,604	2,328	3,244	4,169	5,724	7,964	11,843	37,163	Peoria, Ill.	
164	3,555			1,171	1,789	2,327	3,349	4,211	5,728	7,775			Lansing, Mich.	
133	6,698												Kenosha, Wis.	
332	6,875			1,160		2,433	3,303	4,315	5,785	8,186	11,174	24,782	Racine, Wis.	
3,015	4,717	317	745	1,147	1,706	2,361	3,315	4,323	5,773	8,252	11,294	29,996	10 W. N. Central cities	
998	5,830		786	1,136	1,640	2,367	3,293	4,463	5,696	8,196	11,175	27,796	Minneapolis, Minn.	
227	5,166			1,157	1,947	2,397	3,424	4,293	6,011	8,392	11,400	34,267	St. Paul, Minn.	
410	4,119	287	688	1,150	1,676	2,353	3,224	4,125	5,800	8,442	11,611	32,309	Des Moines, Iowa	
109	3,248												St. Joseph, Mo.	
181	3,082	380	722	1,177	1,706	2,258	3,265	4,200	5,706	8,375		25,250	Springfield, Mo.	
80	5,146												Fargo, N.D.	
188	5,222			1,110	1,753	2,448	3,329	4,163	5,722	7,990	11,100	41,333	Sioux Falls, S.D.	
200	4,148		700	1,206	1,645	2,324	3,277	4,204	5,710	7,986		24,389	Lincoln, Neb.	
255	3,831		744	1,107	1,660	2,371	3,418	4,261	5,790	8,000	11,100	42,400	Topeka, Kan.	
367	3,107	357	724	1,141	1,608	2,326	3,318	4,257	5,681	8,278	11,260	24,471	Wichita, Kan.	
1,140	6,260		746	1,157	1,663	2,313	3,486	4,310	5,663	8,213	13,261	46,488	8 S. Atlantic cities	
68	4,445												Hagerstown, Md.	
133	5,893		825	1,175	1,800	2,187	3,242	4,336	5,929	8,300	10,650	32,900	Richmond, Va.	
120	5,791												Wheeling, W. Va.*	
39	3,738												Asheville, N.C.	
76	8,478												Greensboro, N.C.	
75	4,139												Charleston, S.C.	
85	5,607												Columbia, S.C.	
544	6,990		720	1,150	1,613	2,359	3,573	4,300	5,567	8,181	14,206	54,186	Atlanta, Ga.*	
317	5,884		725	1,100	1,619	2,304	3,351	4,188	5,508	7,636	10,638	62,938	3 E. S. Central cities	
24	4,458												Paducah, Ky.	
218	5,718		725	1,100	1,619	2,304	3,351	4,188	5,508	7,636	10,638	62,938	Birmingham, Ala.*	
75	6,919												Jackson, Miss.	
1,242	5,141	289	787	1,137	1,640	2,346	3,298	4,247	5,792	8,319	11,104	28,753	6 W. S. Central cities	
180	3,883	240	765	1,121	1,625	2,308	3,358	4,180	5,915	7,829	12,333	17,344	Little Rock, Ark.	
60	5,327												Baton Rouge, La.	
402	6,882		800	1,162	1,621	2,325	3,305	4,258	5,680	8,213	10,720	32,728	Oklahoma City, Okla.	
110	3,776	350	686	1,122	1,657	2,352	3,337	4,144	6,086	8,667	11,375	22,600	Austin, Tex.	
408	4,749		800	1,127	1,652	2,367	3,278	4,269	5,792	8,428	11,059	29,500	Dallas, Tex.	
82	2,522												Wichita Falls, Tex.	
664	5,482		833	1,188	1,680	2,402	3,336	4,225	5,807	8,405	10,787	43,991	6 Mountain cities	
59	6,334												Butte, Mont.	
34	3,894												Boise, Idaho	
50	5,068												Casper, Wyo.	
55	2,142												Pueblo, Colo.	
164	4,858			1,167	1,711	2,405	3,400	4,214	5,824	8,564	10,600	22,900	Phoenix, Ariz.	
302	6,692		833	1,200	1,661	2,400	3,298	4,231	5,797	8,308	10,900	56,753	Salt Lake City, Utah	
1,827	6,186	467	776	1,181	1,636	2,350	3,360	4,239	6,052	8,185	11,628	46,948	4 Pacific cities	
506	8,648		850	1,169	1,562	2,349	3,281	4,247	6,760	8,155	11,266	77,286	Seattle, Wash.*	
438	4,509	487	629	1,206	1,673	2,353	3,313	4,248	5,529	8,121	12,292	33,900	Portland, Ore.	
235	4,838			1,188	1,721	2,400	3,957	4,274	5,834	8,411	10,818	26,800	Sacramento, Calif.	
648	4,867		819	1,171	1,672	2,329	3,318	4,204	5,650	8,206	11,755	24,426	San Diego, Calif.*	

TABLE D 8

Mortgaged Dwellings, Number reporting Debt and Average Debt Outstanding (Principal only), All Priorities, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

OWNER-OCCUPIED													
	NUMBER REPORTING	All value groups	AVERAGE DEBT OUTSTANDING (PRINCIPAL ONLY) BY VALUE GROUPS (dollars)										
			\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over
52 cities¹	68,011	2,823	372	615	916	1,129	1,543	1,934	2,452	3,138	4,230	5,858	10,733
4 New England cities	4,231	3,619		583	664	1,198	1,726	1,905	2,542	3,239	4,455	5,900	9,045
Portland, Me.	843	3,102			1,077	729	1,351	1,477	1,992	2,955	4,302	5,579	8,528
Worcester, Mass.	1,109	4,522			700	1,133	2,312	2,462	3,161	4,036	5,330	7,232	9,855
Providence, R.I.*	2,009	3,156		583	614	1,252	1,558	1,730	2,359	2,915	4,051	5,406	8,101
Waterbury, Conn.	470	4,868			725		1,750	2,052	2,664	3,748	5,245	6,397	13,420
4 Mid. Atlantic cities	4,325	3,230			1,289	1,304	1,620	1,937	2,565	3,297	4,591	6,021	8,918
Binghamton, N.Y.	261	3,049					1,567	1,641	1,792	2,744	3,993	5,352	7,991
Syracuse, N.Y.	971	3,692			1,425	1,375	1,739	1,996	2,745	3,486	4,712	5,967	8,717
Trenton, N.J.	1,592	2,438			1,166	1,172	1,428	1,906	2,593	3,128	4,577	6,215	10,446
Erie, Pa.	1,501	2,858			940	1,243	1,520	1,975	2,487	3,270	4,617	6,364	8,475
6 E. N. Central cities	19,899	3,419	500	766	1,200	1,281	1,698	2,078	2,546	3,282	4,436	6,060	10,776
Cleveland, Ohio*	13,838	3,794	500	871	1,355	1,375	1,773	2,141	2,835	3,361	4,567	6,002	11,665
Indianapolis, Ind.	1,685	2,781		563	971	1,212	1,563	1,961	2,319	3,187	3,999	6,366	10,108
Peoria, Ill.	1,375	2,393		545	693	815	1,299	1,779	2,218	2,784	4,081	5,172	7,776
Lansing, Mich.	630	2,361		333	950	1,118	1,512	2,112	2,566	3,136	4,692	6,600	8,833
Kenosha, Wis.	725	2,837				1,321	1,844	2,084	2,383	2,984	4,308	6,241	4,300
Racine, Wis.	1,846	3,267		750	684		1,712	1,985	2,680	3,451	4,619	6,020	10,417
10 W. N. Central cities	12,191	2,168	266	500	773	908	1,323	1,747	2,263	2,906	3,798	5,178	11,900
Minneapolis, Minn.	4,084	2,525		565	812	888	1,435	1,804	2,169	2,880	3,822	5,475	16,059
St. Paul, Minn.	879	2,104		375	719	847	1,143	1,640	2,365	2,713	3,275	4,835	9,414
Des Moines, Iowa	1,628	1,928	279	552	769	923	1,352	1,752	2,179	2,954	3,828	5,413	10,700
St. Joseph, Mo.	529	1,973		365	698	876	1,305	1,625	2,833	3,452	4,206	5,224	7,467
Springfield, Mo.	756	1,590	275	465	713	850	1,228	1,776	2,259	2,776	4,243	4,520	17,178
Fargo, N.D.	481	2,605		833	1,044		1,310	1,710	2,278	3,095	3,428	4,665	9,589
Sioux Falls, S.D.	645	2,118	200	442	735	818	1,276	1,701	2,137	2,609	3,224	4,385	7,636
Lincoln, Neb.	795	2,069		452	860	1,006	1,282	1,777	2,227	3,228	4,128	5,600	7,007
Topeka, Kan.	1,069	1,829	320	524	710	900	1,312	1,690	2,183	2,668	4,448	5,048	6,113
Wichita, Kan.	1,325	1,704	233	462	763	1,097	1,356	1,833	2,367	3,160	4,088	4,880	9,780
9 S. Atlantic cities	6,130	2,809	386	515	771	1,037	1,410	1,918	2,497	3,207	4,529	6,087	9,328
Hagerstown, Md.	363	3,215		414	890	777	1,503	1,960	3,032	3,439	5,488	6,358	10,878
Richmond, Va.	1,077	3,544		773	708	935	1,490	2,070	2,688	3,540	4,755	6,826	9,442
Wheeling, W. Va.*	810	2,186	400	483	784	1,049	1,153	1,637	2,019	2,662	3,651	5,478	9,138
Asheville, N.C.	408	2,739		812	866	1,259	1,749	2,435	2,650	3,628	6,665	4,792	10,041
Greensboro, N.C.	293	3,613		600	865	1,084	1,386	1,890	2,583	3,264	5,059	7,367	13,519
Charleston, S.C.	208	2,396		400	633	681	987	1,985	2,300	3,081	3,307	6,482	6,683
Columbia, S.C.	323	2,930		440	562	987	1,602	1,733	2,847	3,365	4,449	5,107	8,600
Atlanta, Ga.*	2,361	2,766	380	448	749	1,099	1,500	1,961	2,567	3,285	4,588	6,533	9,402
Jacksonville, Fla.	287	2,355		338	938	1,045	1,233	1,821	2,363	2,953	4,305	4,392	7,450
3 E. S. Central cities	2,533	2,233	361	642	917	1,148	1,529	2,106	2,521	3,192	4,285	5,291	8,862
Paducah, Ky.	234	1,626	140	460	673	904	1,423	1,959	2,519	3,367	5,067		9,000
Birmingham, Ala.*	2,039	2,264	375	665	974	1,249	1,586	2,135	2,565	3,217	4,384	5,466	8,816
Jackson, Miss.	260	2,265		571	650	591	1,205	1,976	2,233	2,957	3,317	4,155	9,100
6 W. S. Central cities	5,204	2,289	314	601	830	1,006	1,450	1,876	2,440	3,213	4,019	5,891	8,969
Little Rock, Ark.	841	2,317	300	319	766	1,194	1,581	1,958	2,696	3,620	4,818	6,154	8,231
Baton Rouge, La.	186	1,931		400	662	825	1,311	1,707	1,775	2,967	3,078	4,900	
Oklahoma City, Okla.	1,758	2,489	308	477	766	1,055	1,485	1,986	2,458	3,377	4,028	6,345	9,844
Austin, Tex.	416	1,948	367	461	753	857	1,237	1,648	1,900	2,789	3,127	4,114	8,654
Dallas, Tex.	1,676	2,253		773	927	947	1,420	1,799	2,483	3,036	3,960	5,743	8,185
Wichita Falls, Tex.	327	2,060	293	992	857	1,174	1,672	2,148	2,894	3,643	5,057	7,325	11,500
6 Mountain cities	4,203	2,007	259	554	733	1,008	1,498	1,818	2,300	2,992	3,650	6,769	14,678
Butte, Mont.	475	1,373	233	607	681	827	1,180	1,394	1,828	2,136	3,086	2,807	5,568
Boise, Idaho	588	1,518	167	366	632	911	1,141	1,425	1,691	2,415	3,106	3,700	8,100
Casper, Wyo.	300	1,787	240	552	848	1,253	1,308	2,000	2,349	2,695	4,244	4,150	
Pueblo, Colo.	413	1,406	270	498	787	1,163	1,455	1,868	2,255	2,896	2,233	6,400	
Phoenix, Ariz.	537	2,392		775	674	1,015	1,627	1,916	2,234	3,154	4,148	6,520	8,620
Salt Lake City, Utah	1,910	2,236	275	535	747	974	1,565	1,866	2,466	3,187	3,987	6,091	18,190
4 Pacific cities	9,295	2,186	288	590	819	1,109	1,451	1,928	2,365	2,930	4,023	5,926	12,913
Seattle, Wash.*	3,222	2,138	275	437	796	1,003	1,369	1,905	2,297	2,794	4,060	6,643	15,223
Portland, Ore.	2,511	2,044	280	742	819	1,197	1,454	1,900	2,328	2,967	3,963	5,440	12,340
Sacramento, Calif.	1,240	2,724		563	879	1,280	1,671	2,139	2,697	3,525	4,577	6,540	11,923
San Diego, Calif.*	2,322	2,296	333	632	845	1,126	1,535	1,934	2,437	2,927	3,782	4,891	8,926

Source: *Financial Survey of Urban Housing*. Average not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (51)-city averages weighted by estimated number of mortgaged properties, by tenure, in each city (RPI). For rented properties where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups, the weighted geographic division and 52 (51)-city averages in the 'All value groups' column are not strictly comparable to the weighted averages for the individual value groups.

²Where only average value 'All value groups' is shown average debt by value groups was not obtained by *Financial Survey of Urban Housing* either because the number of reports was too small or because of lack of related information for rented properties.

TABLE D 8

Mortgaged Dwellings, Number reporting Debt and Average Debt Outstanding (Principal only), All Priorities, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

← RENTED →													
NUMBER REPORTING	All value groups	AVERAGE DEBT OUTSTANDING (PRINCIPAL ONLY) BY VALUE GROUPS											
		(dollars)											
		\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
13,274	3,719	408	888	1,083	1,130	1,556	2,031	2,575	3,345	4,602	6,503	21,292	51 cities ¹
869	4,872			600	1,225	1,803	1,895	2,605	3,602	5,181	6,786	15,176	4 New England cities
188	3,990			600	900	1,592	1,971	2,412	3,702	4,188	5,757	13,770	Portland, Me.
192	5,047					1,514	2,040	2,832	4,441	5,519	7,169	16,333	Worcester, Mass.
366	4,051				1,258	1,912	1,843	2,556	3,338	5,179	6,773	14,967	Providence, R.I.*
103	11,240												Waterbury, Conn.
803	4,133		522	1,060	1,192	1,429	2,498	2,833	3,551	4,938	6,944	18,077	4 Mid. Atlantic cities
80	4,283												Binghamton, N.Y.
210	4,709					1,225	2,693	2,904	3,593	5,111	6,233	22,586	Syracuse, N.Y.
238	2,398		522	1,060	1,192	1,354	2,020	2,593	2,865	4,113	9,500	10,750	Trenton, N.J.
275	3,659					2,032	2,296	2,803	3,903	5,027	7,137	10,845	Erie, Pa.
3,662	4,294		659	1,616	1,351	1,760	2,071	2,697	3,350	4,574	6,797	20,834	6 E. N. Central cities
2,246	5,425		980	2,163	1,588	2,040	2,171	2,921	3,583	5,242	7,633	23,284	Cleveland, Ohio*
483	2,723		689	839	1,020	1,396	1,983	2,376	3,017	3,200	5,624	16,300	Indianapolis, Ind.
318	2,844		483	833	993	1,098	1,579	2,195	2,829	3,933	4,492	24,585	Peoria, Ill.
157	2,026			760	878	1,428	2,016	2,482	2,929	5,400			Lansing, Mich.
133	3,913												Kenosha, Wis.
325	4,109			1,380		1,617	1,958	2,716	3,611	5,081	6,309	12,986	Racine, Wis.
2,921	2,608	428	494	760	975	1,248	1,817	2,325	2,925	4,468	5,780	17,176	10 W. N. Central cities
966	3,300		471	790	1,124	1,205	1,762	2,446	3,020	4,652	6,614	16,932	Minneapolis, Minn.
223	2,783			767	846	1,313	2,000	2,442	2,895	4,408	4,756	19,883	St. Paul, Minn.
406	2,149	467	519	638	902	1,223	1,616	2,291	2,789	4,417	5,911	17,364	Des Moines, Iowa
107	1,770												St. Joseph, Mo.
174	1,487	500	463	780	983	1,146	1,931	1,767	2,747	4,025		6,200	Springfield, Mo.
77	2,945												Fargo, N.D.
185	2,548			830	764	1,139	1,729	2,053	2,569	2,380	5,740	22,500	Sioux Falls, S.D.
187	2,626		700	960	785	1,228	2,000	2,232	2,853	3,629		19,178	Lincoln, Neb.
247	1,992		361	489	958	1,291	1,730	1,975	2,762	5,675	4,560	23,360	Topeka, Kan.
349	1,782	357	475	772	995	1,369	1,842	2,311	3,119	4,778	5,200	12,614	Wichita, Kan.
1,095	4,097		502	673	971	1,443	2,320	2,709	3,567	5,025	8,153	35,785	8 S. Atlantic cities
59	2,995												Hagerstown, Md.
131	3,689		525	575	900	1,320	2,006	2,268	3,663	5,182	6,700	23,900	Richmond, Va.
119	2,982												Wheeling, W.Va.*
37	2,981												Asheville, N.C.
70	3,964												Greensboro, N.C.
75	2,148												Charleston, S.C.
84	3,510												Columbia, S.C.
520	4,890		493	709	997	1,487	2,434	2,868	3,559	4,968	8,679	40,086	Atlanta, Ga.*
308	2,966		667	1,007	1,224	1,607	2,054	2,620	3,192	4,043	5,850	23,466	3 E. S. Central cities
20	2,150												Paducah, Ky.
215	2,975		667	1,007	1,224	1,607	2,054	2,620	3,192	4,043	5,850	23,466	Birmingham, Ala.*
73	3,026												Jackson, Miss.
1,191	2,924	215	726	969	915	1,446	1,977	2,705	3,231	4,838	6,025	14,232	6 W. S. Central cities
178	2,417	120	541	761	1,163	1,311	2,371	2,600	3,410	4,571	6,667	11,222	Little Rock, Ark.
57	3,165												Baton Rouge, La.
379	3,816		446	672	874	1,437	2,184	2,727	3,411	5,491	5,088	17,058	Oklahoma City, Okla.
105	1,921	333	543	556	957	1,360	1,724	2,399	2,843	3,333	6,450	8,700	Austin, Tex.
393	2,696		971	1,267	665	1,490	1,807	2,763	3,143	4,719	6,424	13,927	Dallas, Tex.
79	1,825												Wichita Falls, Tex.
650	3,095		360	907	1,113	1,475	2,006	2,283	3,906	4,049	5,068	23,783	6 Mountain cities
59	3,307												Butte, Mont.
33	1,758												Boise, Idaho
49	2,453												Casper, Wyo.
53	1,262												Pueblo, Colo.
161	2,589			883	1,656	1,566	1,862	2,123	3,650	3,873	5,800	7,317	Phoenix, Ariz.
295	4,124		360	922	784	1,419	2,093	2,360	4,061	4,155	4,625	33,747	Salt Lake City, Utah
1,775	3,549	467	568	825	1,049	1,513	1,959	2,371	3,396	4,172	6,099	26,286	4 Pacific cities
498	4,944		538	746	889	1,557	1,836	2,132	3,852	4,255	6,276	43,497	Seattle, Wash.*
423	2,475	467	514	797	1,171	1,448	1,916	2,533	3,185	3,717	4,590	18,286	Portland, Ore.
233	3,105			929	1,189	1,850	2,589	2,781	3,437	5,783	6,145	17,260	Sacramento, Calif.
621	2,804		664	926	1,102	1,463	1,936	2,394	2,962	3,891	7,341	13,184	San Diego, Calif.*

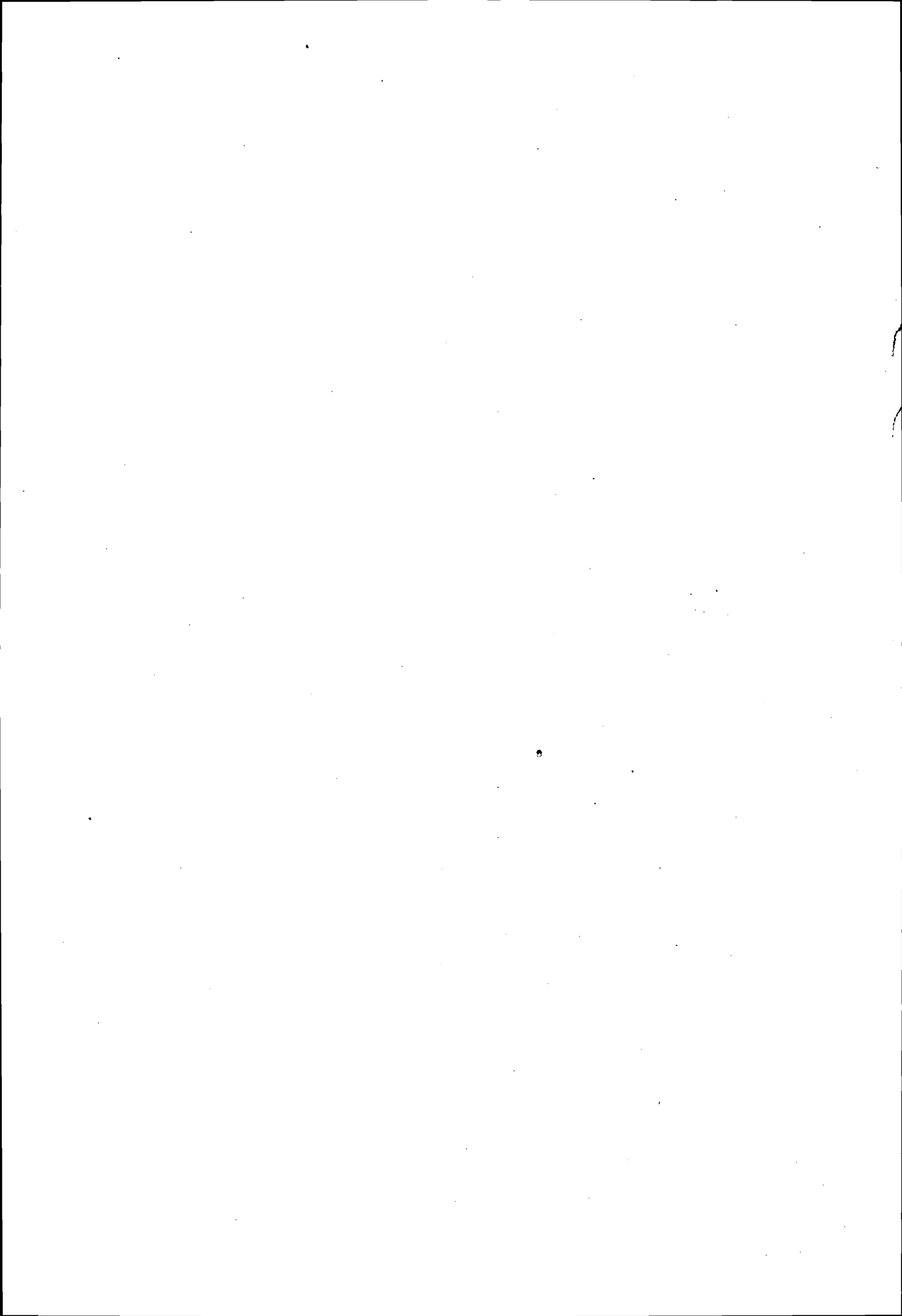


TABLE D 9

Percentage of Dwellings Mortgaged by Type: Owner-occupied, 52 Cities; Rented, 44 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED					RENTED				
	All types 3/	1- family	2- family	Apart- ments	Other dwell- ings	All types 3/	1- family	2- family	Apart- ments	Other dwell- ings
52 (44) cities^{1 2}	56.2	54.8	60.5	69.4	69.1	39.8	36.8	44.1	61.0	49.0
4 (3) New England cities²	66.0	61.7	66.5	73.3	80.7	50.0	37.9	48.3	59.0	68.9
Portland, Me.	46.7	44.8	42.4	84.0	63.9	41.3	36.2	38.3	31.0	52.0
Worcester, Mass.	83.6	80.0	84.7	93.9	86.3	69.3	56.7	66.1	61.5	77.9
Providence, R.I.*	63.2	56.0	64.3	65.6	76.6	50.4	34.9	47.2	62.3	67.0
Waterbury, Conn.	81.1	74.4	81.2	82.3	86.6					
4 (3) Mid. Atlantic cities²	64.0	62.7	66.8	73.6	65.5	51.4	49.7	54.7	61.1	44.8
Binghamton, N.Y.	45.3	45.6	43.0	64.3	44.4					
Syracuse, N.Y.	76.9	76.0	79.9	80.0	76.3	67.1	64.6	68.5	68.2	55.2
Trenton, N.J.	68.8	64.9	72.8	100.0	68.7	39.8	39.2	48.1	57.1	33.3
Erie, Pa.	49.7	49.0	50.7	54.8	55.3	36.5	33.4	39.9	37.0	38.8
6 E. N. Central cities	64.9	63.7	68.0	77.3	70.6	50.2	46.9	54.5	64.1	54.1
Cleveland, Ohio*	67.0	65.3	71.5	78.9	71.5	53.2	47.4	57.9	63.4	53.0
Indianapolis, Ind.	63.8	64.2	59.2	82.4	67.7	51.2	51.7	48.3	64.5	61.5
Peoria, Ill.	54.0	53.0	61.7	68.2	59.1	40.3	38.5	42.3	70.0	50.0
Lansing, Mich.	57.4	56.0	42.3	62.5	62.1	36.5	35.5	34.1	80.0	53.3
Kenosha, Wis.	65.3	64.5	66.3	66.8	71.4	48.2	45.5	51.9	63.6	42.3
Racine, Wis.	67.1	65.4	54.5	67.9	66.8	53.5	48.1	57.5	62.5	66.2
10 (9) W. N. Central cities²	51.2	51.3	47.6	66.5	55.8	38.1	36.8	36.7	61.8	39.4
Minneapolis, Minn.	55.9	57.3	47.6	68.2	56.0	46.2	46.8	38.9	59.6	43.7
St. Paul, Minn.	48.0	47.8	46.6	53.3	58.2	41.4	38.3	38.2	73.3	47.2
Des Moines, Iowa	49.5	49.2	46.8	61.7	65.0	38.4	35.0	34.2	43.8	40.3
St. Joseph, Mo.	42.9	42.6	46.3	83.3	35.4	24.7	27.4	16.1	25.0	20.8
Springfield, Mo.	50.1	49.7	57.9	60.0	52.3	25.4	25.2	48.4	100.0	10.3
Fargo, N.D.	58.5	58.4	54.8	67.1	68.8					
Sioux Falls, S.D.	53.4	52.4	66.7	64.3	67.9	40.8	41.1	32.1	65.0	36.0
Lincoln, Neb.	46.2	47.7	47.2	81.8	54.7	36.5	32.8	41.0	77.8	31.5
Topeka, Kan.	44.0	44.1	38.5	59.5	37.8	26.2	24.9	22.9	64.2	34.9
Wichita, Kan.	53.5	53.5	50.5	70.8	54.0	36.8	37.5	43.2	64.0	36.1
9 (8) S. Atlantic cities²	48.7	48.9	46.3	62.5	46.5	37.5	37.7	36.8	58.6	24.5
Hagerstown, Md.	49.6	50.1	45.1	75.0	70.0	25.2	21.8	27.1	41.6	18.2
Richmond, Va.	49.7	50.1	44.5	75.0	49.3	34.2	34.1	36.2	57.1	17.9
Wheeling, W. Va.*	35.3	35.0	34.8	50.0	39.8	21.9	22.0	22.7	18.2	20.5
Asheville, N.C.	48.9	46.7	56.2	50.0	47.1	14.5	15.4	9.9	14.3
Greensboro, N.C.	56.8	57.0	53.3	65.7	35.7	29.3	29.9	6.3	25.0	16.7
Charleston, S.C.	32.9	34.3	23.4	40.0	42.9	23.6	16.7	34.1	37.5	26.7
Columbia, S.C.	58.4	60.0	47.5			33.7	30.3	42.8	66.7	31.3
Atlanta, Ga.*	58.3	58.2	59.2	66.7	55.7	40.7	56.7	44.8	71.6	35.5
Jacksonville, Fla.	47.6	45.8	64.2		42.1					
3 (2) E. S. Central cities²	51.4	51.3	53.6	67.3	51.5	21.3	20.6	21.9	42.5	18.0
Paducah, Ky.	30.7	29.7	28.6	66.7	52.4	7.1	6.2	10.9		6.3
Birmingham, Ala.*	52.4	52.3	52.1	60.0	55.4	22.9	22.2	22.4	42.4	22.2
Jackson, Miss.	61.5	61.7	67.6	88.9	40.0					
6 (5) W. S. Central cities²	52.2	51.7	55.2	64.5	53.2	34.8	32.6	45.5	64.8	27.0
Little Rock, Ark.	43.8	44.0	39.0	18.2	47.1	23.9	22.1	29.6	70.6	13.9
Baton Rouge, La.	53.3	53.5	41.7	33.3	63.6					
Oklahoma City, Okla.	61.7	60.7	69.8	70.0	64.2	43.1	37.3	55.2	67.1	33.8
Austin, Tex.	39.2	39.8	29.3	60.0	31.0	29.2	28.9	24.0	50.0	35.7
Dallas, Tex.	53.3	52.7	55.2	69.8	53.9	39.8	37.2	46.2	63.5	29.6
Wichita Falls, Tex.	41.4	41.6	36.1	18.2	52.2	20.9	20.7	30.0		5.3
6 (4) Mountain cities²	47.3	47.3	44.5	52.7	49.3	34.6	33.3	36.6	51.9	34.8
Butte, Mont.	24.2	23.6	23.2	30.0	33.3	15.1	14.7	12.4	18.7	19.0
Boise, Idaho	45.1	44.3	57.8	48.4	51.4					
Casper, Wyo.	44.1	43.1	55.4	45.5	38.2					
Pueblo, Colo.	40.9	40.2	46.0	80.0	48.4	22.5	20.4	34.6	37.5	14.8
Phoenix, Ariz.	55.6	54.9	60.3		67.5	43.6	42.2	40.6	56.3	56.7
Salt Lake City, Utah	54.0	54.4	43.9	62.5	53.6	42.9	40.0	45.6	71.4	39.5
4 Pacific cities	50.4	50.4	43.6	68.5	46.6	36.4	35.2	36.7	62.0	41.4
Seattle, Wash.*	49.2	48.9	44.6	77.6	46.0	36.4	34.6	30.5	72.4	34.6
Portland, Ore.	51.0	51.1	44.9	73.0	45.2	33.8	31.6	39.4	54.9	44.4
Sacramento, Calif.	54.5	55.8	36.0	60.6	44.6	45.0	44.5	40.7	52.6	49.0
San Diego, Calif.*	50.6	50.5	48.9	60.0	51.6	38.3	37.5	38.0	59.1	43.9

Source: Financial Survey of Urban Housing. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (44)-city percentages weighted by total number of residential properties, by tenure, in each city (RFI).²Figures in parentheses are number of cities reporting on rented properties.³Based on number reporting mortgages on owner-occupied and rented dwellings as shown in Tables D 5 and 6.

TABLE D 10

Dwellings reporting Distribution of Original Cost to Present Owner, Percentage Distribution of Cost by Form of Consideration, and Percentage of Consideration in the Form of Debt by Period of Acquisition, 1889 or before, to 1934: Owner-occupied, 52 Cities; Rented, 44 Cities, by Geographic Division

	NUMBER REPORTING ^{2/}	OWNER-OCCUPIED									
		FORM OF CONSIDERATION (per cent)				CONSIDERATION IN FORM OF DEBT BY PERIOD OF ACQUISITION (per cent) ^{3/}					
		All forms	Cash	Trade	Debt	1889 or before	1890-99	1900-09	1910-19	1920-29	1930-34
52 cities¹	81,268	100.0	50.4	3.4	46.2	14.1	22.3	26.7	37.3	48.6	53.1
4 New England cities	2,361	100.0	53.6	0.8	45.6	13.3	22.1	32.5	39.9	46.2	47.6
Portland, Me.	548	100.0	64.9	1.4	33.7	12.2	11.4	22.5	23.9	35.5	47.6
Worcester, Mass.	446	100.0	47.5	1.3	51.2		7.8	36.1	49.5	50.1	49.6
Providence, R.I.*	1,166	100.0	55.0	0.7	44.3	13.4	27.1	31.9	38.0	47.4	46.4
Waterbury, Conn.	201	100.0	48.6	0.3	51.1			35.9	43.9	56.5	51.7
4 Mid. Atlantic cities	3,128	100.0	47.6	1.9	50.5	26.4	37.1	33.4	45.6	49.0	54.8
Binghamton, N.Y.	250	100.0	60.4	1.7	37.9		44.8	27.1	32.6	39.5	44.9
Syracuse, N.Y.	690	100.0	41.8	1.8	56.4	29.5	35.8	32.8	48.5	58.2	64.5
Trenton, N.J.	675	100.0	50.1	1.3	48.6		9.7	45.7	46.6	49.2	58.0
Erie, Pa.	1,513	100.0	48.7	2.9	48.4	29.6	26.2	32.2	49.3	56.2	38.6
6 E. N. Central cities	18,473	100.0	49.6	4.3	46.1	16.6	24.9	26.2	38.2	48.1	50.7
Cleveland, Ohio*	12,220	100.0	48.4	4.5	47.1	19.8	77.7	24.7	38.3	49.5	51.0
Indianapolis, Ind.	1,737	100.0	49.7	4.0	46.3	7.9	19.1	22.5	34.8	46.5	54.2
Peoria, Ill.	1,871	100.0	68.2	3.6	28.2	8.3	6.5	13.4	24.3	29.3	36.2
Lansing, Mich.	816	100.0	37.8	7.1	55.1	13.9	32.2	26.0	48.5	58.4	57.7
Kenosha, Wis.	611	100.0	67.2	3.0	29.8	10.6	10.9	26.2	48.8	20.2	31.1
Racine, Wis.	1,218	100.0	43.6	3.0	53.4	13.9	28.2	34.2	51.2	55.3	56.7
10 W. N. Central cities	16,360	100.0	51.2	3.8	45.0	10.9	17.2	26.4	34.5	49.0	55.3
Minneapolis, Minn.	4,494	100.0	48.4	2.3	49.3	2.9	16.6	27.7	38.7	53.3	58.3
St. Paul, Minn.	1,332	100.0	50.1	1.9	48.0	16.4	20.8	41.5	39.4	51.4	60.5
Des Moines, Iowa	2,385	100.0	46.5	5.0	48.5	1.3	8.1	25.2	36.9	53.5	59.9
St. Joseph, Mo.	868	100.0	60.3	2.9	36.8	14.3	35.6	25.4	28.0	41.2	44.3
Springfield, Mo.	1,124	100.0	57.3	8.6	34.1	2.8	20.0	12.7	20.3	39.2	41.0
Fargo, N.D.	632	100.0	56.7	2.3	41.0		19.0	20.0	32.9	42.1	48.5
Sioux Falls, S.D.	873	100.0	48.4	24.8	26.8	65.3	10.2	11.0	22.4	37.4	46.0
Lincoln, Neb.	1,212	100.0	60.9	4.0	35.1	6.0	13.0	13.2	25.2	36.1	44.0
Topeka, Kan.	1,728	100.0	54.7	5.7	39.6	28.6	14.1	14.7	27.5	44.1	46.9
Wichita, Kan.	1,712	100.0	55.9	5.9	38.2	26.0		7.7	21.8	40.2	52.7
9 S. Atlantic cities	8,478	100.0	51.8	2.8	45.4	10.6	22.9	29.9	35.7	46.8	56.7
Hagerstown, Md.	391	100.0	71.8	0.3	27.9	0.7	10.7	26.6	23.7	27.2	42.2
Richmond, Va.	1,463	100.0	47.0	4.3	48.7	20.6	10.8	41.3	31.8	51.0	61.0
Wheeling, W. Va.*	1,425	100.0	64.9	1.7	33.4	12.9	11.6	25.3	29.1	36.9	35.0
Asheville, N.C.	725	100.0	56.4	6.4	37.2		3.3	6.9	30.3	30.6	70.8
Greensboro, N.C.	390	100.0	48.2	6.4	45.4		26.7	22.9	30.1	31.5	72.1
Charleston, S.C.	337	100.0	74.8	0.9	24.3	1.0	11.4	6.7	25.3	27.1	28.2
Columbia, S.C.	393	100.0	65.9	0.2	43.9		28.1	8.1	35.9	46.8	62.5
Atlanta, Ga.*	2,946	100.0	40.2	2.9	56.9	6.1	31.7	36.8	45.4	58.5	66.4
Jacksonville, Fla.	389	100.0	52.8	1.6	45.6	8.6	56.9	26.7	40.1	51.6	64.9
3 E. S. Central cities	4,110	100.0	48.3	3.4	48.3	5.3	20.7	25.4	41.1	50.8	54.8
Paducah, Ky.	508	100.0	65.9	1.5	32.6	4.6	20.3	25.6	34.7	29.9	49.9
Birmingham, Ala.*	3,338	100.0	45.9	3.6	50.5	5.4	24.3	27.6	41.6	53.6	55.8
Jackson, Miss.	264	100.0	53.3	3.4	43.3		1.4	13.4	40.9	44.6	51.7
6 W. S. Central cities	7,475	100.0	47.6	4.5	47.9	8.2	14.5	21.1	35.9	50.4	55.5
Little Rock, Ark.	1,652	100.0	52.2	3.7	44.1	6.9	27.3	26.8	33.7	47.8	53.4
Baton Rouge, La.	207	100.0	46.1	0.5	53.4			5.0	30.2	66.5	62.1
Oklahoma City, Okla.	2,077	100.0	49.7	5.8	44.7			13.1	32.7	45.6	51.4
Austin, Tex.	766	100.0	57.4	2.7	39.9		8.4	14.1	23.9	43.6	55.6
Dallas, Tex.	2,139	100.0	41.3	4.9	53.8	8.5	12.7	30.3	44.2	56.1	60.1
Wichita Falls, Tex.	634	100.0	58.1	4.3	37.6			9.4	22.7	37.4	40.6
6 Mountain cities	7,148	100.0	50.5	4.5	45.0	14.8	21.2	26.5	35.1	48.2	58.9
Butte, Mont.	1,539	100.0	65.9	0.8	33.3		25.4	39.7	48.2	24.3	43.5
Boise, Idaho	1,061	100.0	60.3	5.6	34.1			14.4	22.1	37.3	53.0
Casper, Wyo.	476	100.0	49.7	3.0	47.3			32.7	34.2	42.9	70.3
Pueblo, Colo.	818	100.0	55.1	3.9	41.0	41.0		27.0	27.9	59.4	50.2
Phoenix, Ariz.	737	100.0	55.8	4.0	40.2			6.3	29.7	40.4	55.2
Salt Lake City, Utah	2,517	100.0	43.5	5.4	51.1	9.6	20.4	31.4	38.1	55.3	64.6
4 Pacific cities	13,735	100.0	49.7	4.1	46.2	10.5	14.8	17.5	31.8	49.6	56.2
Seattle, Wash.*	5,153	100.0	46.9	3.9	49.2		19.6	18.6	38.8	53.7	58.0
Portland, Ore.	3,898	100.0	51.6	4.8	43.6	16.0	7.5	17.9	31.0	47.4	54.8
Sacramento, Calif.	1,652	100.0	49.7	2.4	47.9		15.8	22.4	34.7	49.4	58.6
San Diego, Calif.*	3,232	100.0	52.7	4.6	42.7	2.7		12.5	17.2	44.1	53.4

Source: *Financial Survey of Urban Housing*. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (44)-city percentages weighted by total value of properties, by tenure, in each city (RPI).

²Includes only properties purchased for a consideration and excludes those acquired by gift or inheritance.

³The percentages shown by period of acquisition do not necessarily indicate that the average of all properties purchased in the earlier years involved less credit than the average of all properties purchased in the later years. The data are based upon reports of 1934 owners and it may be presumed that properties purchased many years prior with large debt assumption were less likely to be owned in 1934 by the early purchasers than properties purchased for a larger consideration in cash.

TABLE D 10

Dwellings reporting Distribution of Original Cost to Present Owner, Percentage Distribution of Cost by Form of Consideration, and Percentage of Consideration in the Form of Debt by Period of Acquisition, 1889 or before, to 1934: Owner-occupied, 52 Cities; Rented, 44 Cities, by Geographic Division

NUMBER REPORTING ^{2/}	FORM OF CONSIDERATION (per cent)				CONSIDERATION IN FORM OF DEBT BY PERIOD OF ACQUISITION (per cent) ^{3/}						
	All forms	Cash	Trade	Debt	1889 or before	RENTED					
						1890-99	1900-09	1910-19	1920-29	1930-34	
10,816	100.0	64.7	4.2	31.1	9.8	12.8	21.5	25.1	34.2	26.1	44 cities ¹
179	100.0	68.8	1.4	29.8			20.2	26.8	32.2	36.7	3 New England cities Portland, Me. Worcester, Mass. Providence, R.I.*
53	100.0	76.4	3.2	20.4			34.7	13.7	41.9	54.7	
28	100.0	66.7		33.3				56.8	22.1	36.8	
98	100.0	68.4	1.5	30.1			18.4	20.4	33.7	33.9	
390	100.0	54.8	4.0	41.2	15.7	2.0	33.9	54.0	32.5	30.7	3 Mid. Atlantic cities Syracuse, N.Y. Trenton, N.J. Erie, Pa.
51	100.0	49.6	3.0	47.4			42.9	71.9	29.1	31.3	
166	100.0	81.4	1.7	36.9	37.6		17.4	22.8	43.7	37.5	
173	100.0	63.6	7.2	29.2	5.9	2.0	21.1	27.5	35.3	26.3	
2,011	100.0	64.0	4.5	31.5	7.0	10.5	19.7	28.1	32.3	17.8	6 E. N. Central cities Cleveland, Ohio* Indianapolis, Ind. Peoria, Ill. Lansing, Mich. Kenosha, Wis. Racine, Wis.
1,008	100.0	65.7	3.7	30.6	6.3	10.3	17.7	28.0	40.7	15.9	
241	100.0	57.9	5.9	36.2			20.6	24.9	5.7	19.4	
345	100.0	65.8	5.3	28.9		14.0	15.2	31.0	34.6	23.3	
165	100.0	54.8	13.0	32.2			53.1	32.8	33.0	28.0	
82	100.0	72.8	1.6	25.6			31.7	28.7	31.4	17.5	
170	100.0	67.1	6.0	26.9	21.8			43.4	25.5	29.4	
2,753	100.0	63.5	5.9	30.6	17.4	19.1	14.6	22.0	35.6	29.5	
518	100.0	58.7	5.7	35.6	20.0	28.3	20.6	28.6	41.0	31.4	9 W. N. Central cities Minneapolis, Minn. St. Paul, Minn. Des Moines, Iowa St. Joseph, Mo. Springfield, Mo. Sioux Falls, S.D. Lincoln, Neb. Topeka, Kan. Wichita, Kan.
169	100.0	55.4	5.2	39.4		3.3	23.8	21.7	43.4	46.3	
465	100.0	69.7	5.7	24.6			5.9	25.3	31.1	16.7	
166	100.0	74.9	4.6	20.5	1.0	12.8	8.7	20.5	24.0	26.3	
308	100.0	71.1	10.5	18.4			34.9	5.4	6.3	15.7	
173	100.0	66.1	5.6	26.3				6.6	12.0	30.7	
229	100.0	73.6	5.4	21.0				6.5	11.4	14.8	
338	100.0	63.3	9.1	27.6				5.7	16.8	29.6	
387	100.0	74.1	5.8	20.1				2.1	10.8	23.6	
1,189	100.0	65.9	2.8	31.3		20.8	51.0	13.9	35.5	31.3	
46	100.0	86.9	1.6	9.5			7.5		17.4	4.6	8 S. Atlantic cities Hagerstown, Md. Richmond, Va. Wheeling, W. Va.* Asheville, N.C. Greensboro, N.C. Charleston, S.C. Columbia, S.C. Atlanta, Ga.*
135	100.0	65.2	1.6	33.2					24.4	28.0	
142	100.0	76.0	1.9	22.1		20.8	9.5		12.8	25.3	
172	100.0	65.4	2.3	12.3					22.1	29.5	
98	100.0	71.7	2.3	26.0			6.2		2.8	27.4	
93	100.0	90.5	0.2	9.3			5.7		10.4	7.0	
90	100.0	74.4	3.2	22.4					6.5	25.1	
413	100.0	53.3	4.2	42.5			82.6		12.0	50.9	
396	100.0	74.8	3.7	21.5			2.6		18.2	26.3	
117	100.0	86.3	1.1	10.6					12.2	29.4	
279	100.0	74.3	3.8	21.9			2.6		18.2	26.9	
1,362	100.0	61.8	5.0	33.2			31.9		32.1	38.9	
359	100.0	66.8	4.7	26.5			23.7		70.1	33.2	
310	100.0	64.5	5.8	29.7					25.8	34.4	
131	100.0	77.2	4.6	18.2					10.5	12.9	
372	100.0	53.2	4.4	42.4			33.6		35.8	49.5	
190	100.0	79.0	5.4	15.8					10.2	30.9	
598	100.0	62.7	4.0	33.3		5.9	18.4		26.4	31.8	4 Mountain cities Butte, Mont. Pueblo, Colo. Phoenix, Ariz. Salt Lake City, Utah
97	100.0	79.2	0.5	20.3			10.9		25.1	25.4	
98	100.0	75.2	3.9	20.9			23.3		11.9	19.5	
149	100.0	58.8	5.9	35.3					12.1	37.7	
254	100.0	57.6	4.1	38.3		5.9	19.6		36.8	33.0	
1,938	100.0	64.3	5.4	30.3			11.4		19.8	38.5	4 Pacific cities Seattle, Wash.* Portland, Ore. Sacramento, Calif. San Diego, Calif.*
589	100.0	64.5	4.8	30.7			13.3		18.1	42.2	
528	100.0	70.0	5.5	24.5			1.8		22.4	32.6	
170	100.0	53.2	3.7	43.1			42.3		36.4	47.5	
651	100.0	82.3	7.0	30.7			6.3		14.9	33.9	

TABLE D 11

Mortgaged Owner-occupied Dwellings, Number and Percentage Distribution by Debt-Value Percentage Groups, 52 Cities by Geographic Division, January 1, 1934

	← NUMBER →										
	DEBT - VALUE PERCENTAGE GROUPS										
	All percentage groups	1- 9	10- 19	20- 29	30- 39	40- 49	50- 59	60- 69	70- 84	85- 99	100 and over
52 cities¹	68,385	1,682	3,900	6,057	7,199	8,884	10,144	9,304	10,103	5,283	5,849
4 New England cities	4,239	112	271	342	468	541	591	580	651	343	340
Portland, Me.	643	20	70	72	90	94	83	65	78	35	38
Worcester, Mass.	1,115	14	29	35	70	105	157	178	228	142	157
Providence, R.I.*	2,009	74	157	209	258	286	271	267	265	120	104
Waterbury, Conn.	472	4	15	28	52	58	80	70	82	48	41
4 Mid. Atlantic cities	4,328	67	188	360	423	566	720	668	672	298	366
Binghamton, N.Y.	262	4	23	32	48	42	44	28	28	13	4
Syracuse, N.Y.	973	18	47	60	93	129	180	151	162	78	77
Trenton, N.J.	1,592	18	32	115	154	223	305	285	248	99	133
Erie, Pa.	1,501	27	86	153	130	172	211	224	236	110	152
6 E. N. Central cities	20,180	562	1,186	1,696	2,083	2,617	2,856	2,672	2,896	1,583	2,049
Cleveland, Ohio*	14,115	399	816	1,159	1,438	1,825	1,963	1,879	2,030	1,095	1,511
Indianapolis, Ind.	1,687	29	109	150	167	228	234	233	251	135	151
Peoria, Ill.	1,375	64	106	146	152	194	205	168	162	101	77
Lansing, Mich.	630	17	48	48	57	78	92	62	88	57	85
Kenosha, Wis.	727	15	37	69	90	107	112	87	110	38	62
Racine, Wis.	1,646	38	72	124	179	185	250	243	255	137	163
10 W. N. Central cities	12,240	269	720	1,344	1,566	1,853	1,966	1,574	1,554	700	694
Minneapolis, Minn.	4,097	82	232	445	585	674	690	562	483	193	151
St. Paul, Minn.	893	19	64	109	107	166	157	124	74	42	31
Des Moines, Iowa	1,634	31	85	169	209	232	255	207	228	109	111
St. Joseph, Mo.	529	9	35	65	68	89	76	56	71	30	30
Springfield, Mo.	757	10	54	88	98	98	120	71	92	60	68
Fargo, N.D.	486	8	23	50	54	73	97	76	79	16	10
Sioux Falls, S.D.	645	8	43	83	85	109	128	88	81	21	19
Lincoln, Neb.	796	24	42	90	87	90	123	109	115	61	55
Topeka, Kan.	1,069	40	80	133	127	152	145	122	145	63	62
Wichita, Kan.	1,334	38	62	112	148	170	175	159	208	105	157
9 S. Atlantic cities	6,142	163	364	513	543	763	912	879	983	500	522
Hagerstown, Md.	363	10	15	34	37	34	43	50	65	31	44
Richmond, Va.	1,077	16	40	62	76	127	219	178	192	87	80
Wheeling, W. Va.*	810	42	91	99	89	105	98	98	79	49	62
Asheville, N.C.	408	10	31	41	21	39	42	48	57	52	67
Greensboro, N.C.	293	6	19	23	24	38	40	38	54	27	28
Charleston, S.C.	208	4	20	26	30	28	33	18	22	8	19
Columbia, S.C.	332	14	26	28	31	50	44	41	55	17	28
Atlanta, Ga.*	2,364	53	108	175	203	295	350	364	427	214	175
Jacksonville, Fla.	287	8	14	25	32	47	45	46	32	15	23
3 E. S. Central cities	2,533	83	129	225	230	279	321	283	361	266	356
Paducah, Ky.	234	8	16	29	31	22	27	21	27	17	36
Birmingham, Ala.*	2,039	58	96	166	174	221	258	229	304	226	307
Jackson, Miss.	260	17	17	30	25	36	36	33	30	23	13
6 W. S. Central cities	5,214	141	268	385	532	616	768	764	870	446	434
Little Rock, Ark.	841	12	42	51	74	75	107	132	166	92	90
Baton Rouge, La.	188	10	19	18	24	27	22	22	22	13	11
Oklahoma City, Okla.	1,762	45	75	119	175	183	259	276	343	160	127
Austin, Tex.	416	21	26	52	49	53	74	49	64	25	13
Dallas, Tex.	1,676	46	86	124	195	246	256	243	239	123	118
Wichita Falls, Tex.	331	7	20	21	15	32	40	42	46	33	75
6 Mountain cities	4,209	97	278	410	482	516	614	588	600	362	282
Butte, Mont.	479	16	63	78	59	59	50	53	47	24	30
Boise, Idaho	569	18	49	79	84	116	80	57	61	18	7
Casper, Wyo.	298	10	16	27	31	29	32	37	48	40	28
Pueblo, Colo.	413	5	23	35	41	35	59	57	79	34	45
Phoenix, Ariz.	540	7	15	45	57	62	98	95	84	37	40
Salt Lake City, Utah	1,910	39	112	148	190	215	295	289	281	209	132
4 Pacific cities	9,300	188	496	782	892	1,133	1,406	1,296	1,516	785	808
Seattle, Wash.*	3,225	96	203	331	321	402	490	378	500	239	265
Portland, Ore.	2,512	37	119	185	254	297	381	401	428	192	218
Sacramento, Calif.	1,241	16	46	79	101	121	182	195	220	147	132
San Diego, Calif.*	2,322	37	128	167	216	313	353	322	368	207	191

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 52-city percentage distributions weighted by estimated number of owner-occupied mortgaged properties in each city (RPI).

TABLE D II

Mortgaged Owner-occupied Dwellings, Number and Percentage Distribution by Debt-Value Percentage Groups, 52 Cities by Geographic Division, January 1, 1934

← PERCENTAGE DISTRIBUTION →											
DEBT - VALUE PERCENTAGE GROUPS											
All percentage groups	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	85-89	100 and over	
100.0	2.5	5.8	8.8	10.6	13.2	14.9	13.6	14.7	7.6	8.3	52 cities ¹
100.0	2.9	8.4	8.4	11.2	13.0	13.9	13.9	15.1	7.8	7.4	4 New England cities
100.0	3.1	10.9	11.2	14.0	14.6	12.9	10.1	11.8	5.5	5.9	Portland, Me.
100.0	1.3	2.6	3.1	6.3	9.4	14.1	18.0	20.4	12.7	14.1	Worcester, Mass.
100.0	3.7	7.8	10.4	12.7	14.2	13.5	13.3	13.2	8.0	5.2	Providence, R.I.*
100.0	0.8	3.2	5.5	11.0	11.9	17.0	14.8	17.4	9.7	8.7	Waterbury, Conn.
100.0	1.7	4.9	7.8	10.3	13.4	16.5	15.1	15.5	7.1	7.7	4 Mid. Atlantic cities
100.0	1.5	8.8	12.2	17.8	16.0	16.8	10.7	9.9	5.0	1.5	Binghamton, N.Y.
100.0	1.9	4.8	6.2	9.6	13.3	16.4	15.5	16.6	7.8	7.9	Syracuse, N.Y.
100.0	1.1	2.0	7.2	9.7	14.0	19.2	16.6	15.6	6.2	8.4	Trenton, N.J.
100.0	1.8	5.7	10.2	8.7	11.5	14.1	14.9	15.7	7.3	10.1	Erie, Pa.
100.0	2.7	6.0	8.4	10.3	13.0	14.1	13.2	14.4	7.8	10.1	6 E. N. Central cities
100.0	2.8	5.8	8.2	10.2	12.9	13.9	13.3	14.4	7.8	10.7	Cleveland, Ohio*
100.0	1.7	6.4	8.9	9.9	13.5	13.8	13.8	14.9	8.0	9.0	Indianapolis, Ind.
100.0	4.7	7.7	10.8	11.1	14.1	14.9	12.2	11.8	7.3	5.6	Peoria, Ill.
100.0	2.7	7.3	7.6	9.0	12.4	14.6	9.9	14.0	9.0	13.5	Lansing, Mich.
100.0	2.1	5.1	9.5	12.4	14.7	15.4	12.0	15.1	5.2	8.5	Kenosha, Wis.
100.0	2.3	4.4	7.5	10.9	11.2	15.2	14.8	15.5	8.3	9.9	Racine, Wis.
100.0	2.1	6.0	11.1	12.9	15.7	16.3	13.1	12.0	5.6	5.2	10 W. N. Central cities
100.0	2.0	5.7	10.9	14.3	16.4	16.8	13.7	11.8	4.7	3.7	Minneapolis, Minn.
100.0	2.1	7.2	12.2	12.0	18.6	17.6	13.9	8.3	4.7	3.4	St. Paul, Minn.
100.0	1.9	5.2	10.3	12.8	14.2	15.6	12.7	13.8	6.7	6.8	Des Moines, Iowa
100.0	1.7	6.6	12.3	12.8	16.8	14.4	10.6	13.4	5.7	5.7	St. Joseph, Mo.
100.0	1.3	7.1	11.6	12.7	12.9	15.9	9.4	12.2	7.9	9.0	Springfield, Mo.
100.0	1.6	4.7	10.3	11.1	15.0	20.0	15.6	16.3	3.3	2.1	Fargo, N.D.
100.0	1.2	6.7	12.9	13.2	16.9	19.8	13.6	9.5	3.3	2.9	Sioux Falls, S.D.
100.0	3.0	5.3	11.3	10.9	11.3	15.5	13.7	14.4	7.7	6.9	Lincoln, Neb.
100.0	3.7	7.5	12.4	11.9	14.2	13.6	11.4	13.6	5.9	5.8	Topeka, Kan.
100.0	2.8	4.7	8.4	11.1	12.7	13.1	11.9	15.6	7.9	11.8	Wichita, Kan.
100.0	2.7	6.0	8.4	9.1	12.8	15.0	14.5	15.5	7.8	8.2	9 S. Atlantic cities
100.0	2.8	4.1	9.4	10.2	9.4	11.8	13.8	17.9	6.5	12.1	Hagerstown, Md.
100.0	1.5	3.7	5.8	7.1	11.8	20.3	16.5	17.8	8.1	7.4	Richmond, Va.
100.0	5.2	11.2	12.2	11.0	13.0	11.9	12.1	9.7	6.0	7.7	Wheeling, W.Va.*
100.0	2.5	7.6	10.0	5.1	9.6	10.3	11.8	14.0	12.7	16.4	Asheville, N.C.
100.0	2.0	6.5	7.8	8.2	13.0	13.7	12.3	18.4	9.2	8.9	Greensboro, N.C.
100.0	1.9	9.6	12.5	14.4	13.5	15.9	8.7	10.6	3.8	9.1	Charleston, S.C.
100.0	4.2	7.8	8.4	9.3	15.1	13.3	12.4	16.6	5.1	7.8	Columbia, S.C.*
100.0	2.2	4.6	7.4	8.6	12.5	14.8	15.4	18.1	9.0	7.4	Atlanta, Ga.*
100.0	2.8	4.9	8.7	11.2	16.4	15.7	18.0	11.1	5.2	8.0	Jacksonville, Fla.
100.0	3.4	5.0	8.8	8.9	11.1	12.8	11.3	14.3	10.6	13.8	3 E. S. Central cities
100.0	3.4	6.8	12.4	13.3	9.4	11.5	9.0	11.5	7.3	15.4	Paducah, Ky.
100.0	2.9	4.7	8.1	8.5	10.8	12.7	11.2	14.9	11.1	15.1	Birmingham, Ala.*
100.0	6.5	6.5	11.5	9.6	13.9	13.9	12.7	11.5	8.9	5.0	Jackson, Miss.
100.0	2.8	5.2	7.5	10.5	12.3	14.7	14.6	16.3	8.3	7.8	6 W. S. Central cities
100.0	1.4	5.0	6.1	8.8	8.9	12.7	15.7	19.8	10.9	10.7	Little Rock, Ark.
100.0	5.3	10.1	9.6	12.8	14.4	11.7	11.7	11.7	6.9	5.8	Baton Rouge, La.
100.0	2.5	4.3	6.7	9.9	10.4	14.7	15.7	19.5	9.1	7.2	Oklahoma City, Okla.
100.0	5.0	6.3	12.5	11.8	12.7	17.8	11.8	13.0	6.0	3.1	Austin, Tex.
100.0	2.8	5.1	7.4	11.8	14.7	15.3	14.5	14.3	7.3	7.0	Dallas, Tex.
100.0	2.1	6.0	6.3	4.5	9.7	12.1	12.7	13.9	10.0	22.7	Wichita Falls, Tex.
100.0	2.1	6.1	9.0	10.6	11.6	14.9	14.5	14.9	9.1	7.2	6 Mountain cities
100.0	3.8	13.1	15.9	12.3	12.3	10.4	11.1	9.8	5.0	6.3	Butte, Mont.
100.0	3.2	8.8	13.9	14.8	20.4	14.0	10.0	10.7	3.2	1.2	Boise, Idaho
100.0	3.4	5.4	9.1	10.4	9.7	10.7	12.4	16.1	13.4	9.4	Casper, Wyo.
100.0	1.2	5.6	8.5	9.9	8.5	14.3	13.8	19.1	8.2	10.9	Pueblo, Colo.
100.0	1.3	2.8	8.3	10.6	11.5	18.1	17.6	15.6	6.8	7.4	Phoenix, Ariz.
100.0	2.0	5.9	7.8	10.0	11.3	15.4	15.1	14.7	10.9	6.9	Salt Lake City, Utah
100.0	2.2	5.4	8.7	9.7	12.2	15.1	13.8	16.2	8.1	8.6	4 Pacific cities
100.0	3.0	6.3	10.3	9.9	12.5	15.2	11.7	15.5	7.4	8.2	Seattle, Wash.*
100.0	1.5	4.7	7.4	10.1	11.8	15.2	16.0	17.0	7.6	8.7	Portland, Ore.
100.0	1.5	3.7	6.4	8.1	9.8	14.7	15.7	17.7	11.8	10.6	Sacramento, Calif.
100.0	1.6	5.5	8.1	9.3	13.5	15.2	13.9	15.8	8.9	8.2	San Diego, Calif.*

TABLE D 12

Mortgaged Rented Dwellings, Number and Percentage Distribution by Debt-Value Percentage Groups, 44 Cities by Geographic Division, January 1, 1934

	N U M B E R										
	DEBT - VALUE PERCENTAGE GROUPS										
All	1-	10-	20-	30-	40-	50-	60-	70-	85-	100	
Percentage	9	19	29	39	49	59	69	84	99	and	
groups										over	
44 cities¹	12,829	229	563	913	1,216	1,717	2,095	1,866	2,063	890	1,257
3 New England cities	770	23	49	55	66	72	104	119	132	72	78
Portland, Me.	188	6	9	23	23	23	21	27	23	18	15
Worcester, Mass.	193	4	10	4	13	7	26	32	47	24	26
Providence, R.I.*	389	13	30	28	30	42	57	60	62	30	37
3 Mid. Atlantic cities	724	5	25	34	44	66	150	100	136	55	69
Syracuse, N.Y.	211	1	7	7	14	24	43	35	35	24	21
Trenton, N.J.	238	1	6	10	16	34	71	30	35	10	25
Erie, Pa.	275	3	12	17	14	28	36	35	66	21	43
6 E. N. Central cities	3,667	83	156	276	345	479	536	524	568	291	409
Cleveland, Ohio*	2,251	52	102	159	193	275	310	312	348	195	305
Indianapolis, Ind.	483	4	23	39	51	65	71	74	62	34	40
Peoria, Ill.	318	13	13	40	40	48	59	35	41	9	20
Lansing, Mich.	157	3	5	13	25	21	25	14	24	15	12
Kenosha, Wis.	133	3	4	9	16	20	23	23	18	9	8
Racine, Wis.	325	8	9	16	20	30	48	66	75	29	24
9 W. N. Central cities	2,849	44	122	239	336	469	537	411	404	115	172
Minneapolis, Minn.	966	14	37	79	100	179	173	137	145	43	59
St. Paul, Minn.	225	4	8	11	27	33	61	31	36	10	4
Des Moines, Iowa	407	4	14	40	53	75	76	62	50	12	21
St. Joseph, Mo.	108	1	3	11	7	12	22	25	19	6	2
Springfield, Mo.	175	1	9	17	20	22	37	28	21	5	15
Sioux Falls, S.D.	185	3	12	23	29	34	39	22	15	3	5
Lincoln, Neb.	187	3	8	18	24	22	35	22	33	6	18
Topeka, Kan.	247	9	21	19	35	33	42	38	31	8	11
Wichita, Kan.	349	5	10	23	41	59	52	46	54	22	37
8 S. Atlantic cities	1,098	30	56	65	95	130	156	161	182	97	126
Hagerstown, Md.	59	1	1	4	4	7	10	10	7	6	9
Richmond, Va.	132	1	5	6	15	13	28	21	28	7	10
Wheeling, W. Va.*	120	8	9	10	16	13	16	13	19	7	9
Asheville, N.C.	37	1	2	1	3	4	6	3	4	2	11
Greensboro, N.C.	71	1	5	10	5	8	11	7	7	9	9
Charleston, S.C.	75	1	7	9	6	12	10	8	11	3	8
Columbia, S.C.	84	3	2	3	12	6	8	13	18	14	5
Atlanta, Ga.*	520	15	25	22	34	67	69	66	66	49	65
2 E. S. Central cities	236	4	7	20	10	29	33	27	41	19	46
Paducah, Ky.	20	1				2	6	1	2	3	5
Birmingham, Ala.*	216	3	7	20	10	27	27	26	39	16	41
5 W. S. Central cities	1,137	24	50	79	93	147	156	162	202	89	135
Little Rock, Ark.	178	11	8	8	7	18	23	26	40	18	19
Oklahoma City, Okla.	379	4	15	35	36	50	51	62	62	24	40
Austin, Tex.	105	2	5	8	10	15	18	10	18	7	12
Dallas, Tex.	395	6	17	22	38	57	54	62	67	32	40
Wichita Falls, Tex.	80	1	5	6	2	7	10	2	15	6	24
4 Mountain cities	569	5	28	34	61	74	121	81	84	23	58
Butte, Mont.	59	3	7	6	9	8	5	4	5	2	10
Pueblo, Colo.	53		2	5	3	4	12	9	8	2	8
Phoenix, Ariz.	162		7	7	17	20	37	25	25	7	17
Salt Lake City, Utah	295	2	12	16	32	42	67	43	46	12	23
4 Pacific cities	1,779	11	70	111	166	231	302	301	314	129	144
Seattle, Wash.*	500	4	22	30	50	79	84	78	81	34	38
Portland, Ore.	424	2	16	33	42	43	81	71	78	26	32
Sacramento, Calif.	233	1	8	12	11	33	24	40	53	23	26
San Diego, Calif.*	622	4	24	36	63	76	113	112	102	46	46

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 44-city percentage distributions weighted by estimated number of rented mortgaged properties in each city (RPI).

TABLE D 12

Mortgaged Rented Dwellings, Number and Percentage Distribution by Debt-Value Percentage Groups, 44 Cities by Geographic Division, January 1, 1934

All percentage groups	PERCENTAGE DISTRIBUTION										100 and over	
	DEBT - VALUE PERCENTAGE GROUPS											
	1-9	10-19	20-29	30-39	40-49	50-59	60-69	70-84	85-99			
100.0	1.8	4.5	6.9	9.2	13.2	16.0	14.8	16.2	7.3	10.1	44 cities ¹	
100.0	3.1	7.0	6.5	7.8	9.3	14.2	15.6	17.4	8.8	10.3	3 New England cities	
100.0	3.2	4.8	12.2	12.2	12.2	11.2	14.4	12.2	9.6	8.0	Portland, Me.	
100.0	2.1	5.2	2.1	6.7	3.6	13.5	16.6	24.3	12.4	13.5	Worcester, Mass.	
100.0	3.4	7.7	7.2	7.7	10.8	14.7	15.4	15.9	7.7	9.5	Providence, R.I.*	
100.0	0.6	3.4	4.1	6.3	11.6	20.2	15.1	18.0	9.4	11.3	3 Mid. Atlantic cities	
100.0	0.5	3.3	3.3	6.6	11.4	20.4	16.6	16.6	11.4	9.9	Syracuse, N.Y.	
100.0	0.4	2.5	4.2	6.7	14.3	29.9	12.6	14.7	4.2	10.5	Trenton, N.J.	
100.0	1.1	4.4	6.2	5.1	10.2	13.1	12.7	24.0	7.6	15.6	Erie, Pa.	
100.0	2.0	4.4	7.6	9.7	13.9	14.5	14.3	14.7	7.9	11.0	6 E. N. Central cities	
100.0	2.3	4.5	7.1	8.6	12.2	13.8	13.9	15.4	8.7	13.5	Cleveland, Ohio*	
100.0	0.8	4.8	8.1	10.6	17.6	14.7	15.3	12.8	7.0	8.3	Indianapolis, Ind.	
100.0	4.1	4.1	12.6	12.6	15.1	18.5	11.0	12.9	2.8	6.3	Peoria, Ill.	
100.0	1.9	3.2	8.3	15.9	13.4	15.9	8.9	15.3	9.6	7.6	Lansing, Mich.	
100.0	2.3	3.0	6.8	12.0	15.0	17.3	17.3	13.5	6.8	6.0	Kenosha, Wis.	
100.0	2.5	2.8	4.9	6.1	9.2	14.8	20.3	23.1	8.9	7.4	Racine, Wis.	
100.0	1.5	3.9	8.0	11.5	16.3	19.7	14.5	14.7	4.2	5.7	9 W. N. Central cities	
100.0	1.4	3.8	8.2	10.4	18.5	17.9	14.2	15.0	4.5	6.1	Minneapolis, Minn.	
100.0	1.8	3.5	4.9	12.0	14.7	27.1	13.8	16.0	4.4	1.8	St. Paul, Minn.	
100.0	1.0	3.4	9.8	13.0	18.4	18.7	15.2	12.3	3.0	5.2	Des Moines, Iowa	
100.0	0.9	2.8	10.2	8.5	11.1	20.4	23.1	17.8	5.6	1.8	St. Joseph, Mo.	
100.0	0.8	5.1	9.7	11.4	12.6	21.1	16.0	12.0	2.9	8.6	Springfield, Mo.	
100.0	1.8	6.5	12.4	15.7	18.4	21.1	11.9	8.1	1.8	2.7	Sioux Falls, S.D.	
100.0	1.6	4.3	6.8	12.8	11.8	18.7	11.8	17.6	3.2	9.6	Lincoln, Neb.	
100.0	3.6	7.7	7.7	14.2	13.4	17.0	15.4	12.5	3.2	4.5	Topeka, Kan.	
100.0	1.4	2.9	6.6	11.7	16.9	14.9	13.2	15.5	6.3	10.6	Wichita, Kan.	
100.0	2.7	5.1	5.7	8.8	11.7	14.5	14.8	17.0	8.6	11.1	8 S. Atlantic cities	
100.0	1.7	1.7	6.8	6.8	11.9	16.9	16.9	11.9	10.2	15.2	Hagerstown, Md.	
100.0	0.8	3.8	4.5	11.4	9.8	19.7	15.9	21.2	5.3	7.6	Richmond, Va.	
100.0	6.7	7.5	8.3	13.4	10.8	13.4	10.8	15.8	5.8	7.5	Wheeling, W. Va.*	
100.0	2.7	5.4	2.7	8.1	10.8	16.2	8.1	10.8	5.4	29.8	Asheville, N.C.	
100.0	7.0	14.1	7.0	11.2	15.5	9.9	9.9	12.7	12.7	12.7	Greensboro, N.C.	
100.0	1.3	9.3	12.0	8.0	16.0	13.3	10.7	14.7	4.0	10.7	Charleston, S.C.	
100.0	3.6	2.4	3.6	14.3	7.1	9.5	15.5	21.4	16.7	5.9	Columbia, S.C.	
100.0	2.9	4.8	4.2	6.5	12.9	13.3	16.6	16.9	9.4	12.5	Atlanta, Ga.*	
100.0	1.5	3.1	9.1	4.5	12.4	13.0	11.8	17.9	7.6	19.1	2 E. S. Central cities	
100.0	5.0				10.0	30.0	5.0	10.0	15.0	25.0	Paducah, Ky.	
100.0	1.4	3.2	9.3	4.6	12.5	12.5	12.0	18.1	7.4	19.0	Birmingham, Ala.*	
100.0	1.6	4.4	6.6	8.7	13.3	13.6	14.7	17.4	7.7	11.4	5 W. S. Central cities	
100.0	6.2	4.5	4.5	3.9	10.1	12.9	14.8	22.5	10.1	10.7	Little Rock, Ark.	
100.0	1.1	4.0	9.2	9.5	13.2	13.5	16.3	16.3	6.3	10.6	Oklahoma City, Okla.	
100.0	1.9	4.8	7.6	9.5	14.3	17.1	9.5	17.1	6.7	11.5	Austin, Tex.	
100.0	1.5	4.3	5.6	9.6	14.4	13.7	15.7	17.0	8.1	10.1	Dallas, Tex.	
100.0	1.2	6.2	7.5	2.5	8.8	12.5	2.5	18.8	10.0	30.0	Wichita Falls, Tex.	
100.0	0.6	4.6	5.8	10.3	12.8	22.0	14.7	15.1	4.1	10.0	4 Mountain cities	
100.0	5.1	11.9	10.2	15.2	13.5	8.5	6.8	8.5	3.4	16.9	Butte, Mont.	
100.0		3.8	9.4	5.7	7.5	22.6	17.0	15.1	3.8	15.1	Pueblo, Colo.	
100.0		4.3	4.3	10.5	12.4	22.9	15.4	15.4	4.3	10.5	Phoenix, Ariz.	
100.0	0.7	4.1	5.4	10.8	14.2	22.7	14.6	15.6	4.1	7.8	Salt Lake City, Utah	
100.0	0.6	4.0	6.3	9.5	13.2	17.1	16.7	17.5	7.1	8.0	4 Pacific cities	
100.0	0.8	4.4	6.0	10.0	15.8	16.8	15.6	16.2	6.8	7.6	Seattle, Wash.*	
100.0	0.5	3.8	7.8	9.9	10.1	19.1	16.7	18.4	6.1	7.6	Portland, Ore.	
100.0	0.4	3.4	5.2	4.7	14.2	10.3	17.2	22.7	9.9	12.0	Sacramento, Calif.	
100.0	0.6	3.9	5.8	10.1	12.2	18.2	18.0	16.4	7.4	7.4	San Diego, Calif.*	

TABLE D 13

Mortgaged Dwellings, Ratio of Debt to Value by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

	OWNER - OCCUPIED											
	All value groups	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over
52 cities¹	55.6	103.6	78.6	74.4	66.9	62.8	58.2	57.7	54.3	51.8	52.1	50.3
4 New England cities	54.5		76.0	56.2	73.7	62.8	56.6	59.8	55.0	53.4	53.3	47.0
Portland, Me.	50.5			92.5	43.9	57.6	44.4	47.0	49.9	52.5	51.6	49.1
Worcester, Mass.	67.1			62.5	70.8	89.2	68.6	73.6	68.4	64.3	66.1	58.0
Providence, R.I.*	49.4		76.0	50.9	76.7	54.1	52.6	55.6	49.5	48.5	48.7	42.1
Waterbury, Conn.	60.0			61.7		72.5	60.8	63.2	63.9	62.3	56.4	54.4
4 Mid. Atlantic cities	55.9			102.6	75.7	66.5	58.2	60.1	56.8	56.0	54.7	42.5
Binghamton, N.Y.	45.9					57.5	48.0	41.1	46.8	48.9	49.0	36.8
Syracuse, N.Y.	57.0			116.8	82.1	72.2	60.0	64.3	59.2	56.6	53.8	39.4
Trenton, N.J.	58.4			89.4	70.9	60.6	57.7	61.1	55.3	56.6	57.4	54.5
Erie, Pa.	57.7			77.4	64.5	62.4	59.7	59.1	57.3	57.7	56.2	44.2
6 E. N. Central cities	56.8	130.5	96.1	91.6	73.4	66.0	61.5	59.6	56.0	54.0	54.5	52.1
Cleveland, Ohio*	57.2	130.5	114.3	98.5	77.2	69.8	62.6	61.8	57.3	55.2	53.8	53.9
Indianapolis, Ind.	56.2		62.1	82.1	72.1	66.1	59.8	54.3	53.5	49.4	57.6	52.2
Peoria, Ill.	50.4		68.8	58.6	48.3	54.9	53.5	52.0	48.9	50.4	46.2	43.5
Lansing, Mich.	59.5		39.2	82.3	68.3	61.8	63.6	59.6	55.6	57.4	60.5	43.2
Kenosha, Wis.	53.8				76.4	75.8	62.0	55.8	51.6	52.1	57.4	26.1
Racine, Wis.	58.9			63.0	53.2	64.6	59.9	62.1	59.5	56.7	53.9	54.7
10 W. N. Central cities	52.0	81.8	65.1	64.6	54.3	55.4	53.0	53.1	50.8	46.8	47.1	53.0
Minneapolis, Minn.	52.4		73.6	62.9	52.7	59.0	54.2	51.0	50.4	47.2	49.6	60.5
St. Paul, Minn.	50.0		51.7	63.6	50.9	48.4	49.6	55.9	48.2	40.3	45.5	49.9
Des Moines, Iowa	53.2	90.9	75.1	66.4	55.6	57.2	52.9	51.6	51.6	47.8	51.1	54.0
St. Joseph, Mo.	52.5		50.5	61.3	53.1	52.5	50.5	59.1	55.4	51.4	47.2	37.8
Springfield, Mo.	52.9	84.6	65.0	62.6	52.3	53.7	55.2	53.3	47.3	51.2	41.4	54.6
Fargo, N.D.	50.4			78.6	55.3	51.7	51.5	53.3	53.1	40.5	39.4	48.2
Sioux Falls, S.D.	46.5	54.5	63.8	63.9	48.6	48.4	52.6	50.8	45.9	39.9	40.6	43.6
Lincoln, Neb.	53.6			57.1	73.2	54.6	54.2	52.4	56.0	50.2	46.8	42.1
Topeka, Kan.	50.4	94.1	58.0	60.1	53.4	55.8	50.9	51.8	47.4	56.1	45.7	29.5
Wichita, Kan.	56.6	70.8	63.7	68.4	66.9	59.4	58.5	56.1	55.5	49.7	42.6	46.6
9 S. Atlantic cities	56.6	106.6	65.2	67.8	62.3	59.4	58.7	59.2	55.8	56.3	55.4	49.2
Hagerstown, Md.	60.9		61.7	80.2	49.5	64.0	60.5	71.4	60.2	71.0	56.4	55.4
Richmond, Va.	59.4		100.5	64.0	56.6	64.3	63.1	63.2	60.4	58.5	59.4	51.9
Wheeling, W. Va.*	49.4	145.5	70.2	67.8	64.9	49.2	50.6	47.5	46.5	48.7	51.3	50.7
Asheville, N.C.	66.3		105.6	75.3	75.9	72.8	75.6	63.7	64.5	60.6	47.9	62.4
Greensboro, N.C.	61.9		80.0	74.9	64.3	58.2	57.8	60.1	56.4	62.5	67.5	61.9
Charleston, S.C.	50.3		57.1	57.5	42.2	43.9	61.1	55.9	52.8	41.6	59.9	32.6
Columbia, S.C.	57.4		57.2	50.2	62.2	59.1	53.0	67.6	56.9	55.6	50.2	45.9
Atlanta, Ga.*	57.3	95.0	49.2	65.3	63.7	62.5	59.8	60.8	57.0	56.5	56.7	48.6
Jacksonville, Fla.	52.2		53.0	82.8	64.7	53.4	55.8	56.6	52.7	53.2	41.5	39.7
3 E. S. Central cities	59.8	95.3	82.4	75.0	70.4	65.9	64.8	60.3	56.8	53.1	51.0	48.5
Paducah, Ky.	56.7	45.2	52.6	59.5	55.5	61.9	59.7	59.4	57.9	63.3		57.1
Birmingham, Ala.*	61.1	97.9	84.2	78.2	77.0	69.0	65.9	61.6	57.3	54.6	52.8	47.5
Jackson, Miss.	50.4		85.1	56.5	36.4	48.7	59.9	52.5	52.9	59.7	39.5	52.5
6 W. S. Central cities	55.4	96.6	75.3	65.7	60.5	61.8	57.1	57.8	55.3	49.7	52.7	44.9
Little Rock, Ark.	62.9	66.7	36.0	65.9	72.1	66.6	69.5	64.0	65.2	60.3	58.8	49.2
Baton Rouge, La.	45.0		54.6	57.8	49.5	54.3	51.9	42.6	50.9	37.9	44.0	
Oklahoma City, Okla.	58.2	102.7	67.2	68.7	64.4	63.3	61.2	57.9	56.5	49.4	57.4	50.7
Austin, Tex.	46.4	122.3	61.9	65.1	50.1	54.8	48.5	45.8	46.2	39.3	37.2	46.6
Dallas, Tex.	53.5		87.6	63.8	56.3	60.5	54.6	56.7	51.7	49.0	50.5	39.2
Wichita Falls, Tex.	66.3	108.1	136.3	74.6	73.0	71.8	65.0	63.7	65.0	62.1	61.3	46.9
6 Mountain cities	55.7	71.7	66.1	63.0	60.3	63.1	56.1	54.2	52.4	44.8	53.3	55.3
Butte, Mont.	41.3	63.5	65.8	60.9	51.4	62.5	42.1	43.1	36.1	37.8	27.2	26.0
Boise, Idaho	43.2	45.5	50.8	51.7	53.7	47.6	43.6	40.0	42.3	37.7	33.0	41.2
Casper, Wyo.	58.9	64.9	79.8	74.0	75.0	55.4	60.5	55.8	47.1	52.3	41.5	
Pueblo, Colo.	59.2	69.2	66.3	67.7	70.9	62.0	58.6	54.3	51.8	27.9	52.2	
Phoenix, Ariz.	56.3		96.4	59.5	60.6	65.7	56.6	53.3	56.2	50.5	56.4	47.9
Salt Lake City, Utah	56.0	78.6	59.3	63.3	57.8	66.9	56.4	57.6	55.1	49.0	56.0	60.0
4 Pacific cities	55.9	83.5	76.4	66.5	66.3	61.5	58.9	55.8	51.8	49.9	49.3	52.0
Seattle, Wash.*	54.7	77.2	53.8	60.1	59.8	57.8	56.3	53.9	49.6	50.7	50.4	54.7
Portland, Ore.	56.6	93.3	99.6	70.3	72.2	62.2	58.0	54.8	52.2	49.3	50.3	50.9
Sacramento, Calif.	61.8		97.2	73.1	75.7	69.4	64.9	63.5	60.7	55.2	48.6	65.0
San Diego, Calif.*	54.4	83.3	86.3	74.1	67.1	64.9	58.9	58.0	52.1	46.5	44.9	40.6

Source: *Financial Survey of Urban Housing*. Based on average debt (principal only) by value groups and average value of mortgaged properties by value groups as shown in Tables D 7 and 8. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (51)-city percentages are automatically weighted by use of weighted averages from Tables D 7 and 8. For rented properties where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups, the weighted geographic division and 52 (51)-city percentages in the 'All value groups' column are not strictly comparable to the weighted percentages for the individual value groups.

TABLE D 13

Mortgaged Dwellings, Ratio of Debt to Value by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 4, 1934

All value groups	R E N T E D											
	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
60.6	109.7	87.5	89.2	67.8	64.4	60.8	60.4	57.2	56.0	57.1	59.8	51 cities ¹
64.0			55.4	75.9	74.0	56.9	61.7	59.8	61.6	62.1	57.8	4 New England cities
53.4			55.4	60.0	66.6	61.2	56.9	61.9	50.8	52.9	42.7	Portland, Me.
69.3					59.9	60.6	67.8	72.3	66.5	65.5	86.5	Worcester, Mass.
56.7				77.4	79.2	55.4	60.3	55.8	61.1	62.0	53.7	Providence, R.I.*
81.8												Waterbury, Conn.
61.2		79.6	86.9	74.7	59.8	73.7	67.2	61.3	60.4	63.4	66.7	4 Mid. Atlantic cities
52.4												Binghamton, N.Y.
62.7				...	51.6	78.0	69.1	61.4	63.0	57.6	71.2	Syracuse, N.Y.
59.7		79.6	86.9	74.7	58.2	62.9	61.7	52.3	49.3	82.5	64.3	Trenton, N.J.
64.5					82.2	68.7	66.9	66.6	63.3	65.4	50.1	Erie, Pa.
64.2		113.0	120.7	79.7	66.6	62.5	63.3	57.2	56.0	60.8	69.7	6 E. N. Central cities
67.7		127.3	148.1	93.3	74.6	65.2	68.4	60.5	62.9	67.2	74.5	Cleveland, Ohio*
57.0		92.6	71.2	60.5	60.1	60.3	55.7	52.2	40.3	52.4	61.3	Indianapolis, Ind.
52.5		65.4	70.8	61.9	47.2	48.7	52.7	49.4	49.4	37.9	66.2	Peoria, Ill.
57.0			64.9	49.1	61.4	60.2	58.9	51.1	69.4			Lansing, Mich.
58.4												Kenosha, Wis.
59.8			119.0		66.5	59.3	62.9	62.4	62.1	56.5	52.4	Racine, Wis.
55.3	135.0	66.3	66.3	57.2	52.9	54.8	53.8	50.7	54.1	51.2	57.3	10 W. N. Central cities
58.7		59.9	69.5	68.5	50.9	53.5	54.8	53.0	56.7	59.2	61.2	Minneapolis, Minn.
53.7			65.4	43.5	54.8	58.4	56.9	48.2	52.5	41.7	58.0	St. Paul, Minn.
52.2	174.9	75.4	55.5	53.8	52.0	50.1	54.2	48.1	52.3	50.9	53.7	Des Moines, Iowa
54.5												St. Joseph, Mo.
48.2	138.9	64.1	66.3	57.6	50.8	59.1	42.1	48.1	48.1		24.6	Springfield, Mo.
57.2												Fargo, N.D.
48.8			74.8	43.6	46.5	51.9	49.3	44.9	29.8	51.7	54.4	Sioux Falls, S.D.
63.3		100.0	79.6	47.7	52.8	61.0	53.1	50.0	47.9		78.6	Lincoln, Neb.
52.0		48.5	44.2	57.6	54.4	50.6	46.4	47.7	70.9	41.1	55.1	Topeka, Kan.
57.4	100.0	65.8	67.7	61.9	58.9	55.5	54.3	54.9	57.7	46.2	51.5	Wichita, Kan.
65.4		67.1	58.2	58.4	62.4	66.6	62.9	63.3	61.2	61.5	73.8	8 S. Atlantic cities
67.4												Hagerstown, Md.
62.6		63.8	48.9	50.0	60.4	61.9	52.3	61.8	62.4	62.9	72.9	Richmond, Va.
51.1												Wheeling, W.Va.*
79.7												Asheville, N.C.
61.2												Greensboro, N.C.
51.9												Charleston, S.C.
62.6												Columbia, S.C.
70.0		68.5	61.7	61.2	62.9	68.1	66.7	63.9	60.7	61.1	74.0	Atlanta, Ga.*
50.4		92.0	91.5	75.6	69.7	61.3	62.6	58.0	51.6	54.0	37.3	3 E. S. Central cities
48.2												Paducah, Ky.
52.0		92.0	91.5	75.6	69.7	61.3	62.6	58.0	51.6	54.0	37.3	Birmingham, Ala.*
43.7												Jackson, Miss.
56.9	74.4	92.2	85.2	55.8	61.6	59.9	63.7	55.8	58.2	54.3	49.5	6 W. S. Central cities
62.2	50.0	70.8	67.9	71.6	56.8	70.6	62.2	57.7	58.4	54.1	64.7	Little Rock, Ark.
59.4												Baton Rouge, La.
55.5		56.8	57.8	53.9	61.8	66.1	64.0	60.1	66.9	47.5	52.1	Oklahoma City, Okla.
50.9	95.1	79.2	49.6	57.8	58.7	51.7	67.6	46.7	38.5	56.7	38.5	Austin, Tex.
56.7		121.4	112.4	53.6	62.9	55.2	64.7	54.3	56.0	58.1	47.0	Dallas, Tex.
72.4												Wichita Falls, Tex.
56.5		43.2	76.3	66.3	61.4	60.1	54.0	67.3	48.2	47.0	54.1	6 Mountain cities
52.2												Butte, Mont.
45.1												Boise, Idaho
48.4												Casper, Wyo.
58.9												Pueblo, Colo.
53.3			75.7	96.8	65.2	54.8	50.4	62.7	45.2	54.7	32.0	Phoenix, Ariz.
59.8		43.2	76.8	47.2	59.1	63.5	56.3	70.1	50.0	42.4	59.5	Salt Lake City, Utah
57.4	100.0	73.2	69.9	64.1	64.4	58.3	55.9	56.1	51.0	52.5	56.0	4 Pacific cities
57.2		63.3	63.8	56.9	66.3	56.3	50.2	57.0	52.2	55.6	56.3	Seattle, Wash.*
54.9	100.0	81.7	66.1	70.0	61.5	57.8	59.6	57.2	45.8	37.3	53.9	Portland, Ore.
64.2			78.3	69.1	68.8	65.4	65.1	58.9	68.8	56.8	64.4	Sacramento, Calif.
57.6		81.1	79.1	65.9	62.8	58.3	56.9	52.4	47.4	62.5	54.0	San Diego, Calif.*

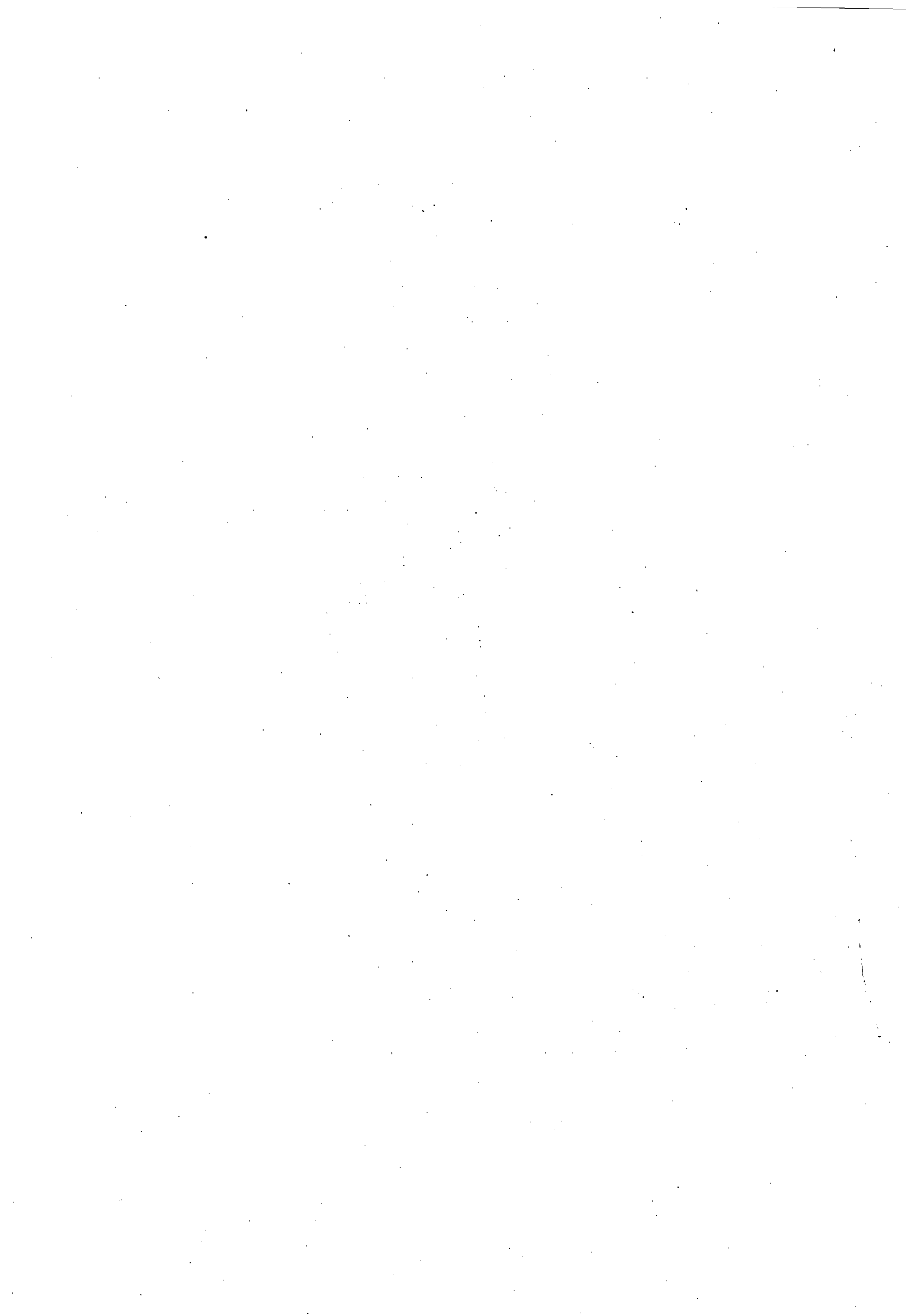


TABLE D 14

Percentage that Total Debt on Mortgaged Dwellings is of Total Value of All Dwellings, including Dwellings not Mortgaged: Owner-occupied, 61 Cities; Rented, 44 Cities, by Geographic Division, January 1, 1934

	Owner-occupied	Rented		Owner-occupied	Rented
61 (44) cities ^{1 2}	34.1	32.8	10 (8) S. Atlantic cities ²	30.6	32.4
			Frederick, Md.	14.0	
6 (3) New England cities ²	36.3	37.0	Hagerstown, Md.	32.3	20.0
Portland, Me.	23.8	27.6	Richmond, Va.	33.8	29.1
Nashua, N.H.	23.7		Wheeling, W.Va.*	19.7	14.8
Burlington, Vt.	21.4		Asheville, N.C.	32.7	13.4
Worcester, Mass.	54.2	49.4	Greensboro, N.C.	38.4	30.9
Providence, R.I.*	31.9	34.8	Charleston, S.C.	15.9	15.8
Waterbury, Conn.	47.0		Columbia, S.C.	35.8	32.8
			Atlanta, Ga.*	36.5	46.3
			Jacksonville, Fla.	29.8	
5 (3) Mid. Atlantic cities ²	36.1	36.5	4 (2) E. S. Central cities ²	33.0	20.5
Binghamton, N.Y.	21.7		Paducah, Ky.	21.6	9.6
Syracuse, N.Y.	45.4	42.3	Knoxville, Tenn.	24.5	
Trenton, N.J.	41.6	27.3	Birmingham, Ala.*	36.6	20.9
Erie, Pa.	29.9	27.4	Jackson, Miss.	31.5	
Williamsport, Pa.	19.0		7 (5) W. S. Central cities ²	31.6	30.3
			Little Rock, Ark.	30.8	26.3
7 (6) E. N. Central cities ²	38.2	37.6	Baton Rouge, La.	25.8	
Cleveland, Ohio*	39.8	40.4	Shreveport, La.	33.8	
Indianapolis, Ind.	35.7	33.3	Oklahoma City, Okla.	37.1	34.8
Decatur, Ill.	31.1		Austin, Tex.	19.7	18.9
Peoria, Ill.	28.4	28.4	Dallas, Tex.	31.0	31.0
Lansing, Mich.	35.0	23.2	Wichita Falls, Tex.	29.1	19.1
Kenosha, Wis.	35.3	32.1	8 (4) Mountain cities ²	29.9	30.3
Racine, Wis.	41.1	37.7	Butte, Mont.	12.3	11.5
			Boise, Idaho	19.5	
10 (9) W. N. Central cities ²	29.1	27.8	Caaper, Wyo.	27.3	
Minneapolis, Minn.	31.8	32.3	Pueblo, Colo.	30.1	15.2
St. Paul, Minn.	26.3	27.9	Albuquerque, N.M.	33.4	
Des Moines, Iowa	29.6	25.5	Phoenix, Ariz.	32.1	29.2
St. Joseph, Mo.	24.4	16.5	Salt Lake City, Utah	34.7	38.9
Springfield, Mo.	28.1	17.9	Reno, Nev.	26.5	
Fargo, N.D.	30.6		4 Pacific cities	31.7	31.4
Sioux Falls, S.D.	26.5	23.9	Seattle, Wash.*	31.4	35.4
Lincoln, Neb.	27.0	30.8	Portland, Ore.	32.5	25.3
Topeka, Kan.	24.3	18.9	Sacramento, Calif.	34.6	34.5
Wichita, Kan.	32.2	27.9	San Diego, Calif.*	29.7	28.3

Source: *Financial Survey of Urban Housing*. Based on number of reports for all properties and mortgaged properties which is approximately the same as shown in Tables A 12 and 13 and D 5 and 6.

*Metropolitan district.

¹Geographic division and 61 (44)-city percentages weighted by value of all properties, by tenure, in each city (RPI).

²Figures in parentheses are number of cities reporting on rented properties.

TABLE D 15

Mortgages, Number and Percentage Distribution by Tenure and Priority, 52 Cities by Geographic Division, January 1, 1934

	← NUMBER →							
	OWNER - OCCUPIED				RENTED			
	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts
52 cities^{1/}	73,439	62,864	6,088	4,487	14,259	13,075	881	303
4 New England cities	5,030	4,186	833	11	1,032	887	143	2
Portland, Me.	718	640	74	2	222	195	26	1
Worcester, Mass.	1,410	1,096	312	2	239	208	31	
Providence, R.I.*	2,305	1,983	316	6	440	382	57	1
Waterbury, Conn.	599	467	131	1	131	102	29	
4 Mid. Atlantic cities	4,805	4,247	535	23	878	790	83	5
Binghamton, N.Y.	293	257	32	4	87	80	7	
Syracuse, N.Y.	1,227	964	260	3	261	214	47	
Trenton, N.J.	1,886	1,559	125	2	248	232	15	1
Erle, Pa.	1,599	1,467	118	14	282	264	14	4
6 E. N. Central cities	21,871	18,714	2,223	934	3,930	3,620	257	53
Cleveland, Ohio*	15,592	13,511	1,910	171	2,466	2,243	211	12
Indianapolis, Ind.	1,710	1,518	57	135	497	487	6	4
Peoria, Ill.	1,448	1,262	96	90	332	314	11	7
Lansing, Mich.	834	367	15	252	158	142	2	14
Kenosha, Wis.	760	647	42	71	139	124	8	7
Racine, Wis.	1,727	1,409	103	215	338	310	19	9
10 W. N. Central cities	12,801	10,934	588	1,279	3,001	2,792	100	109
Minneapolis, Minn.	4,348	3,703	157	488	1,020	924	45	51
St. Paul, Minn.	852	805	23	104	229	210	8	11
Des Moines, Iowa	1,839	1,238	42	359	407	385	8	14
St. Joseph, Mo.	552	499	46	7	100	93	5	2
Springfield, Mo.	772	737	31	4	177	169	6	2
Fargo, N.D.	528	460	36	32	79	75	3	1
Sioux Falls, S.D.	660	546	35	79	199	180	8	11
Lincoln, Neb.	841	759	58	24	180	170	4	6
Topeka, Kan.	1,138	967	82	89	251	240	6	5
Wichita, Kan.	1,391	1,220	78	93	359	348	7	6
9 S. Atlantic cities	6,596	5,911	630	55	1,203	1,120	72	11
Hagerstown, Md.	379	352	24	3	67	61	6	
Richmond, Va.	1,227	1,048	173	6	143	128	14	1
Wheeling, W.Va.*	844	770	64	10	125	117	6	2
Asheville, N.C.	423	380	30	13	38	37	1	
Greensboro, N.C.	332	265	47	5	80	52	5	3
Charleston, S.C.	204	201	3	3	79	78	1	
Columbia, S.C.	362	329	30	3	89	82	5	2
Atlanta, Ga.*	2,533	2,277	242	14	542	510	32	
Jacksonville, Fla.	292	269	17	6	80	55	2	3
3 E. S. Central cities	2,670	2,422	188	60	337	310	20	7
Paducah, Ky.	239	217	15	7	21	20	1	
Birmingham, Ala.*	2,141	1,947	142	52	228	216	9	3
Jackson, Miss.	290	258	31	1	88	74	10	4
6 W. S. Central cities	5,538	5,049	389	100	1,259	1,187	57	15
Little Rock, Ark.	897	808	63	26	185	182	2	1
Baton Rouge, La.	182	173	6	3	61	56	5	
Oklahoma City, Okla.	1,919	1,720	170	29	400	374	22	4
Austin, Tex.	420	372	19	29	107	97	4	6
Dallas, Tex.	1,779	1,655	114	10	423	398	21	4
Wichita Falls, Tex.	341	321	17	3	83	80	3	
6 Mountain cities	4,289	3,277	145	887	686	617	33	36
Butte, Mont.	472	369	8	95	61	55	3	3
Boise, Idaho	585	489	20	76	37	32	2	3
Casper, Wyo.	302	170	11	121	51	46	2	3
Pueblo, Colo.	421	392	16	13	48	43	2	3
Phoenix, Ariz.	572	477	26	69	183	168	9	6
Salt Lake City, Utah	1,937	1,380	64	483	308	273	15	18
4 Pacific cities	9,839	8,124	557	1,158	1,933	1,752	116	66
Seattle, Wash.*	3,404	2,543	98	763	530	473	25	32
Portland, Ore.	2,624	2,324	140	160	448	413	29	6
Sacramento, Calif.	1,328	1,102	113	113	246	227	13	6
San Diego, Calif.*	2,483	2,155	206	122	709	639	49	21

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*.

*Metropolitan district.

¹Geographic division and 52-city percentages weighted by number of loans, by tenure and priority, in each city (RPI).

TABLE D 15

Mortgages, Number and Percentage Distribution by Tenure and Priority, 52 Cities by Geographic Division, January 1, 1934

← PERCENTAGE DISTRIBUTION →								
OWNER-OCCUPIED				RENTED				
All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	
100.0	85.3	8.7	6.0	100.0	91.6	6.4	2.0	52 cities ^{1/2}
100.0	83.6	16.2	0.2	100.0	86.1	13.7	0.2	4 New England cities
100.0	89.4	10.3	0.3	100.0	87.8	11.7	0.5	Portland, Me.
100.0	77.7	22.1	0.2	100.0	87.0	13.0		Worcester, Mass.
100.0	86.0	13.7	0.3	100.0	86.8	13.0	0.2	Providence, R.I.*
100.0	78.0	21.9	0.1	100.0	77.9	22.1		Waterbury, Conn.
100.0	84.7	14.9	0.4	100.0	87.1	12.6	0.3	4 Mid. Atlantic cities
100.0	87.7	10.9	1.4	100.0	92.0	8.0		Binghamton, N.Y.
100.0	78.6	21.2	0.2	100.0	82.0	18.0		Syracuse, N.Y.
100.0	92.5	7.4	0.1	100.0	93.5	6.1	0.4	Trenton, N.J.
100.0	91.7	7.4	0.9	100.0	93.6	5.0	1.4	Erle, Pa.
100.0	85.6	9.4	5.0	100.0	93.1	5.7	1.2	6 E. N. Central cities
100.0	86.7	12.2	1.1	100.0	91.0	8.5	0.5	Cleveland, Ohio*
100.0	88.8	3.3	7.9	100.0	98.0	1.2	0.8	Indianapolis, Ind.
100.0	87.2	6.6	6.2	100.0	94.6	3.3	2.1	Peoria, Ill.
100.0	57.9	2.4	39.7	100.0	89.9	1.3	8.8	Lansing, Mich.
100.0	85.1	5.5	9.4	100.0	89.2	5.8	5.0	Kenosha, Wis.
100.0	81.6	6.0	12.4	100.0	91.7	5.6	2.7	Racine, Wis.
100.0	85.5	4.2	10.3	100.0	92.9	3.4	3.7	10 W. N. Central cities
100.0	85.2	3.6	11.2	100.0	90.8	4.4	5.0	Minneapolis, Minn.
100.0	88.4	2.5	11.1	100.0	91.7	3.5	4.8	St. Paul, Minn.
100.0	75.5	2.6	21.9	100.0	94.6	2.0	3.4	Des Moines, Iowa
100.0	90.4	8.3	1.3	100.0	93.0	5.0	2.0	St. Joseph, Mo.
100.0	95.5	4.0	0.5	100.0	95.5	3.4	1.1	Springfield, Mo.
100.0	87.1	6.8	6.1	100.0	94.9	3.8	1.3	Fargo, N.D.
100.0	82.7	5.3	12.0	100.0	90.5	4.0	5.5	Sioux Falls, S.D.
100.0	90.2	6.9	2.9	100.0	94.4	2.2	3.4	Lincoln, Neb.
100.0	85.0	7.2	7.8	100.0	95.6	2.4	2.0	Topeka, Kan.
100.0	87.7	5.6	6.7	100.0	98.4	1.9	1.7	Wichita, Kan.
100.0	89.8	9.4	0.8	100.0	92.7	5.7	1.6	9 S. Atlantic cities
100.0	92.9	6.3	0.8	100.0	91.0	9.0		Hagerstown, Md.
100.0	85.4	14.1	0.5	100.0	89.5	9.8	0.7	Richmond, Va.
100.0	91.2	7.6	1.2	100.0	93.6	4.8	1.6	Wheeling, W.Va.*
100.0	89.8	7.1	3.1	100.0	97.4	2.6		Asheville, N.C.
100.0	85.8	14.2		100.0	86.7	8.3	5.0	Greensboro, N.C.
100.0	98.5	1.5		100.0	98.7	1.3		Charleston, S.C.
100.0	90.9	8.3	0.8	100.0	92.1	5.6	2.3	Columbia, S.C.
100.0	89.9	9.6	0.5	100.0	94.1	5.9		Atlanta, Ga.*
100.0	92.1	5.8	2.1	100.0	91.7	3.3	5.0	Jacksonville, Fla.
100.0	90.7	7.1	2.2	100.0	93.0	5.2	1.8	3 E. S. Central cities
100.0	90.8	6.3	2.9	100.0	95.2	4.8		Paducah, Ky.
100.0	91.0	6.6	2.4	100.0	94.7	4.0	1.3	Birmingham, Ala.*
100.0	89.0	10.7	0.3	100.0	84.1	11.4	4.5	Jackson, Miss.
100.0	91.4	6.9	1.7	100.0	94.0	4.9	1.1	6 W. S. Central cities
100.0	90.1	7.0	2.9	100.0	98.4	1.1	0.5	Little Rock, Ark.
100.0	95.1	3.3	1.6	100.0	91.8	8.2		Baton Rouge, La.
100.0	89.6	8.9	1.5	100.0	93.5	5.5	1.0	Oklahoma City, Okla.
100.0	88.6	4.5	6.9	100.0	90.7	3.7	5.6	Austin, Tex.
100.0	93.0	6.4	0.6	100.0	94.1	5.0	0.9	Dallas, Tex.
100.0	94.1	5.0	0.9	100.0	96.4	3.6		Wichita Falls, Tex.
100.0	78.6	3.4	20.0	100.0	89.8	4.8	5.4	6 Mountain cities
100.0	78.2	1.7	20.1	100.0	90.2	4.9	4.9	Butte, Mont.
100.0	83.6	3.4	13.0	100.0	88.5	5.4	8.1	Boise, Idaho
100.0	58.3	3.6	40.1	100.0	90.2	3.9	5.9	Casper, Wyo.
100.0	93.1	3.8	3.1	100.0	89.6	4.2	6.2	Pueblo, Colo.
100.0	83.4	4.5	12.1	100.0	91.8	4.9	3.3	Phoenix, Ariz.
100.0	71.2	3.3	25.5	100.0	89.2	4.9	5.9	Salt Lake City, Utah
100.0	81.9	5.1	13.0	100.0	90.5	5.8	3.7	4 Pacific cities
100.0	74.7	2.9	22.4	100.0	89.2	4.7	6.1	Seattle, Wash.*
100.0	88.6	5.3	6.1	100.0	92.2	6.5	1.3	Portland, Ore.
100.0	83.0	8.5	8.5	100.0	92.3	5.3	2.4	Sacramento, Calif.
100.0	86.8	8.3	4.9	100.0	90.1	6.9	3.0	San Diego, Calif.*

TABLE D 16

Mortgages, Amount and Percentage Distribution by Tenure and Priority, 52 Cities by Geographic Division, January 1, 1934

	THOUSANDS OF DOLLARS							
	OWNER - OCCUPIED				RENTED			
	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts
52 cities¹	183,623.9	166,731.9	7,539.1	9,352.9	48,784.8	46,079.9	1,921.5	783.4
4 New England cities	15,394.0	14,191.8	1,181.8	20.4	4,545.7	4,073.6	467.5	4.6
Portland, Me.	1,973.7	1,837.0	134.6	2.1	773.9	714.9	55.9	3.1
Worcester, Mass.	4,912.2	4,484.9	423.0	4.3	1,086.2	1,020.9	65.3	
Providence, R.I.*	6,258.6	5,872.9	372.1	13.6	1,542.1	1,456.1	84.5	1.5
Waterbury, Conn.	2,249.5	1,997.0	252.1	0.4	1,143.5	881.7	261.8	
4 Mid. Atlantic cities	12,289.8	11,554.5	688.7	46.6	2,987.6	2,850.1	99.9	17.6
Binghamton, N.Y.	783.6	731.0	41.6	11.0	331.1	319.2	11.9	
Syracuse, N.Y.	3,559.5	3,185.5	369.7	4.3	1,049.0	993.1	55.9	
Trenton, N.J.	3,809.3	3,662.3	141.0	6.0	569.8	550.8	17.0	2.0
Erie, Pa.	4,137.4	3,975.7	136.4	25.3	1,017.7	987.0	15.1	15.6
6 E. N. Central cities	68,079.5	61,973.1	3,197.5	2,908.9	16,757.2	15,809.2	727.0	221.0
Cleveland, Ohio*	51,603.5	48,204.0	2,815.5	584.0	12,428.7	11,727.7	652.0	49.0
Indianapolis, Ind.	4,594.3	4,084.1	78.9	431.3	1,325.5	1,308.7	10.8	6.6
Peoria, Ill.	3,246.8	2,921.1	106.2	219.5	904.8	826.7	17.9	60.2
Lansing, Mich.	1,446.5	766.1	8.8	671.6	313.7	275.6	1.9	36.2
Kenosha, Wis.	2,015.4	1,737.2	53.1	225.1	501.8	452.0	11.6	38.2
Racine, Wis.	5,173.0	4,260.6	135.0	777.4	1,282.7	1,219.1	32.8	30.8
10 W. N. Central cities	25,266.7	22,249.4	617.4	2,399.9	7,360.6	6,917.5	175.1	268.0
Minneapolis, Minn.	10,000.7	8,833.4	232.5	934.8	3,163.2	2,882.6	124.1	156.5
St. Paul, Minn.	1,802.5	1,572.6	18.1	211.8	605.7	577.6	6.9	21.2
Des Moines, Iowa	3,051.6	2,311.2	36.7	703.7	859.5	823.2	6.0	30.3
St. Joseph, Mo.	1,002.4	947.6	46.8	8.0	179.8	175.5	1.7	2.6
Springfield, Mo.	1,082.5	1,054.1	22.7	5.7	257.0	243.9	11.4	1.7
Fargo, N.D.	1,237.7	1,131.4	37.5	68.8	214.4	210.1	2.5	1.8
Sioux Falls, S.D.	1,326.8	1,144.2	28.7	153.9	490.1	455.6	4.4	30.1
Lincoln, Neb.	1,613.4	1,514.5	68.6	30.3	467.0	456.3	3.4	7.3
Topeka, Kan.	1,923.6	1,720.4	56.9	146.3	501.2	487.1	7.6	6.5
Wichita, Kan.	2,225.5	2,020.0	68.9	136.6	622.7	605.6	7.1	10.0
9 S. Atlantic cities	17,062.0	16,228.7	729.9	103.4	4,418.7	4,240.8	144.9	33.0
Hagerstown, Md.	1,121.3	1,073.6	37.4	10.3	187.3	179.8	7.5	
Richmond, Va.	3,744.9	3,524.1	209.3	11.5	475.0	451.4	22.9	0.7
Wheeling, W.Va.*	1,696.2	1,591.5	83.2	21.5	345.5	321.2	19.6	4.7
Asheville, N.C.	1,074.2	1,015.9	52.2	26.1	102.7	97.7	5.0	
Greensboro, N.C.	1,059.3	957.6	101.7		241.2	183.1	54.1	4.0
Charleston, S.C.	476.7	471.8	6.9		158.8	156.8	2.0	
Columbia, S.C.	933.9	893.5	31.4	9.0	253.7	237.5	5.7	10.5
Atlanta, Ga.*	6,293.9	6,070.3	206.5	17.1	2,462.3	2,438.0	24.3	
Jacksonville, Fla.	659.6	630.4	21.3	7.9	192.2	175.3	3.8	13.1
3 E. S. Central cities	5,501.4	5,218.6	155.0	127.8	926.6	883.4	25.6	17.6
Paducah, Ky.	369.0	348.8	14.8	5.4	41.6	41.2	0.4	
Birmingham, Ala.*	4,545.2	4,309.7	114.7	120.8	657.7	640.1	12.8	4.8
Jackson, Miss.	587.2	560.1	25.5	1.6	227.3	202.1	12.4	12.8
6 W. S. Central cities	11,784.6	11,398.7	281.9	104.0	3,546.3	3,489.7	46.2	10.4
Little Rock, Ark.	1,917.3	1,838.0	51.5	27.8	448.0	445.4	2.2	0.4
Baton Rouge, La.	347.1	334.8	7.4	4.9	173.1	169.2	3.9	
Oklahoma City, Okla.	4,324.1	4,165.5	128.8	29.8	1,470.3	1,446.4	21.8	2.1
Austin, Tex.	790.9	756.0	12.7	22.2	204.0	195.6	4.8	3.8
Dallas, Tex.	3,747.6	3,660.4	70.1	17.1	1,088.7	1,072.6	12.0	4.1
Wichita Falls, Tex.	657.6	644.0	11.4	2.2	162.2	160.5	1.7	
6 Mountain cities	7,990.5	6,274.7	158.5	1,557.3	2,084.3	1,899.6	84.3	100.4
Butte, Mont.	632.5	512.7	7.1	112.7	189.5	171.1	15.0	3.4
Boise, Idaho	847.7	755.4	19.0	73.3	73.9	67.2	5.4	1.3
Casper, Wyo.	517.9	315.0	11.7	191.2	119.7	100.5	2.5	16.7
Pueblo, Colo.	566.4	542.1	11.1	13.2	58.6	52.2	2.4	4.0
Phoenix, Ariz.	1,246.4	1,126.9	20.4	99.1	464.4	437.0	11.8	15.6
Salt Lake City, Utah	4,179.6	3,022.6	89.2	1,067.8	1,179.2	1,071.6	47.2	59.4
4 Pacific cities	20,255.4	17,642.4	528.4	2,084.6	6,177.8	5,916.0	151.0	110.8
Seattle, Wash.*	6,730.8	5,469.1	102.7	1,139.0	2,484.5	2,400.0	29.5	55.0
Portland, Ore.	5,034.6	4,581.5	118.8	334.3	1,054.4	1,009.1	38.4	6.9
Sacramento, Calif.	3,293.0	2,840.3	97.3	355.4	741.4	694.3	36.5	10.6
San Diego, Calif.*	5,197.0	4,731.5	209.6	256.9	1,897.5	1,812.6	46.6	38.3

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*. Percentage not shown if less than one-tenth of one per cent.

*Metropolitan district.

¹Geographic division and 52-city percentages weighted by amount of debt, by tenure and priority, in each city, 1934.

TABLE D 16

Mortgages, Amount and Percentage Distribution by Tenure and Priority, 52 Cities by Geographic Division, January 1, 1934

← PERCENTAGE DISTRIBUTION →								
OWNER - OCCUPIED				RENTED				
All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	All priorities	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	
100.0	90.8	4.4	4.8	100.0	94.9	3.8	1.3	52 cities ¹
100.0	92.4	7.4	0.2	100.0	91.7	8.2	0.1	4 New England cities
100.0	93.1	6.8	0.1	100.0	92.0	7.2	0.8	Portland, Me.
100.0	91.3	8.6	0.1	100.0	94.0	6.0		Worcester, Mass.
100.0	93.8	6.0	0.2	100.0	94.4	5.5	0.1	Providence, R.I.*
100.0	88.8	11.2		100.0	77.1	22.9		Waterbury, Conn.
100.0	91.9	7.7	0.4	100.0	95.5	4.2	0.3	4 Mid. Atlantic cities
100.0	93.3	5.3	1.4	100.0	96.4	3.6		Binghamton, N.Y.
100.0	89.5	10.4	0.1	100.0	94.7	5.3		Syracuse, N.Y.
100.0	98.1	3.7	0.2	100.0	96.7	3.0	0.3	Trenton, N.J.
100.0	98.1	3.3	0.8	100.0	97.0	1.5	1.5	Erie, Pa.
100.0	90.7	4.5	4.8	100.0	94.9	4.0	1.1	6 E. N. Central cities
100.0	93.4	5.5	1.1	100.0	94.4	5.2	0.4	Cleveland, Ohio*
100.0	88.9	1.7	9.4	100.0	98.7	0.8	0.5	Indianapolis, Ind.
100.0	90.0	3.2	6.8	100.0	91.4	2.0	6.6	Peoria, Ill.
100.0	53.0	0.8	46.4	100.0	87.8	0.6	11.6	Lansing, Mich.
100.0	86.2	2.6	11.2	100.0	90.1	2.3	7.6	Kenosha, Wis.
100.0	82.4	2.6	15.0	100.0	95.0	2.6	2.4	Racine, Wis.
100.0	88.0	2.2	9.8	100.0	94.1	2.3	3.6	10 W. N. Central cities
100.0	88.3	2.3	9.4	100.0	91.1	3.9	5.0	Minneapolis, Minn.
100.0	87.2	1.0	11.8	100.0	95.4	1.1	3.5	St. Paul, Minn.
100.0	75.7	1.2	23.1	100.0	95.8	0.7	3.5	Des Moines, Iowa
100.0	94.5	4.7	0.8	100.0	97.6	1.0	1.4	St. Joseph, Mo.
100.0	97.4	2.1	0.5	100.0	94.9	4.4	0.7	Springfield, Mo.
100.0	91.4	3.0	5.8	100.0	98.0	1.2	0.8	Fargo, N.D.
100.0	86.2	2.2	11.6	100.0	93.0	0.9	6.1	Sioux Falls, S.D.
100.0	93.9	4.2	1.9	100.0	97.7	0.7	1.6	Lincoln, Neb.
100.0	89.4	3.0	7.6	100.0	97.2	1.5	1.3	Topeka, Kan.
100.0	90.8	3.1	6.1	100.0	97.5	1.1	1.6	Wichita, Kan.
100.0	95.1	4.3	0.6	100.0	95.7	3.3	1.0	9 S. Atlantic cities
100.0	95.7	3.3	1.0	100.0	96.0	4.0		Hagerstown, Md.
100.0	94.1	5.6	0.3	100.0	95.0	4.8	0.2	Richmond, Va.
100.0	93.8	4.9	1.3	100.0	93.0	5.7	1.3	Wheeling, W. Va.*
100.0	94.6	3.0	2.4	100.0	95.1	4.9		Asheville, N.C.
100.0	90.4	9.6		100.0	75.9	22.4	1.7	Greensboro, N.C.
100.0	98.6	1.4		100.0	98.7	1.3		Charleston, S.C.
100.0	95.7	3.4	0.9	100.0	93.6	2.3	4.1	Columbia, S.C.
100.0	96.4	3.3	0.3	100.0	99.0	1.0		Atlanta, Ga.*
100.0	95.6	3.2	1.2	100.0	91.2	2.0	6.8	Jacksonville, Fla.
100.0	94.9	2.8	2.3	100.0	96.3	2.4	1.3	3 E. S. Central cities
100.0	94.5	4.0	1.5	100.0	99.0	1.0		Paducah, Ky.
100.0	94.8	2.5	2.7	100.0	97.3	2.0	0.7	Birmingham, Ala.*
100.0	95.4	4.3	0.3	100.0	88.9	5.5	5.6	Jackson, Miss.
100.0	96.9	2.3	0.8	100.0	98.4	1.3	0.3	6 W. S. Central cities
100.0	95.9	2.7	1.4	100.0	99.4	0.5	0.1	Little Rock, Ark.
100.0	96.4	2.1	1.5	100.0	97.8	2.2		Baton Rouge, La.
100.0	96.3	3.0	0.7	100.0	98.4	1.5	0.1	Oklahoma City, Okla.
100.0	95.6	1.6	2.8	100.0	95.9	2.2	1.9	Austin, Tex.
100.0	97.7	1.9	0.4	100.0	98.5	1.1	0.4	Dallas, Tex.
100.0	97.9	1.7	0.4	100.0	99.0	1.0		Wichita Falls, Tex.
100.0	78.3	2.0	19.7	100.0	91.2	4.0	4.8	6 Mountain cities
100.0	81.1	1.1	17.8	100.0	90.3	7.9	1.8	Butte, Mont.
100.0	89.1	2.2	8.7	100.0	90.9	7.3	1.8	Boise, Idaho
100.0	60.9	2.2	36.9	100.0	84.0	2.1	13.9	Casper, Wyo.
100.0	95.7	2.0	2.3	100.0	89.1	4.1	6.8	Pueblo, Colo.
100.0	90.4	1.6	8.0	100.0	94.1	2.5	3.4	Phoenix, Ariz.
100.0	72.3	2.2	25.5	100.0	91.0	4.0	5.0	Salt Lake City, Utah
100.0	86.6	2.4	11.0	100.0	96.0	2.2	1.8	4 Pacific cities
100.0	81.6	1.5	18.9	100.0	96.6	1.2	2.2	Seattle, Wash.*
100.0	91.0	2.4	6.6	100.0	95.7	3.6	0.7	Portland, Ore.
100.0	86.2	3.0	10.8	100.0	93.7	4.9	1.4	Sacramento, Calif.
100.0	91.0	4.0	5.0	100.0	95.5	2.5	2.0	San Diego, Calif.*

TABLE D 17

Mortgaged Owner-occupied Dwellings, Number reporting Outstanding Debt by Priority and by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	FIRST MORTGAGE										
	All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	H.O. Loan Corp.	Indi-vidual	Other ¹
52 cities	62,864	7,063	11,351	9,413	7,541	5,199	243	1,884	2,158	15,276	2,736
4 New England cities	4,186	72	517	458	1,946	102	5	99	61	741	185
Portland, Me.	640	10	190	45	280	5		2	6	96	6
Worcester, Mass.	1,098	12	48	54	819	13	1	11	18	46	76
Providence, R.I.*	1,983	43	266	294	641	81	4	64	23	478	89
Waterbury, Conn.	467	7	15	65	206	3		22	14	121	14
4 Mid. Atlantic cities	4,247	108	508	328	815	74	4	47	61	2,150	152
Binghamton, N.Y.	257	6	5	32	67	1		1		139	6
Syracuse, N.Y.	964	43	8	83	674	3	1	10	1	126	15
Tranton, N.J.	1,559	33	197	89	44	49		20	15	1,050	62
Erie, Pa.	1,467	26	298	124	30	21	3	16	45	835	69
6 E. N. Central cities	18,714	1,203	4,003	6,227	2,770	390	63	676	553	2,204	625
Cleveland, Ohio*	13,511	908	1,556	6,023	2,687	143	46	360	369	1,016	383
Indianapolis, Ind.	1,518	145	921	89	51	15	8	101	68	92	48
Peoria, Ill.	1,262	90	870	41	12	9	7	10	16	141	66
Lansing, Mich.	367	45	146	18	17	10	1	7	30	83	10
Kenosha, Wis.	647	3	99	23	7	52	1	147	12	254	49
Racine, Wis.	1,409	12	431	33	16	161		31	38	618	69
10 W. N. Central cities	10,934	1,421	2,416	808	472	1,416	22	366	385	3,339	489
Minneapolis, Minn.	3,703	524	473	239	326	523	5	125	63	1,270	155
St. Paul, Minn.	805	74	76	53	11	90	2	13	33	431	22
Des Moines, Iowa	1,228	239	131	92	47	135	1	11	98	416	68
St. Joseph, Mo.	499	25	112	57	11	95	1	29	5	113	51
Springfield, Mo.	737	53	163	25	6	73	2	10	15	331	59
Fargo, N.D.	460	16	123	36	12	46	2	7	63	129	26
Siox Falls, S.D.	546	83	13	29	13	179	2	4	29	154	40
Lincoln, Neb.	759	86	316	14	6	39	4	56	12	197	29
Topeka, Kan.	967	82	556	49	37	80	1	18	30	104	10
Wichita, Kan.	1,220	239	453	14	3	158	2	93	37	194	29
9 S. Atlantic cities	5,911	1,293	553	500	270	960	26	181	177	1,591	340
Hagerstown, Md.	352	6	50	25	1	5		1	4	251	9
Richmond, Va.	1,048	172	41	195	22	215	5	75	18	188	117
Wheeling, W.Va.*	770	54	124	178	122	9	9	16	17	168	73
Asheville, N.C.	380	138	48	13	1	73	1	3	14	84	7
Greensboro, N.C.	285	131	54	6	2	26	2	2	4	44	14
Charleston, S.C.	201	8	2	13	3	8	1	4	5	144	13
Columbia, S.C.	328	42	125	8	1	5		3	12	125	8
Atlanta, Ga.*	2,277	682	87	55	118	614	6	75	86	464	88
Jacksonville, Fla.	269	62	22	7		25		2	17	123	11
3 E. S. Central cities	2,422	697	533	103	26	337	8	45	101	475	97
Paducah, Ky.	217	54	33	27	8	3	3	19	5	59	6
Birmingham, Ala.*	1,947	528	416	69	18	324	5	25	88	383	91
Jackson, Miss.	258	115	84	7		10		1	8	33	
6 W. S. Central cities	5,049	811	1,423	366	106	608	91	61	260	1,180	163
Little Rock, Ark.	808	113	141	229	20	33		11	72	138	21
Baton Rouge, La.	173	3	106	8	1	2			7	34	12
Oklahoma City, Okla.	1,720	306	713	16	14	201	5	17	117	299	32
Austin, Tex.	372	13	35	14	1	53	61	1	3	165	26
Dallas, Tex.	1,655	344	333	93	69	247	12	27	54	408	68
Wichita Falls, Tex.	321	32	95	6	1	42	13	5	7	116	4
6 Mountain cities	3,277	336	658	122	179	319	13	190	278	1,070	112
Butte, Mont.	369	2	2	39	4	12	2	12	31	235	30
Boise, Idaho	489	37	185	3	2	14		4	43	185	18
Casper, Wyo.	170	4	72	7	2	2		4	32	43	4
Pueblo, Colo.	392	10	103	4	9	3	4	2	78	161	18
Phoenix, Ariz.	477	54	28	16	43	69	1	12	29	220	5
Salt Lake City, Utah	1,360	229	268	53	119	219	6	156	65	228	39
4 Pacific cities	8,124	1,122	740	701	957	973	11	219	282	2,546	573
Seattle, Wash.*	2,543	364	123	149	626	335	2	107	117	634	86
Portland, Ore.	2,324	425	139	72	90	342	2	83	100	784	287
Sacramento, Calif.	1,102	102	169	119	32	48		4	9	484	135
San Diego, Calif.*	2,155	231	309	361	209	248	7	25	56	644	65

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*

*Metropolitan district.

¹Includes public bond issues:

First mortgages
(Number of reports)

Trenton, N. J. 1
Kenosha, Wis. 17
Racine, Wis. 7
Richmond, Va. 1
Paducah, Ky. 2
Seattle, Wash. 1

Second and third mortgages
(Number of reports)

Racine, Wis. 1

TABLE D 17

Mortgaged Owner-occupied Dwellings, Number reporting Outstanding Debt by Priority and by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

← SECOND AND THIRD MORTGAGES →										
All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	Indi-vidual	Other ¹	
6,088	47	181	333	147	359	205	66	4,315	435	52 cities
833	2	21	37	41	33	5	8	633	53	4 New England cities
74		4	10		3		1	54	2	Portland, Me.
312	2	7	19	20	9		4	230	21	Worcester, Mass.
316		9	6	20	11	5	3	237	25	Providence, R.I.*
131		1	2	1	10			112	5	Waterbury, Conn.
535	2	10	38	13	10	9	3	427	23	4 Mid. Atlantic cities
32			1	1				29	1	Binghamton, N.Y.
260	2	1	8	9	7	3	1	219	10	Syracuse, N.Y.
125		4	21	2	2	2	1	90	3	Trenton, N.J.
118		5	6	1	1	4	1	89	9	Erie, Pa.
2,223	11	75	136	58	123	55	17	1,615	133	6 E. N. Central cities
1,910	6	42	109	56	107	49	11	1,430	100	Cleveland, Ohio*
57	1	5	13	1	2	2	1	29	3	Indianapolis, Ind.
96	3	14			7			57	15	Peoria, Ill.
15		3	1	1				10		Lansing, Mich.
42		3	2		2		3	25	5	Kenosha, Wis.
103	1	8	11		5	2	2	64	10	Racine, Wis.
568	9	29	16	5	20	24	11	417	57	10 W. N. Central cities
157	2	2	4		5	1		119	24	Minneapolis, Minn.
23						1		21	1	St. Paul, Minn.
42	1		3		1		2	31	4	Des Moines, Iowa
46		3		1	4	2	1	28	7	St. Joseph, Mo.
31	1	6	4		3			16	1	Springfield, Mo.
36		4		2		3	1	21	5	Fargo, N.D.
35	1	1	1		2			25	5	Sioux Falls, S.D.
58	2	4	1	1	1	3	1	41	4	Lincoln, Neb.
82	2	8	2		2	6	2	58	3	Topeka, Kan.
78		1	2	1	2	8	4	57	3	Wichita, Kan.
630	7	11	61	17	68	39	6	359	62	9 S. Atlantic cities
24		2	1		1	2		18	2	Hagerstown, Md.
173	1	1	24	1	21	11		90	24	Richmond, Va.
64	1	4	13	4	1	5	1	26	9	Wheeling, W.Va.*
30			3		3			24		Asheville, N.C.
47	1		6	1	3	12		16	8	Greensboro, N.C.
3								3		Charleston, S.C.
30	1	1	2	1	1			23	1	Columbia, S.C.
242	3	3	12	10	36	9	5	147	18	Atlanta, Ga.*
17					3			14		Jacksonville, Fla.
188	6	7	8	1	28	4	1	119	14	3 E. S. Central cities
15		1	2				1	11		Paducah, Ky.
142	3	6	5		27	3		84	14	Birmingham, Ala.*
31	3		1	1	1	1		24		Jackson, Miss.
389	2	8	14	2	30	34	5	251	43	6 W. S. Central cities
63		1	13		2	3	2	38	4	Little Rock, Ark.
8				1				1	4	Baton Rouge, La.
170		4			11	11	1	129	14	Oklahoma City, Okla.
19					4			14	1	Austin, Tex.
114	2	3	1	1	12	17	2	57	19	Dallas, Tex.
17					1	3		12	1	Wichita Falls, Tex.
145	3	6	4	3	10	11	7	89	12	6 Mountain cities
8					1			6	1	Butte, Mont.
20			3			1		14	2	Boise, Idaho
11	3						1	7		Casper, Wyo.
16		1			1	3		11		Pueblo, Colo.
26					1	2	1	18	4	Phoenix, Ariz.
64		5	1	3	7	5	5	33	5	Salt Lake City, Utah
557	5	14	19	7	37	24	8	405	38	4 Pacific cities
98	2	1	7	3	5	1	2	69	8	Seattle, Wash.*
140	2	2	1	1	9	4	3	107	11	Portland, Ore.
113	1	8	5	1	6	2		80	10	Sacramento, Calif.
206		3	6	2	17	17	3	149	9	San Diego, Calif.*

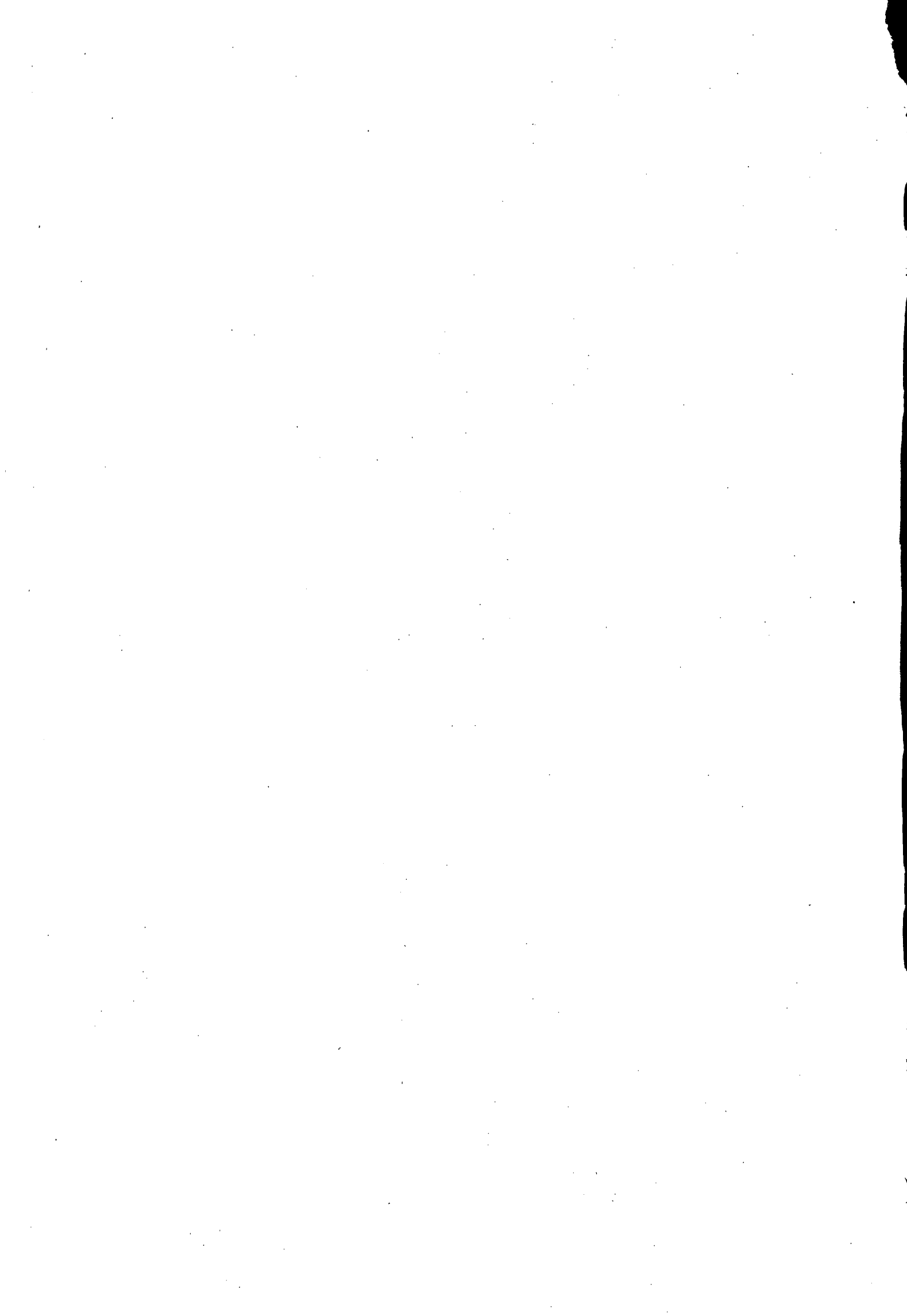


TABLE D 18

Mortgaged Rented Dwellings, Number reporting First Mortgages by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	All holding agencies	Life ins. co.	Build. & loan asso.	Commer. bank	Savings bank	Mortgage co.	Construct. co.	Title & trust co.	H.O. Loan Corp.	Individual	Other ¹
52 cities	13,075	1,485	2,291	1,690	1,680	1,126	28	450	182	3,555	588
4 New England cities	887	13	83	108	436	18		26	5	153	45
Portland, Me.	195	4	30	28	81			4	2	39	7
Worcester, Mass.	208	2	6	6	155			4	2	14	17
Providence, R.I.*	362	7	47	59	138	16		15		83	17
Waterbury, Conn.	102			13	62	2		3	1	17	4
4 Mid. Atlantic cities	790	20	73	70	187	10	3	15	4	378	32
Binghamton, N.Y.	80	3		13	26		1	2	1	31	3
Syracuse, N.Y.	214	12	1	22	146			4	1	28	2
Trenton, N.J.	232	4	21	6	6	5	1	6	1	167	15
Erie, Pa.	264	1	51	29	9	5	1	3	1	152	12
6 E. N. Central cities	3,620	234	941	908	578	71	5	182	50	495	158
Cleveland, Ohio*	2,243	172	267	844	558	28	1	83	34	170	88
Indianapolis, Ind.	487	23	325	28	9	3	1	48	4	30	16
Peoria, Ill.	314	6	229	8	7	2		6	6	38	14
Lansing, Mich.	142	30	46	11	5	1	1	8	2	34	4
Kenosha, Wis.	124		22	3		9	1	23	3	58	5
Racine, Wis.	310	3	52	12	1	28	1	14	1	167	31
10 W. N. Central cities	2,792	401	550	172	124	361	6	98	28	912	140
Minneapolis, Minn.	924	155	117	62	73	124	1	39	4	318	51
St. Paul, Minn.	210	26	10	15	9	27		2	5	108	4
Des Moines, Iowa	365	81	34	37	21	33	1	2	5	149	22
St. Joseph, Mo.	93	2	19	6	1	19		7		35	4
Springfield, Mo.	169	17	37	9	1	15		2	1	73	14
Fargo, N.D.	75	3	20	7	1	6		2	4	28	4
Sioux Falls, S.D.	180	30	7	10	5	46	1	1	1	87	12
Lincoln, Neb.	170	11	63	2	2	20	2	15	1	50	4
Topeka, Kan.	240	16	122	15	9	28		6	3	31	10
Wichita, Kan.	346	78	121	9	2	45	1	18	4	53	15
9 S. Atlantic cities	1,120	223	71	80	69	194		23	15	373	72
Hagerstown, Md.	61	1	7	5	2	1				43	2
Richmond, Va.	128	12	3	28	4	24		4		42	13
Wheeling, W.Va.*	117	6	7	34	24	5		3	2	24	12
Asheville, N.C.	37	12	2			9			1	9	4
Greensboro, N.C.	52	24	12	1	1	5		1		5	3
Charleston, S.C.	78	4	1	2	1	2			2	58	10
Columbia, S.C.	82	13	26	2					1	40	
Atlanta, Ga.*	510	138	11	6	37	139		15	8	129	27
Jacksonville, Fla.	55	13	2	4		9			1	25	1
3 E. S. Central cities	310	90	47	14	10	42		10	17	64	16
Paducah, Ky.	20	2	4	1	2			4		6	1
Birmingham, Ala.*	216	49	22	13	6	39		6	15	53	13
Jackson, Miss.	74	39	21		2	3			2	5	2
6 W. S. Central cities	1,187	185	271	102	22	175	11	8	25	349	39
Little Rock, Ark.	182	19	28	69	1	17		2	8	30	8
Baton Rouge, La.	56	1	32	2		3		1	1	15	1
Oklahoma City, Okla.	374	83	138	1	1	53	1	2	11	74	10
Austin, Tex.	97		5	1		18	9		1	57	6
Dallas, Tex.	398	76	53	25	19	75	1	3	3	132	11
Wichita Falls, Tex.	80	6	15	4	1	9			1	41	3
6 Mountain cities	617	69	86	24	48	87	2	42	23	219	17
Butte, Mont.	55	1	1	5	1	6			2	39	1
Boise, Idaho	32	1	10		1			1	1	15	3
Casper, Wyo.	46	3	21	4			1	1	2	12	2
Pueblo, Colo.	43	1	11		2	2			1	24	2
Phoenix, Ariz.	168	13	11	6	22	26	1	2	8	73	6
Salt Lake City, Utah	273	51	32	9	22	53		38	9	56	3
4 Pacific cities	1,752	250	169	214	208	168	1	46	15	614	69
Seattle, Wash.*	473	97	41	19	98	50		22	7	129	12
Portland, Ore.	413	85	16	15	23	50		12	5	169	38
Sacramento, Calif.	227	12	34	28	14	8			1	121	9
San Diego, Calif.*	639	56	78	152	73	60	1	12	2	185	10

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*. For number reporting second and third mortgage loans on rented properties for 'All holding agencies' combined see Table D 15.

¹Metropolitan district.

(Number of Reports)

¹Includes public bond issues: Worcester, Mass. 1 Minneapolis, Minn. 1 Seattle, Wash. 2
 Kenosha, Wis. 2 Asheville, N.C. 1 San Diego, Calif. 2
 Racine, Wis. 5 Paducah, Ky. 1

TABLE D 19

Mortgaged Owner-occupied Dwellings, Outstanding Debt by Priority, and Percentage Distribution by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

DEBT OUTSTANDING (\$000)	ALL PRIORITIES											
	PERCENTAGE DISTRIBUTION											
	All holding agencies	Life Ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other ²	
52 cities¹	183,623.9	100.0	13.7	13.1	15.4	15.9	6.9	0.6	3.1	3.0	23.9	4.4
4 New England cities	15,394.0	100.0	2.9	7.5	13.4	41.8	2.8	0.2	2.8	1.6	22.8	4.2
Portland, Me.	1,973.7	100.0	2.4	25.5	10.0	36.9	0.7	0.6	0.8	22.1	1.0	1.0
Worcester, Mass.	4,912.2	100.0	0.9	3.0	5.6	70.8	0.9	0.1	1.0	1.3	10.4	6.0
Providence, R.I.*	6,258.6	100.0	4.0	9.6	16.1	30.7	4.4	0.3	3.3	1.4	26.3	3.9
Waterbury, Conn.	2,249.5	100.0	2.0	2.4	17.3	35.3	0.8	4.9	3.0	31.3	3.0	3.0
4 Mid. Atlantic cities	12,289.8	100.0	4.2	4.8	10.0	39.0	1.1	0.2	1.2	0.8	35.7	3.0
Binghamton, N.Y.	783.6	100.0	3.9	0.9	13.4	28.4	0.3	0.1	1.2	0.2	51.2	1.8
Syracuse, N.Y.	3,559.5	100.0	5.1	0.7	9.6	59.8	0.6	0.2	1.2	0.2	20.2	2.4
Trenton, N.J.	3,809.3	100.0	2.8	11.4	8.5	4.0	3.2	0.1	1.8	1.1	63.0	4.1
Erle, Pa.	4,137.4	100.0	2.5	15.9	10.4	2.4	1.5	0.3	1.6	3.2	57.1	5.1
6 E. N. Central cities	68,079.5	100.0	9.8	20.3	30.3	11.9	2.0	0.7	3.8	3.1	14.5	3.6
Cleveland, Ohio*	51,603.5	100.0	9.7	12.4	40.1	16.2	1.4	0.5	2.3	3.0	11.3	3.1
Indianapolis, Ind.	4,594.3	100.0	13.1	46.4	7.9	1.5	1.3	1.8	9.3	4.0	11.0	3.7
Peoria, Ill.	3,246.8	100.0	10.4	59.5	3.7	0.8	0.9	0.6	1.0	0.9	16.3	5.9
Lansing, Mich.	1,446.5	100.0	14.8	21.4	5.8	3.2	2.2	1.0	1.8	4.8	39.5	5.5
Kenosha, Wis.	2,015.4	100.0	0.4	16.4	3.0	0.6	8.8	0.2	19.9	2.3	39.9	8.5
Racine, Wis.	5,173.0	100.0	0.9	26.9	3.2	1.1	12.2	0.5	2.3	2.3	45.2	5.4
10 W.-N. Central cities	25,266.7	100.0	18.2	14.1	4.9	3.5	12.2	0.5	3.2	3.3	36.2	3.9
Minneapolis, Minn.	10,000.7	100.0	22.4	8.5	5.0	6.3	13.3	0.4	3.0	1.7	35.3	4.1
St. Paul, Minn.	1,802.5	100.0	12.1	8.5	4.8	0.9	11.1	0.6	2.1	3.9	53.8	2.2
Des Moines, Iowa	3,051.6	100.0	21.5	6.3	6.7	2.9	9.7	0.5	0.9	6.9	39.9	4.7
St. Joseph, Mo.	1,002.4	100.0	5.6	21.5	9.1	1.6	23.3	0.3	5.9	0.9	22.9	8.9
Springfield, Mo.	1,082.5	100.0	12.6	21.6	6.0	0.5	9.9	0.2	2.1	3.1	37.4	6.6
Fargo, N.D.	1,237.7	100.0	3.7	24.1	6.9	1.7	8.5	0.5	1.3	17.1	30.5	5.7
Siox Falls, S.D.	1,326.8	100.0	17.2	2.3	6.6	2.4	25.3	0.7	0.3	5.6	32.5	7.1
Lincoln, Neb.	1,613.4	100.0	16.0	36.2	1.8	0.7	6.3	0.5	8.6	1.0	25.9	3.0
Topeka, Kan.	1,923.6	100.0	10.5	51.2	3.5	3.3	8.4	0.5	2.5	4.7	13.8	1.6
Wichita, Kan.	2,225.5	100.0	27.4	27.6	1.3	0.1	10.7	0.9	7.6	2.7	18.9	2.8
9 S. Atlantic cities	17,082.0	100.0	29.8	5.8	9.9	2.9	15.3	0.8	2.7	3.1	24.1	5.6
Hagerstown, Md.	1,121.3	100.0	1.7	8.0	10.2	0.1	0.8	0.2	0.4	1.5	74.4	2.7
Richmond, Va.	3,744.9	100.0	18.7	2.0	19.1	1.9	18.7	1.1	6.5	2.1	20.2	9.7
Wheeling, W.Va.*	1,696.2	100.0	12.8	12.7	26.3	11.1	1.2	1.6	2.2	3.7	20.8	7.6
Asheville, N.C.	1,074.2	100.0	44.8	7.5	8.1	0.7	16.0	0.7	2.1	2.8	15.6	1.7
Greensboro, N.C.	1,059.3	100.0	53.9	12.1	8.4	0.3	7.1	3.0	0.4	1.0	8.5	5.3
Charleston, S.C.	478.7	100.0	7.2	1.6	9.5	0.8	2.2	0.4	2.9	5.0	63.4	7.0
Columbia, S.C.	933.9	100.0	17.4	25.8	2.0	0.2	1.1	1.5	3.9	4.5	45.2	2.9
Atlanta, Ga.*	6,293.9	100.0	42.6	2.2	1.9	2.6	25.3	0.4	2.0	3.1	15.9	4.0
Jacksonville, Fla.	659.6	100.0	29.3	5.0	3.1	7.8	1.0	6.1	43.5	4.2	4.2	4.2
3 E. S. Central cities	5,501.4	100.0	41.6	14.8	4.4	1.0	12.7	0.2	1.7	4.8	15.3	3.5
Paducah, Ky.	369.0	100.0	24.7	10.8	15.7	5.3	1.8	0.3	13.3	1.7	21.0	5.4
Birmingham, Ala.*	4,545.2	100.0	39.6	14.6	3.9	1.0	14.6	0.2	1.3	5.0	15.8	4.0
Jackson, Miss.	587.2	100.0	59.5	17.4	4.0	0.1	3.3	0.3	0.7	4.6	10.1
6 W. S. Central cities	11,784.6	100.0	24.2	21.1	6.3	1.8	12.9	1.6	1.4	5.4	22.4	2.9
Little Rock, Ark.	1,917.3	100.0	16.4	10.4	32.3	1.4	8.1	0.2	1.0	9.1	18.5	2.6
Baton Rouge, La.	347.1	100.0	0.7	59.9	9.7	0.4	1.2	0.4	5.4	18.3	4.4	4.4
Oklahoma City, Okla.	4,324.1	100.0	26.9	31.7	0.9	1.0	12.0	0.4	1.4	7.1	17.2	1.4
Austin, Tex.	790.9	100.0	5.6	9.2	4.0	0.1	15.9	12.9	0.6	0.8	47.8	3.1
Dallas, Tex.	3,747.6	100.0	29.1	13.5	4.9	3.1	15.2	1.1	1.7	4.0	23.1	4.3
Wichita Falls, Tex.	657.6	100.0	23.1	20.4	2.6	14.7	2.6	1.4	1.6	31.8	1.8	1.8
6 Mountain cities	7,990.5	100.0	14.6	15.6	4.0	5.4	11.0	1.8	6.9	7.0	30.6	3.1
Butte, Mont.	632.5	100.0	0.3	1.2	14.5	1.4	2.0	0.1	2.7	7.4	60.5	9.9
Boise, Idaho	847.7	100.0	7.0	32.2	1.9	0.2	2.9	1.8	10.1	41.1	2.8	2.8
Casper, Wyo.	517.9	100.0	1.8	51.7	5.1	0.8	0.8	0.3	2.7	14.1	22.0	0.9
Pueblo, Colo.	566.4	100.0	3.1	30.6	0.9	1.1	0.8	1.3	0.2	20.2	39.4	2.4
Phoenix, Ariz.	1,246.4	100.0	14.7	4.5	3.9	7.6	12.5	1.1	2.0	8.3	43.5	1.9
Salt Lake City, Utah	4,179.6	100.0	19.1	12.7	3.9	6.6	14.4	2.5	10.4	3.7	23.4	3.3
4 Pacific cities	20,255.4	100.0	17.6	6.8	6.8	10.8	12.4	0.4	3.1	3.5	30.2	8.4
Seattle, Wash.*	6,730.8	100.0	19.2	4.0	4.3	19.0	13.1	0.3	3.9	3.9	28.2	4.1
Portland, Ore.	5,034.6	100.0	22.5	5.6	3.5	3.3	14.9	0.4	4.3	4.8	28.7	12.0
Sacramento, Calif.	3,293.0	100.0	8.2	11.4	9.9	2.8	5.2	0.2	0.3	0.8	40.3	20.9
San Diego, Calif.*	5,197.0	100.0	11.6	12.2	16.0	8.8	10.7	0.7	1.1	2.2	31.6	5.1

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*. For number reporting loans, see Table D 17. Percentages not shown if less than one-tenth of one per cent.

*Metropolitan district.

¹Geographic division and 52-city percentage distributions weighted by estimated total mortgage debt on owner-occupied properties, by priority, in each city (RPI).

TABLE D 19

Mortgaged Owner-occupied Dwellings, Outstanding Debt by Priority, and Percentage Distribution by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

DEBT OUTSTANDING (\$000)	FIRST MORTGAGES											Other ²
	All holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual		
166,731.9	100.0	15.0	13.6	16.5	17.2	7.1	0.3	3.2	3.3	19.7	4.1	52 cities ¹
14,191.8	100.0	3.1	8.0	14.1	44.8	2.9	0.1	3.1	1.7	18.2	4.0	4 New England cities
1,837.0	100.0	2.5	26.9	9.8	39.6	0.5		0.6	0.9	18.2	1.0	Portland, Me.
4,484.9	100.0	1.0	3.2	5.5	78.8	0.9		1.0	1.4	4.4	5.8	Worcester, Mass.
5,872.9	100.0	4.3	10.1	16.9	32.3	4.6	0.2	3.5	1.4	23.0	3.7	Providence, R.I.*
1,997.0	100.0	2.2	2.7	19.2	39.7	0.5		5.6	3.4	23.6	3.1	Waterbury, Conn.
11,554.5	100.0	4.6	5.1	10.4	42.1	1.0	0.1	1.3	0.9	31.5	3.0	4 Mid. Atlantic cities
731.0	100.0	3.8	1.0	13.4	28.4	0.2		0.2		51.2	1.8	Binghamton, N.Y.
3,185.5	100.0	5.7	0.8	10.4	66.8	0.4	0.1	1.3	0.3	12.2	2.2	Syracuse, N.Y.
3,662.3	100.0	2.9	11.7	8.3	4.0	3.2	0.1	1.8	1.2	62.8	4.2	Trenton, N.J.
3,975.7	100.0	2.6	16.3	10.5	2.3	1.6	0.3	1.6	3.4	56.4	5.0	Erle, Pa.
61,973.1	100.0	10.5	21.4	32.7	13.0	1.8	0.4	3.9	3.4	9.6	3.3	6 E. N. Central cities
48,204.0	100.0	10.2	13.1	42.3	17.1	1.2	0.4	2.4	3.2	7.2	2.9	Cleveland, Ohio*
4,084.1	100.0	14.4	49.8	8.0	1.7	0.6	0.8	9.5	4.5	7.2	3.5	Indianapolis, Ind.
2,921.1	100.0	11.2	63.1	4.1	0.9	0.8	0.6	1.1	1.0	11.7	5.5	Peoria, Ill.
766.1	100.0	23.6	27.8	7.4	4.9	2.9	0.1	2.1	9.1	19.7	2.4	Lansing, Mich.
1,737.2	100.0	0.2	17.1	3.1	0.7	8.9	0.1	22.4	2.7	36.4	8.4	Kenosha, Wis.
4,260.6	100.0	1.1	30.4	3.2	1.3	13.2		2.8	2.8	40.1	5.1	Racine, Wis.
22,249.4	100.0	21.3	13.6	5.1	3.7	13.4	0.2	3.6	3.7	31.8	3.6	10 W. N. Central cities
8,833.4	100.0	25.1	8.4	5.4	7.0	14.3	0.2	3.2	2.0	31.0	3.4	Minneapolis, Minn.
1,572.6	100.0	13.9	7.8	5.0	1.0	12.1	0.2	2.1	4.5	51.1	2.3	St. Paul, Minn.
2,311.2	100.0	27.4	7.7	7.7	3.5	12.1	0.1	0.9	9.1	27.2	4.3	Des Moines, Iowa
947.6	100.0	6.0	22.3	9.6	1.5	24.1	0.2	5.7	1.0	20.9	8.7	St. Joseph, Mo.
1,054.1	100.0	12.9	22.0	5.5	0.6	9.9	0.2	2.1	3.2	36.9	6.7	Springfield, Mo.
1,131.4	100.0	4.0	24.7	7.1	1.8	9.2	0.4	1.5	18.7	27.3	5.3	Fargo, N.D.
1,144.2	100.0	19.6	2.5	6.2	2.5	28.8	0.6	0.4	6.5	25.5	7.4	Sioux Falls, S.D.
1,514.5	100.0	16.9	38.0	1.9	0.5	6.5	0.4	9.0	1.1	23.1	2.6	Lincoln, Neb.
1,720.4	100.0	11.6	53.5	3.6	3.4	9.2	0.1	2.7	5.3	9.1	1.5	Topeka, Kan.
2,020.0	100.0	29.8	28.2	1.3	0.1	11.7	0.2	7.9	3.0	15.2	2.6	Wichita, Kan.
16,228.7	100.0	31.2	6.0	9.7	2.9	15.7	0.4	2.8	3.3	22.6	5.4	9 S. Atlantic cities
1,073.6	100.0	1.7	8.2	10.0	0.3	0.7		0.3	1.6	74.7	2.5	Hagerstown, Md.
3,524.1	100.0	19.7	2.1	19.2	2.0	19.3	0.7	6.7	2.3	18.2	9.8	Richmond, Va.
1,591.5	100.0	13.7	13.1	26.6	11.5	1.3	1.4	1.8	3.9	19.7	7.0	Wheeling, W.Va.*
1,015.9	100.0	46.1	7.9	8.0	0.7	16.4	0.7	1.8	3.0	13.7	1.7	Asheville, N.C.
957.6	100.0	59.4	13.3	6.0	0.3	7.7	0.1	0.4	1.1	7.3	4.4	Greensboro, N.C.
471.8	100.0	7.3	1.3	9.6	0.8	2.2	0.7	3.0	5.0	62.9	7.2	Charleston, S.C.
893.5	100.0	17.9	26.9	1.9	0.1	1.1		1.6	4.1	43.9	2.5	Columbia, S.C.
6,070.3	100.0	44.2	2.2	1.7	2.6	25.8	0.2	2.1	3.2	14.1	3.9	Atlanta, Ga.*
630.4	100.0	30.7	5.3	3.3		7.4		1.0	6.4	42.1	3.8	Jacksonville, Fla.
5,218.6	100.0	42.1	15.3	4.6	1.0	12.9	0.1	1.8	5.1	13.7	3.4	3 E. S. Central cities
348.8	100.0	26.2	11.3	16.5	5.2	1.9	0.3	13.8	1.8	17.3	5.7	Paducah, Ky.
4,309.7	100.0	40.1	15.1	4.1	1.0	14.8	0.1	1.4	5.3	14.3	3.8	Birmingham, Ala.*
560.1	100.0	60.8	18.2	4.0		3.3		0.7	4.9	8.1		Jackson, Miss.
11,398.7	100.0	24.9	21.6	6.4	1.8	13.0	1.4	1.4	5.5	21.2	2.8	6 W. S. Central cities
1,836.0	100.0	17.1	10.4	32.9	1.4	8.1		0.9	9.5	17.4	2.3	Little Rock, Ark.
334.8	100.0	0.7	62.1	10.0	0.5	0.9			5.6	16.8	3.4	Baton Rouge, La.
4,165.5	100.0	27.8	32.6	0.9	1.0	12.1	0.2	1.4	7.4	15.4	1.2	Oklahoma City, Okla.
756.0	100.0	5.9	9.7	4.2	0.4	18.0	13.1	0.4	0.8	46.3	3.2	Austin, Tex.
3,660.4	100.0	29.7	13.7	5.0	3.1	15.4	0.8	1.7	4.1	22.3	4.2	Dallas, Tex.
644.0	100.0	23.6	20.8	2.7		15.0	2.4	1.4	1.6	31.0	1.5	Wichita Falls, Tex.
6,274.7	100.0	17.1	15.2	4.0	5.6	11.7	0.7	6.9	9.1	27.2	2.5	6 Mountain cities
512.7	100.0	0.5	0.5	13.0	1.3	2.2	0.5	3.4	9.1	60.9	8.6	Butte, Mont.
755.4	100.0	7.9	35.4	1.5	0.3	3.0		1.8	11.3	35.9	2.9	Boise, Idaho
315.0	100.0	2.6	35.7	6.7	1.0	1.2		3.0	23.1	25.5	1.2	Casper, Wyo.
542.1	100.0	3.2	31.4	0.9	1.2	0.6	1.0	0.2	21.1	38.3	2.1	Pueblo, Colo.
1,126.9	100.0	15.9	5.0	4.4	8.4	12.5	0.2	1.5	9.2	41.5	1.4	Phoenix, Ariz.
3,022.6	100.0	23.9	12.5	3.9	6.9	16.2	0.9	11.4	5.2	16.5	2.6	Salt Lake City, Utah
17,642.4	100.0	19.9	7.0	7.4	11.6	13.3	0.1	3.4	4.1	25.7	7.5	4 Pacific cities
6,489.1	100.0	22.7	4.6	4.3	21.4	14.7		4.4	4.9	19.6	3.4	Seattle, Wash.*
4,581.5	100.0	24.6	4.7	3.7	3.4	15.4	0.2	4.6	5.3	25.5	12.6	Portland, Ore.
2,840.3	100.0	9.5	12.2	11.1	3.1	5.4		0.3	0.9	42.9	14.6	Sacramento, Calif.
4,731.5	100.0	12.6	12.8	17.2	9.5	11.2	0.3	1.1	2.4	29.2	3.7	San Diego, Calif.*

²Includes public bond issues:

	All priorities	First mortgage (per cent)	Second and third mortgage
Kenosha, Wis.	2.8	3.3	
Racine, Wis.	1.0	1.1	2.4
Richmond, Va.	0.1	0.1	
Paducah, Ky.	3.6	3.8	
Seattle, Wash.	0.3	0.3	

TABLE D 19 (Cont'd)

Mortgaged Owner-occupied Dwellings, Outstanding Debt by Priority, and Percentage Distribution by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	DEBT OUTSTANDING (\$000)	SECOND AND THIRD MORTGAGES									
		PERCENTAGE DISTRIBUTION									
		All holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	Indi- vidual	Other ²
52 cities¹	7,539.1	100.0	0.9	2.2	5.4	2.9	4.3	2.7	1.0	74.4	6.2
4 New England cities	1,161.6	100.0	0.9	3.0	2.4	5.6	2.2	0.5	0.5	79.3	5.6
Portland, Me.	134.6	100.0		5.7	14.0		3.6		0.6	74.9	1.2
Worcester, Mass.	423.0	100.0	0.1	1.4	6.6	6.1	1.3		0.6	74.0	7.9
Providence, R.I.*	372.1	100.0	1.9	4.4		6.8	2.3	1.1	0.6	76.6	6.3
Waterbury, Conn.	252.1	100.0		1.9		0.5	3.0			92.7	1.9
4 Mjd. Atlantic cities	686.7	100.0	0.3	0.7	4.0	2.1	2.1	1.0	0.4	85.0	4.4
Binghamton, N.Y.	41.6	100.0			5.5	2.4				66.3	5.6
Syracuse, N.Y.	369.7	100.0	0.3	0.3	2.7	2.1	2.3	0.9	0.3	66.7	4.4
Trenton, N.J.	141.0	100.0		2.0	14.1	2.3	2.1	1.7	0.7	75.7	1.4
Erie, Pa.	136.4	100.0		4.3	6.2	1.6	1.5	2.3	1.5	74.1	6.5
6 E. N. Central cities	3,197.5	100.0	0.9	2.3	7.0	2.3	4.9	2.5	0.6	73.9	5.6
Cleveland, Ohio*	2,615.5	100.0	0.5	1.6	6.0	2.6	4.9	2.3	0.5	76.1	5.3
Indianapolis, Ind.	78.9	100.0	2.2	4.1	23.3	0.2	6.0	4.2	1.5	54.7	3.6
Peoria, Ill.	106.2	100.0	12.1	10.7			4.1			58.4	14.7
Lansing, Mich.	6.6	100.0		10.2	4.6	12.5				72.7	
Kenosha, Wis.	53.1	100.0		2.4	4.0		3.0	6.6	6.2	67.4	10.2
Racine, Wis.	135.0	100.0	0.5	4.7	14.0		3.8	5.9	1.5	62.7	7.1
10 W. N. Central cities	617.4	100.0	1.1	2.2	3.3	0.6	2.7	3.7	1.3	75.7	9.2
Minneapolis, Minn.	232.5	100.0	1.4	1.0	2.6		1.1	0.4		61.6	11.9
St. Paul, Minn.	16.1	100.0						12.7		65.6	1.7
Des Moines, Iowa	36.7	100.0	2.5		5.2		2.4		4.9	66.1	16.9
St. Joseph, Mo.	46.8	100.0		4.7		4.3	11.6	6.1	4.3	53.6	13.0
Springfield, Mo.	22.7	100.0	1.6	6.6	31.7		12.3			45.4	2.2
Fargo, N.D.	37.5	100.0		6.4		2.7		4.6	0.6	77.1	6.2
Sioux Falls, S.D.	28.7	100.0	0.4	3.5	13.9		5.2			67.6	9.4
Lincoln, Neb.	66.6	100.0	2.3	4.5	1.0	2.6	2.9	3.9	1.8	75.5	5.3
Topeka, Kan.	58.9	100.0	1.1	6.0	5.3		5.3	7.0	1.2	67.6	6.3
Wichita, Kan.	66.9	100.0		0.7	2.0	0.1	0.9	9.0	4.1	76.7	4.5
9 S. Atlantic cities	729.9	100.0	1.0	1.4	15.6	1.6	7.3	6.6	1.6	53.0	9.7
Hagerstown, Md.	37.4	100.0		5.1	19.2		1.6	5.6		59.1	9.4
Richmond, Va.	209.3	100.0	0.6	0.2	16.1	0.1	9.1	6.1		52.4	11.2
Wheeling, W.Va.*	63.2	100.0	0.2	4.1	22.6	6.3	0.2	5.4	7.6	36.4	17.2
Asheville, N.C.	32.2	100.0			17.1		4.6			76.3	
Greensboro, N.C.	101.7	100.0	2.1		31.7	0.6	1.4	30.6		19.1	14.1
Charleston, S.C.	6.9	100.0								100.0	
Columbia, S.C.	31.4	100.0	3.5	3.5	7.0	3.5	3.5			77.7	1.3
Atlanta, Ga.*	206.5	100.0	1.3	1.6	6.7	2.3	12.0	4.9	1.6	62.8	6.8
Jacksonville, Fla.	21.3	100.0					13.1			66.9	
3 E. S. Central cities	155.0	100.0	6.3	2.7	2.9	0.4	11.9	2.1	0.3	63.4	8.0
Paducah, Ky.	14.6	100.0		0.7	2.0				5.4	91.9	
Birmingham, Ala.*	114.7	100.0	2.0	3.5	2.6		15.2	2.5		63.5	10.7
Jackson, Miss.	25.5	100.0	34.5		4.3	2.0	2.7	1.2		55.3	
6 W. S. Central cities	261.9	100.0	0.1	3.0	2.9	0.5	6.7	6.6	1.7	64.1	10.2
Little Rock, Ark.	51.5	100.0		2.0	23.3		5.6	6.2	3.1	46.4	13.4
Baton Rouge, La.	7.4	100.0				10.6				33.8	55.4
Oklahoma City, Okla.	128.6	100.0		3.7			9.8	6.7	1.2	72.9	5.7
Austin, Tex.	12.7	100.0					20.5			77.1	2.4
Dallas, Tex.	70.1	100.0	0.4	3.3	0.2	0.7	6.0	14.4	2.4	59.2	11.4
Wichita Falls, Tex.	11.4	100.0					1.7	43.2		63.2	21.9
6 Mountain cities	166.5	100.0	0.7	3.6	2.2	1.1	5.9	6.6	13.3	56.9	7.7
Butte, Mont.	7.1	100.0					2.8			93.0	4.2
Boise, Idaho	19.0	100.0			16.8			1.6		76.9	4.7
Casper, Wyo.	11.7	100.0	13.7						11.1	75.2	
Pueblo, Colo.	11.1	100.0		13.5			12.6	17.1		56.8	
Phoenix, Ariz.	20.4	100.0					7.3	4.9	1.5	71.6	14.7
Salt Lake City, Utah	69.2	100.0		3.7	1.6	1.7	5.8	9.8	19.6	49.2	8.4
4 Pacific cities	528.4	100.0	0.9	1.6	4.4	1.6	7.9	4.9	2.0	70.2	6.3
Seattle, Wash.*	102.7	100.0	2.4	1.3	10.5	2.4	5.2	1.6	3.3	67.3	6.0
Portland, Ore.	118.8	100.0	0.7	0.7	0.3	0.3	11.6	4.4	2.1	72.7	7.2
Sacramento, Calif.	97.3	100.0	0.6	7.6	5.7	0.6	5.5	1.6		72.4	5.6
San Diego, Calif.*	209.6	100.0		0.7	2.6	2.6	7.7	9.5	1.7	69.2	6.0

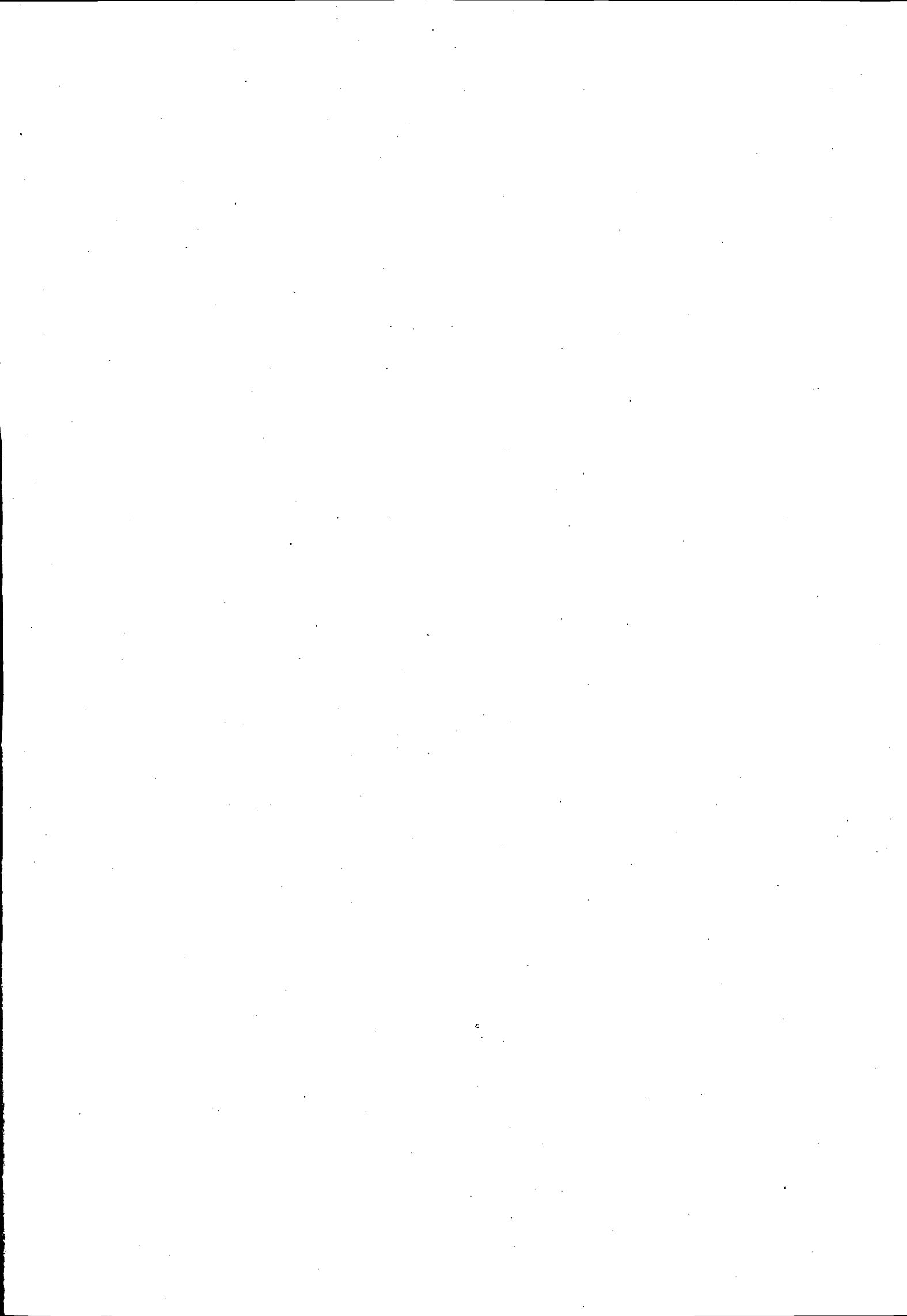


TABLE D 20

Mortgaged Rented Dwellings, Outstanding Debt reported for All Priorities combined and for First Mortgages, and Percentage Distribution by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	DEBT OUTSTANDING (\$000)	ALL PRIORITIES										
		PERCENTAGE DISTRIBUTION										
		All agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other ²
52 cities ¹	48,784.8	100.0	22.2	11.8	12.7	13.3	8.9	0.2	3.3	1.4	20.9	5.3
4 New England cities	4,545.7	100.0	3.6	5.9	16.4	42.5	3.8		2.7	0.3	19.6	5.2
Portland, Me.	773.9	100.0	4.0	11.4	16.4	42.2			0.4	1.5	19.1	5.0
Worcester, Mass.	1,086.2	100.0	1.7	2.2	4.5	71.3	0.1		2.0	0.5	11.1	6.6
Providence, R.I.*	1,542.1	100.0	5.2	8.1	21.4	32.6	3.8		3.5		22.0	3.4
Waterbury, Conn.	1,143.5	100.0			13.7	40.3	10.6		1.2	0.7	22.5	11.0
4 Mid. Atlantic cities	2,967.6	100.0	8.2	3.9	11.3	37.3	0.9	0.1	2.1	0.7	31.6	3.9
Binghamton, N.Y.	331.1	100.0	12.5		14.5	26.5		0.9	1.4	0.9	41.6	1.7
Syracuse, N.Y.	1,049.0	100.0	10.5	0.2	11.6	53.6	0.1		2.1	0.8	17.3	3.8
Trenton, N.J.	569.8	100.0	2.3	7.5	2.1	3.5	2.2	0.2	6.5	0.4	68.1	7.2
Erie, Pa.	1,017.7	100.0	0.4	17.0	12.6	3.3	3.8		0.6	0.3	68.1	3.9
6 E. N. Central cities	16,757.2	100.0	17.0	22.1	21.6	12.8	3.3	0.3	4.0	1.2	13.5	4.2
Cleveland, Ohio*	12,428.7	100.0	20.7	12.8	27.8	17.4	3.6	0.3	2.2	1.3	10.6	3.3
Indianapolis, Ind.	1,325.5	100.0	9.1	53.8	7.5	1.2	0.5		9.0	0.9	14.8	3.4
Peoria, Ill.	904.8	100.0	2.8	57.0	4.4	3.0	0.2	0.1	1.4	1.4	9.5	20.2
Lansing, Mich.	313.7	100.0	21.5	24.5	7.5	4.1	0.6	2.0	4.7	2.2	28.1	6.8
Kenosha, Wis.	501.8	100.0		21.1	1.9		10.5	0.7	18.1	1.6	42.5	3.6
Racine, Wis.	1,282.7	100.0	2.3	12.9	4.8	0.5			6.5	0.4	46.2	12.2
10 W. N. Central cities	7,360.6	100.0	25.3	10.7	5.5	3.6	11.9	0.1	7.0	1.0	30.0	4.9
Minneapolis, Minn.	3,163.2	100.0	28.2	6.2	5.4	4.5	11.6	0.1	8.8	0.3	28.1	6.8
St. Paul, Minn.	605.7	100.0	25.9	3.9	4.5	4.6	11.8		5.2	2.2	40.7	1.2
Des Moines, Iowa	859.5	100.0	32.1	5.2	9.4	4.9	9.4	0.4	0.6	1.4	31.8	4.8
St. Joseph, Mo.	179.8	100.0	3.6	17.4	5.4	1.7	25.3		7.3		33.4	5.9
Springfield, Mo.	257.0	100.0	16.5	20.2	4.2	0.2	12.3		0.5	0.6	35.1	10.4
Fargo, N.D.	214.4	100.0	3.9	22.3	6.8	4.2	3.7		2.1	6.6	42.7	7.7
Sioux Falls, S.D.	490.1	100.0	16.9	1.5	16.8	1.8	17.5	0.3	0.3	0.1	40.6	4.4
Lincoln, Neb.	467.0	100.0	11.0	23.9	0.5	0.6	10.9	0.6	24.4	0.5	26.0	1.6
Topeka, Kan.	501.2	100.0	13.5	42.6	4.1	2.8	15.2	0.2	3.2	1.7	12.1	4.6
Wichita, Kan.	622.7	100.0	38.5	26.7	2.8	0.4	10.9	0.1	2.8	1.3	11.1	3.4
9 S. Atlantic cities	4,418.7	100.0	38.2	3.8	8.6	2.9	19.3	0.1	1.6	1.2	20.6	3.7
Hagerstown, Md.	187.3	100.0	12.0	8.4	7.8	2.7	0.5				84.7	3.9
Richmond, Va.	475.0	100.0	11.1	2.0	16.7	3.8	22.3		2.3		33.4	8.4
Wheeling, W. Va.*	345.5	100.0	6.3	6.9	39.1	21.3	3.4		1.4	1.3	14.7	5.6
Asheville, N.C.	102.7	100.0	38.0	1.1			28.3			4.1	18.7	9.8
Greensboro, N.C.	241.2	100.0	35.4	15.1	26.3	0.1	2.1		0.2	1.1	15.8	3.9
Charleston, S.C.	158.8	100.0	11.8	2.1	3.2	1.2	2.2			5.4	62.7	11.4
Columbia, S.C.	253.7	100.0	21.5	26.4	3.7			0.5		0.8	47.1	
Atlanta, Ga.*	2,462.3	100.0	54.0	0.9	0.6	1.3	28.3	0.2	2.2	1.4	10.7	2.4
Jacksonville, Fla.	192.2	100.0	36.6	2.1	14.5		11.4			0.7	34.4	0.3
3 E. S. Central cities	926.6	100.0	38.7	6.6	6.4	1.2	20.1	0.1	2.2	7.0	14.8	2.9
Paducah, Ky.	41.6	100.0	10.8	8.9	14.4	4.8			29.8		21.9	9.4
Birmingham, Ala.*	657.7	100.0	36.2	5.1	7.2	1.0	22.9	0.1	2.1	7.9	14.7	2.6
Jackson, Miss.	227.3	100.0	58.6	16.7	0.1	1.7	3.7	0.1		1.4	14.6	3.1
6 W. S. Central cities	3,546.3	100.0	27.4	15.8	8.3	1.8	17.7	0.7	0.8	2.2	25.2	2.1
Little Rock, Ark.	448.0	100.0	17.4	8.2	39.6	0.1	12.0		0.5	5.0	12.2	5.0
Baton Rouge, La.	173.1	100.0	14.0	44.1	1.4		5.4		11.6	5.0	17.1	0.9
Oklahoma City, Okla.	1,470.3	100.0	40.2	26.0	0.1	0.2	12.7	0.9	0.2	3.2	15.8	0.7
Austin, Tex.	204.0	100.0	4.0	3.2			23.0	4.3		0.2	60.0	5.3
Dallas, Tex.	1,088.7	100.0	23.3	7.6	6.0	3.8	24.0	0.3	0.7	0.8	31.2	2.3
Wichita Falls, Tex.	162.2	100.0	10.3	11.6	13.6	1.7	12.6	0.1		1.2	44.0	4.9
6 Mountain cities	2,084.3	100.0	20.5	8.5	5.6	8.1	14.8	0.7	6.4	3.9	29.4	2.1
Butte, Mont.	189.5	100.0		0.1	7.1	0.4	2.6			10.1	75.8	3.9
Boise, Idaho	73.9	100.0	3.8	37.5		0.8			12.8	1.6	40.5	3.0
Casper, Wyo.	119.7	100.0	20.5	33.3	7.2			1.3	1.5	5.7	27.4	3.1
Pueblo, Colo.	58.6	100.0	1.4	27.0		3.7	1.5			2.4	58.0	8.0
Phoenix, Ariz.	484.4	100.0	9.8	7.4	4.3	12.4	9.9	1.2	0.9	6.3	45.3	2.5
Salt Lake City, Utah	1,176.2	100.0	29.4	3.4	6.9	8.9	21.3	0.6	9.2	2.6	16.5	1.2
4 Pacific cities	6,177.8	100.0	29.6	8.1	7.5	7.2	5.9	0.1	3.1	0.9	24.1	13.5
Seattle, Wash.*	2,484.5	100.0	38.8	7.8	3.1	7.2	3.6		4.2	0.8	13.2	21.3
Portland, Ore.	1,054.4	100.0	35.7	5.3	2.3	4.8	9.6	0.5	3.6	1.8	29.1	7.5
Sacramento, Calif.	741.4	100.0	7.3	10.5	11.0	5.8	4.3			0.6	53.1	7.4
San Diego, Calif.*	1,897.5	100.0	10.3	10.2	22.1	9.8	9.2	0.1	1.3	0.6	34.8	1.6

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*. For number reporting outstanding debt on first mortgages, see Table D 18. Percentage not shown if less than one-tenth of one per cent.

*Metropolitan district.

¹Geographic division and 52-city percentage distributions weighted by estimated mortgage debt on rented properties, by priority, in each city (RPI).

²Includes public bond issues:

	Per cent		Per cent	
	All priorities	First mortgages	All priorities	First mortgages
Worcester, Mass.	1.1	1.2	3.4	3.6
Kenosha, Wis.	2.0	2.2	8.4	8.5
Racine, Wis.	2.6	2.5	3.9	4.0
Minneapolis, Minn.	0.9	1.0	0.4	0.4
Asheville, N.C.				
Paducah, Ky.				
Seattle, Wash.				
San Diego, Calif.				

TABLE D 20

Mortgaged Rented Dwellings, Outstanding Debt reported for All Priorities combined and for First Mortgages, and Percentage Distribution by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

← FIRST MORTGAGES →												
DEBT OUTSTANDING (\$000)	PERCENTAGE DISTRIBUTION											
	All agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other ²	
46,079.9	100.0	23.2	12.2	13.0	13.8	9.1	0.1	3.4	1.5	18.6	5.1	52 cities ¹
4,073.6	100.0	4.0	6.3	17.0	45.7	3.9		2.9	0.3	15.8	4.1	4 New England cities
714.9	100.0	4.4	11.9	16.7	42.9			0.4	1.6	16.7	5.4	Portland, Me.
1,020.9	100.0	1.8	2.4	4.5	75.9			2.1	0.5	5.9	6.9	Worcester, Mass.
1,456.1	100.0	5.6	8.4	22.6	33.8	3.8		3.7		18.8	3.3	Providence, R.I.*
881.7	100.0			12.0	52.1	13.6		1.6	0.8	18.0	1.9	Waterbury, Conn.
2,850.1	100.0	8.5	4.1	11.7	38.7	0.9	0.2	2.2	0.7	29.0	4.0	4 Mid. Atlantic cities
319.2	100.0	12.9		14.6	27.2		0.9	1.5	0.9	40.2	1.8	Binghamton, N.Y.
993.1	100.0	11.1	0.2	12.3	56.4			2.2	0.8	13.1	3.9	Syracuse, N.Y.
550.8	100.0	2.4	7.8	2.2	3.6	2.2	0.2	6.7	0.4	67.0	7.5	Trenton, N.J.
987.0	100.0	0.3	17.4	12.4	2.7	3.7	0.3	0.6	0.3	58.4	3.9	Erie, Pa.
15,809.2	100.0	17.7	22.9	22.2	13.3	3.1	0.1	4.1	1.3	11.0	4.3	6 E. N. Central cities
11,727.7	100.0	21.7	13.4	28.7	18.2	3.2	0.1	2.3	1.4	7.6	3.4	Cleveland, Ohio*
1,308.1	100.0	9.2	54.5	7.5	1.3	0.4		9.1	0.9	13.7	3.4	Indianapolis, Ind.
826.7	100.0	3.0	57.2	4.2	3.3	0.3		1.5	1.5	7.1	21.9	Peoria, Ill.
275.6	100.0	22.6	25.6	8.6	4.7	0.6		5.4	2.5	22.9	4.8	Lansing, Mich.
452.0	100.0		21.4	2.1		11.7	0.8	20.1	1.8	38.9	3.2	Kenosha, Wis.
1,219.1	100.0	2.4	13.1	4.7	0.5	14.2	0.5	6.4	0.4	45.9	11.9	Racine, Wis.
6,917.5	100.0	26.9	10.9	5.8	3.8	12.4	0.1	7.0	1.1	27.8	4.4	10 W. N. Central cities
2,882.6	100.0	30.9	6.3	5.8	4.9	12.5	0.1	9.0	0.4	24.2	5.9	Minneapolis, Minn.
577.6	100.0	27.2	4.1	4.6	4.8	11.6		4.9	2.3	39.6	0.9	St. Paul, Minn.
823.2	100.0	33.5	5.4	9.5	4.7	9.8	0.3	0.5	1.5	30.1	4.7	Des Moines, Iowa
175.5	100.0	2.3	16.3	5.7	1.8	25.8		7.6		34.5	6.0	St. Joseph, Mo.
243.9	100.0	17.4	20.7	4.4	0.3	11.4		0.7	0.3	33.8	11.0	Springfield, Mo.
210.1	100.0	3.9	22.7	7.0	4.3	3.8		2.1	6.8	42.6	6.8	Fargo, N.D.
455.6	100.0	18.2	1.6	15.6	1.6	18.7	0.3	0.2	0.1	39.0	4.7	Sioux Falls, S.D.
458.3	100.0	11.3	23.2	0.5	0.6	11.2		25.0	0.5	25.6	1.5	Lincoln, Neb.
487.1	100.0	13.9	42.3	4.2	2.9	15.4		3.3	1.7	12.2	4.1	Topeka, Kan.
605.6	100.0	39.5	29.3	2.4	0.5	11.2		2.9	1.3	9.4	3.5	Wichita, Kan.
4,240.8	100.0	39.3	3.8	8.4	2.6	20.0		1.7	1.2	19.3	3.7	9 S. Atlantic cities
179.8	100.0	12.5	8.7	8.2	2.8	0.6				63.2	4.0	Hagerstown, Md.
451.4	100.0	11.6	2.1	17.3	3.8	23.1		2.4		30.8	8.9	Richmond, Va.
321.2	100.0	6.8	6.5	41.8	19.0	3.6		1.5		13.3	6.1	Wheeling, W. Va.*
97.7	100.0	39.9	1.1			29.8			4.3	14.5	10.4	Asheville, N.C.
183.1	100.0	41.4	20.5	21.8	0.3	3.4		0.3		8.0	4.3	Greensboro, N.C.
156.8	100.0	11.9	2.2	3.2	1.2	2.2			5.5	63.5	10.3	Charleston, S.C.
237.5	100.0	21.3	25.4	4.0					0.8	48.5		Columbia, S.C.
2,438.0	100.0	54.6	0.9	0.5	1.2	26.4		2.3	1.4	10.3	2.4	Atlanta, Ga.*
175.3	100.0	35.3	2.3	16.0		11.9			0.7	33.5	0.3	Jacksonville, Fla.
883.4	100.0	38.9	6.6	6.7	1.3	20.7		2.3	7.2	13.2	3.1	3 E. S. Central cities
41.2	100.0	10.9	9.0	14.6	4.8			30.1		22.1	8.5	Paducah, Ky.
840.1	100.0	36.6	5.1	7.4	1.1	23.3		2.2		13.3	2.9	Birmingham, Ala.*
202.1	100.0	60.0	17.5		2.0	3.7			1.5	10.9	3.5	Jackson, Miss.
3,489.7	100.0	27.9	15.9	6.5	1.8	17.9	0.5	1.0	2.2	24.4	1.9	6 W. S. Central cities
445.4	100.0	17.5	8.2	39.9	0.1	12.1		0.4	5.0	11.8	5.0	Little Rock, Ark.
169.2	100.0	14.3	45.1	0.8		5.5		11.9	5.1	16.7	0.6	Baton Rouge, La.
1,448.4	100.0	40.8	26.4	0.3	0.3	12.7	0.3	0.6	3.3	14.8	0.5	Oklahoma City, Okla.
195.6	100.0		3.0	3.3		24.0	4.5		0.2	60.7	4.3	Austin, Tex.
1,072.6	100.0	23.7	7.6	6.1	3.8	24.3	0.3	0.7	0.8	30.6	2.1	Dallas, Tex.
160.5	100.0	10.4	11.6	13.8	1.7	12.8			1.2	43.6	4.9	Wichita Falls, Tex.
1,899.6	100.0	22.5	8.5	6.1	8.9	16.0	0.2	5.6	4.2	26.5	1.5	6 Mountain cities
171.1	100.0		0.1	7.8	0.5	2.9			11.2	76.7	0.8	Butte, Mont.
67.2	100.0	4.2	40.6		0.9			14.1	1.8	35.1	3.3	Boise, Idaho
100.5	100.0	24.4	31.1	8.5			1.6	1.8	6.8	22.1	3.7	Casper, Wyo.
52.2	100.0	1.6	26.8		4.2	1.7			2.7	56.9	6.3	Pueblo, Colo.
437.0	100.0	10.2	7.8	4.6	13.2	10.4	0.5	0.9	6.7	43.1	2.6	Phoenix, Ariz.
1,071.8	100.0	32.4	3.4	7.5	9.7	23.0		7.7	2.8	13.0	0.5	Salt Lake City, Utah
5,916.0	100.0	30.6	8.3	7.7	7.4	6.0		3.2	1.0	21.9	13.9	4 Pacific cities
2,400.0	100.0	40.2	8.0	3.0	7.3	3.6		4.3	0.9	10.8	21.9	Seattle, Wash.*
1,009.1	100.0	38.3	5.5	2.4	5.1	9.8		3.8	1.6	27.7	7.8	Portland, Ore.
894.3	100.0	7.7	10.7	11.8	6.2	4.6			0.7	50.9	7.4	Sacramento, Calif.
1,812.6	100.0	10.7	10.3	22.8	10.1	9.5	0.1	1.3	0.7	33.2	1.3	San Diego, Calif.*

TABLE D 21

Average Loan Outstanding, All Holding Agencies: First Mortgage by Holding Agency, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied and Rented, 52 Cities; Land Contracts, Owner-occupied, 50 Cities; Rented, 41 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED											2 ^d & 3 ^d MORTG.	LAND CONTRACTS
	FIRST MORTGAGE												
	All ² holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struc- co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other		
All cities¹	\$2,872	\$4,004	\$2,333	\$2,852	\$2,393	\$2,752	\$3,162	\$2,852	\$2,969	\$2,482	\$2,590	\$1,251	\$2,087
New England cities	3,306	5,433	2,546	3,881	3,289	3,208	3,075	3,597	3,746	3,248	2,883	1,353	2,287
Portland, Me.	2,870	4,650	2,600	3,980	2,600	1,960			2,733	3,486	3,100	1,819	
Worcester, Mass.	4,092	3,733	3,098	4,589	4,207	3,100		4,145	3,422	4,298	3,399	1,356	
Providence, R.I.*	2,962	5,849	2,225	3,371	2,956	3,322	3,075	3,222	3,748	2,827	2,456	1,178	2,267
Waterbury, Conn.	4,276	6,386	3,587	5,911	3,846	3,267		5,045	4,879	3,891	4,436	1,924	
Mid. Atlantic cities	2,936	4,027	2,579	3,642	3,180	3,465	3,167	3,877	2,899	2,779	3,553	1,360	2,043
Binghamton	2,844	4,700	1,360	3,056	3,104					2,692	2,200	1,300	2,750
Syracuse, N.Y.	3,304	4,230	3,200	3,992	3,149	4,133		4,030		3,094	4,600	1,422	1,433
Trenton, N.J.	2,349	3,203	2,181	3,409	3,370	2,410		3,370	2,847	2,183	2,530	1,128	
Erie, Pa.	2,710	4,012	2,180	3,377	3,103	2,957	3,167	4,031	2,953	2,686	2,865	1,156	1,807
E. N. Central cities	3,240	4,853	3,476	3,406	2,805	3,398	4,110	3,253	3,536	3,214	3,325	1,437	3,046
Cleveland, Ohio*	3,568	5,441	4,101	3,383	3,083	4,071	4,196	3,106	3,985	3,404	3,639	1,474	3,415
Indianapolis, Ind.	2,690	4,052	2,209	3,673	2,187	1,540	4,213	3,858	2,709	3,207	2,952	1,384	3,195
Peoria, Ill.	2,315	3,628	2,119	2,941	2,217	2,689		3,230	1,831	2,415	2,411	1,106	2,439
Lansing, Mich.	2,087	4,020	1,458	3,128	2,200	2,190		2,300	2,340	1,823	1,850	587	2,665
Kenosha, Wis.	2,685	1,400	3,000	2,304	1,800	2,977		2,648	3,900	2,491	2,756	1,264	3,170
Racine, Wis.	3,024	3,983	3,012	4,091	3,494	3,491		3,852	3,087	2,761	2,737	1,311	3,616
W. N. Central cities	2,053	3,261	1,587	1,863	1,582	2,164	2,656	2,223	2,340	1,858	1,780	1,080	1,905
Minneapolis, Minn.	2,385	4,232	1,568	2,003	1,906	2,416	2,900	2,264	2,754	2,155	1,954	1,481	1,916
St. Paul, Minn.	1,954	2,947	1,608	1,463	1,445	2,120		2,546	2,130	1,866	1,641	787	2,037
Des Moines, Iowa	1,887	2,852	1,360	1,937	1,730	2,063		1,991	2,135	1,511	1,476	874	1,960
St. Joseph, Mo.	1,899	2,268	1,889	1,596	1,255	2,403		1,859	1,880	1,751	1,627	1,017	1,143
Springfield, Mo.	1,430	2,566	1,425	2,320	987	1,432		2,280	2,253	1,175	1,195	732	1,425
Fargo, N.D.	2,460	2,836	2,274	2,259	1,700	2,265		2,329	3,360	2,391	2,312	1,042	2,150
Sioux Falls, S.D.	2,096	2,700	2,177	2,462	2,208	1,841		975	2,576	1,897	2,128	620	1,948
Lincoln, Neb.	1,995	2,974	1,819	2,057	1,300	2,541	1,350	2,434	1,400	1,778	1,359	1,183	1,263
Topeka, Kan.	1,779	2,428	1,655	1,271	1,589	1,978		2,544	3,020	1,512	2,560	694	1,644
Wichita, Kan.	1,656	2,521	1,256	1,871	900	1,519		1,716	1,643	1,579	1,810	883	1,469
S. Atlantic cities	2,681	3,855	1,674	2,985	1,771	2,437	2,577	2,441	3,040	2,221	2,506	1,159	1,771
Hagerstown, Md.	3,050	3,083	1,762	4,284		1,600			4,300	3,195	2,922	1,558	3,433
Richmond, Va.	3,363	4,041	1,783	3,463	3,168	3,165	4,760	3,179	4,472	3,421	2,941	1,210	1,917
Wheeling, W.Va.*	2,067	4,028	1,684	2,374	1,496	2,278	2,456	1,856	3,694	1,867	1,526	1,300	2,150
Asheville, N.C.	2,673	3,446	1,681	6,246		2,289		5,933	2,150	1,655	2,486	1,073	2,008
Greensboro, N.C.	3,360	4,340	2,367	9,550		2,819			2,550	1,595	3,014	2,164	
Charleston, S.C.	2,347	4,313		3,482	1,300	1,313		3,525	4,740	2,081	2,592	2,300	
Columbia, S.C.	2,716	3,607	1,924	2,100		1,900		4,700	3,067	3,138	2,825	1,047	3,000
Atlanta, Ga.*	2,666	3,931	1,549	1,673	1,341	2,551	1,713	1,664	2,250	1,846	2,713	853	1,221
Jacksonville, Fla.	2,343	3,124	1,505	2,929		1,872			2,376	2,160	2,155	1,253	1,317
E. S. Central cities	2,176	3,150	1,499	2,584	2,480	1,969	1,092	2,427	2,630	1,546	1,771	819	2,214
Paducah, Ky.	1,607	1,691	1,197	2,133	2,263	2,200	367	2,537	1,240	1,020	1,675	987	771
Birmingham, Ala.*	2,214	3,276	1,562	2,516	2,494	1,972	1,140	2,420	2,605	1,607	1,777	808	2,323
Jackson, Miss.	2,171	2,960	1,217	3,229		1,850			3,400	1,370		823	
W. S. Central cities	2,249	3,311	1,676	2,265	2,119	2,369	2,019	2,608	2,596	2,056	1,872	712	1,065
Little Rock, Ark.	2,275	2,772	1,357	2,638	1,235	2,376		1,573	2,436	2,312	2,052	817	1,069
Baton Rouge, La.	1,935	787	1,962	4,188					2,700	1,656	933	1,233	1,633
Oklahoma City, Okla.	2,422	3,780	1,906	2,256	3,000	2,511	1,800	3,429	2,835	2,143	1,591	758	1,028
Austin, Tex.	2,032	3,431	2,066	2,243		2,285		1,626	2,133	2,122	951	668	766
Dallas, Tex.	2,212	3,164	1,502	1,954	1,658	2,283	2,358	2,322	2,811	1,997	2,265	615	1,710
Wichita Falls, Tex.	2,006	4,750	1,411	2,883		2,283	1,185	1,840	1,486	1,723	2,325	671	733
Mountain cities	1,960	2,736	1,564	2,298	1,622	1,861	3,791	2,144	2,314	1,909	1,806	1,111	1,899
Butte, Mont.	1,389		1,708	1,650		917		1,433	1,500	1,329	1,473	868	1,186
Boise, Idaho	1,645	1,606	1,448	3,700		1,643		3,475	1,981	1,466	1,356	950	964
Casper, Wyo.	1,653	2,025	1,583	3,014				2,325	2,278	1,867	900	1,064	1,580
Pueblo, Colo.	1,383	1,740	1,651	1,250		1,067	1,375		1,465	1,291	622	694	1,015
Phoenix, Ariz.	2,362	3,317	2,029	3,083	2,209	2,046		1,375	3,552	2,128	3,220	785	1,436
Salt Lake City, Utah	2,190	3,159	1,413	2,204	1,751	2,235	4,633	2,218	2,395	2,209	1,979	1,394	2,166
Pacific cities	2,138	2,934	1,871	2,071	1,959	2,306	2,271	2,326	2,342	1,779	2,230	948	1,713
Seattle, Wash.*	2,159	3,421	2,067	1,566	1,877	2,407		2,260	2,279	1,694	2,008	1,048	1,493
Portland, Ore.	1,971	2,649	1,558	2,374	1,750	2,063		2,518	2,437	1,489	2,011	849	2,089
Sacramento, Calif.	2,577	2,645	2,050	2,639	2,759	3,177		2,475	2,856	2,516	3,083	861	3,145
San Diego, Calif.*	2,196	2,586	1,954	2,253	2,143	2,146	2,271	2,048	2,066	2,141	2,694	1,017	2,098

Source: Federal Home Loan Bank Board tabulation of data from *Financial Survey of Urban Housing*. Average not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 'All cities' averages weighted by number of loans, by tenure and priority, in each city (RPI).

TABLE D 21

Average Loan Outstanding, All Holding Agencies: First Mortgage by Holding Agency, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied and Rented, 52 Cities; Land Contracts, Owner-occupied, 50 Cities; Rented, 41 Cities, by Geographic Division, January 1, 1934

← RENTED →													
All ² holding agencies	Life ins. co.	Build. & loan asso.	FIRST MORTGAGE						2 ^d & 3 ^d MORTG.		LAND CONTRACTS		
			Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other			
\$3,568	\$7,420	\$2,881	\$3,651	\$2,728	\$4,653	\$978	\$3,463	\$3,508	\$3,180	\$5,003	\$2,052	\$2,497	All cities ¹
4,403	11,202	2,936	5,734	4,173	3,481		3,830		3,963	3,284	2,703		New England cities
3,686	7,800	2,837	4,267	3,784			775		3,067	5,500	2,150		Portland, Me.
4,908		4,067	5,788	4,998			5,375		4,329	3,619	2,106		Worcester, Mass.
3,812	11,543	2,604	5,578	3,571	3,481		3,560		3,295	2,853	1,482		Providence, R.I.*
8,644		8,131	7,415				4,733		9,318	4,175	9,028		Waterbury, Conn.
4,030	8,788	2,836	4,500	3,513	5,398		4,730		4,212	2,744	1,218	3,900	Mid. Atlantic cities
3,990	13,733		3,585	3,355					4,142	1,867	1,700		Binghamton, N.Y.
4,841	9,187		5,555	3,836			5,500		4,985		1,189		Syracuse, N.Y.
2,374	3,225	2,043	2,033	3,333	2,460		6,167		2,208	2,740	1,133		Trenton, N.J.
3,739		3,376	4,221	2,978	7,400		1,933		3,791	3,258	1,079	3,900	Erie, Pa.
4,113	10,577	4,257	3,794	3,145	9,181		2,953	4,011	5,034	4,339	2,882	3,626	E. N. Central cities
5,229	14,803	5,868	3,993	3,839	13,504		3,176	4,791	5,258	4,577	3,090	4,083	Cleveland, Ohio*
2,686	5,222	2,194	3,507	1,822	1,900		2,479	3,025	5,967	2,769	1,800	1,650	Indianapolis, Ind.
2,633	4,200	2,065	4,288	3,943			2,117	2,087	1,625	12,943	1,627	8,600	Peoria, Ill.
1,941	2,073	1,537	2,145	2,600			1,850		1,859	3,300		2,586	Lansing, Mich.
3,845		4,391	3,187		5,878		3,957	2,633	3,034	1,533	1,450	5,457	Kenosha, Wis.
3,933	9,867	3,079	4,787		6,168		5,593		3,350	4,415	1,728	3,422	Racine, Wis.
2,531	4,937	1,661	2,264	2,153	2,437		4,902	2,514	1,952	2,072	1,679	2,449	W. N. Central cities
3,120	6,607	1,553	2,702	1,949	2,910		6,618	2,550	2,195	2,808	2,758	3,089	Minneapolis, Minn.
2,750	6,046	2,380	1,775	3,078	2,478		4,750	2,680	2,118	1,225	865	1,927	St. Paul, Minn.
2,138	3,406	1,318	2,111	1,852	2,442			2,420	1,664	1,764	750	2,164	Des Moines, Iowa
1,887		1,500	1,687		2,379		1,914		1,731	2,650	340		St. Joseph, Mo.
1,443	2,494	1,368	1,189		1,847				1,129	1,914	1,900		Springfield, Mo.
2,801	2,767	2,380	2,100		1,333			3,550	3,200	3,550	833		Fargo, N.D.
2,531	2,760	1,043	7,120	1,440	1,854				2,649	1,787	550	2,736	Sioux Falls, S.D.
2,684	4,682	1,684			2,545		7,600		2,338	1,700	850	1,217	Lincoln, Neb.
2,030	3,787	1,689	1,367	1,556	2,885		2,650	2,787	1,926	1,980	1,287	1,300	Topeka, Kan.
1,750	3,069	1,469	1,611		1,507		987	1,975	1,070	1,407	1,014	1,867	Wichita, Kan.
3,765	6,418	2,387	3,695	1,805	3,637		3,182	4,250	2,287	2,275	2,085	3,761	S. Atlantic cities
2,948		2,243	2,940						2,644		1,250		Hagerstown, Md.
3,527	4,375	3,167	3,004	4,225	4,350		2,675		3,310	3,100	1,636		Richmond, Va.
2,745	3,633	2,986	3,947	2,546	2,320		1,687		1,775	1,625	3,287		Wheeling, W.Va.*
2,641	3,250				3,233				1,578	2,200			Asheville, N.C.
3,521	3,158	3,125			1,260				2,920	2,800	10,820	1,333	Greensboro, N.C.
2,010	4,675								1,779	1,610			Charleston, S.C.
2,896	3,885	2,323							2,880		1,140		Columbia, S.C.
4,780	9,641	1,918	2,287	814	4,629		3,680	4,250	1,950	2,167	759		Atlanta, Ga.*
3,187	4,754		7,000		2,322				2,348			4,367	Jacksonville, Fla.
2,909	4,544	1,505	3,631	1,150	3,631		2,370	3,467	2,007	1,408	1,357	2,245	E. S. Central cities
2,060		925					3,100		1,517				Paducah, Ky.
2,963	4,782	1,491	3,631	1,150	3,631		2,350	3,467	1,606	1,408	1,422	1,600	Birmingham, Ala.*
2,731	3,159	1,681			2,467				4,420		1,240	3,200	Jackson, Miss.
2,944	4,620	1,882	2,841	2,142	3,303	978	2,700	3,405	2,427	1,702	765	750	W. S. Central cities
2,447	4,105	1,300	2,572		3,159				2,813	1,753	2,775		Little Rock, Ark.
3,021		2,384			3,100				1,880		780		Baton Rouge, La.
3,867	7,117	2,785			3,477				4,291	2,896	790	525	Oklahoma City, Okla.
2,016		1,160			2,611	978			2,082	1,400	1,150	633	Austin, Tex.
2,695	3,342	1,545	2,608	2,142	3,473		2,700	2,967	2,489	2,000	571	1,025	Dallas, Tex.
2,006	2,783	1,247	5,525		2,278				1,707	2,633	587		Wichita Falls, Tex.
2,999	5,718	1,867	6,236	3,915	3,373		2,168	3,469	2,313	1,700	2,613	2,674	Mountain cities
3,111			2,680		833				3,364		5,000	1,133	Butte, Mont.
2,100		2,730							1,573	733		433	Boise, Idaho
2,185	8,167	1,490	2,150						1,850	1,850		5,567	Casper, Wyo.
1,214		1,264							1,238			1,333	Pueblo, Colo.
2,801	3,438	3,109	3,367	2,623	1,750				2,581	1,867	1,311	2,600	Phoenix, Ariz.
3,925	6,804	1,153	8,956	4,718	4,657		2,168	3,356	2,477	1,733	3,147	3,300	Salt Lake City, Utah
3,579	6,177	3,515	2,842	2,240	2,328		3,461	3,135	2,287	17,548	1,300	1,692	Pacific cities
5,074	9,932	4,688	3,811	1,828	1,756		4,714	2,986	2,004	43,080	1,180	1,719	Seattle, Wash.*
2,443	4,507	3,494	1,593	2,226	1,984		3,167	3,340	1,654	2,068	1,324	1,150	Portland, Ore.
3,059	4,492	2,188	2,921	3,057	3,863				2,923	5,700	2,608	1,767	Sacramento, Calif.
2,837	3,450	2,399	2,722	2,515	2,873		1,992		3,086	2,025	951	1,624	San Diego, Calif.*

²Includes public bond issues:

	Owner-occupied	Rented		Owner-occupied	Rented
Worcester, Mass.		**	Richmond, Va.	**	**
Asheville, N.C.		**	Paducah, Ky.	**	**
Kenosha, Wis.	\$3,365	**	Seattle, Wash.	**	**
Racine, Wis.	6,957	\$6,040	San Diego, Calif.	**	**
Minneapolis, Minn.		**			

**Average not shown for fewer than 3 reports.

TABLE D 22

Average Original Loan reported by Owners, January 1, 1934: First Mortgages by Holding Agency, Owner-occupied, 52 Cities, Rented, 30 Cities; and for All Holding Agencies, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities, Rented, 23 Cities; Land Contracts, Owner-occupied, 33 Cities, Rented, 9 Cities, by Geographic Division

	OWNER-OCCUPIED											2 ^d & 3 ^d MORTG.	LAND CONTRACTS	
	All ² holding agencies	Life ins. co.	Build. & loan asso.	FIRST MORTGAGES					Title & trust co.	H.O. Loan Corp.	Indi- vidual			Other
				Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Con- tract. co.						
All cities ¹	\$3,318	\$4,891	\$3,086	\$3,532	\$3,081	\$3,299	\$3,711	\$3,533	\$3,027	\$2,985	\$3,197	\$1,854	\$2,995	
New England cities	3,970	6,279	3,447	4,785	4,029	3,912	3,875	4,331	3,893	3,628	3,487	1,990		
Portland, Me.	3,757	10,990	3,483	4,861	3,399	2,620			2,983	4,143	4,187	2,156		
Worcester, Mass.	4,316	4,175	3,950	4,740	4,354	3,408			3,772	4,411	3,976	2,133		
Providence, R.I.*	3,797	6,445	3,047	4,532	3,994	4,166	3,875		3,861	3,839	3,301	3,079	1,740	
Waterbury, Conn.	4,556	7,029	5,147	6,548	3,929	3,833			4,950	4,026	4,942	2,623		
Mid. Atlantic cities	3,204	4,617	3,255	3,800	3,404	3,297	3,167	4,251	2,973	3,074	3,973	2,180	2,720	
Binghamton, N.Y.	3,387	6,217	2,480	3,594	3,481					3,246	2,450	1,833		
Syracuse, N.Y.	3,497	4,623	3,650	4,016	3,300	3,875			4,582	3,448	5,214	2,349		
Trenton, N.J.	2,508	3,529	2,908	3,422	3,618	2,568			3,340	2,987	2,252	2,400	1,680	
Erle, Pa.	3,130	4,815	3,104	3,790	3,390	3,145	3,167	4,394	2,958	2,930	3,482	1,647	2,720	
E. N. Central cities	4,195	6,003	4,360	4,483	3,754	4,116	4,836	4,219	3,610	4,044	4,092	2,022	4,097	
Cleveland, Ohio*	4,640	6,805	4,995	4,582	4,088	4,918	4,967	4,208	4,074	4,333	4,519	2,122	4,468	
Indianapolis, Ind.	3,587	4,986	3,147	4,828	3,293	2,000	4,829	4,915	2,750	4,059	3,527	1,702	4,193	
Peoria, Ill.	3,109	4,715	2,951	3,402	2,992	3,378	3,257	3,770	1,919	3,091	3,034	1,296	3,434	
Lansing, Mich.	2,612	4,602	2,117	3,517	2,663	3,144			2,363	2,347	2,168	2,990	906	
Kenosha, Wis.	3,017	1,575	3,753	2,800	2,087	3,108			2,903	3,908	2,789	2,913	1,452	
Racine, Wis.	3,381	3,983	3,821	4,664	3,581	3,702			3,987	3,134	2,867	3,011	1,523	
W. N. Central cities	2,479	3,879	2,179	2,169	2,196	2,539	2,798	2,607	2,356	2,195	2,170	1,429	2,880	
Minneapolis, Minn.	2,743	4,708	2,133	2,399	2,430	2,702	3,000	2,562	2,767	2,387	2,263	2,114	2,930	
St. Paul, Minn.	2,327	3,530	2,112	1,753	2,583	2,478			2,715	2,130	2,268	897	3,041	
Des Moines, Iowa	2,296	3,302	1,885	2,300	1,947	2,616			3,082	2,197	1,880	1,669	1,005	
St. Joseph, Mo.	2,317	2,704	2,537	1,972	1,618	2,844			2,303	1,860	2,081	1,774	1,343	
Springfield, Mo.	1,903	3,476	2,330	2,580	1,083	1,831			2,540	2,253	1,456	1,442	823	
Fargo, N.D.	2,928	3,512	2,997	2,708	2,258	2,568			2,329	3,440	2,891	2,612	1,497	
Sioux Falls, S.D.	2,359	3,220	2,933	2,638	3,092	1,953			1,000	2,579	2,152	2,493	1,129	
Lincoln, Neb.	2,693	4,104	2,563	2,085	1,933	3,029	1,800	2,930	1,433	2,437	1,807	1,353	1,832	
Topeka, Kan.	2,335	3,059	2,282	1,767	1,870	2,435			2,864	3,043	1,990	3,310	877	
Wichita, Kan.	2,212	3,304	1,809	1,908	1,667	2,020	2,733	2,311	1,649	2,027	2,197	1,228	2,132	
S. Atlantic cities	3,302	4,847	2,352	3,588	2,331	2,992	3,054	3,053	3,058	2,703	2,992	1,893	2,261	
Hagerstown, Md.	3,395	4,183	2,538	4,812	1,740				4,300	3,428	3,056	2,280		
Richmond, Va.	3,895	4,822	2,283	3,978	3,486	3,650	4,820	4,093	4,472	3,940	3,181	2,122		
Wheeling, W.Va.*	2,910	5,409	2,260	3,317	2,370	3,033	3,080	2,393	3,706	2,805	2,574	1,873	2,591	
Asheville, N.C.	3,807	5,060	2,982	7,569	3,088				8,433	2,229	2,251	4,443	1,597	
Greensboro, N.C.	4,408	5,589	3,282	9,288	3,921				2,625	2,439	3,757	3,020		
Charleston, S.C.	2,797	5,587		4,669	2,650	2,063			3,900	4,800	2,379	2,867		
Columbia, S.C.	3,342	5,007	2,550	3,113	2,120				5,100	3,067	3,693	2,288	1,565	
Atlanta, Ga.*	3,165	4,585	2,222	2,369	1,789	3,075	2,300	2,076	2,267	2,206	3,129	1,706	1,878	
Jacksonville, Fla.	2,937	4,489	2,291	3,314		2,217			2,667	2,388	2,505	2,333	1,500	
E. S. Central cities	2,893	4,127	2,198	3,196	2,875	2,736	2,184	3,265	2,706	1,957	2,694	1,460	2,874	
Paducah, Ky.	2,373	2,578	1,800	3,286	2,500	3,033	433	3,843	1,320	1,557	2,300	1,227		
Birmingham, Ala.*	2,897	4,239	2,251	3,072	2,900	2,708	2,300	3,240	2,693	1,965	2,720	1,523	2,874	
Jackson, Miss.	3,091	4,069	2,019	3,971		2,790			3,400	2,082		1,265		
W. S. Central cities	2,887	4,219	2,348	2,925	2,667	2,988	2,488	3,186	2,627	2,622	2,427	1,152	1,417	
Little Rock, Ark.	2,615	3,415	1,861	3,015	1,277	2,503			1,673	2,474	2,373	1,448	1,434	
Baton Rouge, La.	2,897	2,767	3,031	4,950					2,714	2,576	1,018			
Oklahoma City, Okla.	3,098	4,760	2,622	2,619	3,273	3,214	2,220	4,356	2,645	2,698	2,248	1,082	1,245	
Austin, Tex.	2,812	5,382	2,858	3,123	3,148				2,133	2,837	1,844	1,800	1,321	
Dallas, Tex.	2,823	3,794	2,138	2,863	2,543	2,887	2,750	2,771	2,868	2,531	2,848	1,110	1,950	
Wichita Falls, Tex.	2,733	5,467	1,934	3,125		3,136	2,225	1,871	1,486	2,708	2,317	1,142		
Mountain cities	2,346	3,556	2,134	2,698	2,081	2,053	3,533	2,593	2,337	2,286	2,131	1,311	2,667	
Butte, Mont.	1,680			2,321	2,150	1,167			1,800	1,506	1,568	1,803	1,814	
Boise, Idaho	1,987	2,707	2,083	3,933		1,879			3,775	1,984	1,860	1,064	1,500	
Casper, Wyo.	2,298	3,300	2,232	3,714					2,550	2,287	2,042	1,350	2,257	
Pueblo, Colo.	1,718	2,820	2,039	1,625	1,287	1,287	1,850		1,556	1,640	939	794	1,662	
Phoenix, Ariz.	2,740	4,238	2,893	3,394	2,484	2,333			2,254	3,590	2,375	3,700	1,643	
Salt Lake City, Utah	2,600	3,777	1,938	2,613	2,234	2,381	4,120	2,590	2,397	2,698	2,270	1,421	2,953	
Pacific cities	2,683	3,740	2,612	2,651	2,632	2,876	3,225	3,037	2,384	2,102	2,961	1,448	2,552	
Seattle, Wash.*	2,703	4,204	2,812	2,173	2,572	2,857			2,939	2,283	1,994	2,844	2,333	
Portland, Ore.	2,539	3,411	2,288	3,035	2,492	2,823			3,238	2,555	1,798	2,881	1,455	
Sacramento, Calif.	3,186	3,635	2,830	3,238	3,600	4,074			3,967	2,856	2,907	3,877	1,419	
San Diego, Calif.*	2,876	3,432	2,889	2,667	2,570	2,471	3,225	2,454	2,070	2,505	3,288	1,460	2,706	

Source: *Financial Survey of Urban Housing*. Based on approximately the same number of reports as shown in Tables D 17 and 18. Certain cities omitted from the rented tenure class because detailed tabulations were not prepared for the original amount of the loan by the agency holding the original loan. The average amounts of these loans shown for all agencies. Averages not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 'All cities' averages weighted by number of loans, by priority and tenure, in each city (RPI). For rented properties where the number of cities included in the 'All holding agencies' column is larger than the number for the individual agencies, the weighted geographic division and 'All cities' averages in the 'All holding agencies' column are not strictly comparable to the weighted averages for the individual agencies.

TABLE D 22

Average Original Loan reported by Owners, January 1, 1934: First Mortgages by Holding Agency, Owner-occupied, 52 Cities, Rented, 30 Cities; and for All Holding Agencies, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities, Rented, 23 Cities; Land Contracts, Owner-occupied, 33 Cities, Rented, 9 Cities, by Geographic Division

← RENTED →													
All ² holding agencies	Life ins. co.	Build. & loan asso.	FIRST MORTGAGES					Title & trust co.	H.O. Loan Corp.	2 ^d & 3 ^d MORTG.		LAND CONTRACTS	
			Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Indi- vidual			Other			
\$4,225	\$9,049	\$3,618	\$4,321	\$3,257	\$5,172		\$4,424	\$3,524	\$3,496	\$6,809	\$2,606	\$3,580	All cities ¹
5,041	11,140	3,472	6,195	4,717	4,031		4,339		4,004	3,597	3,200		New England cities
4,496	9,125	3,803	5,241	4,618			2,250		3,539	6,643	2,022		Portland, Me.
5,154	7,100	4,433	5,356	5,288			5,375		4,307	4,060	2,770		Worcester, Mass.
4,599	12,571	3,147	6,546	4,560	4,031		4,233		3,958	3,150	2,267		Providence, R.I.*
8,870											6,294		Waterbury, Conn.
4,303	8,034	3,627	4,957	3,785	6,420		5,349		4,668	3,471	2,177		Mid. Atlantic cities
4,306											2,300		Binghamton, N.Y.
4,856	9,300		5,910	3,983			6,333		5,596		2,283		Syracuse, N.Y.
2,575	3,620	2,723	2,100	3,900	2,983		5,529		2,351	2,740	1,416		Trenton, N.J.
4,173		4,240	4,641	3,288	8,750		2,900		4,043	3,967	1,661		Erie, Pa.
5,009	12,570	5,092	5,032	3,905	8,749		3,886	4,064	5,200	5,232	3,473	4,435	E. N. Central cities
6,375	17,423	6,767	5,298	4,754	13,200		4,550	4,832	6,055	5,606	3,552	6,115	Cleveland, Ohio*
3,288	6,517	2,925	4,615	2,456	1,933		2,898	3,025	4,807	3,100			Indianapolis, Ind.
3,552	5,783	2,960	5,780	4,000	2,967		3,017	1,975	1,947	15,514	2,595		Peoria, Ill.
2,417	2,334	2,175	3,400	3,125			1,988		2,174	3,700		3,171	Lansing, Mich.
4,052													Kenosha, Wis.
4,176	10,667	4,054	5,308		6,179		5,593		3,414	4,504	2,243		Racine, Wis.
2,988	5,858	2,110	3,246	2,686	2,857		6,339	2,476	2,163	2,840	3,658	3,259	W. N. Central cities
3,639	7,124	2,055	3,485	2,533	3,352		7,825	2,550	2,418	4,061	3,658	3,410	Minneapolis, Minn.
3,252	7,830	2,920	1,980	3,778	2,789		6,833	2,680	2,266	1,600		2,855	St. Paul, Minn.
2,525	4,200	1,809	2,524	2,090	2,890			2,420	1,888	1,918		3,057	Des Moines, Iowa
1,927													St. Joseph, Mo.
1,752	3,206	1,827	1,222		2,513				1,267	2,015			Springfield, Mo.
3,185													Fargo, N.D.
3,368	2,887	1,225	20,220	2,200	1,913				2,769	1,818		4,173	Sioux Falls, S.D.
3,192	5,627	2,049			3,111		8,393		2,866	2,360			Lincoln, Neb.
2,507	4,439	2,264	1,920	1,783	3,071		3,950	2,767	2,253	1,990			Topeka, Kan.
2,155	3,883	1,744	1,813		1,720		1,269	1,975	1,347	1,875			Wichita, Kan.
4,251	10,676	2,269	2,467	1,161	5,067		4,277	4,250	2,165	2,536	1,975		S. Atlantic cities
3,483													Hagerstown, Md.
3,590											3,165		Richmond, Va.
3,766													Wheeling, W.Va.*
3,239													Asheville, N.C.
4,157													Greensboro, N.C.
2,392													Charleston, S.C.
3,408													Columbia, S.C.
5,298	10,676	2,269	2,467	1,161	5,067		4,277	4,250	2,165	2,536	1,259		Atlanta, Ga.*
3,637													Jacksonville, Fla.
3,994	5,516	2,514	4,677	1,800	3,850		2,733	3,467	1,842	1,708	1,492		E. S. Central cities
4,235													Paducah, Ky.
3,415	5,516	2,514	4,677	1,800	3,850		2,733	3,467	1,842	1,708	1,492		Birmingham, Ala.*
7,318													Jackson, Miss.
3,604	5,583	2,866	3,453	2,767	4,125		4,067	3,404	3,057	1,822	1,066		W. S. Central cities
2,896	4,620	2,215	2,854		3,788			2,813	2,143	3,100			Little Rock, Ark.
3,802													Baton Rouge, La.
4,758	8,539	3,598			4,311			4,291	3,580	800	1,329		Oklahoma City, Okla.
2,348													Austin, Tex.
3,307	3,916	2,540	3,579	2,767	4,079		4,067	2,967	2,918	2,200	882		Dallas, Tex.
2,461													Wichita Falls, Tex.
3,383	6,222	3,241	7,155	4,243	4,135		2,183	3,509	2,574	1,799	3,048	6,113	Mountain cities
3,618													Butte, Mont.
2,548													Boise, Idaho
3,268													Casper, Wyo.
1,410													Pueblo, Colo.
2,888	4,217	4,070	4,120	2,743	2,074		2,183	3,650	2,763	1,917	3,020		Phoenix, Ariz.
4,297	7,478	1,721	9,056	5,183	5,427			3,420	2,456	1,725	3,065	5,113	Salt Lake City, Utah
4,261	7,745	3,986	3,147	2,815	2,780		4,632	3,135	2,523	22,791	1,475	3,254	Pacific cities
6,135	12,486	4,197	3,970	2,303	2,196		6,171	2,966	2,226	56,933	1,447	3,448	Seattle, Wash.*
2,916	4,857	4,763	2,114	2,971	2,388		4,822	3,340	1,669	2,610	1,527		Portland, Ore.
3,681	6,200	3,035	3,454	4,329	4,850				3,329	6,033	1,738		Sacramento, Calif.
3,220	4,622	3,267	2,923	2,779	3,187		2,264		3,272	1,900	1,377	2,692	San Diego, Calif.*

²Includes public bond issues:

	Owner-occupied	Rented
Kenosha, Wis.	\$3365	
Racine, Wis.	7029	\$6040
San Diego, Calif.		4367

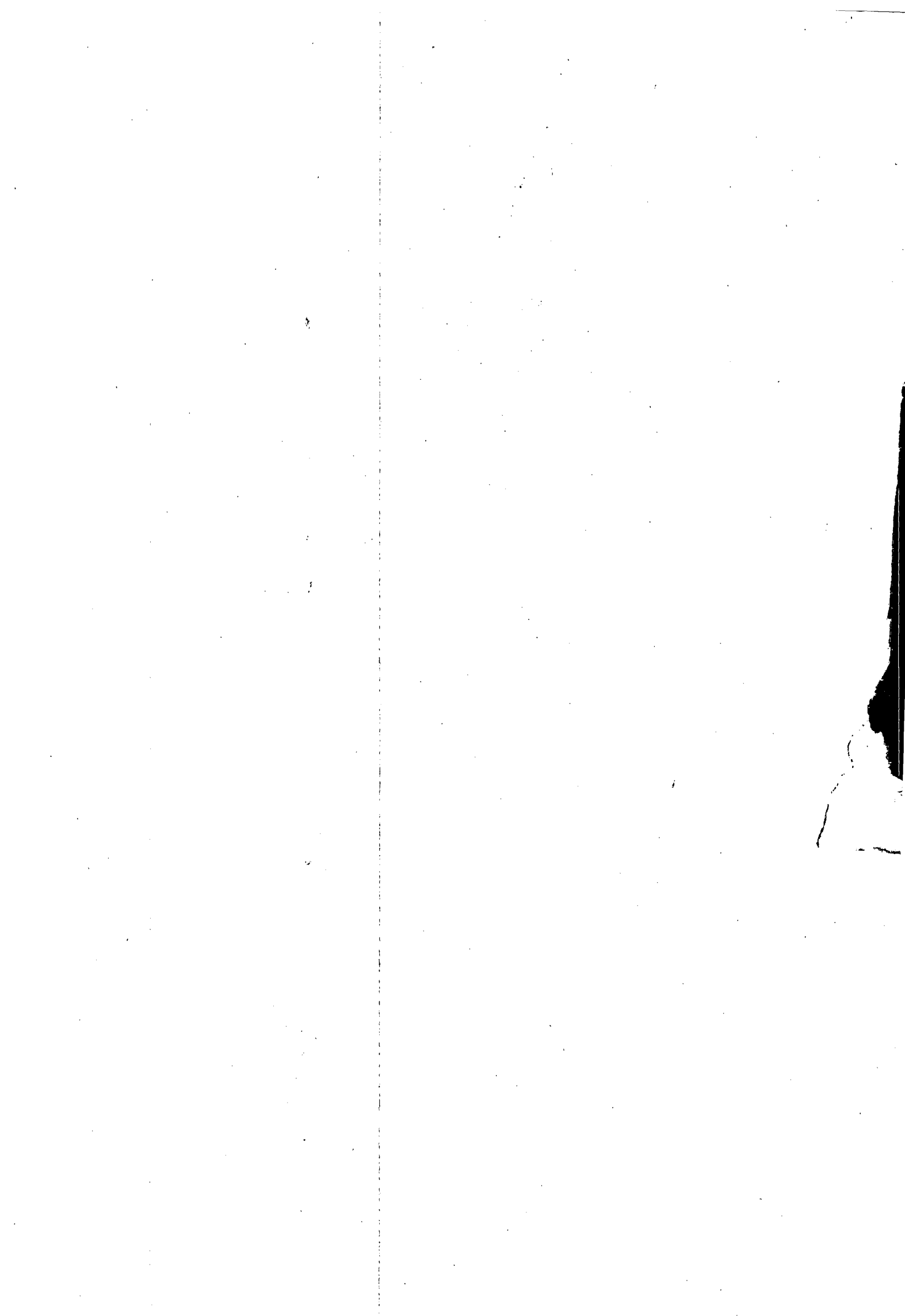


TABLE D 23

Table showing Average Term of Loan, Average Years of Term Expired, and Average Years to run after 1933, by Priority: Owner-occupied, First Mortgages, 52 Cities; Second and Third Mortgages, 26 Cities; Land Contracts, 19 Cities; Rented, First Mortgages, 27 Cities, Mortgage Graphic Division, January 1, 1934
by Geog.

	OWNER-OCCUPIED									RENTED ²		
	1 st MORTGAGES			2 ^d & 3 ^d MORTGAGES			LAND CONTRACTS			1 st MORTGAGES		
	Term of loan	Years expired	Years to run after 1933	Term of loan	Years expired	Years to run after 1933	Term of loan	Years expired	Years to run after 1933	Term of loan	Years expired	Years to run after 1933
	(YEARS)											
All cities ¹	10.2	4.3	5.9	8.0	3.8	4.2	11.0	4.4	6.6	9.1	3.7	5.4
New England cities	14.3	6.1	8.2	9.6	4.9	4.7				13.5	5.3	8.2
Portland, Me.	12.8	5.1	7.7							12.8	3.9	8.7
Worcester, Mass.	12.6	4.1	8.5	9.5	5.1	4.4				13.8	5.8	8.0
Providence, R.I.*	15.2	7.2	8.0	9.7	4.8	4.9						
Waterbury, Conn.	12.5	3.2	9.3	9.5	4.7	4.8						
Mid. Atlantic cities	11.8	6.4	5.4	9.5	5.3	4.2				9.2	4.0	5.2
Binghamton, N.Y.	9.8	6.0	3.8									
Syracuse, N.Y.	12.8	7.6	5.2	9.7	5.6	4.1				11.6	5.0	6.6
Trenton, N.J.	13.3	6.2	7.1	10.4	4.6	5.8				7.5	3.3	4.2
Erie, Pa.	9.2	4.2	5.0	7.0	3.9	3.1						
E. N. Central cities	10	4.6	6.4	7.8	3.5	4.3	12.7	5.5	7.2	11.0	4.8	6.2
Cleveland, Ohio*	11.2	4.8	6.4	7.8	3.8	4.2	11.2	4.0	7.2	11.4	5.1	6.3
Indianapolis, Ind.	11.7	4.8	6.8	8.1	2.7	5.4	12.3	5.3	7.0	10.5	4.5	6.0
Peoria, Ill.	11.4	4.8	6.5	8.2	2.5	5.7	12.3	4.0	8.3	11.0	4.4	6.8
Lansing, Mich.	11.3	3.0	6.8				12.9	5.8	7.3			
Kenosha, Wis.	9.8	3.3	3.8				12.7	7.0	5.7			
Racine, Wis.	7.1	3.7	5.5	6.5	2.5	4.0	15.2	7.6	7.6	7.7	3.4	4.3
W. N. Central cities	7.7	2.5	4.9	6.4	2.9	3.5	10.4	4.2	6.2	7.2	2.9	4.3
Minneapolis, Minn.	7.1	2.8	4.6	5.7	2.5	3.2	9.5	4.0	5.5	6.9	2.7	4.2
St. Paul, Minn.	7.0	3.1	4.4	6.0	2.6	3.4	10.4	4.2	6.2	8.8	3.1	3.7
Des Moines, Iowa	9.2	3.4	4.0				11.9	4.9	7.0	6.8	2.8	4.0
St. Joseph, Mo.	7.4	2.8	4.8							7.1	2.4	4.7
Springfield, Mo.	7.4	2.3	6.3									
Fargo, N.D.	8.6	2.8	4.5				10.0	3.9	6.1	6.3	2.5	3.8
Sioux Falls, S.D.	7.1	3.5	5.3							7.7	3.1	4.6
Lincoln, Neb.	8.6	3.5	6.0	8.5	3.7	4.8	10.4	3.6	6.8	8.7	3.4	5.3
Topeka, Kan.	9.5	3.4	5.5	7.1	3.6	3.6	10.2	3.7	6.5	8.6	3.5	5.1
Wichita, Kan.	8.9	3.4	5.5									
S. Atlantic cities	8.3	3.4	5.1	6.0	2.6	3.4				6.1	2.3	3.8
Hagerstown, Md.	6.3	2.5	3.8									
Richmond, Va.	6.5	2.9	3.6	5.5	2.7	2.8						
Wheeling, W.Va.*	10.9	4.8	6.3	8.7	2.7	6.0						
Asheville, N.C.	12.0	6.1	5.9									
Greensboro, N.C.	10.1	4.1	6.0									
Charleston, S.C.	7.4	3.0	4.4									
Columbia, S.C.	9.3	3.3	6.0									
Atlanta, Ga.*	7.5	2.8	4.9	5.3	2.4	2.9				6.1	2.3	3.8
Jacksonville, Fla.	8.3	2.9	5.4									
E. S. Central cities	9.5	4.9	4.6	5.5	2.2	3.3				8.3	2.9	5.4
Paducah, Ky.	9.0	3.6	5.4									
Birmingham, Ala.*	9.3	5.1	4.2	5.5	2.2	3.3				8.3	2.9	5.4
Jackson, Miss.	11.1	3.8	7.3									
W. S. Central cities	9.0	3.2	5.8	6.2	2.4	3.8				7.7	2.6	5.1
Little Rock, Ark.	8.1	2.4	5.7	4.9	2.2	2.7				6.1	2.0	4.1
Baton Rouge, La.	12.4	5.8	6.8									
Oklahoma City, Okla.	10.2	3.4	6.8	6.1	2.3	3.8				9.2	2.6	6.6
Austin, Tex.	8.3	3.5	4.8									
Dallas, Tex.	8.2	3.0	5.2	6.7	2.6	4.1				7.2	2.8	4.4
Wichita Falls, Tex.	8.1	3.2	4.9									
Mountain cities	8.6	2.8	5.8	7.3	2.5	4.8	10.8	3.8	7.0	6.8	2.2	4.6
Butte, Mont.	8.0	1.8	4.2									
Boise, Idaho	8.5	2.9	5.6				7.5	2.7	4.8			
Casper, Wyo.	9.5	2.2	7.3				9.0	2.1	6.9			
Pueblo, Colo.	9.7	2.4	7.3									
Phoenix, Ariz.	6.9	2.5	4.4							6.0	2.0	4.0
Salt Lake City, Utah	9.1	3.2	5.9	7.3	2.5	4.8	11.4	4.2	7.2	7.3	2.4	4.9
Pacific cities	9.8	4.1	5.7	6.4	2.7	3.7	10.4	4.1	6.3	8.0	3.5	4.5
Seattle, Wash.*	9.0	3.4	5.8	5.5	2.2	3.3	9.8	3.8	5.8	7.7	3.1	4.6
Portland, Ore.	12.0	5.8	6.4	7.3	3.4	3.9	11.8	4.7	6.9	10.2	5.3	4.9
Sacramento, Calif.	9.5	4.1	5.4	6.1	2.5	3.8	15.8	6.1	9.7	7.9	3.1	4.8
San Diego, Calif.*	7.6	2.7	4.9	6.4	2.4	4.0	11.6	4.1	7.5	6.3	2.5	3.8

Source: *Financial Survey of Urban Housing*. The number of reports from which these data were derived, except land contracts, may be found distributed according to term of loan in Tables D 24 and 25.

The number of owner-occupied land contract reports are:

Cleveland, Ohio	112	Minneapolis, Minn.	418	Boise, Idaho	72
Indianapolis, Ind.	109	St. Paul, Minn.	91	Casper, Wyo.	123
Peoria, Ill.	76	Des Moines, Iowa	307	Salt Lake City, Utah	477
Lansing, Mich.	223	Sioux Falls, S.D.	67	Seattle, Wash.	648
Kenosha, Wis.	46	Topeka, Kan.	81	Portland, Ore.	121
Racine, Wis.	164	Wichita, Kan.	78	Sacramento, Calif.	101
				San Diego, Calif.	106

*Metropolitan district.

¹Geographic division and 52 (27)-city averages weighted by number of loans, by tenure and priority, in each city (RPI).

²Sample data inadequate to show average terms on second and third mortgages and land contracts.

TABLE D 24

First Mortgages, Number by Term in Years: Owner-occupied, 52 Cities; Rented, 47 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED											15 years or more
	All terms of loan	1 year or less	2 years	3 years	4 years	5 years	6 or 7 years	8 or 9 years	10 years	11 or 12 years	13 or 14 years	
52 cities	43,579	2,565	799	4,469	1,246	6,458	2,654	2,632	5,581	5,639	2,794	8,744
4 New England cities	1,335	26	5	20	10	24	21	51	103	397	140	538
Portland, Me.	309	9	1	7	4	5	5	15	49	112	110	83
Worcester, Mass.	164	2		5	1	7	4	5	9	55	19	63
Providence, R.I.*	611	14	2	6	4	9	9	29	43	220	13	369
Waterbury, Conn.	51	1	2	2	1	3	3	2	2	10	106	269
4 Mid. Atlantic cities	1,473	61	17	82	34	354	63	57	127	232	63	363
Binghamton, N.Y.	89	2	1	9	3	27	3	7	8	6	6	17
Syracuse, N.Y.	99	1		10	4	13	4	6	15	5	8	31
Trenton, N.J.	299	3	1	3	2	7	4	9	21	7	6	139
Erie, Pa.	986	55	15	60	25	307	52	35	83	79	31	176
										138	40	
6 E. N. Central cities	11,033	1,572	75	478	118	561	297	406	925	2,222	1,301	3,078
Cleveland, Ohio*	7,151	1,481	43	125	56	285	138	221	437	989	981	2,415
Indianapolis, Ind.	1,300	23	6	8	7	109	34	48	211	207	207	283
Peoria, Ill.	1,121	8	11	23	11	54	24	33	128	384	61	184
Lansing, Mich.	287	2	3	18	7	44	31	52	43	584	12	63
Kenosha, Wis.	336	43	5	78	16	21	29	23	27	12	14	32
Racine, Wis.	638	15	7	228	21	48	41	29	79	57	53	121
										196		
10 W. N. Central cities	9,342	155	161	1,433	313	2,390	589	559	1,324	931	301	1,185
Minneapolis, Minn.	3,144	35	42	805	107	829	179	147	345	242	104	308
St. Paul, Minn.	707	4	12	133	33	258	37	47	63	40	8	75
Des Moines, Iowa	1,108	20	24	73	33	339	69	53	170	65	40	290
St. Joseph, Mo.	396	16	12	104	18	52	23	47	102	36	24	40
Springfield, Mo.	597	28	20	134	30	67	40	33	134	37	20	58
Fargo, N.D.	369	15	6	23	10	113	32	30	130	20	4	86
Sioux Falls, S.D.	478	10	15	50	19	202	32	21	30	20	10	57
Lincoln, Neb.	620	11	4	43	18	136	37	55	42	18	29	68
Topeka, Kan.	680	7	12	40	18	146	39	37	158	61	20	77
Wichita, Kan.	1,045	11	14	28	27	248	101	69	232	123	42	130
9 S. Atlantic cities	4,737	284	124	513	171	1,172	344	261	601	401	175	691
Hagerstown, Md.	162	78	4	5	1	4	5	2	2	41	3	19
Richmond, Va.	886	87	47	280	47	72	49	58	62	46	25	113
Wheeling, W.Va.*	347	11	7	9	5	18	29	33	79	45	18	93
Asheville, N.C.	369	19	9	12	9	36	37	29	75	55	17	73
Greensboro, N.C.	252	13	4	5	6	17	30	13	62	40	8	54
Charleston, S.C.	103	20	5	8	5	12	8	9	12	4	3	17
Columbia, S.C.	215	3	8	24	9	8	21	10	72	24	5	31
Atlanta, Ga.*	2,176	32	31	134	79	983	151	95	216	131	82	242
Jacksonville, Fla.	227	23	9	36	10	22	14	12	21	17	14	49
3 E. S. Central cities	2,151	97	48	175	62	278	175	172	307	221	120	476
Paducah, Ky.	180	8	6	12	3	19	23	14	39	16	8	32
Birmingham, Ala.*	1,760	79	38	158	56	242	134	162	231	181	101	378
Jackson, Miss.	211	10	4	5	3	17	18	16	37	24	11	66
6 W. S. Central cities	4,281	133	85	289	141	720	396	387	778	481	229	642
Little Rock, Ark.	629	74	25	115	24	34	53	34	55	27	27	137
Baton Rouge, La.	146	4	5	2	1	7	6	4	17	27	34	39
Oklahoma City, Okla.	1,560	18	13	44	30	223	91	105	409	248	92	287
Austin, Tex.	294	5	6	16	16	35	61	44	43	30	16	22
Dallas, Tex.	1,404	22	31	100	57	360	147	174	200	99	52	142
Wichita Falls, Tex.	248	10	5	12	13	41	38	26	54	26	8	15
6 Mountain cities	2,705	68	114	467	111	242	236	242	369	250	116	470
Butte, Mont.	217	24	42	31	10	25	27	13	6	2	4	33
Boise, Idaho	442	13	13	48	15	47	75	49	70	33	17	62
Casper, Wyo.	147	7	1	11	6	11	18	16	23	12	3	39
Pueblo, Colo.	335	5	14	45	8	19	18	51	33	35	13	94
Phoenix, Ariz.	382	4	18	127	17	49	23	28	50	11	9	46
Salt Lake City, Utah	1,182	15	26	205	55	91	75	65	207	157	70	196
4 Pacific cities	6,522	169	170	1,012	286	717	533	477	1,026	504	327	1,301
Seattle, Wash.*	2,097	37	42	296	85	243	208	182	314	196	110	384
Portland, Ore.	1,861	41	25	244	61	191	107	116	308	131	90	549
Sacramento, Calif.	841	15	46	63	58	85	77	56	178	54	43	166
San Diego, Calif.*	1,723	76	57	409	82	198	143	123	228	121	84	202

Source: *Financial Survey of Urban Housing*
Metropolitan district,

FINANCING NONFARM RESIDENTIAL REAL ESTATE

TABLE D 24

First Mortgages, Number by Term in Years: Owner-occupied, 52 Cities; Rented, 47 Cities, by Geographic Division, January 1, 1934.

← R E N T E D →												
All terms of loan	1 year or less	2 years	3 years	4 years	5 years	6 or 7 years	8 or 9 years	10 years	11 or 12 years	13 or 14 years	15 years or more	
7,474	326	229	1,071	261	1,476	475	417	858	916	432	1,013	47 cities
140	9	3	4	1	4	3	5	6	31	14	60	3 New England cities
21		1	1		1			1	6	2	9	Worcester, Mass.
113	9	2	1	1	3	3	5	5	25	12	47	Providence, R.I.*
6			2								4	Waterbury, Conn.
178	5	5	16	6	61	9	6	15	24	13	18	3 Mid. Atlantic cities
21		2	5		9		1	2		1	1	Binghamton, N.Y.
31	2	2	1			1		2	7	7	9	Trenton, N.J.
126	3	1	10	6	52	8	5	11	17	5	8	Erie, Pa.
1,798	154	29	88	22	152	57	65	177	439	221	394	5 E. N. Central cities
988	148	19	20	9	68	23	36	60	153	138	314	Cleveland, Ohio*
385	2	4	7	4	49	12	10	72	139	52	34	Indianapolis, Ind.
236	1	1	9	2	13	8	9	32	114	15	32	Peoria, Ill.
57	1	1	15	1	7	2	5	5	12	3	5	Kenosha, Wis.
132	2	4	37	6	15	12	5	8	21	13	9	Racine, Wis.
1,992	41	51	322	78	569	141	121	275	179	58	157	10 W. N. Central cities
611	14	14	157	20	140	36	39	76	49	23	43	Minneapolis, Minn.
159	1	6	28	9	59	9	7	9	10	7	14	St. Paul, Minn.
276	10	6	23	14	123	23	18	21	9	7	26	Des Moines, Iowa
74	4	5	28	2	6	6	10	6	6	6	12	St. Joseph, Mo.
110	5	6	30	4	10	9	5	20	6	3	1	Springfield, Mo.
54	1	2	8	2	26	1		4	2	1	7	Fargo, N.D.
121	1	2	10	8	65	9	3	12	3	2	6	Sioux Falls, S.D.
124	1	3	10	9	36	16	5	17	14	1	12	Lincoln, Neb.
206	3	4	14	1	35	12	14	60	55	2	6	Topeka, Kan.
255	1	3	14	9	69	20	22	50	25	12	30	Wichita, Kan.
729	30	29	102	37	263	53	26	68	40	20	61	8 S. Atlantic cities
16	5		2				1		4		4	Hagerstown, Md.
89	11	8	44	5	4	5	5	2	3		2	Richmond, Va.
39	2		1		2	2	5	11	5	2	9	Wheeling, W.Va.*
27			4	1	5	6		3	2		6	Asheville, N.C.
48	1	1	1	2	2	8	2	10	8	3	10	Greensboro, N.C.
43	2	4	8	1	5	2	2	13	2	1	3	Columbia, S.C.
432	6	16	36	27	239	26	9	27	13	11	22	Atlanta, Ga.*
35	3		6	1	6	4	2	2	3	3	5	Jacksonville, Fla.
210	11	10	18	5	44	14	11	20	22	6	49	3 E. S. Central cities
13			1		3	3	1	2	1	1	1	Paducah, Ky.
140	9	10	16	3	33	6	6	6	14	3	34	Birmingham, Ala.*
57	2		1	2	8	5	4	12	7	2	14	Jackson, Miss.
868	31	29	84	40	198	82	77	124	74	38	91	6 W. S. Central cities
124	15	11	26	11	11	15	7	5	7	2	14	Little Rock, Ark.
34			1	1	2		1	5	6	6	12	Baton Rouge, La.
279	5	3	10	6	61	22	21	57	38	16	40	Oklahoma City, Okla.
75	1	3	8	8	13	16	11	9	2	2	2	Austin, Tex.
312	7	9	36	12	106	26	32	37	16	10	21	Dallas, Tex.
44	3	3	3	2	5	3	5	11	5	2	2	Wichita Falls, Tex.
406	6	26	142	16	47	32	27	29	16	13	50	5 Mountain cities
22	2	7	1	1	3	3	1	1	2		2	Butte, Mont.
26		1	8	1	1	6	2	2	4		1	Boise, Idaho
33	1	2	8		4	5	6	3		2	2	Pueblo, Colo.
124	1	9	46	6	18	12	7	9	2	3	11	Phoenix, Ariz.
201	2	9	80	8	21	6	11	14	8	8	34	Salt Lake City, Utah
1,153	39	45	295	56	138	84	79	144	91	49	133	4 Pacific cities
329	7	13	67	13	56	29	18	40	30	23	33	Seattle, Wash.*
268	6	3	75	9	22	17	13	33	22	6	62	Portland, Ore.
137	2	12	17	11	16	16	12	17	12	7	15	Sacramento, Calif.
419	24	17	136	23	44	22	36	54	27	13	23	San Diego, Calif.*

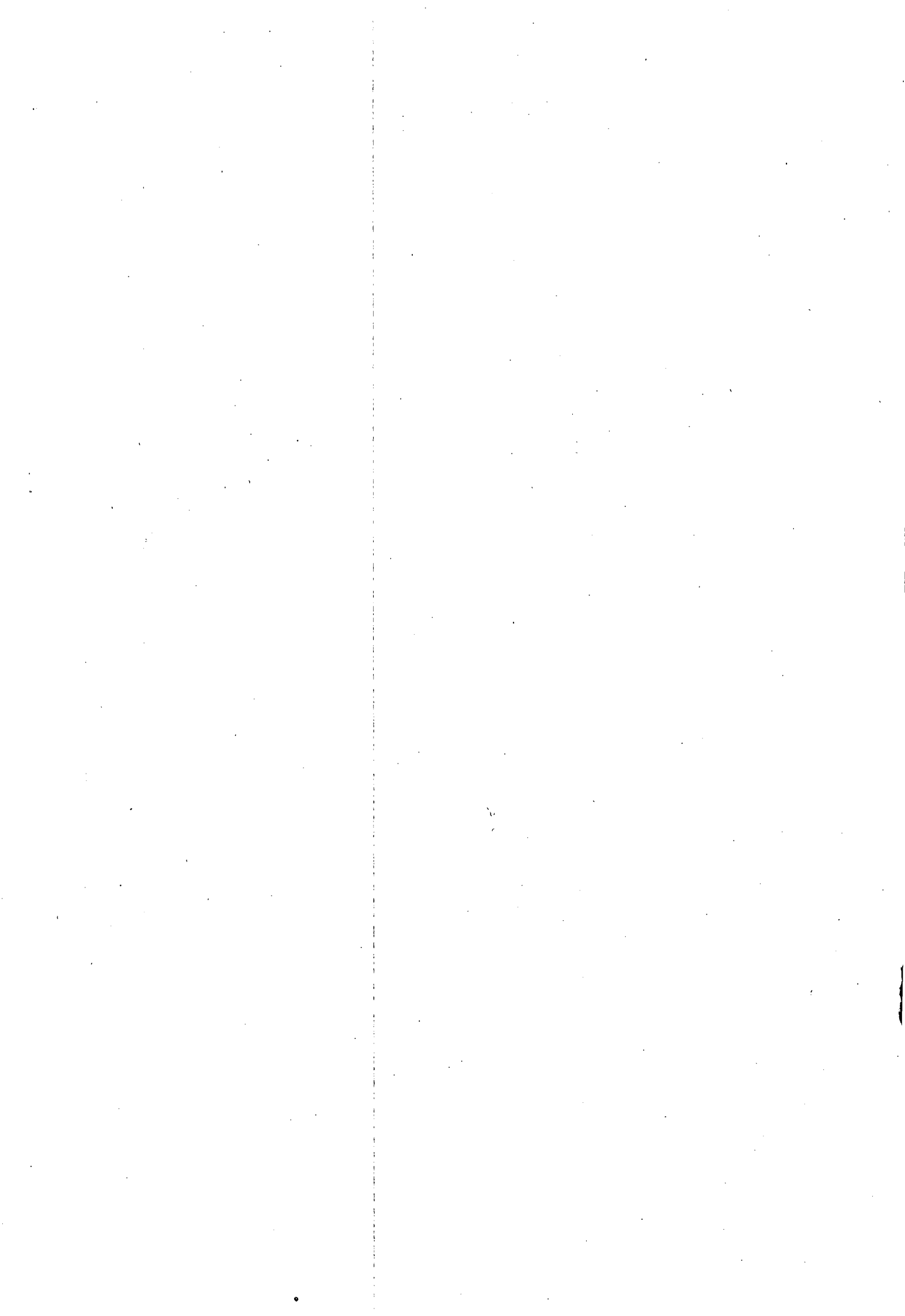


TABLE D 25

Second and Third Mortgages on Owner-occupied Dwellings, Number by Term in Years, 46 Cities by Geographic Division, January 1, 1934

	All terms of loan	1 year or less	2 years	3 years	4 years	5 years	6 or 7 years	8 or 9 years	10 years	11 or 12 years	13 or 14 years	15 years or more
46 cities	3,620	349	143	417	241	646	443	291	305	358	173	254
3 New England cities	271	5	3	19	11	34	35	27	38	41	14	44
Worcester, Mass.	108	1	-	5	3	17	12	13	16	19	6	16
Providence, R.I.*	108	2	2	9	7	13	16	10	11	13	6	19
Waterbury, Conn.	55	2	1	5	1	4	7	4	11	9	2	9
4 Mid. Atlantic cities	284	5	6	10	17	82	37	21	23	17	12	34
Binghamton, N.Y.	16	1	1	2	2	8	3	1				
Syracuse, N.Y.	121	1	1	2	4	39	20	12	10	8	7	18
Trenton, N.J.	37	1	1	3	3	1	4	2	9	5	3	8
Erie, Pa.	90	3	3	6	10	34	10	6	4	4	2	8
6 E. N. Central cities	1,238	191	34	123	49	133	110	86	88	207	116	101
Cleveland, Ohio*	1,050	183	29	85	41	108	95	77	69	162	108	95
Indianapolis, Ind.	44	3		3	2	8	6	2	6	8	4	2
Peoria, Ill.	63	1	1	8	4	13	1		5	28		2
Lansing, Mich.	10		2	2		1	2	1	2			
Kenosha, Wis.	23	2		6	1	2	3	3	2			
Racine, Wis.	48	2	2	19	1	3	3	3	4	7	2	2
10 W. N. Central cities	425	26	21	58	27	112	42	27	50	36	9	17
Minneapolis, Minn.	90	4	6	18	7	25	10	6	7	2	1	4
St. Paul, Minn.	20	1	3	3	2	8		2			1	
Des Moines, Iowa	36	4		7	2	8	2	7	3	2		1
St. Joseph, Mo.	35	3	3	4	1	8	8	4	1	1	1	1
Springfield, Mo.	27	1	1	6	1	5	5	1	6	1		
Fargo, N.D.	23	1	2	1	2	9	4		1	1	1	1
Sioux Falls, S.D.	25	4	1	6	2	5	2	1	2	1		1
Lincoln, Neb.	41	4	1	6	4	14	1	1	3		2	5
Topeka, Kan.	72	1	1	4	1	19	3	2	14	24	1	2
Wichita, Kan.	56	3	3	3	5	11	7	3	13	4	2	2
8 S. Atlantic cities	484	42	27	63	43	128	82	39	26	18	3	13
Hagerstown, Md.	18	6		2	1	2	3		1	2		1
Richmond, Va.	139	8	11	25	9	23	32	18	5	6	1	1
Wheeling, W. Va.*	17	1		3	3		3	2	1	3		3
Asheville, N.C.	17	7	1	1	1	2	2	2	2			
Greensboro, N.C.	38	4		1	5	8	7	2	6			5
Columbia, S.C.	14	1	1	5	2	4	1					
Atlanta, Ga.*	226	14	11	26	21	87	32	14	10	6	2	3
Jacksonville, Fla.	15	1	2	4	1	2	2	1	1	1		
2 E. S. Central cities	145	21	7	16	19	25	20	17	9	3		8
Birmingham, Ala.*	129	21	6	14	18	21	19	13	8	2		7
Jackson, Miss.	16		1	2	1	4	1	4	1	1		1
5 W. S. Central cities	297	31	17	36	29	50	50	28	25	15	7	9
Little Rock, Ark.	52	7	6	10	5	7	6	8	2	2		1
Oklahoma City, Okla.	132	18	9	12	13	19	19	9	18	9	5	3
Austin, Tex.	17	1	1	4	2	2	5	1	1			
Dallas, Tex.	68	4	1	9	6	20	17	11	6	4	2	4
Wichita Falls, Tex.	10	1		1	1	2	3	1				1
4 Mountain cities	97	6	6	22	10	8	16	6	8	5	3	7
Boise, Idaho	16	3		3	2		2	1	4			1
Pueblo, Colo.	12		1	2		2	3	3		1		
Phoenix, Ariz.	20	1	3	7	3	2	3					1
Salt Lake City, Utah	49	2	2	10	5	4	8	2	4	4	3	5
4 Pacific cities	399	22	22	70	36	74	51	40	38	16	9	21
Seattle, Wash.*	61	5	3	11	7	12	9	5	5	1	2	1
Portland, Ore.	101	6	4	20	11	14	8	9	9	8	4	8
Sacramento, Calif.	81		8	10	9	22	10	8	10		1	3
San Diego, Calif.*	156	11	7	29	9	26	24	18	14	7	2	9

Source: *Financial Survey of Urban Housing*. Similar data for rented properties are available for 17 cities, but the samples were so small that it seemed inadvisable to present them here. This information may be had from the files of the National Bureau of Economic Research.

*Metropolitan district.

TABLE D 26

Number of Reports, Unweighted Average Contract, and Effective Interest Rates (per cent) by Priority for Identical Properties: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities; Rented, 20 Cities; Land Contracts, Owner-occupied, 33 Cities; Rented, 9 Cities, by Geographic Division, January 1, 1934

	FIRST MORTGAGES						SECOND AND THIRD MORTGAGES		
	OWNER-OCCUPIED			RENTED			OWNER-OCCUPIED		
	Number reporting	Contract rate	Effective rate	Number reporting	Contract rate	Effective rate	Number reporting	Contract rate	Effective rate
All cities¹	25,283	6.29	6.73	3,351	6.39	6.93	1,400	6.54	7.06
New England cities	1,032	5.99	6.18	117	6.00	6.13	116	6.92	7.60
Portland, Me.	215	6.05	6.22	35	6.13	6.29	15	7.40	7.57
Worcester, Mass.	127	5.68	5.75	18	5.78	5.80	30	6.60	7.01
Providence, R.I.*	597	6.15	6.43	52	6.07	6.25	43	7.47	8.47
Waterbury, Conn.	93	5.84	5.89	12	6.00	6.08	28	6.14	6.59
Mid. Atlantic cities	993	5.69	5.98	125	5.74	6.08	95	5.89	6.47
Binghamton, N.Y.	68	5.95	6.27	14	5.87	6.50	9	5.94	6.88
Syracuse, N.Y.	109	5.50	5.73	19	5.63	5.82	44	5.89	6.45
Trenton, N.J.	225	5.91	6.16	25	5.92	6.62	16	5.88	5.98
Erie, Pa.	591	5.95	6.48	67	5.97	6.47	26	5.87	6.73
E. N. Central cities	6,326	6.23	6.53	834	6.23	6.57	607	6.34	6.72
Cleveland, Ohio*	4,203	6.18	6.49	511	6.15	6.46	522	6.35	6.76
Indianapolis, Ind.	460	6.41	6.70	135	6.43	6.88	6	6.50	6.53
Peoria, Ill.	612	6.89	7.08	73	6.71	6.95	32	6.42	6.80
Lansing, Mich.	207	6.37	6.57	27	6.59	6.74	6	6.62	6.92
Kenosha, Wis.	273	6.09	6.42	22	6.39	6.76	13	5.82	5.84
Racine, Wis.	571	5.97	6.50	66	6.04	6.46	28	5.94	6.21
W. N. Central cities	5,231	6.18	6.82	825	6.16	6.83	122	6.19	6.85
Minneapolis, Minn.	2,152	5.97	6.65	264	5.99	6.69	43	6.26	7.30
St. Paul, Minn.	485	5.94	6.57	87	5.93	6.58	6	6.00	6.42
Des Moines, Iowa	401	6.17	6.83	129	6.32	6.97	8	6.17	6.48
St. Joseph, Mo.	211	6.32	6.94	36	6.03	6.56	7	5.14	5.19
Springfield, Mo.	330	7.27	8.12	44	7.39	8.18	8	7.03	7.24
Fargo, N.D.	169	6.52	6.61	22	6.61	6.83	5	6.80	6.80
Sioux Falls, S.D.	207	6.33	6.96	48	6.05	6.90	7	6.14	6.28
Lincoln, Neb.	282	6.27	6.67	55	6.30	6.78	11	5.95	6.23
Topeka, Kan.	532	7.24	7.69	53	6.84	7.40	22	7.08	7.08
Wichita, Kan.	482	6.61	7.40	87	6.50	7.43	7	6.29	7.49
S. Atlantic cities	2,729	6.42	7.26	334	6.58	7.53	123	6.50	7.02
Hagerstown, Md.	132	5.91	6.29	18	5.81	6.09	9	5.35	5.46
Richmond, Va.	489	6.04	7.02	48	6.00	6.88	27	6.26	6.86
Wheeling, W.Va.*	200	6.18	6.48	28	6.00	6.29	11	6.09	6.41
Asheville, N.C.	223	5.95	6.47	5	5.90	6.58	5	6.00	6.88
Greensboro, N.C.	123	5.98	6.26	21	6.00	7.05	5	6.00	6.32
Charleston, S.C.	69	6.89	7.60	14	6.57	7.04			
Columbia, S.C.	118	7.19	7.94	19	6.61	7.15	1		
Atlanta, Ga.*	1,249	6.66	7.73	165	6.85	7.95	61	7.11	7.90
Jacksonville, Fla.	106	6.80	7.92	16	6.78	7.88	4	7.50	7.50
E. S. Central cities	1,564	6.89	7.46	98	6.74	7.44	102	7.20	7.35
Paducah, Ky.	78	6.03	7.10	4	6.00	6.80	2		
Birmingham, Ala.*	1,416	6.96	7.52	64	6.75	7.47	93	7.29	7.47
Jackson, Miss.	70	6.66	7.20	30	6.78	7.32	7	6.86	6.89
W. S. Central cities	1,952	7.17	7.80	352	7.07	7.85	68	7.74	8.00
Little Rock, Ark.	228	6.43	7.30	50	6.58	7.65	7	7.14	8.40
Baton Rouge, La.	38	7.31	7.62	9	7.11	8.47			
Oklahoma City, Okla.	632	7.09	7.77	95	6.89	7.41	35	8.04	8.14
Austin, Tex.	193	7.58	7.83	35	7.61	8.21	7	7.43	7.43
Dallas, Tex.	716	7.34	7.96	140	7.43	8.17	14	7.57	7.74
Wichita Falls, Tex.	145	7.25	7.77	23	7.20	8.08	5	8.00	8.14
Mountain cities	1,568	7.23	7.65	157	7.34	7.94	32	7.85	8.15
Butte, Mont.	233	7.93	8.36	9	8.22	9.82			
Boise, Idaho	222	7.46	8.20	14	7.64	8.65	2		
Casper, Wyo.	43	6.86	7.49	11	7.09	7.33	1		
Pueblo, Colo.	184	6.72	7.24	14	6.79	7.74	2		
Phoenix, Ariz.	228	7.57	8.04	44	7.63	8.30	10	8.00	8.17
Salt Lake City, Utah	658	7.17	7.50	65	7.18	7.62	17	7.82	8.14
Pacific cities	3,868	6.60	7.22	509	6.65	7.37	135	6.86	7.32
Seattle, Wash.*	1,527	6.68	7.27	122	6.59	7.19	38	6.98	7.30
Portland, Ore.	868	6.30	6.78	129	6.24	7.33	29	6.61	7.25
Sacramento, Calif.	444	6.70	7.38	50	6.98	7.68	17	6.88	7.12
San Diego, Calif.*	1,009	6.86	7.73	208	6.91	7.74	51	7.00	7.48

Source: *Financial Survey of Urban Housing*. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 'All cities' percentages weighted by estimated total debt, by tenure and priority, in each city (RPI).

TABLE D 26

Number of Reports, Unweighted Average Contract, and Effective Interest Rates (per cent) by Priority for Identical Properties: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities; Rented, 20 Cities; Land Contracts, Owner-occupied, 33 Cities; Rented, 9 Cities, by Geographic Division, January 1, 1934

SECOND AND THIRD MORTGAGES RENTED			LAND CONTRACTS						
Number reporting	Contract rate	Effective rate	OWNER-OCCUPIED			RENTED			
			Number reporting	Contract rate	Effective rate	Number reporting	Contract rate	Effective rate	
89	6.53	7.43	2,124	6.47	6.68	38	6.39	6.52	All cities ¹
12	7.04	8.46							New England cities
2									Portland, Me.
1									Worcester, Mass.
4	8.00	8.88							Providence, R.I.*
5	6.10	8.04							Waterbury, Conn.
13	5.54	5.69	3	5.67	5.97				Mid. Atlantic cities
2									Binghamton, N.Y.
5	5.60	5.66							Syracuse, N.Y.
1									Trenton, N.J.
5	4.80	6.00	3	5.67	5.97				Erie, Pa.
34	6.34	7.28	407	6.33	6.46	7	6.08	6.08	E. N. Central cities
26	6.35	7.50	56	6.25	6.36	4	5.86	5.86	Cleveland, Ohio*
			26	6.87	7.06				Indianapolis, Ind.
2			42	6.33	6.44				Peoria, Ill.
			166	6.05	6.14	3	6.33	6.33	Lansing, Mich.
			29	5.98	6.23				Kenosha, Wis.
6	6.00	6.28	88	5.97	6.07				Racine, Wis.
3	6.00	6.20	511	6.20	6.46	15	6.24	6.38	W. N. Central cities
3	6.00	6.20	239	6.10	6.48	8	6.31	6.44	Minneapolis, Minn.
			48	5.89	6.07	3	6.00	6.17	St. Paul, Minn.
			91	6.35	6.57	2			Des Moines, Iowa
			7	7.14	7.30				St. Joseph, Mo.
			34	6.54	6.66	2			Springfield, Mo.
			7	5.71	5.76				Fargo, N.D.
			47	7.24	7.31				Stoux Falls, S.D.
			38	6.93	6.99				Lincoln, Neb.
									Topeka, Kan.
									Wichita, Kan.
6	6.57	6.88	18	6.49	6.72				S. Atlantic cities
3	6.00	6.17							Hagerstown, Md.
			4	6.50	6.63				Richmond, Va.
			9	5.88	5.91				Wheeling, W. Va.*
									Asheville, N.C.
									Greensboro, N.C.
									Charleston, S.C.
									Columbia, S.C.
3	7.33	7.83	5	7.00	7.54				Atlanta, Ga.*
									Jacksonville, Fla.
2			39	7.17	7.65				E. S. Central cities
2			39	7.17	7.65				Paducah, Ky.
									Birmingham, Ala.*
									Jackson, Miss.
7	8.00	10.15	40	7.15	7.48				W. S. Central cities
			3	8.00	8.10				Little Rock, Ark.
									Baton Rouge, La.
1			9	6.94	7.56				Oklahoma City, Okla.
			23	8.00	8.17				Austin, Tex.
6	8.00	10.15	5	7.50	7.80				Dallas, Tex.
									Wichita Falls, Tex.
			517	7.28	7.40	1			Mountain cities
			55	7.32	7.41				Butte, Mont.
			37	6.81	7.09				Boise, Idaho
			46	8.26	8.43				Casper, Wyo.
			3	6.67	6.67				Pueblo, Colo.
			26	7.79	7.99				Phoenix, Ariz.
			348	7.13	7.25	1			Salt Lake City, Utah
12	6.89	7.20	589	6.54	6.81	15	6.82	7.04	Pacific cities
5	6.80	6.98	433	6.80	7.10	6	6.83	6.97	Seattle, Wash.*
2			53	6.33	6.39				Portland, Ore.
			53	5.28	5.76				Sacramento, Calif.
5	7.00	7.46	50	6.60	6.75	9	6.80	7.23	San Diego, Calif.*

TABLE D 27

Contract and Effective Interest Rates (per cent), Simple and Weighted Averages by Priority: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities; Rented, 23 Cities; Land Contracts, Owner-occupied, 33 Cities; Rented, 9 Cities, by Geographic Division, January 1, 1934

	FIRST MORTGAGES								SECOND AND THIRD MORTGAGES			
	OWNER-OCCUPIED				RENTED				OWNER-OCCUPIED			
	Contract Interest Rate		Effective Interest Rate		Contract Interest Rate		Effective Interest Rate		Contract Interest Rate		Effective Interest Rate	
	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average
All cities¹	6.26	6.18	6.73	6.54	6.40	6.25	6.93	6.76	6.51	6.44	7.06	7.02
New England cities	5.94	5.93	6.18	6.17	5.98	5.88	6.13	6.20	6.83	6.76	7.60	7.85
Portland, Me.	6.01	6.00	6.22	6.10	6.07	6.04	6.29	6.11	7.02	6.24	7.57	11.63
Worcester, Mass.	5.65	5.64	5.75	5.71	5.70	5.47	5.80	5.76	6.82	6.70	7.01	9.03
Providence, R.I.*	6.06	6.06	6.43	6.45	6.06	6.00	6.25	6.40	7.20	7.17	8.47	7.42
Waterbury, Conn.	5.92	5.90	5.89	5.84	5.90	5.93	6.06	6.06	6.04	6.05	6.59	6.53
Mid. Atlantic cities	5.63	5.65	5.98	5.91	5.62	5.72	6.08	6.03	5.85	5.87	6.47	6.41
Binghamton, N.Y.	5.82	5.80	6.27	6.18	5.78	6.35	6.50	6.18	5.63	5.67	6.88	7.45
Syracuse, N.Y.	5.43	5.46	5.73	5.69	5.46	5.54	5.82	5.83	5.86	5.87	6.45	6.34
Trenton, N.J.	5.89	5.92	6.16	6.03	5.87	5.77	6.62	6.29	5.88	5.92	5.98	5.85
Erie, Pa.	5.94	5.94	6.48	6.36	5.94	5.95	6.47	6.48	5.96	5.98	6.73	6.69
E. N. Central cities	6.19	6.18	6.53	6.45	6.22	6.15	6.57	6.46	6.32	6.19	6.72	6.54
Cleveland, Ohio*	6.14	6.14	6.49	6.42	6.14	6.09	6.46	6.35	6.32	6.18	6.76	6.58
Indianapolis, Ind.	6.41	6.34	6.70	6.52	6.46	6.34	6.88	6.76	6.61	6.53	6.53	6.38
Peoria, Ill.	6.58	6.56	7.08	6.88	6.64	6.39	6.95	6.76	6.30	6.26	6.80	6.40
Lansing, Mich.	6.30	6.20	6.57	6.41	6.49	6.35	6.74	6.75	6.55	6.53	6.92	6.82
Kenosha, Wis.	6.08	6.09	6.42	6.38	6.24	6.24	6.76	6.69	5.94	5.84	5.84	5.47
Racine, Wis.	5.96	5.95	6.30	6.34	5.98	5.98	6.46	6.47	5.83	5.85	6.21	6.36
W. N. Central cities	6.19	6.09	6.82	6.54	6.22	6.08	6.83	6.72	6.37	6.29	6.85	6.55
Minneapolis, Minn.	5.98	5.92	6.65	6.31	6.02	5.91	6.69	6.68	6.12	6.06	7.30	6.62
St. Paul, Minn.	5.93	5.93	6.57	6.46	5.98	5.94	6.58	6.50	6.21	6.07	6.42	6.29
Des Moines, Iowa	6.21	5.91	6.83	6.48	6.36	6.18	6.97	6.64	6.53	6.60	6.48	6.10
St. Joseph, Mo.	6.30	6.21	6.94	6.80	6.25	6.12	6.56	6.69	6.02	5.97	5.19	6.01
Springfield, Mo.	7.31	7.04	8.12	7.51	7.26	7.00	8.18	7.58	7.14	7.08	7.24	7.01
Fargo, N.D.	6.65	6.58	6.61	6.40	6.62	6.64	6.83	6.92	6.62	6.53	6.80	6.97
Sioux Falls, S.D.	6.25	6.12	6.96	6.57	6.19	6.01	6.90	6.71	6.97	6.72	6.28	6.80
Lincoln, Neb.	6.32	6.22	6.67	6.52	6.32	6.14	6.78	6.66	6.38	6.32	6.23	6.67
Topeka, Kan.	7.19	7.03	7.69	7.51	7.16	6.88	7.40	6.99	7.16	6.93	7.06	6.85
Wichita, Kan.	6.67	6.48	7.40	7.11	6.69	6.34	7.43	7.23	6.96	6.67	7.49	6.44
S. Atlantic cities	6.41	6.25	7.26	6.91	6.63	6.32	7.53	7.25	6.48	6.47	7.02	7.03
Hagerstown, Md.	5.88	5.87	6.29	6.12	5.92	5.73	6.09	5.84	5.79	5.98	5.46	6.03
Richmond, Va.	5.98	5.97	7.02	6.72	6.00	6.00	6.88	6.83	6.04	6.12	6.86	6.86
Wheeling, W.Va.*	6.16	5.93	6.48	6.39	6.05	6.05	6.29	6.15	6.05	6.03	6.41	5.93
Asheville, N.C.	5.96	5.95	6.47	6.39	5.94	5.83	6.58	6.35	6.00	6.00	6.88	7.28
Greensboro, N.C.	5.98	5.97	6.26	6.35	5.98	5.98	7.05	7.05	6.04	6.10	6.32	7.28
Charleston, S.C.	6.84	6.71	7.80	7.12	6.65	6.42	7.04	6.87	6.04	6.10	6.32	7.28
Columbia, S.C.	7.11	6.87	7.94	7.39	6.99	6.94	7.15	6.72	7.53	7.27	7.02	7.02
Atlanta, Ga.	6.66	6.40	7.73	7.25	6.83	6.35	7.95	7.60	7.08	6.90	7.90	7.55
Jacksonville, Fla.	6.94	6.76	7.92	7.35	7.25	6.80	7.88	7.14	7.55	7.77	7.50	7.86
E. S. Central cities	6.87	6.59	7.46	7.09	6.72	6.39	7.44	7.17	7.08	7.04	7.35	7.23
Paducah, Ky.	6.16	5.93	7.10	7.29	6.24	6.16	6.80	6.70	6.15	6.73	7.47	7.25
Birmingham, Ala.*	6.93	6.83	7.52	7.10	6.72	6.37	7.47	7.19	7.31	7.13	7.47	7.25
Jackson, Miss.	6.71	6.62	7.20	6.93	6.81	6.60	7.32	7.11	6.49	6.79	6.89	7.14
W. S. Central cities	7.21	6.99	7.80	7.45	7.15	7.07	7.85	7.50	7.62	7.51	8.00	7.93
Little Rock, Ark.	6.50	6.26	7.30	6.88	6.61	6.32	7.65	7.34	6.88	6.23	8.40	6.86
Baton Rouge, La.	7.27	7.17	7.62	7.55	7.31	6.78	8.47	7.61	6.88	6.23	8.40	6.86
Oklahoma City, Okla.	7.12	6.82	7.77	7.38	6.91	7.02	7.41	6.98	7.84	7.76	8.14	8.42
Austin, Tex.	7.61	7.41	7.83	7.52	7.61	7.59	8.21	9.16	7.78	7.61	7.43	7.14
Dallas, Tex.	7.36	7.22	7.96	7.63	7.37	7.21	8.17	7.76	7.52	7.56	7.74	7.76
Wichita Falls, Tex.	7.50	7.22	7.77	7.48	7.53	7.12	8.06	8.02	8.00	7.67	8.14	8.14
Mountain cities	7.21	7.02	7.65	6.80	7.32	7.06	7.94	7.36	7.37	7.37	8.15	7.68
Butte, Mont.	7.95	7.82	8.36	8.32	8.10	7.45	9.82	8.71	7.37	7.37	8.15	7.68
Boise, Idaho	7.43	6.95	8.20	7.91	7.75	7.64	8.65	8.17	7.38	6.75	8.15	7.68
Casper, Wyo.	7.03	6.93	7.49	7.31	6.94	6.85	7.33	7.05	6.98	6.98	7.30	7.30
Pueblo, Colo.	6.67	6.62	7.24	7.08	7.36	7.04	7.74	7.16	7.38	7.53	8.17	7.68
Phoenix, Ariz.	7.57	7.31	8.04	7.60	7.53	7.39	8.30	7.94	7.65	7.79	8.17	8.21
Salt Lake City, Utah	7.14	6.97	7.50	5.83	7.16	6.86	7.62	6.97	7.35	7.32	8.14	7.58
Pacific cities	6.57	6.34	7.22	6.92	6.70	6.42	7.37	7.06	6.86	6.85	7.32	7.09
Seattle, Wash.*	6.67	6.25	7.27	6.95	6.69	6.26	7.19	6.79	6.93	6.87	7.30	7.06
Portland, Ore.	6.21	6.09	6.78	6.45	6.36	6.20	7.33	7.10	6.58	6.69	7.25	6.99
Sacramento, Calif.	6.70	6.58	7.38	7.14	6.89	6.82	7.68	7.23	7.03	6.83	7.12	6.83
San Diego, Calif.*	6.86	6.79	7.73	7.48	6.93	6.88	7.74	7.66	7.00	7.00	7.48	7.31

Source: *Financial Survey of Urban Housing*. Contract interest rates based on total number reporting interest rate. This number of reports is shown in Table D 28 for first mortgages; for other priorities the number of reports is approximately the same as shown in Table D 15. Effective interest rate based on number reporting both contract and effective interest rates. This number of reports is shown in Table D 26. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division 'All cities' percentages weighted by estimated debt, by tenure and priority, in each city (RPI).

²Individual interest rates in each city weighted by amount of principal outstanding for specified priority.

TABLE D 27

Contract and Effective Interest Rates (per cent), Simple and Weighted Averages by Priority: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 49 Cities; Rented, 23 Cities; Land Contracts, Owner-occupied, 33 Cities; Rented, 9 Cities, by Geographic Division, January 1, 1934

SECOND AND THIRD MORTGAGES RENTED				LAND CONTRACTS								
				OWNER-OCCUPIED				RENTED				
Contract Interest Rate		Effective Interest Rate		Contract Interest Rate		Effective Interest Rate		Contract Interest Rate		Effective Interest Rate		
Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	Simple average	Weighted ² average	
6.55	6.40	7.43	7.16	6.46	6.42	6.66	6.54	6.40	6.33	6.52	6.40	All cities ¹
6.69	6.54	8.46	8.38									New England cities
6.59	6.58											Portland, Me.
7.04	6.64											Worcester, Mass.
7.33	7.10	8.88	9.83									Providence, R.I.*
5.95	5.96	8.04	8.97									Waterbury, Conn.
5.83	5.82	5.69	5.71	5.46	5.84	5.97	6.18					Mid. Atlantic cities
5.75	5.65											Binghamton, N.Y.
5.83	5.83	5.66	5.57									Syracuse, N.Y.
6.00	5.92											Trenton, N.J.
5.81	5.79	6.00	7.38	5.46	5.84	5.97	6.18					Erle, Pa.
6.35	6.24	7.28	6.78	6.28	6.24	6.46	6.45	6.15	6.04	6.08	5.89	E. N. Central cities
6.36	6.25	7.30	6.78	6.19	6.27	6.36	6.44	6.11	5.86	5.88	5.60	Cleveland, Ohio*
				6.72	6.58	7.06	7.02					Indianapolis, Ind.
6.36	6.03			6.32	6.38	6.44	6.50					Peoria, Ill.
				6.08	6.04	6.14	6.12	6.20	6.25	6.33	6.24	Lansing, Mich.
				6.03	6.01	6.23	6.17					Kenosha, Wis.
5.98	5.99	6.28	6.57	5.94	5.93	6.07	6.02					Racine, Wis.
6.02	5.19	6.20	6.19	6.22	6.22	6.46	6.38	6.16	6.12	6.38	6.26	W. N. Central cities
6.02	5.19	6.20	6.19	6.05	6.05	6.48	6.39	6.09	6.09	6.44	6.27	Minneapolis, Minn.
				6.04	6.02	6.07	6.01	6.20	6.09	6.17	6.23	St. Paul, Minn.
				6.38	6.38	6.57	6.45	6.29	6.14			Des Moines, Iowa
												St. Joseph, Mo.
												Springfield, Mo.
				6.86	6.86	7.30	6.94					Fargo, N.D.
				6.37	6.22	6.66	6.65	6.55	6.46			Sioux Falls, S.D.
				6.08	6.23	5.78	5.93					Lincoln, Neb.
				7.20	7.35	7.31	7.35					Topeka, Kan.
				7.01	6.96	6.99	6.91					Wichita, Kan.
6.55	6.56	6.88	6.84	6.18	6.95	6.72	6.55					S. Atlantic cities
6.05	6.06	6.17	6.16									Hagerstown, Md.
												Richmond, Va.
				5.82	7.57	6.63	6.45					Wheeling, W. Va.*
				5.92	5.96	5.91	5.98					Asheville, N.C.
												Greensboro, N.C.
												Charleston, S.C.
												Columbia, S.C.
7.22	7.24	7.83	7.75	6.93	6.86	7.54	7.17					Atlanta, Ga.
												Jacksonville, Fla.
6.33	6.02			7.13	6.75	7.65	6.90					E. S. Central cities
6.33	6.02			7.13	6.75	7.65	6.90					Paducah, Ky.
												Birmingham, Ala.*
												Jackson, Miss.
7.53	7.74	10.15	11.71	6.66	7.35	7.48	7.50					W. S. Central cities
				6.50	6.35	6.10	6.00					Little Rock, Ark.
7.72	7.93			5.07	7.23	7.56	7.71					Baton Rouge, La.
				8.00	8.00	8.17	8.20					Oklahoma City, Okla.
7.30	7.50	10.15	11.71	7.68	7.66	7.80	7.73					Austin, Tex.
												Dallas, Tex.
												Wichita Falls, Tex.
7.78	7.76			7.18	7.22	7.40	7.36	6.89	6.74			Mountain cities
				7.54	7.55	7.41	7.69					Butte, Mont.
				6.62	6.92	7.09	7.10					Boise, Idaho
				8.17	8.12	8.43	8.77					Casper, Wyo.
				6.67	6.35	6.67	6.43					Pueblo, Colo.
7.70	7.84			7.80	7.82	7.99	7.88					Phoenix, Ariz.
7.80	7.74			7.03	7.08	7.25	7.16	6.89	6.74			Salt Lake City, Utah
7.13	6.91	7.20	7.36	6.60	6.48	6.81	6.44	6.79	6.71	7.04	6.95	Pacific cities
6.97	6.95	6.98	7.39	6.78	6.66	7.10	6.57	6.79	6.73	6.97	6.93	Seattle, Wash.*
6.90	6.73			6.39	6.34	6.39	6.38					Portland, Ore.
7.16	7.05			5.82	5.58	5.78	5.73					Sacramento, Calif.
7.60	6.95	7.46	7.32	6.65	6.48	6.75	6.44	6.79	6.66	7.23	7.02	San Diego, Calif.*

TABLE D 28

Mortgaged Dwellings, Number reporting Contract Interest Rates on First Mortgages by Tenure and by Interest Rate Groups, 52 Cities by Geographic Division, January 1, 1934

	OWNER - OCCUPIED															
	All contract interest rates	4.0 or less	4.1-4.9	5.0	5.1-5.9	6.0	6.1-6.9	7.0	7.1-7.9	8.0	8.1-8.9	9.0	9.1-9.9	10.0	11.0	12.0
52 cities	62,628	563	59	4,182	1,895	32,500	2,535	12,331	1,128	6,534	256	197	24	402	4	18
4 New England cities	4,195	13	6	224	717	3,003	44	78	11	97		2				
Portland, Me.	633	4		30	6	543	19	19	9	3						
Worcester, Mass.	1,110	3	3	71	673	324	19	11		6						
Providence, R.I.*	1,981	6	3	94	17	1,715	6	48	2	88		2				
Waterbury, Conn.	471			29	21	421										
4 Mid. Atlantic cities	4,247	21	3	761	163	3,274	8	4	5	5		1	2			
Binghamton, N.Y.	257	2		17	52	185			1							
Syracuse, N.Y.	975	1	1	527	67	376	1		1	1						
Trenton, N.J.	1,572	6	1	146	35	1,377	1	2	1	2		1				
Erle, Pa.	1,443	12	1	71	9	1,338	6	2	2	2			2			
6 E. N. Central cities	18,756	114	22	967	104	12,873	940	3,228	210	282	3	10			3	
Cleveland, Ohio*	13,602	84	11	669	50	10,155	336	1,999	64	225	3	6				
Indianapolis, Ind.	1,506	5		87	13	463	503	387	11	36					1	
Peoria, Ill.	1,228	7	5	34	18	418	28	603	93	19		3				
Lansing, Mich.	359			40	4	143	50	121	1							
Kenosha, Wis.	654	5	2	26	3	521	10	71	16							
Racine, Wis.	1,409	13	4	111	16	1,173	15	47	25	2		1			2	
10 W. N. Central cities	10,854	62	7	678	536	6,119	342	1,628	286	961	123	64	10	35		1
Minneapolis, Minn.	3,707	25	2	194	323	2,853	73	177	4	50	1	1	1	3		
St. Paul, Minn.	803	6	1	60	49	656	1	15	2	13						
Des Moines, Iowa	1,242	9		139	28	628	103	281	7	45	1			1		
St. Joseph, Mo.	497	7		14	13	328	9	60	7	59						
Springfield, Mo.	732	2		21	9	107	3	219	26	319	4	20		2		
Fargo, N.D.	456	2		71	3	98	24	197	15	42	3	1				
Sioux Falls, S.D.	540	4		34	21	342	26	71	1	30	1	1		9		
Lincoln, Neb.	747	1	3	36	41	441	23	105	42	38	8			9		
Topeka, Kan.	910	2		47	24	200	19	141	139	204	115	5	2	11		1
Wichita, Kan.	1,220	4	1	62	25	466	61	362	45	161	2	26	5			
9 S. Atlantic cities	5,899	28	4	275	128	3,414	166	1,116	24	728	1	3	1	8		3
Hagerstown, Md.	350	2	2	30	12	303			1	1	1			1		1
Richmond, Va.	1,048	2		23	9	1,005	4		1	12	29	1	1	1		
Wheeling, W. Va.*	762	9	2	35	1	567	10	94								
Asheville, N.C.	380			16	5	356		1	1	1						
Greensboro, N.C.	296	1		6	3	283		3								
Charleston, S.C.	201			9		41	4	120	1	25				1		
Columbia, S.C.	332	2		14		81	7	86	1	136				1		
Atlanta, Ga.*	2,269	10		122	97	702	132	773	8	418	1	1		4		1
Jacksonville, Fla.	261	2		20	1	76	9	36		116						1
3 E. S. Central cities	2,361	12	2	154	38	767	201	325	31	614	2	2		11		2
Paducah, Ky.	209	3		6	2	179	2	3		7		1		5		1
Birmingham, Ala.*	1,897	8	2	135	35	466	181	311	29	721	2			6		1
Jackson, Miss.	255	1		13	1	122	18	11	2	86		1				
6 W. S. Central cities	4,956	14	1	314	110	990	149	1,004	278	1,778	58	77	7	167	3	6
Little Rock, Ark.	795	2		84	14	365	19	181		103	4	7	1	15		
Baton Rouge, La.	170	2		7	1	13		65	8	73				1		
Oklahoma City, Okla.	1,697	6		142	63	341	46	259	227	415	17	48	4	102	3	6
Austin, Tex.	358	2		3		18	8	79	19	230				1		
Dallas, Tex.	1,627	1	1	65	12	207	69	374	21	612	5	21	2	37		
Wichita Falls, Tex.	309	1		13		46	9	46	3	145	32	3		11		
6 Mountain cities	3,287	32	1	316	4	318	63	642	89	1,365	29	28	3	153	1	3
Butte, Mont.	366	11		36		25		6	1	179		8		100		
Boise, Idaho	502	1		43		47	4	66	2	331		3		5		
Casper, Wyo.	180	4		34		18		6	4	78	9	2		4	1	
Pueblo, Colo.	385	12		95	1	43		103	39	78	1	2	3	6		2
Phoenix, Ariz.	483	1		34		48	10	47	2	310	1	2		28		
Salt Lake City, Utah	1,371	3	1	74	3	137	49	614	41	409	18	11		10		1
4 Pacific cities	8,093	267	13	493	95	1,742	622	4,106	192	484	40	10	1	25		3
Seattle, Wash.*	2,523	23	6	159	44	446	352	1,259	32	183	3	5		9		2
Portland, Ore.	2,341	230	6	134	25	892	215	671	25	132	1	1		9		
Sacramento, Calif.	1,101	5	1	98	6	169	8	724	39	35	13	1		1		1
San Diego, Calif.*	2,126	9		102	20	235	47	1,452	96	134	23	3	1	6		

Source: *Financial Survey of Urban Housing*
*Metropolitan district.

Mortgaged Dwellings, Number reporting Contract Interest Rates on First Mortgages by Tenure and by Interest Rate Groups, 52 Cities by Geographic Division, January 1, 1934

← RENTED →																
All contract interest rates	4.0 or less	4.1-4.9	5.0	5.1-5.9	6.0	6.1-6.9	7.0	7.1-7.9	8.0	8.1-8.9	9.0	9.1-9.9	10.0	11.0	12.0	
12,979	87	6	530	411	6,630	689	2,986	207	1,233	58	48	3	79	7	5	52 cities
896	6	2	43	133	659	16	18		17				3	1		4 New England cities
195	3		9	1	162	12	8									Portland, Me.
214	3		11	123	68	2	3		1				3			Worcester, Mass.
382		2	16	3	337	2	5		16							Providence, R.I.*
105			7	6	92											Waterbury, Conn.
779	4		141	54	578	1	1	2								4 Mid. Atlantic cities
73			5	23	44	1										Binghamton, N.Y.
214	2		103	20	88			1								Syracuse, N.Y.
233			27	11	193			1	1							Trenton, N.J.
259	2		6		251											Erie, Pa.
3,621	21	1	103	27	2,398	289	688	41	51	1	1					6 E. N. Central cities
2,239	14	1	67	17	1,748	47	301	7	37							Cleveland, Ohio*
482	3		6	1	139	211	114	1	7							Indianapolis, Ind.
323	1		13	6	82	6	183	27	4	1						Peoria, Ill.
147			2	1	87	16	60		1							Lansing, Mich.
125			3		88	5	25	4								Kenosha, Wis.
305	3		12	2	274	4	5	2	2		1					Racine, Wis.
2,750	12		86	131	1,639	115	464	52	182	28	21	2	14	3	1	10 W. N. Central cities
925	4		25	84	714	30	58	2	8				2			Minneapolis, Minn.
206	1		13	7	177	1	4		3							St. Paul, Minn.
382			9	5	214	44	97	4	7					2		Des Moines, Iowa
105	2		2		71		20	1	9							St. Joseph, Mo.
188			2	2	35	2	53	5	54	1	14					Springfield, Mo.
73			7		18	4	37	2	5							Fargo, N.D.
178	1		3	5	132	8	21	1	7							Sioux Falls, S.D.
149	1		4	8	88	7	22	13	4	1		1				Lincoln, Neb.
225			8	9	61	4	42	17	50	24	5		5			Topeka, Kan.
339	3		13	11	129	15	112	7	35	2	2	1	5	3	1	Wichita, Kan.
1,131	1	1	25	15	593	34	298	6	153	1	3					9 S. Atlantic cities
68	1		2	1	84											Hagerstown, Md.
131					131											Richmond, Va.
120			3		111		4		1	1						Wheeling, W. Va.*
33		1	2	1	28				1							Asheville, N.C.
68			1	1	66											Greensboro, N.C.
79			4		23		49		3							Charleston, S.C.
83			1		19	4	37		22							Columbia, S.C.
490			11	12	138	28	194	6	98		3					Atlanta, Ga.*
59			1		13	2	14		28					1		Jacksonville, Fla.
302	3		20	5	101	31	54	1	87							3 E. S. Central cities
17					15				2							Paducah, Ky.
209	2		18	5	58	20	46	1	59							Birmingham, Ala.*
76	1		2		28	11	8		26							Jackson, Miss.
1,141	3		46	28	259	41	257	52	394	12	19		29	1	2	6 W. S. Central cities
172			9	6	77	7	44	1	21	1	1		5			Little Rock, Ark.
58			1		8		22	4	22				1			Baton Rouge, La.
344			27	15	104	5	85	37	83	5	10		11		2	Oklahoma City, Okla.
94			1		3	3	24	3	58	1			1			Austin, Tex.
382	2		8	5	49	25	94	5	190	1	7		7		1	Dallas, Tex.
81	1		2		18	1	8	2	40	4	1		4			Wichita Falls, Tex.
809	3		34	2	57	22	181	13	255	7	3	1	27	2	2	6 Mountain cities
53			3		6		1		28	1	1		13			Butte, Mont.
32			1		1		6		23				..	1		Boise, Idaho
41	2		3		15		1	1	13	1	1		4			Casper, Wyo.
49			3		4		23	3	13				1	1	1	Pueblo, Colo.
164	1		13	1	11	2	18	3	108				7			Phoenix, Ariz.
270			11	1	20	20	132	6	70	5	1	1	2		1	Salt Lake City, Utah
1,750	34	2	32	18	348	140	1,027	40	94	9	1		5			4 Pacific cities
471	1		14	12	95	77	239	4	28	1	1		1			Seattle, Wash.*
421	31	2	10	2	151	39	158	3	25				2			Portland, Ore.
226			3	1	33	4	184	10	9	1			1			Sacramento, Calif.
632	2		5	3	69	20	468	23	34	7			1			San Diego, Calif.*

TABLE D 29

Mortgaged Owner-occupied Dwellings, First Mortgage Contract Interest Rates, Simple and Weighted Averages by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	SIMPLE AVERAGES										
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other
52 cities ¹	6.26	6.09	6.72	6.34	6.32	6.44	6.57	6.24	5.00	6.26	6.14
4 New England cities	5.94	5.93	6.21	5.94	5.92	6.04	6.75	5.85	5.00	5.96	5.92
Portland, Me.	6.01	5.87	6.23	5.94	5.96	5.90			5.00	5.95	4.83
Worcester, Mass.	5.85	5.77	5.85	5.84	5.59	5.89		5.73	5.00	5.85	6.01
Providence, R.I.*	6.06	6.02	6.39	5.99	6.04	6.21	6.75	5.87	5.00	6.02	5.95
Waterbury, Conn.	5.92	5.93	5.93	5.92	5.98	5.87		6.00	5.00	5.90	5.93
4 Mid. Atlantic cities	5.83	5.91	6.05	5.92	5.49	5.83	6.00	5.94	5.00	5.85	5.89
Binghamton, N.Y.	5.82	5.83	5.90	6.05	5.59					5.88	5.83
Syracuse, N.Y.	5.43	5.93	6.09	5.87	5.24	5.75		5.91		5.82	5.82
Trenton, N.J.	5.89	5.87	6.04	5.92	5.78	6.00		5.93	5.00	5.87	5.80
Erie, Pa.	5.94	5.92	6.02	6.02	6.00	5.95	6.00	6.03	5.00	5.94	6.91
6 E. N. Central cities	6.19	6.11	6.72	6.14	6.20	6.50	6.27	6.09	5.00	5.98	6.02
Cleveland, Ohio*	6.14	6.01	6.78	6.10	6.18	6.42	6.22	6.05	5.00	5.88	6.05
Indianapolis, Ind.	6.41	6.18	6.60	6.35	6.34	7.06	6.44	6.28	5.00	6.36	5.86
Peoria, Ill.	6.58	6.27	6.79	6.11	6.15	6.58	6.50	6.00	5.00	6.04	6.24
Lansing, Mich.	6.30	6.08	6.51	6.59	6.46	6.82		6.50	5.00	6.45	6.05
Kenosha, Wis.	6.08	6.25	6.45	6.00	6.17	6.07		6.00	5.00	6.08	5.92
Racine, Wis.	5.96	6.02	6.17	6.05	5.94	5.95		6.02	5.00	5.88	5.83
10 W. N. Central cities	6.19	5.98	6.57	6.22	6.26	6.17	5.89	6.12	5.00	6.14	6.19
Minneapolis, Minn.	5.98	5.90	6.34	5.94	5.95	6.02	5.80	5.90	5.00	6.93	5.94
St. Paul, Minn.	5.93	5.85	6.25	6.05	5.83	6.02		6.11	5.00	5.92	6.00
Des Moines, Iowa	6.21	6.14	6.31	6.30	6.36	6.33		6.60	5.00	6.39	6.30
St. Joseph, Mo.	6.30	6.09	6.75	6.10	6.45	6.36		6.28	5.00	6.18	6.00
Springfield, Mo.	7.31	6.25	7.81	7.08	6.83	7.22		6.85	5.00	7.39	7.30
Fargo, N.D.	6.55	6.47	7.01	6.90	6.92	7.13		6.36	5.00	6.55	6.55
Sioux Falls, S.D.	6.25	6.02	6.99	6.38	7.75	6.18		6.50	5.00	6.46	6.28
Lincoln, Neb.	6.32	5.98	6.89	6.71	6.53	6.11	6.00	5.93	5.00	6.12	6.22
Topeka, Kan.	7.19	6.09	7.82	6.89	6.96	6.29		6.24	5.00	6.54	7.61
Wichita, Kan.	6.67	6.19	7.25	6.71	7.33	6.32	6.33	6.32	5.00	6.56	6.83
9 S. Atlantic cities	6.41	6.08	6.74	6.54	6.69	6.59	6.71	6.47	5.00	6.58	6.39
Hagerstown, Md.	5.88	5.75	6.00	6.00	6.00	6.00			5.00	5.85	6.33
Richmond, Va.	5.98	5.98	6.12	6.00	6.00	6.00	6.00	6.02	5.00	5.98	5.98
Wheeling, W. Va.*	6.16	5.95	6.85	6.05	6.28	6.87	6.11	6.07	5.00	5.91	6.00
Asheville, N.C.	5.98	5.97	6.06	6.00	6.00	6.00		6.00	5.00	6.10	6.00
Greensboro, N.C.	5.98	5.98	6.00	6.14	6.00	6.00		6.00	5.00	6.00	5.87
Charleston, S.C.	6.84	6.00		6.98	6.88	7.00		6.63	5.00	6.95	6.77
Columbia, S.C.	7.11	6.33	7.72	7.13	7.00	7.60		6.33	5.00	7.00	7.00
Atlanta, Ga.*	6.66	6.17	6.97	6.97	7.21	6.91	7.31	6.92	5.00	7.07	6.89
Jacksonville, Fla.	6.94	6.25	7.62	7.08		6.81			5.00	7.48	6.90
3 E. S. Central cities	6.87	6.28	7.55	7.04	7.20	7.05	7.75	6.76	5.00	7.28	6.47
Paducah, Ky.	6.16	6.04	6.30	6.04	6.00	6.00	6.47	6.10	5.00	6.42	
Birmingham, Ala.*	6.93	6.27	7.59	7.05	7.28	7.12	7.80	6.79	5.00	7.50	6.47
Jackson, Miss.	6.71	6.29	7.69	7.29		6.94			5.00	6.10	
6 W. S. Central cities	7.21	6.52	7.81	7.33	7.50	7.22	7.92	7.00	5.00	7.35	7.22
Little Rock, Ark.	6.50	6.12	7.55	6.40	6.91	6.74		6.95	5.00	6.43	6.86
Baton Rouge, La.	7.27		7.34	7.56					5.00	7.65	6.75
Oklahoma City, Okla.	7.12	6.06	7.91	7.35	7.39	6.98	8.20	6.34	5.00	7.29	7.11
Austin, Tex.	7.61	7.42	7.45	7.62		7.46	7.89		5.00	7.68	7.33
Dallas, Tex.	7.36	6.82	7.87	7.47	7.74	7.50	7.67	7.54	5.00	7.56	7.39
Wichita Falls, Tex.	7.50	6.91	8.10	7.57		7.22	8.00	7.57	5.00	7.39	7.60
6 Mountain cities	7.21	6.55	7.93	7.42	7.28	7.58	6.95	7.49	5.00	7.19	7.39
Butte, Mont.	7.95			8.08	8.50	9.00		8.83	5.00	8.10	8.90
Boise, Idaho	7.43	6.87	7.98	7.67		7.82		7.50	5.00	7.53	7.63
Casper, Wyo.	7.03	6.00	8.03	8.00		8.13		7.70	5.00	6.79	7.33
Pueblo, Colo.	6.87	6.10	7.75	7.50	6.00	7.00	6.75		5.00	6.84	6.99
Phoenix, Ariz.	7.57	6.48	8.55	7.88	8.00	7.95		7.43	5.00	7.83	7.80
Salt Lake City, Utah	7.14	6.70	7.74	7.13	7.23	7.41	7.00	7.40	5.00	6.97	7.21
4 Pacific cities	6.57	6.23	7.16	6.86	6.86	6.89	7.29	6.71	5.00	6.78	5.88
Seattle, Wash.*	6.67	6.27	7.28	6.97	6.90	6.87		6.77	5.00	6.80	6.70
Portland, Ore.	6.21	6.18	6.99	6.61	6.73	6.47		6.50	5.00	6.82	4.83
Sacramento, Calif.	6.70	6.19	7.17	6.97	6.84	6.80		6.50	5.00	6.87	5.73
San Diego, Calif.*	6.86	6.25	7.19	6.99	7.00	7.04	7.29	7.02	5.00	6.93	6.29

Source: *Financial Survey of Urban Housing*. The number of reports on which these interest rates are based is shown for 'All holding agencies' in the owner-occupied section of Table D 28. The distribution of the number reporting by agency holding the loan is approximately the same as shown in Table D 17. Rates not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52-city percentages weighted by estimated debt on first mortgage loans in each city (RPI).

²Individual interest rates for each agency and city weighted by amount of principal outstanding on first mortgage loans by agency holding the loan.

³Includes public bond issues:

	Simple average	Per Cent	Weighted average
Kenosha, Wis.	6.00		6.00
Racine, Wis.	5.84		5.21

TABLE D 29

Mortgaged Owner-occupied Dwellings, First Mortgage Contract Interest Rates, Simple and Weighted Averages by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

← WE I G H T E D A V E R A G E S ² →											
All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	
6.18	5.98	6.73	6.26	6.28	6.39	6.55	6.18	5.00	6.18	6.09	52 cities ¹
5.93	5.92	6.28	5.93	5.92	6.06	6.95	5.85	5.00	5.91	5.86	4 New England cities
6.00	5.81	6.26	5.96	5.99	5.92			5.00	5.93	3.66	Portland, Me.
5.84	5.74	5.89	5.79	5.59	5.83		5.78	5.00	5.76	6.01	Worcester, Mass.
6.06	6.01	6.54	6.00	6.04	6.23	6.95	5.85	5.00	6.00	5.91	Providence, R.I.*
5.90	5.95	5.95	5.90	5.98	5.82		6.00	5.00	5.83	6.00	Waterbury, Conn.
5.85	5.91	6.06	5.93	5.48	5.98	6.00	5.94	5.00	5.88	5.90	4 Mid. Atlantic cities
5.80	5.84	5.91	6.03	5.57					5.87	5.85	Binghamton, N.Y.
5.48	5.94	6.11	5.91	5.24	6.00		5.91		6.82	5.90	Syracuse, N.Y.
5.92	5.90	6.00	5.83	5.75	6.00		5.95	5.00	5.91	5.88	Trenton, N.J.
5.94	5.87	6.02	6.00	6.00	5.92	6.00	6.01	5.00	5.96	5.92	Erie, Pa.
6.18	5.99	6.75	6.11	6.18	6.41	6.26	6.06	5.00	5.91	6.02	6 E. N. Central cities
6.14	5.96	6.81	6.09	6.20	6.35	6.21	6.04	5.00	5.83	6.05	Cleveland, Ohio*
6.34	6.12	6.62	6.22	6.33	6.85	6.47	6.17	5.00	6.21	5.90	Indianapolis, Ind.
6.56	6.28	6.83	6.00	5.43	6.53	6.43	5.91	5.00	6.09	6.18	Peoria, Ill.
6.20	6.00	6.50	6.68	6.37	6.59		6.54	5.00	6.33	6.04	Lansing, Mich.
6.09	6.10	6.54	6.00	6.21	6.06		6.00	5.00	6.06	5.99	Kenosha, Wis.
5.95	5.79	6.18	6.03	5.87	5.94		6.09	5.00	5.87	5.76	Racine, Wis.
6.09	5.92	6.62	6.13	6.24	6.10	5.88	6.05	5.00	6.02	6.14	10 W. N. Central cities
5.92	5.82	6.38	5.91	5.87	5.98	5.84	5.88	5.00	5.91	6.00	Minneapolis, Minn.
5.93	5.86	6.33	6.12	5.95	6.00		5.98	5.00	5.93	5.98	St. Paul, Minn.
5.91	6.04	6.29	6.18	6.13	6.18		6.42	5.00	5.70	6.13	Des Moines, Iowa
6.21	6.02	7.06	5.98	6.81	6.18		6.24	5.00	6.04	6.07	St. Joseph, Mo.
7.04	6.09	7.88	6.78	6.71	6.91		6.38	5.00	7.18	7.14	Springfield, Mo.
6.38	6.50	7.08	6.91	6.05	7.03		6.38	5.00	6.42	6.33	Fargo, N.D.
6.12	6.01	7.30	6.32	7.63	6.12		6.67	5.00	6.17	6.11	Sioux Falls, S.D.
6.22	5.92	6.66	6.22	6.23	6.01	6.00	5.91	5.00	6.01	6.17	Lincoln, Neb.
7.03	6.03	7.85	6.58	6.71	6.17		6.29	5.00	6.30	6.67	Topeka, Kan.
6.48	6.13	7.27	6.58	7.56	6.26	6.00	6.19	5.00	6.35	6.61	Wichita, Kan.
6.25	6.02	6.66	6.44	6.46	6.46	6.41	6.28	5.00	6.43	6.32	9 S. Atlantic cities
5.87	5.97	6.00	6.00	6.00	6.00		5.00	5.00	5.84	6.11	Hagerstown, Md.
5.97	5.97	6.09	5.99	6.00	6.02	6.00	6.01	5.00	5.96	5.98	Richmond, Va.
5.93	5.85	6.84	6.01	6.01	6.17	4.92	5.41	5.00	5.61	5.91	Wheeling, W. Va.*
5.95	5.94	6.01	6.00	6.00	6.00		6.00	5.00	6.01	6.00	Asheville, N.C.
5.97	5.96	6.00	6.02	5.98	6.00		5.00	5.00	6.00	6.12	Greensboro, N.C.
6.71	5.87		7.01	6.82	7.00		6.79	5.00	6.91	6.87	Charleston, S.C.
6.87	6.26	7.76	7.41	7.01	7.01		6.30	5.00	6.77	6.84	Columbia, S.C.
6.40	6.04	6.81	6.69	6.86	6.80	7.16	6.43	5.00	6.91	6.61	Atlanta, Ga.*
6.78	6.26	7.57	7.13		6.80			5.00	7.30	6.95	Jacksonville, Fla.
6.59	6.20	7.52	6.98	6.88	6.88	7.82	6.58	5.00	6.98	6.20	3 E. S. Central cities
5.93	6.04	6.36	6.04	6.00	6.00	7.45	6.19	5.00	6.29	6.20	Paducah, Ky.
6.63	6.19	7.54	6.93	6.92	6.99	7.84	6.80	5.00	7.20	6.20	Birmingham, Ala.*
6.52	6.31	7.76	7.58		6.42			5.00	5.71		Jackson, Miss.
6.99	6.40	7.75	6.96	7.14	7.33	7.70	6.80	5.00	7.20	7.23	6 W. S. Central cities
6.26	6.04	7.80	6.26	6.62	6.57		6.78	5.00	6.16	6.69	Little Rock, Ark.
7.17		7.33	7.07					5.00	7.36	7.20	Baton Rouge, La.
6.82	6.01	7.80	6.73	7.05	6.91	7.47	6.15	5.00	7.12	7.25	Oklahoma City, Okla.
7.41	7.30	7.25	7.39	7.24	7.24	7.90		5.00	7.44	7.34	Austin, Tex.
7.22	6.67	7.82	7.20	7.35	7.92	7.83	7.28	5.00	7.48	7.28	Dallas, Tex.
7.22	6.59	6.09	7.54		7.03	8.03	8.00	5.00	7.27	7.74	Wichita Falls, Tex.
7.02	6.58	7.91	7.25	7.30	7.40	6.86	7.23	5.00	7.13	7.27	6 Mountain cities
7.82		8.02	8.24	8.52			8.42	5.00	8.14	7.87	Butte, Mont.
6.95	6.49	7.97	7.82	7.71			7.22	5.00	7.44	7.81	Boise, Idaho
6.93	6.55	7.96	8.00	8.25			7.77	5.00	7.01	7.93	Casper, Wyo.
6.62	6.14	7.77	7.12	6.81	7.00	6.84		5.00	6.67	6.73	Pueblo, Colo.
7.31	6.36	8.83	7.67	8.00	7.75		7.08	5.00	7.70	7.86	Phoenix, Ariz.
6.97	6.77	7.69	6.99	7.15	7.19	6.87	7.16	5.00	6.93	7.04	Salt Lake City, Utah
6.34	5.71	7.07	6.76	6.76	6.57	7.22	6.68	5.00	6.72	5.87	4 Pacific cities
6.25	5.00	7.12	6.87	6.78	6.51		6.68	5.00	6.78	6.40	Seattle, Wash.*
6.09	6.13	6.91	6.42	6.62	6.38		6.45	5.00	6.54	4.57	Portland, Ore.
6.58	6.15	7.05	6.94	6.84	6.58		6.72	5.00	6.84	5.53	Sacramento, Calif.
6.79	6.22	7.22	6.96	6.99	6.97	7.22	7.00	5.00	6.87	6.02	San Diego, Calif.*

TABLE D 30

Mortgaged Rented Dwellings, First Mortgage Contract Interest Rates, Simple and Weighted Averages by Holding Agency, 30 Cities by Geographic Division, January 1, 1934

	SIMPLE AVERAGES										
	All ^{3,4} holding agencies	Life Ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other
30 cities¹	6.39	6.11	6.95	6.47	6.42	6.57	6.00	6.27	5.00	6.45	6.35
3 New England cities	5.97	5.88	6.21	5.96	5.91	5.93		6.05		6.06	6.18
Portland, Me.	6.07	6.00	6.87	5.94	6.00			6.00		5.86	6.29
Worcester, Mass.	5.70	5.50	5.80	5.88	5.83			6.00		6.18	5.93
Providence, R.I.*	6.06	6.00	6.32	5.99	6.00	5.93		6.07		6.04	6.26
3 Mid. Atlantic cities	5.60	5.98	5.91	5.97	5.45	6.06		5.97		5.86	5.96
Syracuse, N.Y.	5.46	6.00		5.95	5.25			6.00		5.83	
Trenton, N.J.	5.87	5.80	6.08	6.00	5.64	6.20		5.64		5.86	5.88
Erie, Pa.	5.94		5.84	6.00	6.00	6.00		6.00		5.96	6.00
5 E. N. Central cities	6.22	6.07	6.75	6.09	6.21	6.45	6.00	6.04	5.00	6.02	6.09
Cleveland, Ohio*	6.14	6.02	6.81	6.04	6.13	6.34		6.02	5.00	6.04	6.08
Indianapolis, Ind.	6.46	6.24	6.61	6.23	6.50	7.00		6.07	5.00	5.98	6.10
Peoria, Ill.	6.64	6.08	6.90	6.02	6.00	6.33		6.00	5.00	5.80	6.11
Lansing, Mich.	6.49	6.47	6.60	6.73	6.40	6.00	6.00	6.50	5.00	6.40	6.65
Racine, Wis.	5.98	6.00	6.29	6.00		5.96		6.00		5.91	5.88
8 W. N. Central cities	6.20	5.97	6.62	6.21	6.05	6.16		5.90	5.00	6.15	6.10
Minneapolis, Minn.	6.02	5.88	6.40	6.02	5.92	6.06		5.99	5.00	5.98	6.00
St. Paul, Minn.	5.96	5.92	6.39	6.19	6.00	5.98		5.58	5.00	5.95	6.00
Des Moines, Iowa	6.36	6.11	6.50	6.31	6.36	6.48			5.00	6.52	6.16
Springfield, Mo.	7.26	6.35	8.04	7.11		7.00				7.23	6.88
Sioux Falls, S.D.	6.19	6.03	6.33	6.35	6.60	6.04				6.28	6.38
Lincoln, Neb.	6.32	6.05	6.94			5.94		6.07		6.10	5.00
Topeka, Kan.	7.16	6.00	7.92	7.23	6.33	6.42		5.90	5.00	6.44	6.22
Wichita, Kan.	6.69	6.18	7.30	6.36		6.55		6.06	5.00	6.53	7.35
1 S. Atlantic city	6.83	6.17	7.60	7.67	7.14	7.01		6.54	5.00	7.27	6.92
Atlanta, Ga.*	6.83	6.17	7.60	7.67	7.14	7.01		6.54	5.00	7.27	6.92
1 E. S. Central city	6.72	6.16	7.16	7.08	6.92	7.03		6.92	5.00	7.15	7.17
Birmingham, Ala.*	6.72	6.16	7.16	7.08	6.92	7.03		6.92	5.00	7.15	7.17
3 W. S. Central cities	7.11	6.35	7.87	7.17	7.60	7.01		7.00	5.00	7.38	6.68
Little Rock, Ark.	6.61	5.95	7.78	6.56		6.81			5.00	6.64	6.50
Oklahoma City, Okla.	6.91	6.01	7.76			6.73			5.00	7.34	5.55
Dallas, Tex.	7.37	6.72	7.98	7.28	7.60	7.29		7.00	5.00	7.55	7.72
2 Mountain cities	7.27	6.70	7.96	7.36	7.35	7.56		7.36	5.00	7.25	7.00
Phoenix, Ariz.	7.53	6.54	8.27	8.00	8.00	7.74			5.00	7.65	7.00
Salt Lake City, Utah	7.16	6.77	7.83	7.11	7.09	7.49		7.36	5.00	7.09	7.00
4 Pacific cities	6.70	6.22	7.23	6.80	6.83	6.74		6.64	5.00	6.84	6.44
Seattle, Wash.*	6.69	6.17	7.16	6.76	6.86	6.80		6.67	5.00	6.83	6.83
Portland, Ore.	6.36	6.23	7.28	6.70	6.56	6.64		6.23	5.00	6.72	4.53
Sacramento, Calif.	6.89	6.36	7.20	6.90	6.86	6.25				6.90	7.00
San Diego, Calif.*	6.93	6.26	7.37	6.97	6.99	6.89		6.92	5.00	6.95	6.86

Source: *Financial Survey of Urban Housing*. The number of reports on which these interest rates are based is shown for all agencies in the rented section of Table D 28. The distribution of the number reporting by agency holding the loan is approximately the same as shown in Table D 18. Rates not shown for fewer than 3 reports.

* Metropolitan district.

¹ Geographic division and 30-city percentages weighted by estimated debt on first mortgage loans in each city (RPI).

² Individual interest rates for each agency and city weighted by amount of principal outstanding on first mortgage loans by agency holding the loan.

³ Includes public bond issues:

	Per cent	
	Simple average	Weighted average
Racine, Wis.	6.00	6.00
San Diego, Calif.	5.83	6.40

⁴ The data do not allow the presentation of contract interest rates by agency holding the loan for all 52 cities. Contract interest rates for all agencies combined for the 52 cities are shown in the first mortgage rented section of Table D 27.

TABLE D 30

Mortgaged Rented Dwellings, First Mortgage Contract Interest Rates, Simple and Weighted Averages by Holding Agency, 30 Cities by Geographic Division, January 1, 1934

WEIGHTED AVERAGES ²											
All ^{3,4} holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	
6.24	5.99	6.98	6.37	6.35	6.49	6.00	6.19	5.00	6.30	6.20	30 cities ¹
5.87	5.83	6.33	5.84	5.87	5.94		5.93		5.81	6.11	3 New England cities
6.04	6.07	6.58	5.92	6.00			6.00		5.89	6.18	Portland, Me.
5.47	5.28	5.80	5.78	5.53			5.90		5.38	5.93	Worcester, Mass.
6.00	6.00	6.50	5.86	5.98	5.94		5.93		5.96	6.17	Providence, R.I.*
5.65	5.98	5.96	5.98	5.45	6.03		5.99		5.89	5.94	3 Mid. Atlantic cities
5.54	6.00		5.97	5.27			6.00		5.88		Syracuse, N.Y.
5.77	5.61	5.91	6.00	5.57	6.11		5.94		5.74	5.79	Trenton, N.J.
5.95		5.98	6.00	6.00	6.00		6.00		5.97	6.00	Erie, Pa.
7.15	5.94	6.73	6.07	6.19	6.43	6.00	6.03	5.00	5.87	6.03	5 E. N. Central cities
6.09	5.86	6.79	6.03	6.13	6.51		6.01	5.00	5.83	6.01	Cleveland, Ohio*
6.34	6.16	6.58	6.16	6.40	6.32		6.05	5.00	5.96	6.14	Indianapolis, Ind.
6.39	6.06	6.82	6.01	6.00	6.00		6.00	5.00	5.98	5.73	Peoria, Ill.
6.35	6.26	6.41	6.75	6.42	6.00	6.00	6.44	5.00	6.31	6.68	Lansing, Mich.
5.98	6.00	6.37	6.00		5.97		6.00		5.92	5.60	Racine, Wis.
6.06	5.88	6.74	6.11	5.97	6.06		5.81	5.00	6.05	5.85	8 W. N. Central cities
5.91	5.78	6.52	5.87	5.83	6.01		5.95	5.00	5.96	5.66	Minneapolis, Minn.
5.94	5.95	6.87	6.07	6.00	5.97		5.58	5.00	5.92	6.00	St. Paul, Minn.
6.18	5.97	6.44	6.17	6.15	6.19			5.00	6.43	6.10	Des Moines, Iowa
7.00	6.18	6.17	6.80		6.65				6.99	6.66	Springfield, Mo.
6.01	5.94	6.18	6.81	6.38	6.12				5.63	6.20	Sioux Falls, S. D.
6.14	5.97	6.95			5.96		5.99		6.06	4.45	Lincoln, Neb.
6.86	5.78	7.95	7.26	6.61	6.13		5.96	5.00	6.09	6.31	Topeka, Kan.
6.34	5.97	7.14	6.33		6.24		5.42	5.00	6.12	6.79	Wichita, Kan.
6.35	5.96	7.25	7.30	7.16	6.88		6.27	5.00	7.03	6.65	1 S. Atlantic city
6.35	5.96	7.25	7.30	7.16	6.88		6.27	5.00	7.03	6.65	Atlanta, Ga.*
6.37	5.94	7.23	7.32	6.99	6.50		6.79	5.00	7.17	7.08	1 E. S. Central city
6.37	5.94	7.22	7.32	6.99	6.50		6.79	5.00	7.17	7.08	Birmingham, Ala.*
7.05	6.32	8.54	7.14	6.96	6.97		7.00	5.00	7.07	6.77	3 W. S. Central cities
6.32	5.93	8.08	6.31		6.48			5.00	6.59	6.19	Little Rock, Ark.
7.02	5.97	9.77			6.45			5.00	6.90	6.06	Oklahoma City, Okla.
7.21	6.71	7.53	7.29	6.96	7.53		7.00	5.00	7.31	7.50	Dallas, Tex.
7.01	6.71	8.03	7.29	6.93	7.28		7.34	5.00	7.03	7.15	2 Mountain cities
7.39	6.63	7.90	8.00	8.00	7.76			5.00	7.50	7.32	Phoenix, Ariz.
6.86	6.74	8.08	7.01	6.50	7.06		7.34	5.00	6.84	7.08	Salt Lake City, Utah
6.42	6.07	7.09	6.55	6.73	6.69		6.55	5.00	6.76	5.95	4 Pacific cities
6.26	5.91	7.05	6.38	6.78	6.79		6.55	5.00	6.76	6.02	Seattle, Wash.*
6.20	6.12	6.77	6.46	6.41	6.53		6.08	5.00	6.59	4.44	Portland, Ore.
6.82	6.60	7.10	6.82	6.51	6.24				6.91	6.83	Sacramento, Calif.
6.88	6.19	7.47	6.96	6.96	6.75		6.97	5.00	6.93	6.71	San Diego, Calif.*

TABLE D 31

Mortgaged Dwellings, Number reporting Effective Interest Rates on First Mortgages by Tenure and Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	OWNER - OCCUPIED										
	All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	H. O. Loan Corp.	Indi-vidual	Other ¹
52 cities	25,263	3,482	4,937	3,151	2,128	2,676	115	749	850	6,205	970
4 New England cities	1,032	24	245	116	362	31		20	16	178	40
Portland, Me.	215	4	81	8	71					39	2
Worcester, Mass.	127	2	13	4	82	3		1	1	8	13
Providence, R.I.*	597	17	134	97	181	27		15	10	93	23
Waterbury, Conn.	93	1	7	7	28	1		4	5	38	2
4 Mid. Atlantic cities	993	30	203	81	98	6	2	10	14	512	39
Binghamton, N.Y.	88	2	1	10	16			1		36	2
Syracuse, N.Y.	109	13		4	64	1		1		23	3
Trenton, N.J.	225	7	66	13	6				2	118	13
Erie, Pa.	591	8	136	54	10	5	2	8	12	335	21
6 E. N. Central cities	6,326	508	1,645	1,850	701	156	28	228	187	843	182
Cleveland, Ohio*	4,203	356	648	1,751	673	58	20	104	128	358	107
Indianapolis, Ind.	460	66	235	42	7	3	1	44	21	26	15
Peoria, Ill.	612	57	428	22	8	2	5	7	2	61	20
Lansing, Mich.	207	25	88	13	8	4	1	5	17	42	4
Kenosha, Wis.	273	3	41	8	2	24	1	55	6	119	14
Racine, Wis.	571	1	205	14	3	65		11	13	237	22
10 W. N. Central cities	5,231	718	1,109	339	235	755	8	182	146	1,674	165
Minneapolis, Minn.	2,152	311	258	185	183	332	3	71	32	727	72
St. Paul, Minn.	485	42	52	32	4	59	1	7	14	267	7
Des Moines, Iowa	401	81	49	40	13	54		4	31	110	19
St. Joseph, Mo.	211	16	46	28	6	50		6	2	40	15
Springfield, Mo.	330	34	72	12	5	40		4	4	139	20
Fargo, N.D.	189	7	41	12	2	18		1	28	55	7
Sioux Falls, S.D.	207	28	7	10	4	81	2	2	8	58	9
Lincoln, Neb.	262	39	99	7	3	16	1	28	2	67	2
Topeka, Kan.	532	52	310	30	15	49		10	12	50	4
Wichita, Kan.	482	108	177	3		56	1	49	15	63	10
9 S. Atlantic cities	2,729	707	239	189	91	535	10	86	75	673	144
Hagerstown, Md.	132	1	23	9		1		1	1	91	5
Richmond, Va.	489	79	19	90	9	107	1	33	6	87	58
Wheeling, W.Va.*	200	28	43	27	21	4	2	8	6	43	18
Asheville, N.C.	223	87	26	4		49	1	2	11	38	5
Greensboro, N.C.	123	63	22	3	1	9	2	1	2	16	4
Charleston, S.C.	89	2	6	1		4		4		69	3
Columbia, S.C.	118	15	54	2		3		2	6	35	1
Atlanta, Ga.*	1,249	405	43	27	59	345	4	38	33	249	46
Jacksonville, Fla.	106	27	9	1		13		1	6	45	4
3 E. S. Central cities	1,564	445	343	58	13	246	5	24	59	308	63
Paducah, Ky.	78	28	12	10	1	2	1	5	1	18	2
Birmingham, Ala.*	1,416	384	308	46	12	241	4	19	58	293	61
Jackson, Miss.	70	33	23	2		3				9	
6 W. S. Central cities	1,952	336	493	128	38	270	48	25	92	448	74
Little Rock, Ark.	228	35	32	69	3	26		3	16	36	8
Baton Rouge, La.	38		30	2		1				2	2
Oklahoma City, Okla.	632	122	237	5	9	81	1	5	51	109	12
Austin, Tex.	193	5	18	10		27	37		2	87	7
Dallas, Tex.	716	159	128	38	26	116	5	12	17	171	44
Wichita Falls, Tex.	145	15	48	4		19	5	5	5	43	1
6 Mountain cities	1,568	156	307	63	81	180	7	92	126	507	49
Butte, Mont.	233		1	28	1	6	1	8	14	156	18
Boise, Idaho	222	14	96	1	2	7		4	20	70	8
Casper, Wyo.	43		17	1						12	13
Pueblo, Colo.	184	3	48	2		1	3		38	85	4
Phoenix, Ariz.	228	27	17	7	26	33		7	14	95	2
Salt Lake City, Utah	658	112	128	24	52	133	3	73	28	86	17
4 Pacific cities	3,868	558	353	347	511	497	7	84	135	1,182	214
Seattle, Wash.*	1,527	235	86	100	398	228	2	47	69	339	43
Portland, Ore.	888	160	88	31	32	139		24	44	295	95
Sacramento, Calif.	444	45	66	58	6	15		1	2	207	48
San Diego, Calif.*	1,009	118	153	160	75	115	5	12	20	321	30

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Includes public bond issues:

Owner-occupied	Rented
(number of reports)	
Kenosha, Wis.	5
Racine, Wis.	2
Richmond, Va.	1
Paducah, Ky.	1
Seattle, Wash.	1
Racine, Wis.	1
Seattle, Wash.	2
San Diego, Calif.	1

²Where only number 'All holding agencies' is shown, number by agency holding the loan was not obtained by Financial Survey of Urban Housing either because the number of reports was too small or because of lack of related information for rented properties.

TABLE D 31

Mortgaged Dwellings, Number reporting Effective Interest Rates on First Mortgages by Tenure and Holding Agency, 52 Cities by Geographic Division, January 1, 1934

← RENTED →											
All ² holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other ¹	
3,351	436	494	373	288	337	4	110	33	738	111	52 cities
117	2	17	12	42	1		5	2	20	4	4 New England cities
35		7	4	14			2	2	6		Portland, Me.
18		1	1	11					2	3	Worcester, Mass.
52	2	9	7	17	1		3		12	1	Providence, R.I.*
12											Waterbury, Conn.
125	5	18	7	6	10	1	2	1	53	6	4 Mid. Atlantic cities
14											Binghamton, N.Y.
19	4		1		9		1	1	3		Syracuse, N.Y.
25	1	7		3					10	4	Trenton, N.J.
67		11	6	3	1	1	1		40	4	Erie, Pa.
834	68	239	199	124	11		39	9	94	29	6 E. N. Central cities
511	52	70	180	121	3		15	6	52	12	Cleveland, Ohio*
135	9	85	12	3	2		14	2	2	6	Indianapolis, Ind.
73	4	80	2				3		2	2	Peoria, Ill.
27	3	12	2				1		8	1	Lansing, Mich.
22											Kenosha, Wis.
66		12	3		6		6	1	30	6	Racine, Wis.
825	131	117	56	34	122	2	28	6	244	27	10 W. N. Central cities
284	45	29	19	19	44		14	2	81	11	Minneapolis, Minn.
87	12	3	5	3	11		4	3	45	1	St. Paul, Minn.
129	25	12	16	6	16				47	7	Des Moines, Iowa
36											St. Joseph, Mo.
44	6	13	3		6				15	1	Springfield, Mo.
22											Fargo, N.D.
46	7	2	3	1	17	1			14	3	Sioux Falls, S.D.
55	7	19	1		5	1	5		16	1	Lincoln, Neb.
53	10	17	5	3	9		1	1	6	1	Topeka, Kan.
87	19	22	4	2	14		4		20	2	Wichita, Kan.
334	48	3	2	7	45		5	1	44	10	9 S. Atlantic cities
18											Hagerstown, Md.
48											Richmond, Va.
28											Wheeling, W. Va.*
5											Asheville, N.C.
21											Greensboro, N.C.
14											Charleston, S.C.
19											Columbia, S.C.
165	48	3	2	7	45		5	1	44	10	Atlanta, Ga.*
16											Jacksonville, Fla.
98	17	3	4	2	14		4	2	16	2	3 E. S. Central cities
4											Paducah, Ky.
64	17	3	4	2	14		4	2	16	2	Birmingham, Ala.*
30											Jackson, Miss.
352	53	44	30	4	57		3	4	78	7	6 W. S. Central cities
50	8	5	21	1	7			2	5	1	Little Rock, Ark.
9											Baton Rouge, La.
95	26	20	1		20		2	1	22	3	Oklahoma City, Okla.
35											Austin, Tex.
140	24	19	8	3	30		1	1	51	3	Dallas, Tex.
23											Wichita Falls, Tex.
157	15	10	4	14	22		15	3	25	1	6 Mountain cities
9											Butte, Mont.
14											Boise, Idaho
11											Casper, Wyo.
14											Pueblo, Colo.
44	3	3	1	10	9		1	1	15	1	Phoenix, Ariz.
65	12	7	3	4	13		14	2	10		Salt Lake City, Utah
509	92	43	59	55	55	1	12	5	164	23	4 Pacific cities
122	32	7	6	23	13		6	1	31	3	Seattle, Wash.*
129	32	6	1	8	19		1	3	46	13	Portland, Ore.
50	5	10	5	3					25	2	Sacramento, Calif.
208	23	20	47	21	23	1	5	1	62	5	San Diego, Calif.*

TABLE D 32

Mortgaged Owner-occupied Dwellings, First Mortgage Effective Interest Rates (per cent), Simple and Weighted Averages by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

	SIMPLE AVERAGE										
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other
52 cities¹	6.73	6.56	7.31	6.73	6.85	7.30	7.10	6.83	5.25	6.60	6.62
4 New England cities	6.18	6.37	6.47	6.25	6.06	6.40		6.15	5.22	6.11	6.16
Portland, Me.	6.22	5.78	6.40	6.03	6.19					6.03	
Worcester, Mass.	5.75		5.79	6.00	5.84	5.73				5.94	6.25
Providence, R.I.*	6.43	6.41	6.84	6.50	6.27	6.70		6.18	5.25	6.24	6.12
Waterbury, Conn.	5.89		6.20	5.71	5.94			6.00	5.12	5.89	
4 Mid. Atlantic cities	5.98	6.36	6.51	5.98	5.82	6.52		6.41	5.24	6.28	6.27
Binghamton, N.Y.	6.27			6.47	6.51					6.13	
Syracuse, N.Y.	5.73	6.54		5.78	5.50					6.31	6.10
Tranton, N.J.	6.16	6.04	6.47	5.83	5.90					6.05	6.19
erie, Pa.	6.48	6.05	6.54	6.45	7.04	6.52		6.41	5.24	6.48	6.90
6 E. N. Central cities	6.53	6.39	7.08	6.46	6.66	7.46	6.70	6.42	5.18	6.23	6.42
Cleveland, Ohio*	6.49	6.35	7.15	6.41	6.54	6.95	6.69	6.36	5.18	6.15	6.49
Indianapolis, Ind.	6.70	6.51	6.90	6.66	6.71	10.47		6.63	5.21	6.53	5.96
Peoria, Ill.	7.08	6.59	7.28	6.71	7.28		6.80	6.61		6.49	6.78
Lansing, Mich.	6.57	6.27	6.80	6.72	7.01	7.00		6.80	5.29	6.66	6.28
Kenosha, Wis.	6.42	6.50	7.09	6.26	6.80	6.80		6.23	5.08	6.33	6.23
Racine, Wis.	6.30		6.46	6.48	6.10	6.39		6.68	5.12	6.13	6.69
10 W. N. Central cities	6.82	6.63	7.20	6.80	6.86	6.95	7.50	7.15	5.25	6.73	6.85
Minneapolis, Minn.	6.65	6.65	6.91	6.74	6.53	6.82	7.50	6.84	5.20	6.54	6.72
St. Paul, Minn.	6.57	6.54	7.29	6.56	6.68	6.67		7.89	5.14	6.46	6.56
Des Moines, Iowa	6.83	6.61	6.99	6.78	7.14	7.21		7.03	5.37	7.13	6.84
St. Joseph, Mo.	6.94	6.16	7.33	6.72	7.00	7.08		7.25		6.87	6.80
Springfield, Mo.	8.12	6.91	8.38	6.12	7.82	8.20		8.00	5.38	8.19	9.22
Fargo, N.D.	6.61	6.37	7.12	7.08		7.31			5.04	6.66	6.34
Sioux Falls, S.D.	6.98	6.61	7.41	7.01	8.58	6.86			5.56	7.38	6.44
Lincoln, Neb.	6.87	6.59	7.00	6.67	7.70	6.68		6.57		6.23	
Topeka, Kan.	7.69	6.73	8.26	7.11	7.19	7.20		6.78	5.23	6.95	6.80
Wichita, Kan.	7.40	6.93	7.79	6.97		7.50		7.42	5.60	7.41	7.67
9 S. Atlantic cities	7.26	6.70	7.88	7.25	8.03	7.83	8.10	8.02	5.36	7.39	7.15
Hagerstown, Md.	6.29		6.09	6.08						6.30	7.46
Richmond, Va.	7.02	6.48	7.71	6.99	7.00	7.65		7.05	5.47	6.69	7.03
Wheeling, W. Va.*	6.48	6.25	7.28	6.29	6.60	7.98		6.69	5.27	6.05	5.99
Asheville, N.C.	6.47	6.32	6.68	6.53		6.73			5.32	6.67	6.12
Greensboro, N.C.	6.26	6.28	6.22	6.50		6.51				6.16	6.15
Charleston, S.C.	7.60		7.20			7.53			5.08	7.85	7.43
Columbia, S.C.	7.94	6.67	8.33			8.90			5.12	8.43	
Atlanta, Ga.*	7.73	7.05	8.70	8.03	9.10	7.92	8.10	9.03	5.28	8.18	7.59
Jacksonville, Fla.	7.92	6.87	7.84			8.51			5.77	8.61	8.15
3 E. S. Central cities	7.46	6.79	8.15	7.63	7.53	7.71	7.75	6.98	5.35	7.84	6.78
Paducah, Ky.	7.10	6.79	7.43	7.92				6.36		7.29	
Birmingham, Ala.*	7.52	6.78	8.16	7.62	7.53	7.85	7.75	7.01	5.35	8.17	6.78
Jackson, Miss.	7.20	6.85	8.32			6.80				5.79	
6 W. S. Central cities	7.80	7.23	6.44	7.78	8.58	7.94	7.92	7.63	5.40	7.88	7.66
Little Rock, Ark.	7.30	7.07	6.46	7.21	8.57	7.76		7.17	5.38	7.13	7.15
Baton Rouge, La.	7.62		7.62								
Oklahoma City, Okla.	7.77	7.02	8.49	7.74	8.26	8.01		7.44	5.52	7.88	7.53
Austin, Tex.	7.83	7.22	7.79	7.76		7.81	8.15		5.20	7.82	7.76
Dallas, Tex.	7.96	7.47	6.52	7.86	8.85	7.98	7.80	7.93	5.33	8.07	8.29
Wichita Falls, Tex.	7.77	6.95	8.98	8.75		7.57	8.78	7.40	5.40	7.86	
6 Mountain cities	7.65	6.90	6.28	7.57	7.82	8.35	6.61	7.91	5.29	7.62	8.00
Butte, Mont.	8.36			8.29		11.80		9.61	5.19	8.38	9.07
Boise, Idaho	6.20	6.82	8.85			8.99		7.90	5.74	8.23	8.03
Casper, Wyo.	7.49		8.22						5.39	7.89	
Pueblo, Colo.	7.24	6.87	8.32				6.33		5.44	7.43	7.88
Phoenix, Ariz.	8.04	6.90	8.86	8.10	8.57	8.56		8.00	5.12	8.32	
Salt Lake City, Utah	7.50	6.92	8.01	7.33	7.56	7.95	6.67	7.76	5.26	7.28	7.94
4 Pacific cities	7.22	6.70	8.07	7.46	7.58	7.40	7.68	7.20	5.27	6.68	6.47
Seattle, Wash.*	7.27	6.78	8.12	7.66	7.44	7.27		7.36	5.30	7.48	7.45
Portland, Ore.	6.78	6.55	6.01	6.80	7.33	7.09		6.48	5.28	7.24	5.02
Sacramento, Calif.	7.38	6.55	7.73	7.78	7.98	7.30				7.64	6.12
San Diego, Calif.*	7.73	6.88	8.23	7.93	8.02	8.22	7.68	8.01	5.21	7.69	7.00

Source: *Financial Survey of Urban Housing*. For number of reports upon which these interest rates are based see the owner-occupied section of Table D 31. Rates not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52-city percentages weighted by estimated debt on first mortgage loans in each city (RPI).

²Individual interest rates for each agency and city weighted by amount of principal outstanding on first mortgage loans by agency holding the loan.

³Includes public bond issues:

	Simple average	Per cent	Weighted average
Kenosha, Wis.	6.74		6.86

TABLE D 32

Mortgaged Owner-occupied Dwellings, First Mortgage Effective Interest Rates (per cent), Simple and Weighted Averages by Holding Agency, 52 Cities by Geographic Division, January 1, 1934

← WEIGHTED AVERAGES →											
All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp	Indi- vidual	Other	
6.57	6.37	7.22	6.63	6.66	7.00	7.06	6.64	5.22	6.49	6.44	52 cities ¹
6.17	6.41	6.60	6.36	6.06	6.43		6.10	5.11	6.08	6.09	4 New England cities
6.10	5.77	6.36	6.01	6.11					5.99		Portland, N.Y.
5.71		5.96	6.31	5.82	5.57				5.90	6.19	Worcester, Mass.
6.45	6.45	7.00	6.52	6.29	6.80		6.13	5.12	6.22	6.04	Providence, R.I.*
5.84		6.18	5.85	5.92			6.00	5.09	5.85		Waterbury, Conn.
5.91	6.30	6.39	5.87	5.74	6.36		6.25	5.18	6.12	6.12	4 Mid. Atlantic cities
6.18			6.20	6.44					6.06		Binghamton, N.Y.
5.89	6.48		5.83	5.27					6.09	6.12	Syracuse, N.Y.
6.03	6.02	6.40	4.85	5.92					6.01	5.99	Trenton, N.J.
6.36	5.97	6.39	6.67	6.70	6.36		6.25	5.18	6.37	6.22	Erle, Pa.
6.45	6.29	7.07	6.36	6.54	7.03	6.63	6.36	5.19	6.06	6.29	6 E. N. Central cities
6.42	6.25	7.17	6.32	6.51	6.90	6.63	6.35	5.16	5.96	6.32	Cleveland, Ohio*
6.52	6.45	6.79	6.54	6.81	7.92		6.35	5.17	6.38	6.01	Indianapolis, Ind.
6.86	6.51	7.17	6.19	6.63		6.69	6.20		6.22	6.73	Peoria, Ill.
6.41	6.22	6.81	6.74	6.95	7.01		6.22		6.52	6.22	Lansing, Mich.
6.36	8.14	6.88	6.18	5.92	6.67		6.20	5.08	6.27	6.31	Kenosha, Wis.
6.34		6.44	6.45	5.74	6.36		6.64	5.81	6.13	6.43	Racine, Wis.
6.54	6.14	7.11	6.68	6.72	6.76	7.35	6.90	5.19	6.51	6.76	10 W. N. Central cities
6.31	5.64	6.88	6.56	6.45	6.72	7.35	6.80	5.17	6.43	6.66	Minneapolis, Minn.
6.46	6.47	7.14	6.64	6.96	6.51		6.92	5.11	6.37	6.57	St. Paul, Minn.
6.48	6.42	6.67	6.56	6.77	6.86		7.10	5.24	6.69	6.40	Des Moines, Iowa
6.80	6.19	7.25	6.64	7.16	6.77		7.46		6.39	7.24	St. Joseph, Mo.
7.51	6.56	8.31	7.06	7.72	7.62		7.63	5.22	7.59	8.32	Springfield, Mo.
6.40	6.39	7.17	7.79	7.21	7.21			5.03	6.59	5.81	Fargo, N.D.
6.57	6.42	7.07	6.80	8.07	6.71			5.23	6.49	6.33	Sioux Falls, S.D.
6.52	6.47	6.97	6.60	6.06	6.53		6.63		5.96		Lincoln, Neb.
7.51	6.82	8.19	6.94	7.19	7.07		6.96	5.25	6.88	6.90	Topeka, Kan.
7.11	6.78	7.72	7.05		6.97		6.98	5.50	7.07	7.71	Wichita, Kan.
6.91	6.63	7.36	7.07	7.11	7.47	8.19	7.09	5.38	7.02	6.90	9 S. Atlantic cities
6.12		6.10	6.10						6.10	6.91	Hagerstown, Md.
6.72	6.47	6.66	6.79	7.17	6.94		6.84	5.55	6.59	6.87	Richmond, Va.
6.39	6.19	7.27	6.23	6.35	7.37		6.72	5.32	5.93	6.01	Wheeling, W. Va.*
6.39	6.41	6.25	6.18		6.76				6.28	6.09	Asheville, N.C.
6.35	6.30	6.20	6.89		6.57				6.13	6.10	Greensboro, N.C.
7.12			7.34		7.47			5.06	7.43	7.54	Charleston, S.C.
7.39	6.60	8.13			8.39			5.10	7.54		Columbia, S.C.
7.25	6.86	8.04	7.72	7.34	7.79	8.19	7.35	5.29	7.68	7.27	Atlanta, Ga.*
7.35	6.99	7.59			7.90			6.63	7.80	7.44	Jacksonville, Fla.
7.09	6.66	8.05	7.36	7.23	7.47	7.81	6.77	5.28	7.22	6.40	3 E. S. Central cities
7.29	6.51	7.61	9.75				6.33		6.24		Paducah, Ky.
7.10	6.64	8.04	7.25	7.23	7.56	7.81	6.79	5.28	7.61	6.40	Birmingham, Ala.*
6.93	6.86	8.24			6.87				4.91		Jackson, Miss.
7.45	6.98	8.28	7.64	8.21	7.63	8.06	7.30	5.30	7.58	7.79	6 W. S. Central cities
6.88	6.84	7.79	6.90	7.49	7.44		6.86	5.26	6.70	6.84	Little Rock, Ark.
7.56		7.64									Baton Rouge, La.
7.38	6.85	8.32	8.00	7.83	7.60		7.29	5.34	7.51	7.80	Oklahoma City, Okla.
7.52	7.34	7.33	7.44	7.34	7.34	8.11		5.25	7.51	7.55	Austin, Tex.
7.63	7.09	8.57	7.54	8.71	7.78	7.99	7.36	5.28	7.84	8.05	Dallas, Tex.
7.48	6.68	8.50	7.70		7.31	8.68	8.00	5.45	8.02		Wichita Falls, Tex.
6.60	4.78	8.14	7.24	7.60	7.97	6.61	7.60	5.50	7.53	7.74	6 Mountain cities
6.32			8.14		11.07		9.02	5.22	8.76	7.63	Butte, Mont.
7.91	6.62	8.54			8.71		7.90	5.44	8.03	8.35	Boise, Idaho
7.31		8.16						5.34	8.04		Casper, Wyo.
7.08	7.09	8.20					6.58	5.28	7.13	8.47	Pueblo, Colo.
7.80	6.72	8.94	7.66	8.41	8.21		7.60	5.11	8.03		Phoenix, Ariz.
5.83	3.39	7.81	7.03	7.32	7.58	6.62	7.46	5.72	7.26	7.52	Salt Lake City, Utah
6.92	6.60	7.90	7.29	7.29	7.03	7.49	7.06	5.22	7.23	5.95	4 Pacific cities
6.95	6.63	7.94	7.45	7.23	6.91		7.18	5.22	7.30	6.51	Seattle, Wash.*
6.45	6.45	7.87	6.71	6.97	6.89		6.48	5.24	6.94	4.89	Portland, Ore.
7.14	6.50	7.61	7.50	7.52	6.73				7.49	5.91	Sacramento, Calif.
7.48	6.82	8.02	7.76	7.78	7.96	7.49	7.71	5.21	7.43	6.52	San Diego, Calif.*

TABLE D 33

Mortgaged Rented Dwellings, First Mortgage Effective Interest Rates (per cent), Simple and Weighted Averages by Holding Agency, 30 Cities by Geographic Division, January 1, 1934

	SIMPLE AVERAGES										
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other
30 cities¹	6.93	6.73	7.52	6.75	6.79	7.51		6.85	5.45	7.06	6.94
3 New England cities	6.14		6.46	6.10	6.17		5.73			6.07	6.10
Portland, Me.	6.29		7.14	6.05	6.19					6.12	
Worcester, Mass.	5.80				5.68						6.10
Providence, R.I.*	6.25		6.39	6.11	6.34		5.73			6.06	
3 Mid. Atlantic cities	6.03	6.75	6.63	6.62	5.73					6.26	6.33
Syracuse, N.Y.	5.82	6.75			5.33					6.17	
Trenton, N.J.	6.62		7.07		6.07					6.44	6.85
Erie, Pa.	6.47		6.44	6.62	6.87					6.47	6.10
5 E. N. Central cities	6.56	6.37	7.11	6.35	6.49	6.66	6.33	5.43	6.53	6.77	
Cleveland, Ohio*	6.46	6.35	7.20	6.29	6.34	6.67	6.25	5.43	6.54	6.88	
Indianapolis, Ind.	6.88	6.42	6.88	6.58	7.03		6.60			6.45	
Peoria, Ill.	6.95	6.43	7.01				6.13				
Lansing, Mich.	6.74	6.47	6.83							6.66	
Racine, Wis.	6.46		6.84	6.20		6.55	6.77		6.29	6.37	
8 W. N. Central cities	6.84	6.67	7.54	6.89	6.46	7.11	6.73	5.63	6.60	6.60	
Minneapolis, Minn.	6.69	6.65	7.07	6.74	6.47	6.86	6.83		6.54	6.59	
St. Paul, Minn.	6.58	6.43	8.10	7.12	6.30	7.09	5.85	5.63	6.32		
Des Moines, Iowa	6.97	6.82	7.32	6.64	6.50	7.89			6.88	6.57	
Springfield, Mo.	8.18	6.80	9.03	7.40		8.00			8.29		
Sioux Falls, S.D.	6.90	6.84		7.87		6.75			6.34	6.90	
Lincoln, Neb.	6.78	6.59	6.98			7.02	7.00		6.44		
Topeka, Kan.	7.40	6.84	8.63	7.24	7.07	6.51			6.95		
Wichita, Kan.	7.43	7.04	8.51	6.75		7.60	8.08		6.74		
1 S. Atlantic city	7.95	7.28	8.83		7.79	8.17	8.48		8.40	7.80	
Atlanta, Ga.*	7.95	7.28	8.83		7.79	8.17	8.48		8.40	7.80	
1 E. S. Central city	7.47	6.82	7.37	7.08		7.72	7.68		8.09		
Birmingham, Ala.*	7.47	6.82	7.37	7.08		7.72	7.68		8.09		
3 W. S. Central cities	7.80	6.92	8.38	8.05	8.10	8.15			7.99	7.46	
Little Rock, Ark.	7.65	6.45	8.58	7.81		8.56			7.26		
Oklahoma City, Okla.	7.41	6.65	7.98			7.85			7.74	6.00	
Dallas, Tex.	8.17	7.25	8.69	8.10	8.10	8.34			8.34	8.78	
2 Mountain cities	7.81	7.36	7.96	8.27	8.03	8.26	7.59		7.85		
Phoenix, Ariz.	8.30	7.50	9.20		8.62	8.48			8.22		
Salt Lake City, Utah	7.62	7.31	7.47	8.27	7.80	8.17	7.59		7.70		
4 Pacific cities	7.37	6.94	7.81	7.27	7.32	8.32	7.44	5.43	7.47	6.84	
Seattle, Wash.*	7.19	6.78	7.60	7.07	7.20	8.08	7.32		7.20		
Portland, Ore.	7.33	6.85	8.00		7.53	9.14			7.84	4.06	
Sacramento, Calif.	7.68	7.56	7.98	7.58	6.93			5.43	7.76		
San Diego, Calif.*	7.74	7.16	8.11	7.67	7.62	8.22	7.76		7.73	9.30	

Source: Financial Survey of Urban Housing. For number of reports upon which these interest rates are based see the rented section of Table D 31. Rates not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 30-city percentages weighted by estimated debt on first mortgage loans in each city (RPI).

²Individual interest rates for each agency and city weighted by amount of principal outstanding on first mortgage loans by agency holding the loan.

³The data do not allow the presentation of effective interest rates by agency holding the loan for all 52 cities. Effective interest rates for all agencies combined for 52 cities are shown in the first mortgage rented section of Table D 27.

TABLE D 33

Mortgaged Rented Dwellings, First Mortgage Effective Interest Rates (per cent), Simple and Weighted Averages by Holding Agency, 30 Cities by Geographic Division, January 1, 1934

← WE I G H T E D A V E R A G E S → ²											
All ³ holding agencies	Life ins. co.	BuILD. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	
6.74	6.54	7.42	6.77	6.70	7.21		6.70	5.41	6.88	6.87	30 cities ¹
6.22		6.73	7.66	6.19			5.69		6.06	6.08	3 New England cities
6.11		6.99	6.05	6.11					6.02		Portland, Me.
5.76				5.63						6.08	Worcester, Mass.
6.40		6.71	7.82	6.40			5.69		6.06		Providence, R.I.*
6.01	6.55	6.55	6.65	5.71					6.19	6.11	3 Mid. Atlantic cities
5.83	6.55			5.41					6.09		Syracuse, N.Y.
6.29		6.74		6.08					6.23	6.21	Trenton, N.J.
6.48		6.47	6.65	6.51					6.49	6.06	Erie, Pa.
6.45	6.26	7.03	6.26	6.44	6.29		6.27	5.39	6.39	6.67	5 E. N. Central cities
6.35	6.25	7.12	6.20	6.29	6.28		6.19	5.39	6.39	6.63	Cleveland, Ohio*
6.76	6.27	6.71	6.49	7.01			6.50		6.39	6.87	Indianapolis, Ind.
6.76	6.34	7.00					6.17				Peoria, Ill.
6.75	6.44	6.88							6.61		Lansing, Mich.
6.47		7.07	6.34		6.41		6.76		6.26	6.45	Racine, Wis.
6.72	6.67	7.43	6.82	6.30	6.81		6.79	5.62	6.50	6.19	8 W. N. Central cities
6.68	6.76	7.09	6.72	6.38	6.59		6.84		6.46	6.02	Minneapolis, Minn.
6.50	6.42	7.99	7.00	6.05	7.16		6.11	5.62	6.30		St. Paul, Minn.
6.64	6.65	6.76	6.51	6.17	7.11				6.59	6.55	Des Moines, Iowa
7.58	6.70	9.14	7.15		6.79				7.91		Springfield, Mo.
6.71	6.52		7.36		6.74				6.39	7.03	Sioux Falls, S.D.
6.66	6.49	6.91			6.61		6.87		6.40		Lincoln, Neb.
6.99	6.57	8.57	7.51	7.16	6.45				6.45		Topeka, Kan.
7.23	7.06	8.23	6.77		7.09		8.11		6.75		Wichita, Kan.
7.60	7.04	8.50		7.89	7.89		7.65		8.24	7.63	1 S. Atlantic city
7.60	7.04	8.50		7.89	7.89		7.65		8.24	7.63	Atlanta, Ga.*
7.19	6.72	7.45	7.02		7.42		7.55		8.02		1 E. S. Central city
7.19	6.72	7.45	7.02		7.42		7.55		8.02		Birmingham, Ala.*
7.33	6.74	8.31	7.77	8.19	7.67				7.33	7.93	3 W. S. Central cities
7.34	6.38	8.96	7.40		7.79				7.06		Little Rock, Ark.
6.98	6.53	7.96			7.68				6.94	7.18	Oklahoma City, Okla.
7.76	7.10	8.64	7.96	8.19	7.75				7.85	6.73	Dallas, Tex.
7.25	6.87	8.01	8.02	7.41	8.13		7.47		7.76		2 Mountain cities
7.94	7.41	9.31		8.49	8.57				7.72		Phoenix, Ariz.
6.97	6.65	7.49	8.02	6.98	7.95		7.47		7.77		Salt Lake City, Utah
7.06	6.54	7.52	6.76	7.02	8.23		7.36	5.44	7.23	6.91	4 Pacific cities
6.79	6.28	7.13	6.40	6.96	7.66		7.29		7.03		Seattle, Wash.*
7.10	6.66	7.89		6.86	10.00			5.44	7.22	4.31	Portland, Ore.
7.23	6.85	7.89	6.82	6.58					7.48		Sacramento, Calif.
7.66	6.97	8.06	7.66	7.50	8.13		7.54		7.67	9.20	San Diego, Calif.*

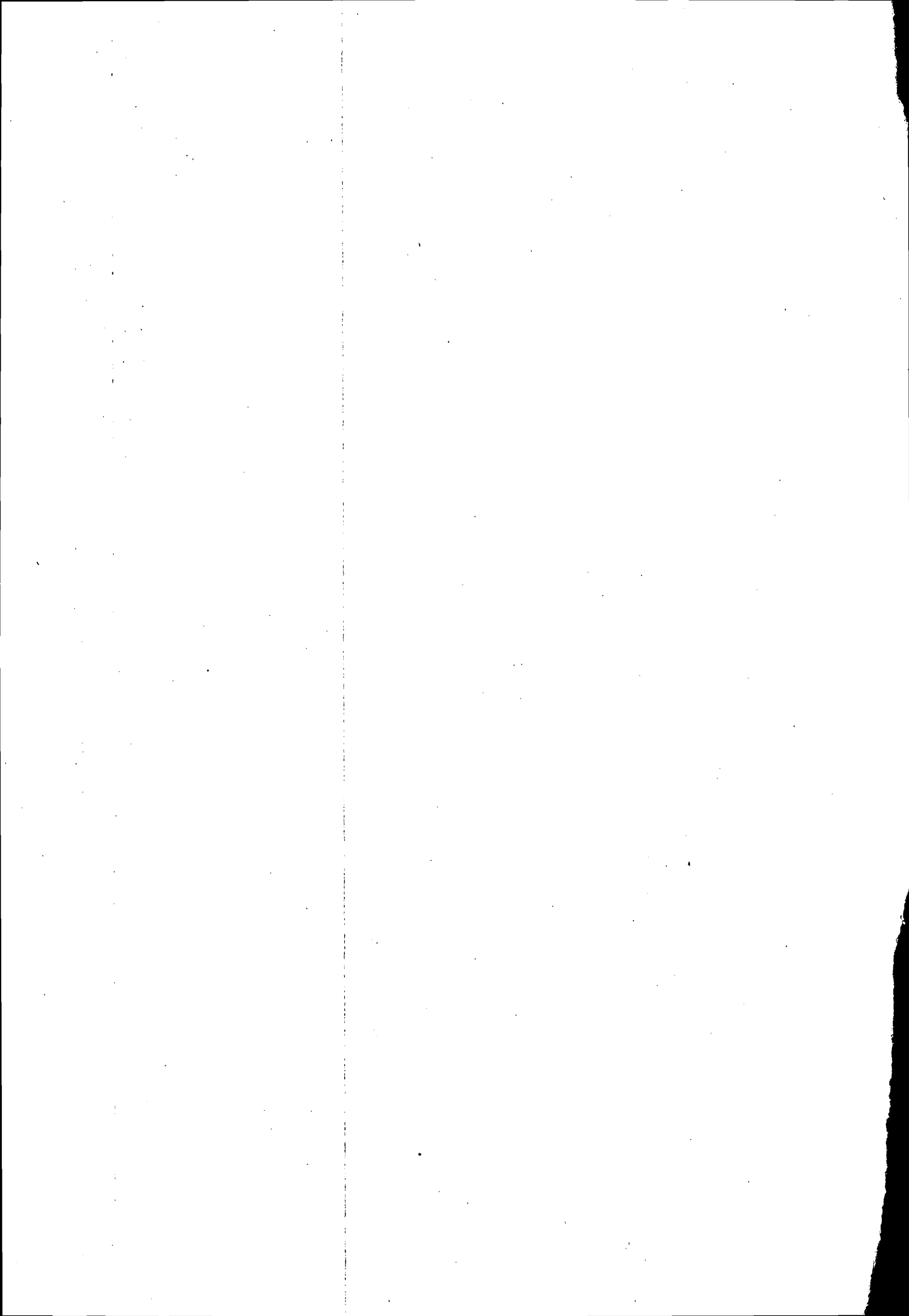


TABLE D 34

Mortgaged Owner-occupied Dwellings, Number reporting Contract Interest Rates on Second and Third Mortgages, by Holding Agency, 38 Cities by Geographic Division, January 1, 1934

	All ¹ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	Indi- vidual	Other ²
38 cities	5,797	44	165	321	143	340	195	77	4,110	402
4 New England cities	827	1	21	38	40	31	6	9	634	47
Portland, Me.	74		4	9		3		2	55	1
Worcester, Mass.	311	1	8	19	20	7		4	231	21
Providence, R.I.*	309		8	8	19	11	6	3	234	20
Waterbury, Conn.	133		1	2	1	10			114	5
4 Mid. Atlantic cities	537	2	8	37	12	12	9	6	430	21
Binghamton, N.Y.	32					1		2	29	
Syracuse, N.Y.	264	2		8	9	8	3	2	221	11
Trenton, N.J.	124		3	21	2	2	2	1	90	3
Erie, Pa.	117		5	8	1	1	4	1	90	7
5 E. N. Central cities	2,191	12	72	133	60	124	55	23	1,578	134
Cleveland, Ohio*	1,902	6	41	107	59	109	50	16	1,411	103
Indianapolis, Ind.	57	1	5	14	1	1	1	2	29	3
Peoria, Ill.	88	3	13			7			52	13
Kenosha, Wis.	44	1	4	2		2	2	3	25	5
Racine, Wis.	100	1	9	10		5	2	2	61	10
9 W. N. Central cities	553	9	24	16	4	20	23	12	393	52
Minneapolis, Minn.	153	1	2	4		5	1		116	24
Des Moines, Iowa	38	1		3		1		2	29	2
St. Joseph, Mo.	45		3		1	4	2	1	28	6
Springfield, Mo.	33	1	5	4		3			19	1
Fargo, N.D.	34		2		2		3	1	21	5
Sioux Falls, S.D.	34	1	1	1		2			25	4
Lincoln, Neb.	60	2	3	1		1	3	1	45	4
Topeka, Kan.	77	3	7	1		2	6	2	53	3
Wichita, Kan.	79		1	2	1	2	8	5	57	3
6 S. Atlantic cities	574	7	9	59	15	63	40	9	316	58
Richmond, Va.	174	1		22	1	21	13	1	90	25
Wheeling, W.Va.*	63	1	5	13		4	5	1	24	9
Asheville, N.C.	27			3		4			20	
Greensboro, N.C.	50	1		7	1	4	12		18	7
Columbia, S.C.	30	1	1	2		1	2		22	1
Atlanta, Ga.*	230	3	3	12	8	33	8	7	142	14
2 E. S. Central cities	171	6	8	5	1	27	5		106	13
Birmingham, Ala.*	137	3	7	4		25	4		81	13
Jackson, Miss.	34	3	1	1	1	2	1		25	
3 W. S. Central cities	331	2	6	13	1	19	30	4	220	38
Little Rock, Ark.	57		1	13			3	2	33	5
Oklahoma City, Okla.	187		3			10	11		130	13
Dallas, Tex.	107	2	2		1	9	16	2	57	18
1 Mountain city	65		5	1	3	6	4	6	34	6
Salt Lake City, Utah	65		5	1	3	6	4	6	34	6
4 Pacific cities	548	5	12	19	7	38	23	8	399	37
Seattle, Wash.*	97	2	1	7	3	5		1	69	9
Portland, Ore.	133	2	2	1	1	9	4	3	103	8
Sacramento, Calif.	111	1	7	5	1	6	2		79	10
San Diego, Calif.*	207		2	6	2	18	17	4	148	10

Source: *Financial Survey of Urban Housing*

*Metropolitan District.

¹Data for 'All holding agencies' only are available for 11 cities:
(number of reports)

Lansing, Mich.	14	Wichita Falls, Tex.	17
St. Paul, Minn.	28	Boise, Idaho	24
Hagerstown, Md.	36	Casper, Wyo.	12
Jacksonville, Fla.	20	Pueblo, Colo.	14
Paducah, Ky.	13	Phoenix, Ariz.	31
Austin, Tex.	18		

²Includes public bond issue: Racine, Wis. 1 report

TABLE D 35

Mortgaged Owner-occupied Dwellings, Second and Third Mortgage Contract Interest Rates (per cent), Simple and Weighted Averages by Holding Agency, 38 Cities by Geographic Division, January 1, 1934

	← SIMPLE AVERAGES →									
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	Indi- vidual	Other
38 cities¹	6.50	6.13	6.71	6.51	6.46	6.75	6.71	6.75	6.48	6.37
4 New England cities	6.83		6.69	7.01	6.89	7.11	7.92	7.80	6.88	6.27
Portland, Me.	7.02		6.50	6.11	6.89	8.87			7.17	
Worcester, Mass.	6.82		6.81	7.14	6.78	7.14		7.50	6.81	6.43
Providence, R.I.*	7.20		6.63	7.00	6.63	7.45	7.92	8.00	7.30	6.30
Waterbury, Conn.	6.04					6.10			6.04	6.00
4 Mid. Atlantic cities	5.85		5.65	5.78	5.56	5.75	5.70		5.87	5.85
Binghamton, N.Y.	5.63								5.60	
Syracuse, N.Y.	5.88			5.75	5.56	5.75	5.67		5.88	5.82
Trenton, N.J.	5.88		6.00	5.88					5.87	6.00
Erie, Pa.	5.96		5.30	6.00			6.00		5.99	6.00
5 E. N. Central cities	6.32	5.94	6.65	6.38	6.54	6.73	6.47	5.94	6.25	6.33
Cleveland, Ohio*	6.32	5.92	6.67	6.36	6.54	6.75	6.47	5.94	6.26	6.32
Indianapolis, Ind.	6.61		6.70	6.66					6.55	6.67
Peoria, Ill.	6.30	6.50				6.50			6.06	6.54
Kenosha, Wis.	5.94		6.50					6.00	5.74	6.00
Racine, Wis.	5.83		5.89	6.12		6.20			5.81	5.78
9 W. N. Central cities	6.39	7.00	6.91	6.53		6.13	7.39	7.00	6.31	6.50
Minneapolis, Minn.	6.12			6.50		6.00			6.10	6.21
Des Moines, Iowa	6.53			6.50					6.55	
St. Joseph, Mo.	6.02		6.67			6.63			5.77	6.50
Springfield, Mo.	7.14		6.56	7.00		6.67			6.63	
Fargo, N.D.	6.62						7.33		6.41	6.60
Sioux Falls, S.D.	6.97								6.88	7.25
Lincoln, Neb.	6.38		6.17				7.00		6.34	6.25
Topeka, Kan.	7.16	7.00	7.86				7.83		7.02	8.00
Wichita, Kan.	6.96						7.63	7.00	6.84	7.00
6 S. Atlantic cities	6.43	7.17	6.95	6.52	6.91	6.55	6.34	7.29	6.36	6.40
Richmond, Va.	6.04			6.32		6.10	6.00		5.98	6.00
Wheeling, W.Va.*	6.05		6.86	6.15	6.00		6.00		5.96	5.78
Asheville, N.C.	6.00			6.00		6.00			6.00	
Greensboro, N.C.	6.04			6.00		6.00	6.00		6.11	6.00
Columbia, S.C.	7.53								7.38	
Atlanta, Ga.*	7.08	7.17	7.00	7.21	7.36	7.29	7.00	7.29	6.96	7.29
2 E. S. Central cities	7.14	7.79	7.54	6.50		7.64	7.50		6.96	7.53
Birmingham, Ala.*	7.31	8.00	7.54	6.50		7.64	7.50		7.16	7.53
Jackson, Miss.	6.49	7.00							6.22	
3 W. S. Central cities	7.59		6.83	6.73		6.06	7.86		7.57	7.71
Little Rock, Ark.	6.88			6.73			7.67		6.73	7.00
Oklahoma City, Okla.	7.84		6.83			6.40	8.00		7.80	7.92
Dallas, Tex.	7.52					7.56	7.75		7.56	7.67
1 Mountain city	7.35		6.60		7.33	6.92	7.25	7.50	7.50	5.92
Salt Lake City, Utah	7.35		6.60		7.33	6.92	7.25	7.50	7.50	5.92
4 Pacific cities	6.86		6.71	7.05	6.67	6.92	6.97	6.64	6.61	7.15
Seattle, Wash.*	6.93			7.00	6.67	7.00			6.88	7.33
Portland, Ore.	6.58					6.61	7.00	6.00	6.55	6.75
Sacramento, Calif.	7.03		6.71	7.00		7.17			6.97	7.60
San Diego, Calif.*	7.00			7.12		7.03	6.94	7.25	6.92	7.20

Source: *Financial Survey of Urban Housing*. For number of reports upon which these contract interest rates are based see Table D 34. Rates not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 38-city percentages weighted by estimated debt on second and third mortgage loans in each city (RPI).

²Individual interest rates for each agency and city weighted by amount of principal outstanding on second and third mortgage loans by agency holding the loan.

³The data do not allow the presentation of contract interest rates by agency holding the loan for more than 38 cities. Contract interest rates for all agencies combined are shown for 49 cities in second and third mortgage, owner-occupied section of Table D 27. The data do not allow the presentation of effective interest rates for owner-occupied properties by agency holding the loan. Effective interest rates for all agencies combined for these properties are shown in the second and third mortgage, owner-occupied section of Table D 27.

TABLE D 36

Mortgaged Dwellings, All Priorities, Number reporting Payments and Average Annual Payment (dollars) required for Interest and Principal, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

OWNER - OCCUPIED													
	NUMBER REPORTING	AVERAGE ANNUAL PAYMENT REQUIRED (INTEREST AND PRINCIPAL)											
		All value groups											
		\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
52 cities¹	68,087	351	124	137	165	181	224	270	319	384	497	660	1,128
4 New England cities	4,206	329		80	104	127	166	188	240	304	412	537	732
Portland, Me.	625	354			102	151	189	208	255	350	478	571	885
Worcester, Mass.	1,116	336			114	110	202	236	240	306	391	488	690
Providence, R.I.*	1,991	323		80	99	131	155	179	249	307	417	561	710
Waterbury, Conn.	474	345			113		148	140	183	258	394	476	880
4 Mid. Atlantic cities	4,296	254			122	102	151	153	205	259	350	455	659
Binghamton, N.Y.	252	241					145	156	155	209	338	392	499
Syracuse, N.Y.	966	281			143	95	163	140	210	270	351	438	681
Trenton, N.J.	1,596	182			75	94	110	144	192	231	315	512	745
Erie, Pa.	1,482	257			110	129	162	198	233	287	391	482	607
6 E. N. Central cities	20,037	441	142	154	205	204	251	302	354	431	555	721	1,209
Cleveland, Ohio*	13,889	482	142	172	228	220	259	309	365	438	570	719	1,279
Indianapolis, Ind.	1,717	405		102	173	195	259	319	363	454	566	791	1,323
Peoria, Ill.	1,417	365		122	142	165	209	285	348	451	547	693	1,093
Lansing, Mich.	625	330			157	183	228	322	358	403	587	720	547
Kenosha, Wis.	732	261			132	132	210	189	225	273	359	547	495
Racine, Wis.	1,657	313			136	115	190	201	249	333	412	618	973
10 W. N. Central cities	12,190	285	78	112	141	147	199	244	299	357	460	602	1,254
Minneapolis, Minn.	4,065	318		136	151	140	194	242	274	353	463	610	1,936
St. Paul, Minn.	877	256		50	93	103	183	210	280	308	395	696	854
Des Moines, Iowa	1,825	271	83	123	157	171	217	248	299	390	520	547	864
St. Joseph, Mo.	532	250		93	120	138	210	207	419	353	315	408	887
Springfield, Mo.	777	199	98	89	115	146	187	232	271	343	396	586	583
Fargo, N.D.	475	316			188	150	250	255	282	333	356	582	898
Sioux Falls, S.D.	636	243	83	130	142	124	196	199	249	255	276	570	884
Lincoln, Neb.	801	300		125	161	181	218	285	321	399	530	617	979
Topeka, Kan.	1,064	302	58	136	164	178	233	305	354	403	600	680	877
Wichita, Kan.	1,338	279	71	139	177	221	237	299	376	458	580	482	1,091
9 S. Atlantic cities	6,146	371	134	114	170	196	227	298	341	420	548	703	912
Hagerstown, Md.	359	241		46	81	87	127	186	251	264	353	432	666
Richmond, Va.	1,068	411		120	130	164	210	284	340	420	525	683	910
Wheeling, W.Va.*	787	314	38	105	155	207	206	259	289	378	458	706	973
Asheville, N.C.	408	413		152	224	240	309	409	432	535	927	551	956
Greensboro, N.C.	303	516		123	189	241	273	349	438	474	759	1,003	1,331
Charleston, S.C.	204	246		34	108	97	124	257	260	280	262	590	637
Columbia, S.C.	327	357		99	102	165	211	258	349	433	435	691	860
Atlanta, Ga.*	2,407	393	176	141	205	217	261	322	369	455	588	773	947
Jacksonville, Fla.	283	308		52	178	191	176	291	286	385	522	511	736
3 E. S. Central cities	2,525	354	207	175	222	240	289	347	374	460	535	671	1,005
Paducah, Ky.	225	288	66	125	189	228	258	278	397	504	926		1,355
Birmingham, Ala.*	2,040	354	216	180	227	252	287	352	377	459	525	683	958
Jackson, Miss.	260	361		161	204	165	318	343	348	445	438	590	1,167
6 W. S. Central cities	5,193	368	87	198	186	228	272	338	396	468	522	779	1,161
Little Rock, Ark.	840	306	89	106	151	230	237	269	346	436	495	745	932
Baton Rouge, La.	185	315		133	177	188	269	314	310	454	408	598	
Oklahoma City, Okla.	1,765	394	78	145	163	201	268	345	403	511	546	860	1,416
Austin, Tex.	411	367	90	149	181	260	269	345	413	492	572	698	897
Dallas, Tex.	1,653	369		279	206	242	276	342	403	431	492	749	1,070
Wichita Falls, Tex.	339	371	143	214	269	289	352	417	447	540	698	850	1,136
6 Mountain cities	4,195	301	104	133	153	189	249	285	348	404	463	832	1,434
Butte, Mont.	471	239	68	224	162	174	233	254	257	308	362	426	490
Boise, Idaho	580	273	107	115	152	191	248	262	303	365	445	536	951
Casper, Wyo.	295	318	150	145	187	240	297	357	430	399	531	363	
Pueblo, Colo.	413	216	75	98	158	222	238	230	334	320	250	797	
Phoenix, Ariz.	538	314		130	137	166	246	278	286	411	441	637	1,035
Salt Lake City, Utah	1,898	329	110	134	152	182	249	301	376	442	632	1,028	1,711
4 Pacific cities	9,279	318	110	126	172	208	242	297	332	381	533	694	1,490
Seattle, Wash.*	3,204	339	109	124	195	223	257	319	346	391	511	751	1,941
Portland, Ore.	2,519	282	64	117	142	183	205	272	312	368	572	715	1,405
Sacramento, Calif.	1,239	348		120	199	218	261	306	347	417	520	670	781
San Diego, Calif.*	2,317	320	193	152	157	210	264	287	326	361	522	535	907

Source: *Financial Survey of Urban Housing*. Average not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (51)-city averages weighted by estimated number of mortgaged properties, by tenure, in each city (RPI). For rented properties where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups, the weighted geographic division and 52 (51)-city averages in the 'All value groups' column are not strictly comparable to the weighted averages for the individual value groups.

²Where only average annual payment 'All value groups' is shown, average annual payment by value groups was not obtained by *Financial Survey of Urban Housing* either because the number of reports was too small or because related information was lacking for rented properties.

TABLE D 36

Mortgaged Dwellings, All Priorities, Number reporting Payments and Average Annual Payment (dollars) required for Interest and Principal, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

← R E N T E D →													
NUMBER REPORTING	All 2 value groups	AVERAGE ANNUAL PAYMENT REQUIRED (INTEREST AND PRINCIPAL)											
		\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
12,968	440	57	158	197	182	210	262	310	399	525	705	2,456	51 cities ¹
644	420			60	101	188	182	233	330	482	628	1,353	4 New England cities
179	378			60	133	161	288	288	308	447	470	1,328	Portland, Me.
195	338					184	144	197	302	364	451	962	Worcester, Mass.
387	404				98	192	183	239	341	521	694	1,474	Providence, R.I.*
103	755												Waterbury, Conn.
778	316		37	62	73	112	233	187	255	368	502	1,465	4 Mid. Atlantic cities
74	370												Binghamton, N.Y.
208	346					93	269	163	254	369	463	1,797	Syracuse, N.Y.
237	164		37	62	73	99	143	195	180	272	635	775	Trenton, N.J.
281	305					172	197	245	309	430	517	1,035	Erie, Pa.
3,822	523	73	241	210	219	253	284	353	428	574	765	2,425	6 E. W. Central cities
2,205	648		238	256	253	286	292	360	456	628	864	2,839	Cleveland, Ohio*
490	385	73	276	159	165	221	293	364	417	503	634	2,149	Indianapolis, Ind.
327	375		98	117	157	181	218	331	399	571	604	2,662	Peoria, Ill.
156	251			127	202	203	254	305	308	528			Lansing, Mich.
127	373												Kenosha, Wis.
317	311			120		140	213	244	257	381	461	848	Racine, Wis.
2,855	319	47	131	117	152	173	221	268	339	466	639	2,342	10 W. N. Central cities
945	395		163	136	164	160	211	277	332	483	763	2,078	Minneapolis, Minn.
218	323			87	141	172	175	226	300	468	453	3,610	St. Paul, Minn.
398	262	35	94	122	134	150	231	253	315	468	648	1,820	Des Moines, Iowa
106	169												St. Joseph, Mo.
174	196	40	81	87	145	164	268	258	286	358			Springfield, Mo.
78	288												Fargo, N.D.
182	380			122	131	128	132	160	280	218	750	5,442	Sioux Falls, S.D.
178	359		178	119	129	195	266	277	360	408			Lincoln, Neb.
242	289		62	103	182	205	256	299	334	810	682	2,858	Topeka, Kan.
338	252	63	99	148	167	228	273	340	475	591	496	935	Wichita, Kan.
1,066	481		79	151	151	161	318	335	421	568	867	4,137	8 S. Atlantic cities
62	287												Hagerstown, Md.
130	421		33	100	106	137	211	258	316	640	541	3,772	Richmond, Va.
118	330												Wheeling, W. Va.*
35	406												Asheville, N.C.
70	628												Greensboro, N.C.
72	175												Charleston, S.C.
77	401												Columbia, S.C.
504	571		95	169	166	197	357	363	458	542	985	4,269	Atlanta, Ga.*
293	497		139	164	253	225	301	335	568	388	659	2,270	3 E. S. Central cities
15	322												Paducah, Ky.
205	398		139	164	253	225	301	365	568	388	659	2,270	Birmingham, Ala.*
73	1,027												Jackson, Miss.
1,142	425	58	87	178	194	254	296	372	432	725	848	1,872	6 W. S. Central cities
172	288	58	153	106	141	187	237	269	357	733	675	1,237	Little Rock, Ark.
57	384												Baton Rouge, La.
363	588		88	176	204	262	339	384	513	704	634	2,594	Oklahoma City, Okla.
92	386		122	173	174	284	339	374	568		1,113	1,893	Austin, Tex.
380	388		68	194	202	258	274	384	373	736	977	1,536	Dallas, Tex.
78	300												Wichita Falls, Tex.
630	401		142	203	172	184	234	301	476	437	621	2,881	6 Mountain cities
52	480												Butte, Mont.
33	289												Boise, Idaho
47	451												Casper, Wyo.
55	162												Pueblo, Colo.
157	283			318	289	165	195	242	397	324	638	690	Phoenix, Ariz.
286	538		142	134	102	196	257	337	523	505	610	4,207	Salt Lake City, Utah
1,738	445	37	145	147	186	211	284	301	407	479	631	3,079	4 Pacific cities
476	667		167	165	228	217	258	292	494	493	633	5,720	Seattle, Wash.*
418	289	37	75	133	155	176	251	278	334	389	561	1,864	Portland, Ore.
230	315			147	170	208	310	370	444	722	544	1,296	Sacramento, Calif.
614	336		154	135	165	238	269	309	341	*454	733	1,208	San Diego, Calif.*

TABLE D 37

Mortgaged Dwellings, All Priorities, Average Annual Payment required for Interest and Principal as a Percentage of Value of Property, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

	OWNER - OCCUPIED											
	All value groups	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over
52 cities¹	6.9	34.5	17.5	13.4	10.7	9.1	8.1	7.5	6.6	6.1	5.9	5.3
4 New England cities	5.0		10.4	8.8	7.9	6.0	5.6	5.6	5.2	4.9	4.8	3.8
Portland, Me.	5.8			8.9	9.1	8.1	6.2	6.0	5.2	5.8	5.3	5.1
Worcester, Mass.	5.0			10.2	6.9	7.8	6.6	5.6	5.2	4.7	4.5	4.1
Providence, R.I.*	5.1		10.4	8.2	8.0	5.4	5.4	5.9	5.2	5.0	5.1	3.7
Waterbury, Conn.	4.3			9.6		6.1	4.1	4.3	4.4	4.7	4.2	3.8
4 Mid. Atlantic cities	4.4			9.9	5.8	6.2	4.6	4.8	4.5	4.3	4.1	3.1
Binghamton, N.Y.	3.6					5.3	4.6	3.6	3.6	4.1	3.6	2.3
Syracuse, N.Y.	4.3			11.7	5.7	6.8	4.2	4.9	4.6	4.2	3.9	3.1
Trenton, N.J.	4.4			5.8	5.7	4.7	4.4	4.5	4.1	3.9	4.7	3.9
Erie, Pa.	5.2			9.1	6.7	6.7	6.0	5.5	5.0	4.9	4.4	3.2
6 E. N. Central cities	7.3	37.1	19.3	15.6	11.7	10.1	8.9	8.3	7.4	6.8	6.5	5.8
Cleveland, Ohio*	7.3	37.1	22.6	16.6	12.4	10.2	9.0	8.6	7.5	6.9	6.4	5.9
Indianapolis, Ind.	8.2		11.3	14.6	11.6	10.9	9.7	8.5	7.6	7.0	7.2	6.8
Peoria, Ill.	7.7		15.4	12.0	9.8	8.8	8.6	8.2	7.9	6.8	6.2	6.1
Lansing, Mich.	8.3			13.6	11.2	9.3	9.7	8.3	7.1	7.2	6.6	2.7
Kenosha, Wis.	4.9				7.6	8.6	5.7	5.3	4.7	4.3	5.0	3.0
Racine, Wis.	5.7			11.4	6.9	7.2	6.1	5.8	5.7	5.1	5.5	5.1
10 W. N. Central cities	6.8	24.0	14.6	11.8	8.8	8.3	7.4	7.0	6.2	5.7	5.5	5.6
Minneapolis, Minn.	6.6		17.1	11.7	8.3	8.0	7.3	6.4	6.2	5.7	5.5	7.3
St. Paul, Minn.	6.1		6.9	8.2	6.2	6.9	6.3	6.6	5.5	4.9	6.6	4.5
Des Moines, Iowa	7.5	27.0	16.7	13.6	10.3	9.2	7.5	7.1	6.8	6.5	5.2	4.4
St. Joseph, Mo.	6.7		12.9	10.5	8.4	8.5	6.4	8.7	5.7	3.8	3.7	4.5
Springfield, Mo.	6.6	30.2	11.9	10.1	9.0	8.2	7.2	6.4	5.8	4.8	5.4	1.9
Fargo, N.D.	6.1			17.7	7.9	9.9	7.7	6.6	5.7	4.2	5.0	4.6
Sioux Falls, S.D.	5.4	22.6	18.8	12.3	7.4	7.4	6.1	5.9	4.5	3.4	5.3	5.1
Lincoln, Neb.	7.8		15.8	13.7	11.0	9.4	8.7	7.5	6.9	6.4	5.2	5.9
Topeka, Kan.	8.3	17.1	15.1	13.9	10.6	9.9	9.2	8.4	7.2	7.6	6.2	3.3
Wichita, Kan.	9.3	21.6	18.4	15.5	13.5	10.4	9.2	8.9	7.7	7.0	4.2	5.2
9 S. Atlantic cities	7.5	37.0	14.4	15.0	11.8	9.6	9.1	8.1	7.3	6.8	6.4	4.8
Hagerstown, Md.	4.6		6.9	7.3	5.5	5.4	5.7	5.9	4.6	4.6	3.8	3.4
Richmond, Va.	6.9		15.6	11.7	9.9	9.1	8.7	8.0	7.2	6.5	5.9	5.0
Wheeling, W.Va.*	7.1	13.8	15.3	13.4	12.8	8.8	8.0	6.8	6.6	5.9	6.6	5.4
Asheville, N.C.	10.0		19.8	19.5	14.5	12.9	12.7	10.4	9.5	11.2	5.2	5.1
Greensboro, N.C.	8.8		16.4	16.4	14.3	11.5	10.7	10.2	8.2	9.4	9.2	6.1
Charleston, S.C.	5.2		4.9	9.8	6.0	5.5	7.9	6.3	4.8	3.3	5.5	3.1
Columbia, S.C.	7.0		12.9	9.1	10.4	7.8	7.9	8.3	7.6	5.4	6.8	3.5
Atlanta, Ga.*	8.1	44.0	15.5	17.9	12.6	10.9	9.8	8.8	7.9	7.2	6.9	4.9
Jacksonville, Fla.	6.8		8.2	15.7	11.8	7.6	8.9	6.8	6.5	6.4	4.8	3.9
3 E. S. Central cities	9.5	54.6	22.5	18.2	14.7	12.5	10.7	8.9	8.2	6.6	6.5	5.5
Paducah, Ky.	10.4	21.3	14.3	16.7	14.0	11.2	8.5	9.4	8.7	11.6		8.6
Birmingham, Ala.*	9.6	56.4	22.8	18.3	15.5	12.5	10.9	9.1	8.2	6.5	6.6	5.2
Jackson, Miss.	8.4		24.0	17.7	10.2	12.9	10.4	8.2	8.0	5.2	5.6	6.7
6 W. S. Central cities	8.9	26.8	24.8	14.7	13.7	11.6	10.3	9.4	8.1	6.5	7.0	5.8
Little Rock, Ark.	8.3	19.8	12.6	13.0	13.9	10.0	8.2	8.2	7.9	6.2	7.1	5.6
Baton Rouge, La.	7.3		18.1	15.4	10.0	11.1	9.5	7.4	7.7	5.0	5.4	
Oklahoma City, Okla.	9.2	26.0	20.4	14.6	12.3	11.4	10.6	9.5	8.9	6.7	7.8	7.3
Austin, Tex.	8.7	30.0	20.0	15.6	15.2	11.9	10.2	10.0	8.2	7.2	6.3	4.7
Dallas, Tex.	8.8		31.6	14.2	14.4	11.8	10.4	9.5	7.3	6.1	6.6	5.1
Wichita Falls, Tex.	11.9	52.8	29.4	25.4	18.0	15.1	12.6	10.8	9.8	8.6	7.1	4.6
6 Mountain cities	8.4	28.8	15.9	13.1	11.3	10.5	8.6	8.2	7.1	5.7	6.6	5.4
Butte, Mont.	7.2	18.5	24.3	14.5	10.8	10.4	7.7	6.1	5.5	4.4	4.1	2.3
Boise, Idaho	7.8	29.2	16.0	12.4	11.3	10.4	8.0	7.2	6.4	5.4	4.8	4.8
Casper, Wyo.	10.1	40.5	21.0	16.3	14.4	12.6	10.8	10.2	7.0	6.5	3.6	
Pueblo, Colo.	9.1	19.2	13.4	13.9	13.5	10.1	7.0	8.0	5.7	3.1	6.5	
Phoenix, Ariz.	7.4		16.5	12.1	9.9	9.9	8.5	6.8	7.3	5.4	5.7	5.8
Salt Lake City, Utah	8.5	31.4	14.9	12.9	10.8	10.5	9.1	8.8	7.6	6.5	7.4	5.6
4 Pacific cities	8.1	31.9	16.6	14.0	12.4	10.2	9.1	7.8	6.7	6.6	5.8	6.0
Seattle, Wash.*	8.7	30.6	15.3	14.7	13.3	10.9	9.8	8.1	6.9	6.4	5.7	7.0
Portland, Ore.	7.8	21.3	15.7	12.2	11.0	8.8	8.3	7.4	6.5	7.1	6.6	5.8
Sacramento, Calif.	7.9		20.0	16.5	12.9	10.8	9.3	8.2	7.2	6.3	5.1	4.3
San Diego, Calif.*	7.6	48.3	20.8	13.8	12.5	11.2	8.7	7.8	6.4	6.4	4.9	4.1

Source: *Financial Survey of Urban Housing*. Percentages in this table are based upon average values of mortgaged properties as shown in Table D 7 and average annual payment required for interest and principal as shown in Table D 36. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (51)-city percentages automatically weighted by the use of weighted averages from Tables D 7 and 36. For rented properties where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups the weighted geographic division and 52 (51)-city percentages in the 'All value groups' column are not strictly comparable to the weighted percentages for the individual value groups.

TABLE D 37

Mortgaged Dwellings, All Priorities, Average Annual Payment required for Interest and Principal as a Percentage of Value of Property, by Value Groups: Owner-occupied, 52 Cities; Rented, 51 Cities, by Geographic Division, January 1, 1934

← RENTED →												
All value groups	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
7.2	15.3	20.7	13.8	10.9	8.7	7.8	7.3	6.8	6.4	6.2	6.9	51 cities ¹
5.5			5.5	6.3	7.7	5.5	5.5	5.5	5.7	5.7	5.2	4 New England cities
5.1			5.5	6.9	6.7	8.9	6.8	5.2	5.4	4.3	4.1	Portland, Me.
4.6					7.3	4.3	4.7	4.9	4.4	4.1	5.1	Worcester, Mass.
5.8				6.0	8.0	5.5	5.6	5.7	6.2	6.3	5.3	Providence, R.I.*
5.5												Waterbury, Conn.
4.7		5.6	5.1	4.6	4.7	6.9	4.4	4.4	4.5	4.6	5.4	4 Mid. Atlantic cities
4.5												Binghamton, N.Y.
4.6					3.9	7.8	3.9	4.3	4.6	4.3	5.7	Syracuse, N.Y.
4.1		5.6	5.1	4.6	4.3	4.5	4.6	3.3	3.3	5.5	4.6	Trenton, N.J.
5.3					7.0	5.9	5.8	5.3	5.2	4.7	4.8	Erie, Pa.
7.8	19.5	31.7	15.7	12.9	9.9	8.6	8.3	7.3	7.0	6.8	8.1	6 E. N. Central cities
8.1		30.6	17.5	14.9	10.5	8.6	8.4	7.7	7.5	7.6	8.4	Cleveland, Ohio*
8.1	19.5	37.1	13.5	9.8	9.5	8.9	8.5	7.2	6.3	5.9	8.1	Indianapolis, Ind.
6.9		13.3	9.9	9.8	7.8	6.7	7.9	7.0	7.2	5.1	7.2	Peoria, Ill.
7.1			10.8	11.3	8.7	7.6	7.2	5.4	6.8			Lansing, Mich.
5.6												Kenosha, Wis.
4.5			10.3		5.8	6.4	5.7	4.4	4.7	4.1	3.4	Racine, Wis.
6.8	14.8	17.6	10.2	8.9	7.3	6.7	6.2	5.9	5.9	5.7	7.8	10 W. N. Central cities
6.8		20.7	12.0	10.0	6.8	6.4	6.2	5.8	5.9	6.8	7.5	Minneapolis, Minn.
6.2			5.8	7.2	7.2	5.1	5.3	5.0	5.6	4.0	10.5	St. Paul, Minn.
6.4	13.1	13.7	10.6	8.0	6.4	7.2	6.0	5.4	5.5	5.6	5.6	Des Moines, Iowa
5.2												St. Joseph, Mo.
6.4	11.1	11.2	7.4	8.5	7.3	8.2	6.1	4.7	4.3		4.6	Springfield, Mo.
5.6												Fargo, N.D.
6.9			11.0	7.5	5.2	4.0	3.8	4.9	2.7	6.8	13.2	Sioux Falls, S.D.
8.7		25.4	9.9	7.8	8.4	8.1	6.6	6.3	5.1		11.0	Lincoln, Neb.
7.5		8.3	9.3	11.0	8.6	7.5	7.0	5.8	10.1	6.1	6.7	Topeka, Kan.
8.1	17.6	13.7	13.0	10.4	9.8	8.2	8.0	8.4	7.1	4.4	3.8	Wichita, Kan.
7.7		10.6	13.1	9.1	7.8	9.1	7.8	7.4	6.9	6.5	8.5	8 S. Atlantic cities
6.0												Hagerstown, Md.
7.1		4.0	8.5	6.0	6.3	6.5	6.0	5.4	7.7	5.1	11.5	Richmond, Va.
5.7												Wheeling, W. Va.*
10.9												Asheville, N.C.
9.7												Greensboro, N.C.
4.2												Charleston, S.C.
7.2												Columbia, S.C.
8.2		13.2	14.7	10.3	8.4	10.0	8.4	8.2	6.6	6.9	7.9	Atlanta, Ga.*
8.4		19.2	14.9	15.6	9.8	9.0	8.7	10.1	5.0	6.1	3.6	3 E. S. Central cities
7.2												Paducah, Ky.
7.0		19.2	14.9	15.6	9.8	9.0	8.7	10.1	5.0	6.1	3.8	Birmingham, Ala.*
14.8												Jackson, Miss.
8.3	20.1	11.1	15.7	11.8	10.8	9.0	8.8	7.5	8.7	7.6	6.5	6 W. S. Central cities
7.4	24.2	20.0	9.5	8.7	8.1	7.1	6.4	6.0	9.4	5.5	7.1	Little Rock, Ark.
7.2												Baton Rouge, La.
8.3		11.0	15.1	12.6	11.3	10.3	9.0	9.0	6.6	5.9	7.9	Oklahoma City, Okla.
10.2		17.8	15.4	10.5	12.1	10.2	9.0	9.3			9.8	Austin, Tex.
8.2		8.5	17.2	12.2	10.9	8.4	9.0	6.4	8.7	8.8	5.2	Dallas, Tex.
11.9												Wichita Falls, Tex.
7.3		17.0	17.1	10.2	7.7	7.0	7.1	8.2	5.2	5.8	6.5	6 Mountain cities
7.6												Butte, Mont.
6.9												Boise, Idaho
8.9												Casper, Wyo.
7.6												Pueblo, Colo.
5.8			27.2	16.9	6.9	5.7	5.7	6.8	3.8	6.0	3.0	Phoenix, Ariz.
7.8		17.0	11.2	6.1	8.2	7.8	8.0	9.0	6.1	5.6	7.4	Salt Lake City, Utah
7.2	7.9	18.7	12.4	11.4	9.0	7.9	7.1	6.7	5.9	5.4	6.6	4 Pacific cities
7.7		22.0	14.1	14.8	9.2	7.9	6.9	7.3	6.0	5.6	7.4	Seattle, Wash.*
6.4	7.9	11.9	11.0	9.3	7.5	7.6	6.5	6.0	4.8	4.6	5.5	Portland, Ore.
7.5			12.4	9.9	8.7	7.8	8.7	7.6	8.6	5.0	4.8	Sacramento, Calif.
6.9		18.8	11.5	9.9	10.2	8.1	7.4	6.0	5.5	6.2	4.9	San Diego, Calif.*

TABLE D 38

Mortgaged Owner-occupied Dwellings, Average Annual Payment required and Average Annual Payment as Percentage of Average Original Loan: First Mortgages by Holding Agency, 52 Cities; Second and Third Mortgages, All Holding Agencies, 49 Cities; Land Contracts, All Holding Agencies, 33 Cities, by Geographic Division, January 1, 1934

	← AVERAGE ANNUAL PAYMENT REQUIRED (DOLLARS) ¹ →												
	FIRST MORTGAGE											2 ^d & 3 ^d MORTG.	LAND CONTRACTS
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Corp.	Indi- vidual	Other		
All cities ¹	320	490	366	327	298	342	414	330	204	267	305	233	373
New England cities	290	470	353	339	297	399	350	284	252	225	283	195	
Portland, Me.	329	527	418	366	275	318			268	283	265	215	
Worcester, Mass.	276	289	388	325	250	608		305	327	300	358	208	
Providence, R.I.*	294	523	315	338	321	355	350	273	226	198	260	176	
Waterbury, Conn.	273	444	511	364	238	320		312	275	233	302	236	
Mid. Atlantic cities	207	392	283	254	191	250	180	243	187	205	290	241	242
Binghamton, N.Y.	215	375	290	236	206					210	128	212	
Syracuse, N.Y.	208	422	256	265	175	288		238		239	406	263	
Trenton, N.J.	169	271	298	229	199	149		196	169	133	179	168	
Erie, Pa.	237	456	326	263	211	262	180	304	206	195	217	169	242
E. N. Central cities	410	605	495	402	351	420	563	380	239	362	387	235	445
Cleveland, Ohio*	445	669	560	433	383	506	592	371	269	368	436	243	494
Indianapolis, Ind.	397	548	363	392	342	245	524	502	179	482	330	272	477
Peoria, Ill.	356	534	350	300	261	318	350	383	162	341	326	151	364
Lansing, Mich.	270	469	284	363	272	359		170	160	169	198	152	393
Kenosha, Wis.	228	153	481	183	123	195		176	251	169	217	144	439
Racine, Wis.	272	379	434	277	235	229		239	198	176	208	126	490
W. N. Central cities	252	417	276	226	259	249	266	278	165	195	214	208	380
Minneapolis, Minn.	271	483	289	256	280	287	242	266	193	200	234	318	405
St. Paul, Minn.	216	376	268	163	336	234		302	130	183	212	178	404
Des Moines, Iowa	240	360	243	255	222	258		368	173	166	169	140	357
St. Joseph, Mo.	235	366	295	208	105	287		213	150	193	148	169	
Springfield, Mo.	193	430	256	203	140	177		137	163	141	128	122	
Fargo, N.D.	280	425	380	181	220	210		254	235	249	256	229	467
Sioux Falls, S.D.	211	331	356	236	396	164		133	182	175	205	162	378
Lincoln, Neb.	289	407	326	251	250	303	343	289	121	201	189	157	243
Topeka, Kan.	292	382	307	216	266	256		365	211	211	359	119	297
Wichita, Kan.	285	373	258	231	237	222	310	270	118	220	207	167	290
S. Atlantic cities	336	514	321	325	265	350	322	339	209	258	306	315	328
Hagerstown, Md.	222	542	307	292		96			268	190	272	209	
Richmond, Va.	346	461	348	339	288	318	308	368	292	319	278	369	
Wheeling, W.Va.*	292	667	303	266	225	429	342	264	236	220	306	193	349
Asheville, N.C.	401	479	379	508		393		817	149	286	420	230	322
Greensboro, N.C.	458	582	414	614		466			180	242	367	433	
Charleston, S.C.	250	479		518	240	413		553	368	192	211		
Columbia, S.C.	339	489	344	540		296		297	234	283	262	163	
Atlanta, Ga.*	354	481	289	271	274	356	320	289	158	262	325	346	304
Jacksonville, Fla.	301	472	359	257		270			181	235	267	204	
E. S. Central cities	338	461	306	339	286	328	386	434	188	229	294	248	369
Paducah, Ky.	285	322	243	402	160	260	143	348	118	222	270	177	
Birmingham, Ala.*	339	473	312	330	294	330	296	440	192	229	296	267	369
Jackson, Miss.	357	446	293	371		343			191	233		190	
W. S. Central cities	352	487	330	369	330	372	325	380	179	302	342	228	208
Little Rock, Ark.	286	382	288	299	172	277			189	256	328	273	223
Baton Rouge, La.	318	427	321	500					236	300	234		
Oklahoma City, Okla.	372	550	359	356	397	373	320	449	188	299	276	213	206
Austin, Tex.	372	511	393	534		397			177	351	279	398	173
Dallas, Tex.	352	444	315	356	318	388	320	370	179	300	418	213	273
Wichita Falls, Tex.	362	672	273	324		394		334	41	364	355	169	
Mountain cities	275	437	315	276	282	249	571	287	175	251	256	260	352
Butte, Mont.	208			285	460	174		171	134	205	181		338
Boise, Idaho	261	402	330	350		274		525	156	176	270	180	262
Casper, Wyo.	298	340	339	398		307		403	187	258	313	188	336
Pueblo, Colo.	212	355	307	193	216	183	258		123	191	157	140	218
Phoenix, Ariz.	277	554	450	271	280	231		232	234	211	335	271	396
Salt Lake City, Utah	305	443	273	284	283	278	680	267	182	303	268	314	361
Pacific cities	290	433	350	318	308	302	321	330	167	208	281	246	335
Seattle, Wash.*	309	469	334	306	321	324		333	156	210	333	246	327
Portland, Ore.	259	390	346	353	301	296		354	166	169	190	236	367
Sacramento, Calif.	324	471	372	314	324	361		373	253	271	339	236	370
San Diego, Calif.*	293	420	381	282	288	241	321	259	150	245	311	263	316

Source: *Financial Survey of Urban Housing*. The number reporting average annual payment required is approximately the same as that shown in Tables D 17 and 15. Average or percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52-city average annual payment weighted by number of loans, by priority, in each city (RPI).

²Percentages derived by dividing the average annual payment in this table by the average original amount of loan as shown in Table D 22. Geographic division and 52-city percentages automatically weighted by the use of weighted averages in this table and in Table D 22.

TABLE D 38

Mortgaged Owner-occupied Dwellings, Average Annual Payment required and Average Annual Payment as Percentage of Average Original Loan: First Mortgages, by Holding Agency, 52 Cities; Second and Third Mortgages, All Holding Agencies, 40 Cities; Land Contracts, All Holding Agencies, 33 Cities, by Geographic Division, January 1, 1934

← AVERAGE ANNUAL PAYMENT AS PERCENTAGE OF AVERAGE ORIGINAL AMOUNT OF LOAN ² →													
All ⁴ holding agencies	Life ins. co.	Bulld. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	2 ^d & 3 ^d	LAND	
											MORTG.	CONTRACTS	
9.6	10.0	11.9	9.3	9.7	10.4	11.2	9.3	6.7	8.9	9.5	12.6	12.5	All cities ¹
7.3	7.5	10.2	7.1	7.4	10.2	9.5	6.6	6.5	6.2	8.1	9.8		New England cities
8.8	4.8	12.1	7.5	8.1	12.1			9.0	6.8	6.4	10.0		Portland, Me.
6.4	6.9	9.8	6.9	5.7	17.8		5.8	8.7	6.8	9.0	9.8		Worcester, Mass.
7.7	8.1	10.3	7.5	8.0	8.5	9.5	7.1	5.9	6.0	8.4	10.1		Providence, R.I.*
6.0	6.3	9.9	5.6	6.1	8.3		5.4	5.6	5.8	6.1	9.0		Waterbury, Conn.
6.5	8.5	6.7	6.7	5.6	7.6	5.7	5.7	6.3	6.7	7.3	11.1	8.9	Mid. Atlantic cities
6.3	6.0	11.7	6.5	5.9					6.4	5.2	11.6		Binghamton, N.Y.
5.9	9.1	7.0	6.6	5.3	7.8		5.2		6.9	7.8	11.2		Syracuse, N.Y.
6.7	7.7	10.2	6.7	5.5	5.8		5.9	5.5	5.9	7.5	10.0		Trenton, N.J.
7.6	9.5	10.5	6.9	6.2	8.3	5.7	6.9	7.0	6.7	6.2	10.3	8.9	Erie, Pa.
9.8	10.1	11.4	9.0	9.4	10.2	11.6	9.0	6.6	9.4	9.5	11.6	10.9	E. N. Central cities
9.6	9.8	11.2	9.5	9.4	10.3	11.9	8.8	6.8	9.0	9.6	11.5	11.1	Cleveland, Ohio*
10.8	11.0	11.5	8.1	10.4	12.3	10.9	10.2	6.5	11.9	9.4	16.0	10.7	Indianapolis, Ind.
11.5	11.3	11.9	8.8	8.7	10.6	9.3	10.2	8.4	11.0	10.8	11.7	11.2	Peoria, Ill.
10.3	10.2	13.4	10.3	10.1	11.4		7.2	6.6	7.8	6.6	16.7	10.4	Lansing, Mich.
7.6	9.7	12.8	6.5	6.0	6.3		6.1	6.4	6.1	7.4	9.9	10.6	Kenosha, Wis.
8.0	9.5	11.4	6.0	6.6	6.2		6.0	6.3	6.1	6.9	8.3	10.6	Racine, Wis.
10.2	10.8	12.7	10.4	11.8	9.8	9.5	10.7	7.0	8.9	9.9	14.6	13.2	W. N. Central cities
9.9	10.3	12.6	10.7	10.7	9.9	8.1	10.4	7.0	8.4	10.3	15.0	13.8	Minneapolis, Minn.
9.3	10.7	12.7	9.3	13.0	9.4		11.1	6.1	11.8	9.3	19.8	13.3	St. Paul, Minn.
10.5	10.9	12.9	11.9	11.4	9.9		11.9	7.9	9.9	10.1	13.9	12.0	Des Moines, Iowa
10.1	13.5	11.6	10.5	6.5	9.4		9.2	8.1	9.3	8.3	12.6		St. Joseph, Mo.
10.1	12.4	11.0	7.9	12.9	9.7		5.4	7.2	9.7	8.7	14.9		Springfield, Mo.
9.6	12.1	12.7	6.7	9.7	8.2		10.9	6.8	8.6	9.8	15.3	15.8	Fargo, N.D.
8.9	10.3	12.1	8.9	12.8	8.4		13.3	7.1	8.1	8.2	14.3	12.9	Sioux Falls, S.D.
10.7	9.9	12.7	12.0	12.9	10.0	19.1	9.9	8.4	8.2	10.5	11.6	13.3	Lincoln, Neb.
12.5	12.5	13.5	12.2	14.2	10.5		12.7	6.9	10.6	10.8	13.6	12.9	Topeka, Kan.
12.0	11.3	14.3	12.1	14.2	11.0	11.3	11.7	7.2	10.9	9.4	13.6	13.6	Wichita, Kan.
10.2	10.6	13.6	9.1	11.4	11.7	10.5	11.1	6.8	9.5	10.2	16.6	14.4	S. Atlantic cities
6.5	13.0	12.1	6.1	5.5				6.2	5.5	8.9	9.2		Hagerstown, Md.
8.9	9.6	15.2	8.5	8.3	8.7	6.4	9.5	6.5	8.1	8.8	17.4		Richmond, Va.
10.0	12.3	13.4	8.0	9.5	14.1	11.1	11.0	6.4	8.4	11.9	11.5	13.5	Wheeling, W. Va.*
10.5	9.5	12.8	6.7		12.7		9.7	6.7	12.7	9.5	14.4	13.9	Asheville, N.C.
10.4	10.1	12.7	6.6		11.9			6.9	9.9	9.8	14.3		Greensboro, N.C.
8.9	8.6		11.1	8.4	20.0		14.2	8.1	8.1	7.4			Charleston, S.C.
10.1	9.8	13.5	17.3		13.9		5.8	7.6	7.9	11.0	10.4		Columbia, S.C.
11.2	10.5	13.0	11.4	15.3	11.6	13.9	13.9	7.0	11.9	10.4	20.3	16.2	Atlanta, Ga.*
10.2	10.5	15.7	7.7		12.2			7.6	9.4	11.4	13.6		Jacksonville, Fla.
11.7	11.2	13.9	10.6	9.9	12.0	13.1	13.3	6.9	11.7	10.9	17.0	12.8	E. S. Central cities
12.0	12.5	13.5	12.2	6.4	8.6	33.0	9.8	8.9	14.3	11.7	14.4		Paducah, Ky.
11.7	11.2	13.9	10.7	10.1	12.2	12.9	13.6	7.1	11.7	10.9	17.5	12.8	Birmingham, Ala.*
11.5	11.0	14.5	9.3		12.3			5.6	11.2		15.0		Jackson, Miss.
12.2	11.5	14.1	12.6	12.4	12.4	13.1	12.0	6.8	11.5	14.1	19.8	14.7	W. S. Central cities
10.9	11.2	15.5	9.9	13.5	11.1		13.4	7.8	9.9	13.8	18.9	15.6	Little Rock, Ark.
11.0	15.4	10.6	10.1					8.7	11.6	23.0			Baton Rouge, La.
12.0	11.6	13.7	13.6	12.1	11.6	14.4	10.3	7.1	11.1	12.3	20.1	16.5	Oklahoma City, Okla.
13.2	9.5	13.8	17.1		12.6	15.8		8.3	12.4	15.1	24.8	13.1	Austin, Tex.
12.5	11.7	14.7	12.4	12.5	13.4	11.6	13.4	6.2	11.9	14.7	19.2	14.0	Dallas, Tex.
13.2	12.3	14.1	10.4		12.6	15.0	18.3	2.8	13.4	15.3	14.8		Wichita Falls, Tex.
11.7	12.3	14.8	10.2	13.6	12.1	16.2	11.1	7.5	11.0	12.0	19.8	13.2	Mountain cities
12.5			12.3	21.4	14.9		9.5	8.9	12.9	11.3	18.6		Butte, Mont.
13.3	14.8	15.8	8.9		14.6		13.9	7.9	10.6	15.8	16.9	17.5	Boise, Idaho
13.0	10.3	15.2	10.7		10.8		15.8	8.2	12.6	23.2	17.2	14.9	Casper, Wyo.
12.3	12.6	15.1	11.9	17.0	14.4	13.9		7.9	11.6	16.7	17.6	13.1	Pueblo, Colo.
10.1	13.1	15.6	8.0	11.3	9.9		10.3	6.5	8.9	9.1	16.5	16.2	Phoenix, Ariz.
11.7	11.7	14.1	10.9	12.7	11.7	16.5	10.3	7.6	11.2	11.8	22.1	12.2	Salt Lake City, Utah
10.8	11.6	13.4	12.0	11.7	10.5	10.0	10.9	7.0	9.9	9.5	17.0	13.1	Pacific cities
11.4	11.2	11.9	14.1	12.5	11.3		11.3	6.8	10.5	11.7	17.1	14.0	Seattle, Wash.*
10.2	11.4	15.1	11.6	12.1	10.5		10.9	6.5	9.4	7.1	16.2	12.1	Portland, Ore.
10.2	13.0	13.1	9.7	9.0	9.9		9.4	8.8	9.3	9.7	16.6	9.3	Sacramento, Calif.
10.9	12.2	14.2	10.6	11.2	9.8	10.0	10.6	7.2	9.8	9.5	18.0	11.7	San Diego, Calif.*

³ Includes public bond issue: Kenosha, Wis., \$212; Racine, Wis., \$373.
⁴ Includes public bond issue: Kenosha, Wis., 6.3 per cent; Racine, Wis., 5.3 per cent.
⁵ Summary of all agencies reporting.

TABLE D 39

Mortgaged Rented Dwellings, Average Annual Payment required and Average Annual Payment as Percentage of Average Original Loan: First Mortgages by Holding Agency, 52 Cities; Second and Third Mortgages, All Holding Agencies, 23 Cities; Land Contracts, All Holding Agencies, 9 Cities, by Geographic Division, January 1, 1934

	← AVERAGE ANNUAL PAYMENT REQUIRED ¹ (DOLLARS) →												
	All ³ holding agencies	Life ins. co.	Build. & loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	2 ^d & 3 ^d MORTG.	LAND CONTRACTS
												6/	6/
All cities¹	409	940	429	414	338	495		429	226	322	609	335	434
New England cities	362	1,141	357	433	372	290		281		243	243	342	
Portland, Me.	346	737	417	446	348			280		201	263	236	
Worcester, Mass.	306		432	345	302			290		235	307	245	
Providence, R.I.*	361	1,182	328	458	396	290		279		250	221	295	
Waterbury, Conn. ⁵	528											718	
Mid. Atlantic cities	277	628	366	253	222	353		329		336	244	252	
Binghamton, N.Y. ⁵	337											206	
Syracuse, N.Y.	283	732		269	209			330		422		276	
Trenton, N.J.	180	266	280	123	203	226		327		130	199	116	
Erie, Pa.	309		424	303	266	440				274	275	174	
E. N. Central cities	495	1,304	558	466	398	974		367	269	559	461	376	401
Cleveland, Ohio*	608	1,767	728	506	434	1,049		410	295	510	460	387	483
Indianapolis, Ind.	383	708	338	419	372			316	233	808	344		
Peoria, Ill.	355	702	320	635	266	400		425	210	137	1,383	316	
Lansing, Mich.	233	260	252	154	270			119		192	315		340
Kenosha, Wis. ⁵	323												
Racine, Wis.	313		448	286		624		336		212	296	157	
W. N. Central cities	299	653	271	305	293	293		643	157	176	211	464	453
Minneapolis, Minn.	362	784	269	364	289	337		706	143	197	279	464	463
St. Paul, Minn.	311	963	343	146	374	276		685	158	176	110		434
Des Moines, Iowa	252	444	227	226	194	320			160	168	188		409
St. Joseph, Mo. ⁵	180												
Springfield, Mo.	188	474	258	82		197				95	206		
Fargo, N.D. ⁵	270												
Sioux Falls, S.D.	257	226	150	1,591	278	158				173	145		555
Lincoln, Neb.	365	596	252			341		1,269		219	237		
Topeka, Kan.	291	473	310	146	318	255		380	247	189	193		
Wichita, Kan.	247	369	254	188		229		148	158	126	203		
S. Atlantic cities	410	1,055	355	310	210	494		498	215	205	278	422	
Hagerstown, Md. ⁵	256												
Richmond, Va. ⁵	339											612	
Wheeling, W.Va.* ⁵	316												
Asheville, N.C. ⁵	378												
Greensboro, N.C. ⁵	526												
Charleston, S.C. ⁵	164												
Columbia, S.C. ⁵	334												
Atlanta, Ga.*	534	1,055	355	310	210	494		498	215	205	278	307	
Jacksonville, Fla.	310												
E. S. Central cities	478	643	290	625	388	434		278	207	202	162	208	
Paducah, Ky. ⁵	333												
Birmingham, Ala.*	395	643	290	625	388	434		278	207	202	162	208	
Jackson, Miss. ⁵	982											208	
W. S. Central cities	408	628	364	421	362	478		510	226	278	194	238	
Little Rock, Ark. ⁵	283	549	289	258		396			151	148	270		
Baton Rouge, La. ⁵	368												
Oklahoma City, Okla.	520	929	442			520			287	284	87	291	
Austin, Tex. ⁵	395												
Dallas, Tex.	382	454	368	455	362	468		510	203	301	245	200	
Wichita Falls, Tex. ⁵	304												
Mountain cities	365	782	347	565	429	417		280	217	206	172	667	752
Butte, Mont. ⁵	457												
Boise, Idaho. ⁵	311												
Casper, Wyo. ⁵	428												
Pueblo, Colo. ⁵	169												
Phoenix, Ariz.	266	458	570	315	275	194			215	218	137	286	
Salt Lake City, Utah	465	983	209	720	525	558		280	218	199	193	895	752
Pacific cities	435	823	533	346	299	279		508	222	210	2,201	243	356
Seattle, Wash.*	661	1,345	591	390	293	224		700	219	205	5,562	378	366
Portland, Ore.	279	527	616	335	305	218		549	192	143	174	180	
Sacramento, Calif.	348	657	411	326	422	560				273	492	218	
San Diego, Calif.*	308	455	412	302	254	308		196	257	260	200	275	328

Source: *Financial Survey of Urban Housing*. The number reporting average annual payment required is approximately the same as that shown on Tables D 15, 18, and 34. Average or percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 'All cities' average annual payment required weighted by number of loans, by priority, in each city (RPI). Where the number of cities included in the 'All holding agencies' column is larger than the number for the individual agencies, the weighted geographic division and 'All cities' averages and/or percentages in the 'All holding agencies' column are not strictly comparable to the weighted averages and/or percentages for the individual agencies.

Mortgaged Rented Dwellings, Average Annual Payment required and Average Annual Payment as Percentage of Average Original Loan: First Mortgages by Holding Agency, 52 Cities; Second and Third Mortgages, All Holding Agencies, 23 Cities; Land Contracts, All Holding Agencies, 9 Cities, by Geographic Division, January 1, 1934

← AVERAGE ANNUAL PAYMENT REQUIRED AS PERCENTAGE OF AVERAGE ORIGINAL AMOUNT OF LOAN ² →													
FIRST MORTGAGES											2 ^d & 3 ^d	LAND	
All ⁴ holding agencies	Life ins. co.	Build. & Loan asso.	Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.	H.O. Loan Corp.	Indi- vidual	Other	MORTG. <u>6/</u>	CONTRACTS <u>6/</u>	
9.7	10.4	11.9	9.6	10.4	9.6		9.7	6.4	9.2	9.2	12.9	12.1	All cities ¹
7.2	10.2	10.3	7.0	7.9	7.2		6.5		6.1	6.8	10.7		New England cities
7.7	8.1	11.0	8.5	7.5			12.4		5.7	4.0	11.7		Portland, Me.
5.9		9.7	6.4	5.7			5.4		5.5	7.6	8.8		Worcester, Mass.
7.8	9.4	10.4	7.0	8.7	7.2		6.6		6.3	7.0	13.0		Providence, R.I.*
8.0											8.7		Waterbury, Conn.*
6.4	7.8	10.1	5.1	5.9	5.5		6.2		7.2	7.0	11.6		Mid. Atlantic cities
7.8											9.0		Binghamton, N.Y.*
5.8	7.9		4.6	5.3			5.2		7.5		12.1		Syracuse, N.Y.
6.2	7.3	10.3	5.8	5.2	7.6		5.9		5.5	7.3	8.2		Trenton, N.J.
7.4		10.0	6.5	8.1	5.0				6.8	6.9	10.5		Erie, Pa.
9.9	10.4	10.9	9.3	10.2	11.1		9.4	6.6	10.8	8.8	10.8	9.0	E. N. Central cities
9.5	9.8	9.3	9.6	9.1	7.9		9.0	8.1	8.4	8.2	10.9	7.9	Cleveland, Ohio*
11.6	10.9	11.6	9.1	6.7			10.9	7.7	16.8	11.1			Indianapolis, Ind.
10.0	12.1	10.8	11.0	6.7	13.5		14.1	10.6	7.0	8.9	12.2		Peoria, Ill.
9.6	11.1	11.6	4.5	8.8			6.0		8.8	8.5		10.7	Lansing, Mich.
8.0													Kenosha, Wis.*
7.5		11.1	5.4		10.1		6.0		6.2	6.6	7.0		Racine, Wis.
10.0	11.1	12.8	9.4	10.9	10.3		10.1	6.3	8.1	8.0	12.7	13.9	W. N. Central cities
9.9	11.0	13.1	11.1	11.4	10.1		9.0	5.6	8.1	6.9	12.7	13.6	Minneapolis, Minn.
9.6	12.3	11.7	7.5	9.9	9.9		10.0	5.9	7.8	6.9	15.2		St. Paul, Minn.
10.0	10.6	12.5	9.0	9.3	11.1			6.6	8.9	9.8		13.4	Des Moines, Iowa
8.3													St. Joseph, Mo.
10.7	14.8	14.1	6.7		7.8				7.5	10.2			Springfield, Mo.
8.5													Fargo, N.D.*
7.8	7.9	12.2	7.9	12.6	8.3				6.2	8.0	13.3		Sioux Falls, S.D.
11.4	10.6	12.3			11.0		15.1		7.6	10.0			Lincoln, Neb.
11.6	10.7	13.7	7.6	18.0	8.3		9.6	8.9	8.4	9.7			Topeka, Kan.
11.5	9.5	14.6	10.4		13.3		11.7	8.0	9.4	10.8			Wichita, Kan.
9.6	9.9	15.6	12.6	18.1	9.7		11.6	5.1	9.5	11.0	21.4		S. Atlantic cities
7.4													Hagerstown, Md.*
9.4											19.3		Richmond, Va.*
8.4													Wheeling, W. Va.*
11.7													Asheville, N.C.*
12.7													Greensboro, N.C.*
6.9													Charleston, S.C.*
9.8													Columbia, S.C.*
10.1	9.9	15.6	12.6	18.1	9.7		11.6	5.1	9.5	11.0	24.4		Atlanta, Ga.*
8.5													Jacksonville, Fla.
12.0	11.7	11.5	17.6	21.6	11.3		10.2	6.0	11.0	9.5	13.9		E. S. Central cities
7.8													Paducah, Ky.*
11.6	11.7	11.5	17.6	21.6	11.3		10.2	6.0	11.0	9.5			Birmingham, Ala.*
13.4											13.9		Jackson, Miss.*
11.3	11.2	13.4	12.2	13.1	11.6		12.5	6.6	9.1	10.6	22.3		W. S. Central cities
9.8	11.9	13.0	9.0		10.5			5.4	6.9	8.7			Little Rock, Ark.*
9.7													Baton Rouge, La.*
10.9	10.9	12.3			12.1			6.7	7.9	10.9	21.9		OKlahoma City, Okla.*
18.8													Austin, Tex.*
11.6	11.6	14.5	12.7	13.1	11.5		12.5	6.8	10.3	11.1	22.7		Dallas, Tex.*
12.4													Wichita Falls, Tex.*
10.8	12.6	10.7	7.9	10.1	10.1		12.8	6.2	8.0	9.6	21.9	14.7	Mountain cities
12.6													Butte, Mont.*
12.2													Boise, Idaho*
13.1													Casper, Wyo.*
12.0													Pueblo, Colo.*
9.2	10.9	14.0	7.6	10.0	9.4			5.9	7.9	7.1	9.5		Phoenix, Ariz.
10.8	13.1	12.1	8.0	10.1	10.2		12.8	6.4	8.1	11.2	29.2	14.7	Salt Lake City, Utah
10.2	10.6	13.4	11.0	10.6	10.0		11.0	7.1	8.3	9.7	16.5	10.9	Pacific cities
10.8	10.8	14.1	9.8	12.7	10.2		11.3	7.3	9.2	9.8	19.2	10.6	Seattle, Wash.*
9.6	10.9	12.9	15.8	10.3	9.1		11.4	5.7	7.6	6.7	11.8		Portland, Ore.
9.5	10.6	13.5	9.4	9.7	11.4				8.2	8.2	12.5		Sacramento, Calif.
9.6	9.8	12.6	10.3	9.1	9.7		8.7		7.9	10.5	20.0	12.2	San Diego, Calif.*

²Percentages derived by dividing the average annual payment required in this table by the average original amount of loan as shown in Table D 22. Geographic division and 'All cities' percentages automatically weighted by the use of weighted averages in this table and in Table D 22.

³Includes public bond issue: Racine, Wis., \$368; San Diego, Calif., \$337.

⁴Includes public bond issue: Racine, Wis., 6.1 per cent; San Diego, Calif., 7.3 per cent.

⁵Sample inadequate to obtain averages or percentages by individual agencies.

⁶Summary of all agencies reporting.

TABLE D 40

Mortgaged Dwellings, Number reporting Method of Paying Principal and Percentage Distribution by Method: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities; by Geographic Division, January 1, 1934

	OWNER-OCCUPIED									
	FIRST MORTGAGES					SECOND AND THIRD MORTGAGES				
	NUMBER REPORTING	PERCENTAGE DISTRIBUTION				NUMBER REPORTING	PERCENTAGE DISTRIBUTION			
All methods		Straight ² term loans	Amortized loans ³	Other loans	All methods		Straight ² term loans	Amortized loans ³	Other loans	
All cities¹	63,839	100.0	38.2	39.3	22.5	6,190	100.0	39.9	36.4	23.7
New England cities	4,237	100.0	59.0	24.2	16.8	844	100.0	53.5	21.8	24.7
Portland, Me.	645	100.0	34.9	38.0	27.1	77	100.0	48.0	26.0	26.0
Worcester, Mass.	1,103	100.0	82.4	13.2	4.4	315	100.0	47.3	21.3	31.4
Providence, R.I.*	2,020	100.0	49.0	29.1	21.9	318	100.0	56.9	22.0	21.1
Waterbury, Conn.	469	100.0	91.5	6.2	2.3	134	100.0	54.5	20.9	24.6
Mid. Atlantic cities	4,265	100.0	82.8	10.6	6.6	542	100.0	40.2	22.6	37.2
Binghamton, N.Y.	253	100.0	81.4	5.9	12.7	31	100.0	41.9	19.4	38.7
Syracuse, N.Y.	970	100.0	90.0	2.9	7.1	264	100.0	36.3	22.0	41.7
Trenton, N.J.	1,554	100.0	83.9	14.6	1.5	126	100.0	55.6	20.6	23.8
Erle, Pa.	1,488	100.0	65.3	27.3	7.4	121	100.0	53.7	32.2	14.1
E. N. Central cities	19,088	100.0	22.3	46.0	31.7	2,260	100.0	36.1	42.1	21.8
Cleveland, Ohio*	13,789	100.0	20.0	35.4	44.6	1,942	100.0	33.7	42.1	24.2
Indianapolis, Ind.	1,559	100.0	13.0	77.8	9.2	60	100.0	30.0	58.3	11.7
Peoria, Ill.	1,319	100.0	10.9	83.6	5.5	95	100.0	47.4	44.2	8.4
Lansing, Mich.	371	100.0	34.2	52.6	13.2	116	100.0	50.0	37.5	12.5
Kenosha, Wis.	648	100.0	77.8	18.7	3.5	44	100.0	75.0	25.0	
Racine, Wis.	1,422	100.0	66.3	32.1	1.6	103	100.0	76.7	13.6	9.7
W. N. Central cities	11,090	100.0	42.4	36.5	21.1	600	100.0	46.6	39.5	13.9
Minneapolis, Minn.	3,749	100.0	43.9	28.4	27.7	153	100.0	46.4	40.5	13.1
St. Paul, Minn.	812	100.0	53.5	26.7	19.8	29	100.0	37.9	44.8	17.3
Des Moines, Iowa	1,262	100.0	35.8	38.0	26.2	40	100.0	42.5	37.5	20.0
St. Joseph, Mo.	508	100.0	50.8	35.8	13.4	46	100.0	45.6	37.0	17.4
Springfield, Mo.	757	100.0	50.6	39.4	10.0	34	100.0	55.9	32.3	11.8
Fargo, N.D.	462	100.0	58.0	33.6	8.4	36	100.0	50.0	44.4	5.6
Sioux Falls, S.D.	548	100.0	66.8	20.8	12.4	37	100.0	51.4	32.4	16.2
Lincoln, Neb.	787	100.0	30.8	58.1	13.1	61	100.0	63.9	24.6	11.5
Topeka, Kan.	977	100.0	17.5	70.3	12.2	84	100.0	46.4	46.4	7.2
Wichita, Kan.	1,248	100.0	20.3	61.7	18.0	80	100.0	37.5	46.3	16.2
S. Atlantic cities	6,017	100.0	38.6	35.0	26.4	660	100.0	29.9	46.3	23.8
Hagerstown, Md.	352	100.0	81.8	15.9	2.3	35	100.0	68.6	28.6	2.8
Richmond, Va.	1,056	100.0	54.2	16.8	29.0	182	100.0	25.8	50.6	23.6
Wheeling, W. Va.*	770	100.0	40.1	43.7	16.2	64	100.0	56.3	32.8	10.9
Asheville, N.C.	382	100.0	14.6	60.5	24.9	28	100.0	53.6	35.7	10.7
Greensboro, N.C.	300	100.0	18.0	49.3	32.7	50	100.0	32.0	44.0	24.0
Charleston, S.C.	203	100.0	73.4	17.7	8.9					
Columbia, S.C.	340	100.0	38.8	51.8	9.4	32	100.0	53.1	37.5	9.4
Atlanta, Ga.*	2,341	100.0	28.3	35.6	36.1	248	100.0	13.7	52.8	33.5
Jacksonville, Fla.	273	100.0	45.0	34.1	20.9	21	100.0	47.6	38.1	14.3
E. S. Central cities	2,448	100.0	23.6	49.7	26.7	189	100.0	31.8	30.8	37.4
Paducah, Ky.	217	100.0	22.1	54.4	23.5	15	100.0	46.8	26.7	26.7
Birmingham, Ala.*	1,988	100.0	25.7	45.9	28.4	142	100.0	31.0	31.0	38.0
Jackson, Miss.	263	100.0	10.3	73.0	16.7	32	100.0	31.2	31.3	37.5
W. S. Central cities	5,128	100.0	21.1	58.0	20.9	386	100.0	26.8	52.0	21.2
Little Rock, Ark.	824	100.0	40.9	41.5	17.6	61	100.0	27.9	42.6	29.5
Baton Rouge, La.	176	100.0	11.3	77.3	11.4					
Oklahoma City, Okla.	1,744	100.0	16.5	67.2	16.3	176	100.0	34.7	47.1	18.2
Austin, Tex.	374	100.0	18.4	61.0	20.6	21	100.0	19.0	61.9	19.1
Dallas, Tex.	1,678	100.0	22.6	50.8	26.6	110	100.0	19.1	56.4	24.5
Wichita Falls, Tex.	332	100.0	10.2	70.8	19.0	18	100.0	22.2	77.8	
Mountain cities	3,316	100.0	39.0	49.2	11.8	146	100.0	33.6	50.9	15.5
Butte, Mont.	366	100.0	65.0	23.8	11.2					
Boise, Idaho	507	100.0	33.9	62.5	3.6	23	100.0	34.8	56.5	8.7
Casper, Wyo.	174	100.0	22.4	71.8	5.8	11	100.0	9.1	54.5	36.4
Pueblo, Colo.	398	100.0	37.2	54.8	8.0	16	100.0	43.7	43.8	12.5
Phoenix, Ariz.	483	100.0	61.9	25.9	12.2	32	100.0	34.4	48.9	18.7
Salt Lake City, Utah	1,388	100.0	31.6	53.4	15.0	64	100.0	32.8	53.1	14.1
Pacific cities	8,250	100.0	35.1	46.1	18.8	563	100.0	30.4	53.8	15.8
Seattle, Wash.*	2,571	100.0	32.3	47.7	20.0	98	100.0	44.9	46.9	8.2
Portland, Ore.	2,367	100.0	33.4	45.2	21.4	142	100.0	30.3	53.5	16.2
Sacramento, Calif.	1,118	100.0	39.5	47.3	13.2	113	100.0	19.5	49.5	31.0
San Diego, Calif.*	2,194	100.0	42.0	44.0	14.0	210	100.0	23.8	61.9	14.3

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 'All cities' percentages weighted by number of loans, by tenure and priority, in each city (RPI).

²Principal payable at end of term.

³Regular installments.

TABLE D 40

Mortgaged Dwellings, Number reporting Method of Paying Principal and Percentage Distribution by Method: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

RENTED										
FIRST MORTGAGES					SECOND AND THIRD MORTGAGES					
PERCENTAGE DISTRIBUTION					PERCENTAGE DISTRIBUTION					
NUMBER REPORTING	All methods	Straight ² term loans	Amortized loans ³	Other loans	NUMBER REPORTING	All methods	Straight ² term loans	Amortized loans ³	Other loans	
13,274	100.0	43.4	32.7	23.9	841	100.0	41.5	31.6	26.9	All cities ¹
899	100.0	60.9	18.6	22.5	155	100.0	52.3	22.9	24.8	New England cities
195	100.0	46.7	23.1	30.2	31	100.0	71.0	9.7	19.3	Portland, Me.
211	100.0	86.3	8.6	7.1	33	100.0	64.6	21.2	24.2	Worcester, Mass.
387	100.0	50.9	20.4	28.7	56	100.0	48.2	23.2	28.6	Providence, R.I.*
106	100.0	91.5	4.7	3.8	35	100.0	60.0	28.6	11.4	Waterbury, Conn.
787	100.0	85.5	6.9	7.6	107	100.0	33.9	16.0	50.1	Mid. Atlantic cities
80	100.0	92.5	1.3	16.2	12	100.0	66.6	16.7	16.7	Binghamton, N.Y.
210	100.0	90.5	1.9	7.6	48	100.0	25.0	14.6	60.4	Syracuse, N.Y.
235	100.0	98.1	9.8	2.1	25	100.0	76.0	12.0	12.0	Trenton, N.J.
262	100.0	73.7	20.2	6.1	22	100.0	64.6	31.8	13.6	Erie, Pa.
3,693	100.0	24.0	50.1	25.9	255	100.0	43.6	36.9	19.5	E. N. Central cities
2,273	100.0	23.7	36.3	40.0	216	100.0	41.9	38.1	20.0	Cleveland, Ohio*
496	100.0	14.1	76.0	9.9						Indianapolis, Ind.
356	100.0	14.8	78.4	6.8	17	100.0	53.0	29.4	17.6	Peoria, Ill.
144	100.0	41.7	48.6	9.7						Lansing, Mich.
127	100.0	76.4	19.7	3.9						Kenosha, Wis.
315	100.0	77.2	20.3	2.5	23	100.0	78.3	13.0	8.7	Racine, Wis.
2,833	100.0	45.6	28.1	26.3	45	100.0	51.1	26.7	22.2	W. N. Central cities
944	100.0	41.6	25.6	32.8	45	100.0	51.1	26.7	22.2	Minneapolis, Minn.
210	100.0	58.1	15.7	26.2						St. Paul, Minn.
383	100.0	43.9	19.8	36.3						Des Moines, Iowa
105	100.0	65.7	21.9	12.4						St. Joseph, Mo.
168	100.0	58.9	31.6	9.5						Springfield, Mo.
77	100.0	72.7	14.3	13.0						Fargo, N.D.
180	100.0	76.1	11.1	12.8						Sioux Falls, S.D.
175	100.0	34.9	46.3	18.8						Lincoln, Neb.
243	100.0	27.2	58.8	14.0						Topeka, Kan.
348	100.0	25.3	48.8	25.9						Wichita, Kan.
1,156	100.0	54.2	20.8	25.0	51	100.0	27.6	42.0	30.4	S. Atlantic cities
70	100.0	61.4	12.9	5.7						Hagerstown, Md.
131	100.0	67.2	8.4	24.4	18	100.0	33.3	11.1	55.6	Richmond, Va.
120	100.0	54.1	31.7	14.2						Wheeling, W. Va.*
37	100.0	37.9	29.7	32.4						Asheville, N.C.
69	100.0	17.4	46.4	36.2						Greensboro, N.C.
79	100.0	78.5	15.2	6.3						Charleston, S.C.
86	100.0	47.7	40.7	11.6						Columbia, S.C.
506	100.0	45.2	20.8	34.0	33	100.0	24.2	60.6	15.2	Atlanta, Ga.*
58	100.0	69.0	13.8	17.2						Jacksonville, Fla.
312	100.0	36.6	36.4	25.0	13	100.0	38.5	53.8	7.7	E. S. Central cities
21	100.0	28.6	47.6	23.8						Paducah, Ky.
215	100.0	43.7	29.3	27.0	13	100.0	38.5	53.8	7.7	Birmingham, Ala.*
76	100.0	10.5	76.3	13.2						Jackson, Miss.
1,203	100.0	33.4	39.9	26.7	53	100.0	36.6	30.2	33.2	W. S. Central cities
184	100.0	55.5	26.6	17.9						Little Rock, Ark.
59	100.0	30.5	55.9	13.6						Baton Rouge, La.
380	100.0	22.1	54.2	23.7	30	100.0	26.7	30.0	43.3	Oklahoma City, Okla.
100	100.0	31.0	31.0	38.0						Austin, Tex.
398	100.0	36.7	31.7	31.6	23	100.0	43.5	30.4	26.1	Dallas, Tex.
82	100.0	32.9	47.6	19.5						Wichita Falls, Tex.
623	100.0	52.1	30.3	17.6	30	100.0	30.0	30.0	40.0	Mountain cities
54	100.0	55.6	25.9	18.5						Butte, Mont.
32	100.0	46.9	43.7	9.4						Boise, Idaho
47	100.0	25.5	68.1	6.4						Casper, Wyo.
49	100.0	51.0	42.9	6.1						Pueblo, Colo.
168	100.0	69.6	17.3	13.1	10	100.0	30.0	30.0	40.0	Phoenix, Ariz.
273	100.0	45.4	28.6	26.0	20	100.0	30.0	30.0	40.0	Salt Lake City, Utah
1,768	100.0	44.2	32.9	22.9	132	100.0	38.0	43.8	18.2	Pacific cities
470	100.0	35.1	35.8	29.1	31	100.0	35.5	58.1	6.4	Seattle, Wash.*
422	100.0	45.7	30.8	23.5	29	100.0	44.8	24.1	31.1	Portland, Ore.
228	100.0	53.9	30.3	15.8	21	100.0	33.3	28.6	38.1	Sacramento, Calif.
648	100.0	51.7	31.8	16.5	51	100.0	35.3	52.9	11.8	San Diego, Calif.*

TABLE D 41

Mortgaged Dwellings, Number reporting Frequency of Payment (Interest and Principal) and Percentage Distribution by Frequency: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED											
	FIRST MORTGAGES						SECOND AND THIRD MORTGAGES					
	NUMBER REPORTING	PERCENTAGE DISTRIBUTION					NUMBER REPORTING	PERCENTAGE DISTRIBUTION				
All frequencies		Monthly	Quarterly	Semi-annually	Annually	All frequencies		Monthly	Quarterly	Semi-annually	Annually	
All cities¹	62,455	100.0	43.7	14.1	31.2	11.0	5,926	100.0	46.7	11.7	28.0	13.6
New England cities	4,123	100.0	21.4	6.3	62.2	10.1	789	100.0	21.1	8.5	57.4	13.0
Portland, Me.	616	100.0	37.8	7.8	42.2	12.2	85	100.0	38.5	16.9	24.6	20.0
Worcester, Mass.	1,098	100.0	18.1	21.5	55.9	6.5	308	100.0	13.0	16.6	59.7	10.7
Providence, R.I.*	1,963	100.0	23.5	1.4	64.0	11.1	290	100.0	26.9	4.1	55.5	13.5
Waterbury, Conn.	446	100.0	10.1	8.3	72.0	9.6	126	100.0	11.9	7.1	68.7	14.3
Mid. Atlantic cities	4,227	100.0	12.1	1.7	70.6	15.6	525	100.0	11.4	15.7	59.7	13.2
Binghamton, N.Y.	253	100.0	6.3	1.2	69.6	22.9	30	100.0	26.7	6.7	46.6	20.0
Syracuse, N.Y.	945	100.0	2.3	1.4	81.6	14.7	255	100.0	5.1	16.1	65.9	12.9
Trenton, N.J.	1,552	100.0	17.7	3.2	69.4	9.7	123	100.0	17.9	32.5	39.8	9.8
Erie, Pa.	1,477	100.0	32.9	1.4	46.2	18.5	117	100.0	41.9	3.4	41.9	12.8
E. N. Central cities	18,694	100.0	48.2	35.0	11.2	5.6	2,178	100.0	56.9	21.4	9.8	11.9
Cleveland, Ohio*	13,631	100.0	35.9	53.3	6.8	4.0	1,883	100.0	57.1	25.0	7.8	10.1
Indianapolis, Ind.	1,552	100.0	62.2	0.4	10.1	7.3	57	100.0	73.7	1.6	7.0	17.5
Peoria, Ill.	1,306	100.0	87.0	0.3	6.0	4.7	89	100.0	61.8		19.1	19.1
Lansing, Mich.	366	100.0	66.7	1.9	19.7	11.7	15	100.0	53.3	6.7		40.0
Kenosha, Wis.	640	100.0	23.0	0.4	58.3	18.3	40	100.0	25.0		52.5	22.5
Racine, Wis.	1,399	100.0	39.7	0.3	48.6	11.4	94	100.0	27.7	6.4	40.4	25.5
W. N. Central cities	10,776	100.0	41.3	1.4	39.9	17.4	573	100.0	56.0	2.2	19.0	22.8
Minneapolis, Minn.	3,654	100.0	32.1	2.1	49.7	16.1	145	100.0	55.2	2.1	20.7	22.0
St. Paul, Minn.	805	100.0	30.2	1.0	47.4	21.4	29	100.0	58.6		24.1	17.3
Des Moines, Iowa	1,229	100.0	42.7	1.1	30.7	25.5	37	100.0	51.4	2.7	13.5	32.4
St. Joseph, Mo.	490	100.0	40.6	1.0	40.2	18.2	44	100.0	61.4	2.3	13.6	22.7
Springfield, Mo.	747	100.0	43.6	1.6	38.6	16.2	35	100.0	48.6	5.7	25.7	20.0
Fargo, N.D.	431	100.0	48.3	0.7	30.4	20.6	32	100.0	59.4		15.6	25.0
Sioux Falls, S.D.	522	100.0	29.1	0.8	45.4	24.7	38	100.0	44.7		23.7	31.6
Lincoln, Neb.	741	100.0	62.2	0.4	21.2	16.2	57	100.0	38.6	5.3	22.8	33.3
Topeka, Kan.	968	100.0	76.5	0.7	14.9	7.9	83	100.0	63.8	2.4	19.3	14.5
Wichita, Kan.	1,189	100.0	68.6	1.0	22.1	8.3	73	100.0	69.8	1.4	9.6	19.2
S. Atlantic cities	5,851	100.0	43.9	11.9	29.3	14.9	624	100.0	70.9	6.7	10.5	11.9
Hagerstown, Md.	343	100.0	21.3	4.7	51.0	23.0	30	100.0	43.3		30.0	26.7
Richmond, Va.	1,025	100.0	20.2	24.2	38.5	17.1	176	100.0	76.1	6.3	8.5	9.1
Wheeling, W.Va.*	694	100.0	63.1	15.1	9.8	12.0	48	100.0	50.0	16.7	10.4	22.9
Asheville, N.C.	385	100.0	64.4	1.3	19.0	15.3	29	100.0	51.7	10.3	6.9	31.1
Greensboro, N.C.	298	100.0	47.6	2.4	40.5	9.5	50	100.0	62.0	8.0	10.0	20.0
Charleston, S.C.	197	100.0	21.8	40.1	13.2	24.9						
Columbia, S.C.	328	100.0	57.9	16.2	11.9	14.0	28	100.0	53.6	3.6	21.4	21.4
Atlanta, Ga.*	2,316	100.0	43.8	2.3	39.4	14.5	244	100.0	84.4	1.2	9.9	4.6
Jacksonville, Fla.	287	100.0	46.8	24.0	14.6	14.6	19	100.0	52.6	21.1	10.5	15.8
E. S. Central cities	2,434	100.0	60.9	2.1	27.6	9.4	187	100.0	68.4	2.1	11.2	18.3
Paducah, Ky.	211	100.0	58.8	2.8	16.1	22.3	13	100.0	23.1		15.4	61.5
Birmingham, Ala.*	1,963	100.0	57.7	2.1	30.9	9.3	142	100.0	71.1	2.8	10.6	15.5
Jackson, Miss.	260	100.0	82.7	1.5	10.8	5.0	32	100.0	68.7		12.5	18.8
W. S. Central cities	5,044	100.0	62.3	0.7	22.6	14.4	371	100.0	70.5	1.4	11.4	16.7
Little Rock, Ark.	791	100.0	51.8	0.5	24.5	23.2	58	100.0	67.2	5.2	3.5	24.1
Baton Rouge, La.	178	100.0	88.8	0.6	2.2	8.4						
Oklahoma City, Okla.	1,721	100.0	70.1	0.7	19.6	9.6	166	100.0	70.5	1.2	10.2	18.1
Austin, Tex.	373	100.0	59.5	0.8	17.2	22.5	19	100.0	78.9		5.3	15.8
Dallas, Tex.	1,843	100.0	55.1	0.8	28.9	15.2	107	100.0	70.1	0.9	16.8	12.2
Wichita Falls, Tex.	338	100.0	75.2	1.2	11.5	12.1	21	100.0	71.4			28.6
Mountain cities	3,237	100.0	61.5	8.1	20.4	10.0	140	100.0	71.4	3.7	10.8	14.1
Butte, Mont.	340	100.0	50.3	28.2	4.7	18.8						
Boise, Idaho	507	100.0	64.5	1.2	23.9	10.4	23	100.0	65.2	4.4	17.4	13.0
Casper, Wyo.	174	100.0	83.9		4.0	12.1	11	100.0	63.6	18.2		18.2
Pueblo, Colo.	378	100.0	73.3	1.6	18.0	7.1	15	100.0	80.0		20.0	
Phoenix, Ariz.	478	100.0	34.7	5.7	48.5	11.1	29	100.0	65.5	3.5	20.7	10.3
Salt Lake City, Utah	1,360	100.0	64.6	10.7	15.3	9.4	62	100.0	72.6	3.2	4.8	19.4
Pacific cities	7,869	100.0	55.1	15.6	20.6	8.7	539	100.0	72.3	7.3	9.5	10.9
Seattle, Wash.*	2,497	100.0	56.5	4.6	29.6	9.3	94	100.0	54.3	5.3	22.3	18.1
Portland, Ore.	2,179	100.0	43.3	22.7	23.5	10.6	130	100.0	72.3	5.4	9.2	13.1
Sacramento, Calif.	1,093	100.0	90.6	1.6	1.9	5.9	112	100.0	90.2	0.9	1.8	7.1
San Diego, Calif.*	2,100	100.0	57.5	31.4	5.5	5.6	203	100.0	78.3	14.3	3.0	4.4

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic Division and 'All cities' percentages weighted by number of loans, by tenure and priority, in each city (RPI).

TABLE D 41

Mortgaged Dwellings, Number reporting Frequency of Payment (Interest and Principal) and Percentage Distribution by Frequency: First Mortgages, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

← RENTED →												
FIRST MORTGAGES					SECOND AND THIRD MORTGAGES							
PERCENTAGE DISTRIBUTION					PERCENTAGE DISTRIBUTION							
NUMBER REPORTING	All frequencies	Monthly	Quarterly	Semi-annually	Annually	NUMBER REPORTING	All frequencies	Monthly	Quarterly	Semi-annually	Annually	
12,589	100.0	36.3	14.7	34.1	14.9	798	100.0	44.0	13.5	30.3	12.2	All cities ¹
877	100.0	16.4	7.2	63.9	12.5	149	100.0	24.8	6.4	54.5	14.3	New England cities
187	100.0	20.3	11.8	44.9	23.0	32	100.0	6.2	9.4	34.4	50.0	Portland, Me.
212	100.0	14.6	21.7	58.0	5.7	35	100.0	14.3	8.6	65.7	11.4	Worcester, Mass.
378	100.0	17.5	1.8	66.7	14.0	52	100.0	30.8	3.8	53.9	11.5	Providence, R.I.*
100	100.0	9.0	12.0	71.0	8.0	30	100.0	20.0	13.3	50.0	16.7	Waterbury, Conn.
715	100.0	10.9	2.2	69.4	17.5	100	100.0	7.3	23.8	55.6	13.3	Mid. Atlantic cities
66	100.0	7.6	1.5	80.3	10.6	11	100.0	9.1	9.1	72.7	9.1	Binghamton, N.Y.
215	100.0	3.3	2.8	70.2	23.7	48	100.0	2.1	29.2	56.2	12.5	Syracuse, N.Y.
212	100.0	14.6	1.9	78.3	5.2	19	100.0	28.3	5.3	52.6	15.8	Trenton, N.J.
222	100.0	28.4	1.3	55.0	15.3	22	100.0	40.9		36.4	22.7	Erie, Pa.
3,597	100.0	46.8	31.4	13.4	8.4	251	100.0	43.6	25.5	15.3	15.6	E. N. Central cities
2,222	100.0	28.8	56.8	9.0	5.4	206	100.0	44.2	27.2	13.1	15.5	Cleveland, Ohio*
491	100.0	77.6	0.4	11.6	10.4							Indianapolis, Ind.
330	100.0	78.5	0.3	8.5	12.7	23	100.0	60.9		13.0	26.1	Peoria, Ill.
142	100.0	52.1		32.4	15.5							Lansing, Mich.
119	100.0	26.1	0.8	53.8	19.3							Kenosha, Wis.
293	100.0	21.9	1.0	60.4	16.7	22	100.0	13.6	4.6	72.7	9.1	Racine, Wis.
2,656	100.0	31.0	2.4	44.5	22.1	43	100.0	41.8	11.6	23.3	23.3	W. N. Central cities
900	100.0	27.1	2.3	46.8	23.8	43	100.0	41.8	11.6	23.3	23.3	Minneapolis, Minn.
208	100.0	17.3	4.3	49.5	28.9							St. Paul, Minn.
342	100.0	24.8	1.5	53.8	19.9							Des Moines, Iowa
87	100.0	28.7	1.2	59.8	10.3							St. Joseph, Mo.
163	100.0	32.5	1.2	39.9	26.4							Springfield, Mo.
77	100.0	22.1	2.6	44.1	31.2							Fargo, N.D.
157	100.0	13.4	3.2	43.9	39.5							Sioux Falls, S.D.
168	100.0	50.0	1.2	30.3	18.5							Lincoln, Neb.
233	100.0	62.7	2.6	24.0	10.7							Topeka, Kan.
321	100.0	52.3	2.5	32.1	13.1							Wichita, Kan.
1,087	100.0	27.7	16.2	36.8	19.3	44	100.0	78.2	4.7	7.5	11.6	S. Atlantic cities
71	100.0	19.7	1.4	45.1	33.8							Hagerstown, Md.
126	100.0	10.3	27.8	37.3	24.6	14	100.0	64.3	7.1	14.3	14.3	Richmond, Va.
116	100.0	45.7	11.2	6.0	37.1							Wheeler, W.Va.*
34	100.0	44.1		32.4	23.5							Asheville, N.C.
66	100.0	39.4	3.0	47.0	10.6							Greensboro, N.C.
65	100.0	16.9	46.2	29.2	7.7							Charleston, S.C.
72	100.0	43.0	25.0	15.3	16.7							Columbia, S.C.
490	100.0	28.0	2.0	54.3	15.7	30	100.0	83.4	3.3	3.3	10.0	Atlanta, Ga.*
47	100.0	25.6	38.2	19.1	19.1							Jacksonville, Fla.
289	100.0	46.6	4.4	35.5	13.5	12	100.0	100.0				E. S. Central cities
22	100.0	45.5	4.5	22.7	27.3							Paducah, Ky.
193	100.0	41.4	5.2	36.9	14.5							Birmingham, Ala.*
74	100.0	77.0		17.6	5.4	12	100.0	100.0				Jackson, Miss.
1,143	100.0	43.1	1.8	31.5	23.6	56	100.0	56.0	5.9	29.1	9.0	W. S. Central cities
165	100.0	35.7	1.2	37.6	25.6							Little Rock, Ark.
57	100.0	57.9		5.3	36.8							Baton Rouge, La.
387	100.0	59.9	1.1	27.8	11.2	30	100.0	70.0	3.3	28.7		Oklahoma City, Okla.
85	100.0	40.0	3.5	25.9	30.6							Austin, Tex.
388	100.0	31.4	2.3	39.2	27.1	26	100.0	46.1	7.7	30.8	15.4	Dallas, Tex.
81	100.0	50.6	2.5	16.0	30.9							Wichita Falls, Tex.
552	100.0	44.5	15.1	32.1	8.3	26	100.0	80.2	8.2	11.6		Mountain cities
42	100.0	45.2	35.7	2.4	16.7							Butte, Mont.
31	100.0	64.5	3.2	25.8	6.5							Boise, Idaho
38	100.0	81.6		10.5	7.9							Casper, Wyo.
49	100.0	59.2		18.4	22.4							Pueblo, Colo.
147	100.0	29.9	8.2	56.5	5.4	8	100.0	75.0	12.5	12.5		Phoenix, Ariz.
245	100.0	41.6	24.9	27.4	6.1	18	100.0	83.3	5.6	11.1		Salt Lake City, Utah
1,673	100.0	44.1	18.5	26.5	10.9	117	100.0	70.2	9.6	15.9	4.3	Pacific cities
437	100.0	44.4	4.4	41.4	9.8	29	100.0	82.1	10.4	24.1	3.4	Seattle, Wash.*
389	100.0	29.3	26.5	32.9	11.3	20	100.0	70.0	5.0	25.0		Portland, Ore.
223	100.0	73.5	1.8	3.6	21.1	18	100.0	77.8				Sacramento, Calif.
624	100.0	47.1	36.7	8.0	8.2	50	100.0	76.0	16.0	4.0	4.0	San Diego, Calif.*

TABLE D 42

Mortgaged Dwellings, Percentage Reduction from Original Loan and per Annum: First Mortgages, Owner-occupied, 52 Cities; Rented, 27 Cities; Second and Third Mortgages, Owner-occupied, 26 Cities; Land Contracts, Owner-occupied, 19 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED						RENTED ²	
	FIRST MORTGAGES		SECOND AND THIRD MORTGAGES		LAND CONTRACTS		FIRST MORTGAGES	
	From original amount	Per annum	From original amount	Per annum	From original amount	Per annum	From original amount	Per annum
All cities ¹	19.0	4.6	32.6	8.8	29.9	6.9	15.5	4.3
New England cities	16.0	2.6	31.4	6.5			13.4	2.4
Portland, Me.	23.4	4.6						
Worcester, Mass.	5.7	1.4	35.6	7.0			3.6	0.9
Providence, R.I.*	22.4	3.1	31.2	6.5			16.9	2.9
Waterbury, Conn.	5.7	1.8	26.1	5.6				
Mid. Atlantic cities	9.7	1.8	37.0	6.9			9.4	2.7
Binghamton, N.Y.	15.5	2.6						
Syracuse, N.Y.	4.9	0.6	38.4	6.9				
Trenton, N.J.	6.2	1.0	31.4	6.8			6.1	1.2
Erie, Pa.	24.9	5.9	26.9	6.9			10.8	3.3
E. N. Central cities	22.6	4.9	30.2	8.6	26.0	4.9	18.5	3.7
Cleveland, Ohio*	23.0	4.8	31.8	8.8	24.3	6.1	19.1	3.7
Indianapolis, Ind.	25.6	5.6	22.6	8.4	25.7	4.8	17.8	4.0
Peoria, Ill.	25.6	5.3	13.4	5.4	28.6	7.2	25.2	5.7
Lansing, Mich.	20.3	6.8			29.2	5.2		
Kenosha, Wis.	10.8	3.3			25.2	3.6		
Racine, Wis.	10.3	2.8	9.4	3.8	21.5	2.8	4.8	1.4
W. N. Central cities	16.6	5.9	26.4	9.9	29.4	7.2	15.8	5.5
Minneapolis, Minn.	12.6	5.0	27.7	11.1	34.9	8.7	13.7	5.1
St. Paul, Minn.	15.9	6.1			34.0	8.1	15.0	4.8
Des Moines, Iowa	18.4	5.9	23.4	9.0	14.5	3.0	14.8	5.3
St. Joseph, Mo.	17.2	5.1						
Springfield, Mo.	25.6	9.8					18.8	7.8
Fargo, N.D.	15.5	6.7						
Sioux Falls, S.D.	11.8	4.5			32.4	8.3	29.0	11.6
Lincoln, Neb.	25.3	7.2					17.3	5.6
Topeka, Kan.	23.6	6.7	17.8	4.8	29.8	8.3	17.8	5.2
Wichita, Kan.	25.3	7.4	27.5	7.9	31.8	6.6	20.8	5.9
S. Atlantic cities	16.3	5.8	40.0	14.0			9.2	4.0
Hagerstown, Md.	10.5	4.2						
Richmond, Va.	13.4	4.6	43.8	16.2				
Wheeling, W.Va.*	28.4	6.2	17.4	6.4				
Asheville, N.C.	29.6	4.9						
Greensboro, N.C.	24.0	5.9						
Charleston, S.C.	17.0	5.7						
Columbia, S.C.	19.7	6.0						
Atlanta, Ga.*	16.0	6.2	46.2	15.9			9.2	4.0
Jacksonville, Fla.	19.6	6.8						
E. S. Central cities	25.4	5.4	46.8	21.3			8.0	2.8
Paducah, Ky.	32.6	9.1					8.0	2.8
Birmingham, Ala.*	24.4	4.8	46.8	21.3				
Jackson, Miss.	30.1	7.9						
W. S. Central cities	21.7	6.8	38.4	15.9			17.8	6.6
Little Rock, Ark.	13.7	5.7	39.4	17.9			14.3	7.2
Baton Rouge, La.	32.6	5.8						
Oklahoma City, Okla.	21.7	6.4	33.2	14.4			18.5	7.1
Austin, Tex.	27.5	7.9						
Dallas, Tex.	21.6	7.2	45.1	17.3			17.8	6.4
Wichita Falls, Tex.	24.9	7.6						
Mountain cities	17.2	6.2	22.8	9.1	27.1	7.2	8.6	3.9
Butte, Mont.	16.2	9.0						
Boise, Idaho	22.1	7.6			35.3	13.1		
Casper, Wyo.	19.5	8.9			29.1	13.9		
Pueblo, Colo.	19.6	6.2						
Phoenix, Ariz.	13.4	5.4					11.0	5.5
Salt Lake City, Utah	17.3	5.4	22.8	9.1	26.6	6.3	7.7	3.2
Pacific cities	20.3	5.3	34.2	12.9	35.9	8.9	17.4	5.3
Seattle, Wash.*	20.0	5.9	27.5	12.5	41.8	10.9	18.0	5.8
Portland, Ore.	22.7	4.1	43.1	12.7	30.2	6.4	20.2	3.8
Sacramento, Calif.	18.8	4.6	37.1	14.8	20.8	3.4	16.5	5.3
San Diego, Calif.*	17.7	6.6	30.0	12.5	23.1	5.6	13.6	5.4

Source: *Financial Survey of Urban Housing*. Percentage reduction from original amount of loan based upon the average amount of the original loans and the average amount of the loans outstanding for properties reporting year loan was contracted. The percentages shown may be approximated very closely by using the average amount of the original loans and the average amount of the loans outstanding, by agency holding the loan, as shown in Tables D 22 and 21, respectively. The percentage reduction per annum is obtained by dividing the total percentage reduction by the average years expired as shown in Table D 23.

*Metropolitan district.

¹Geographic division and 'All cities' percentages weighted by estimated total debt, by tenure and priority, in each city (RPI).

²Sample data inadequate to show percentage reduction for second and third mortgages and land contracts.

TABLE D 43

Mortgaged Dwellings, Years required to pay off Existing Debt at Average Rate of Retirement: Owner-occupied, First Mortgages, 52 Cities; Second and Third Mortgages, 26 Cities; Land Contracts, 19 Cities; Rented, First Mortgages, 27 Cities, by Geographic Division, January 1, 1934

	← O W N E R - O C C U P I E D →			RENTED ²
	1st mortgages	2 ^d & 3 ^d mortgages	Land contracts	1st mortgages
All cities ¹	21.7	11.4	14.5	23.3
New England cities	38.5	15.4		41.7
Portland, Me.	21.7			
Worcester, Mass.	71.4	14.3		111.1
Providence, R.I.*	32.3	15.4		34.5
Waterbury, Conn.	55.6	17.9		
Mid. Atlantic cities	55.6	14.5		37.0
Binghamton, N.Y.	38.5			
Syracuse, N.Y.	166.7	14.5		
Trenton, N.J.	100.0	14.7		83.3
Erie, Pa.	16.9	14.5		30.3
E. N. Central cities	20.4	11.6	20.4	27.0
Cleveland, Ohio*	20.8	11.4	16.4	27.0
Indianapolis, Ind.	17.9	11.9	20.8	25.0
Peoria, Ill.	18.9	18.5	13.9	17.5
Lansing, Mich.	14.7		19.2	
Kenosha, Wis.	30.3		27.8	
Racine, Wis.	35.7	26.3	35.7	71.4
W. N. Central cities	16.9	10.1	13.9	18.2
Minneapolis, Minn.	20.0	9.0	11.5	19.6
St. Paul, Minn.	16.4		12.3	20.8
Des Moines, Iowa	16.9	11.1	33.3	18.9
St. Joseph, Mo.	19.6			
Springfield, Mo.	10.2			12.8
Fargo, N.D.	14.9			
Sioux Falls, S.D.	22.2		12.0	8.6
Lincoln, Neb.	13.9			17.9
Topeka, Kan.	14.9	20.8	12.0	19.2
Wichita, Kan.	13.5	12.7	11.6	16.9
S. Atlantic cities	17.2	7.1		25.0
Hagerstown, Md.	23.8			
Richmond, Va.	21.7	6.2		
Wheeling, W. Va.*	16.1	15.6		
Asheville, N.C.	20.4			
Greensboro, N.C.	16.9			
Charleston, S.C.	17.5			
Columbia, S.C.	16.7			
Atlanta, Ga.*	16.1	6.3		25.0
Jacksonville, Fla.	14.7			
E. S. Central cities	18.5	4.7		35.7
Paducah, Ky.	11.0			
Birmingham, Ala.*	20.8	4.7		35.7
Jackson, Miss.	12.7			
W. S. Central cities	14.7	6.3		14.7
Little Rock, Ark.	17.5	5.6		13.9
Baton Rouge, La.	17.2			
Oklahoma City, Okla.	15.6	6.9		14.1
Austin, Tex.	12.7			
Dallas, Tex.	13.9	5.8		15.6
Wichita Falls, Tex.	12.8			
Mountain cities	16.1	11.0	13.9	25.6
Butte, Mont.	11.1			
Boise, Idaho	13.2		7.6	
Casper, Wyo.	11.2		7.2	
Pueblo, Colo.	12.2			
Phoenix, Ariz.	18.5			18.2
Salt Lake City, Utah	18.5	11.0	15.9	31.3
Pacific cities	18.9	7.8	11.2	18.9
Seattle, Wash.*	16.9	8.0	9.2	17.2
Portland, Ore.	24.4	7.9	15.6	26.3
Sacramento, Calif.	21.7	6.8	29.4	18.9
San Diego, Calif.*	15.2	8.0	17.9	18.5

Source: *Financial Survey of Urban Housing*. The years required to pay off existing debt are obtained by dividing the average annual percentage reduction, as shown in Table D 42, into 100.0 per cent.

*Metropolitan district.

¹Geographic division and 'All cities' averages automatically weighted by the use of weighted averages from Table D 42.

²Sample data inadequate to show average years required for second and third mortgages and land contracts.

TABLE D 44

Mortgaged Dwellings, Percentage with Payments in Arrears, All Priorities by Value Groups: Owner-occupied, 52 Cities; Rented, 44 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED											
	All value groups ²	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over
52 cities¹	41.9	58.0	55.1	51.1	48.8	45.6	41.9	40.3	39.5	39.7	39.4	41.8
4 New England cities	27.4			43.8	29.0	38.6	29.2	30.2	26.6	27.7	23.3	15.7
Portland, Me.	28.1				26.6	41.9	34.9	27.4	24.0	26.5	26.8	26.3
Worcester, Mass.	24.3					40.9	32.0	29.2	23.0	21.0	15.9	28.2
Providence, R.I.*	29.3			43.8	29.0		27.4	31.2	28.9	31.3	25.9	12.3
Waterbury, Conn.	22.0					33.3	32.0	27.6	20.6	19.6	20.5	11.4
4 Mid. Atlantic cities	28.7			49.8	47.8	34.7	29.6	25.9	28.5	27.8	26.1	25.0
Binghamton, N.Y.	26.2					42.9	32.3	28.6	20.4	28.3	33.3	9.1
Syracuse, N.Y.	22.9					28.3	21.0	19.8	24.2	22.4	19.4	29.2
Trenton, N.J.	26.3			27.0	26.7	24.7	26.7	22.8	25.9	34.2	28.2	28.3
Erie, Pa.	48.4			72.7	69.0	57.6	52.5	44.4	47.9	36.0	38.2	21.4
6 E. N. Central cities	58.3		67.9	62.5	64.2	60.2	60.4	57.2	57.2	56.0	53.9	54.4
Cleveland, Ohio*	61.9		66.4	64.0	65.1	61.3	62.9	62.4	62.6	61.5	59.3	57.8
Indianapolis, Ind.	53.3		76.7	58.7	67.2	61.8	59.4	47.8	47.7	45.6	36.3	42.6
Peoria, Ill.	38.7		30.8	34.7	36.2	46.3	42.2	35.6	36.1	33.3	33.3	42.1
Lansing, Mich.	50.1			60.0	48.7	55.0	54.6	48.7	37.7	47.4		
Kenosha, Wis.	52.8				78.6	50.0	51.1	55.1	52.6	47.7	57.7	54.5
Racine, Wis.	62.4			90.9	73.1	64.7	60.6	55.9	63.8	59.7	70.2	68.8
10 W. N. Central cities	35.2	54.9	43.5	46.5	40.3	40.6	34.7	32.9	29.9	28.8	35.3	46.7
Minneapolis, Minn.	37.4		38.1	52.2	48.4	42.9	38.6	35.8	33.1	28.7	40.0	45.1
St. Paul, Minn.	25.3			37.5	22.2	37.2	23.6	22.2	21.5	25.0	25.0	
Des Moines, Iowa	33.2	46.4	46.2	37.4	38.2	34.9	30.6	25.7	31.9	27.3	30.4	46.7
St. Joseph, Mo.	31.3		50.0	35.7	34.6	37.1	26.1	31.1	21.2	18.8	25.0	
Springfield, Mo.	29.5	40.0	29.0	27.2	32.2	29.5	33.3	29.0	20.8	21.4	36.4	
Fargo, N.D.	25.1					34.1	20.8	23.9	25.7	17.9	30.4	
Sioux Falls, S.D.	27.6		28.6	61.1	27.3	27.1	31.3	24.8	22.1	34.7	11.5	36.4
Lincoln, Neb.	43.7		60.0	57.5	46.8	47.3	41.5	43.6	32.8	30.0	47.4	53.3
Topeka, Kan.	45.2		50.0	56.8	53.0	49.3	49.8	40.1	29.8	36.4	36.0	55.8
Wichita, Kan.	49.9	75.0	56.8	52.3	50.9	49.7	45.8	51.1	44.9	44.4	50.0	46.7
9 S. Atlantic cities	37.2		56.7	47.2	46.5	41.8	36.4	35.8	32.3	34.5	33.1	36.2
Hagerstown, Md.	16.4					17.4	27.9	13.4	13.0	16.0	12.5	10.0
Richmond, Va.	21.3		37.5	22.2	23.5	28.1	23.7	14.3	21.9	22.3	16.1	13.3
Wheeling, W.Va.*	48.7		60.9	48.8	63.8	57.0	55.8	40.5	39.4	36.4	50.0	45.8
Asheville, N.C.	44.8		50.0	60.0	58.3	48.1	45.0	38.9	42.4	70.6	46.2	62.5
Greensboro, N.C.	44.8			44.4	71.4	45.2	35.1	30.8	41.5	50.0	55.0	50.0
Charleston, S.C.	21.8				25.0	34.5	20.0	23.1	18.2	7.7	9.1	
Columbia, S.C.	51.3		53.8	75.0	50.0	55.6	60.5	51.2	45.9	38.9	53.3	
Atlanta, Ga.*	38.1		64.4	53.1	46.4	41.7	35.9	36.1	32.4	32.9	33.1	40.0
Jacksonville, Fla.	37.6				53.1	35.8	26.2	46.7	32.0	47.6	23.1	
3 E. S. Central cities	57.3		76.1	71.3	65.1	56.7	53.8	53.0	51.8	47.5	48.1	58.1
Paducah, Ky.	46.3		56.6	53.3	48.1	40.4	38.7	47.8	44.4			
Birmingham, Ala.*	59.0		77.2	72.7	65.6	57.8	56.2	55.5	52.0	48.8	46.3	58.1
Jackson, Miss.	50.9			70.0	69.2	56.3	44.7	39.2	53.4	38.9	60.0	
6 W. S. Central cities	41.2	49.7	53.0	48.7	44.9	40.1	38.7	40.7	38.1	41.5	40.2	39.7
Little Rock, Ark.	47.9			47.7	47.7	48.6	40.6	52.5	45.7	52.3	32.0	46.2
Baton Rouge, La.	45.5		73.3	76.9	68.2	40.0	37.2	23.1	28.1		47.1	
Oklahoma City, Okla.	43.0	50.0	48.0	43.3	47.6	40.4	40.3	44.4	42.1	46.1	48.8	43.2
Austin, Tex.	46.7		70.0	47.6	50.0	39.7	48.5	51.3	46.0	36.4	43.5	23.1
Dallas, Tex.	35.6		46.2	50.0	37.1	36.3	34.1	35.2	33.0	36.2	34.0	38.5
Wichita Falls, Tex.	49.6	47.6	58.6	53.3	57.9	52.2	47.7	35.3	34.5			
6 Mountain cities	44.4	64.5	48.4	46.4	48.1	45.0	44.1	41.0	40.4	48.1	55.8	40.1
Butte, Mont.	44.7		52.4	50.8	45.6	38.5	49.3	37.0	40.0	50.0	35.7	
Boise, Idaho	28.8		39.3	27.3	21.7	29.1	28.3	20.0	35.7	52.6		
Casper, Wyo.	33.6	50.0	26.9	33.3	27.8	34.6	27.9	35.0	35.0	50.0		
Pueblo, Colo.	46.8	70.0	42.2	43.3	51.8	48.9	43.9	45.0	50.0			
Phoenix, Ariz.	43.2			58.3	51.3	35.1	44.6	41.8	35.3	46.9	57.9	54.5
Salt Lake City, Utah	47.4		53.1	47.8	52.5	50.5	47.4	43.8	40.4	47.4	57.6	36.4
4 Pacific cities	37.1	62.5	40.9	39.8	41.7	38.2	34.6	33.9	36.3	37.5	38.0	47.3
Seattle, Wash.*	43.7	62.5	47.3	48.1	51.4	44.4	41.7	39.4	40.1	37.1	40.0	59.4
Portland, Ore.	36.0		35.8	35.4	37.8	38.6	30.9	34.1	39.0	42.9	45.8	32.3
Sacramento, Calif.	24.4			33.3	31.4	24.7	26.5	19.9	21.1	30.6	19.5	46.2
San Diego, Calif.*	29.4		34.6	30.9	30.4	29.0	28.4	27.4	29.8	32.0	28.0	45.6

Source: *Financial Survey of Urban Housing*. The number of reports upon which the percentage with payments in arrears is based is approximately the same as those shown in Tables D 5 and 6. Percentage not shown for fewer than 3 reports.

*Metropolitan district.

¹Geographic division and 52 (44)-city percentages weighted by number of mortgaged properties, by tenure, in each city (RPI). For rented properties where the number of cities included in the 'All value groups' column is larger than the number for the individual value groups the weighted geographic division and 52 (44)-city percentages in the 'All value groups' column are not strictly comparable with the weighted percentages for the individual value groups.

²Where only percentage with payments in arrears 'All value groups' is shown, percentage with payments in arrears by value groups was not obtained by the *Financial Survey of Urban Housing* either because the number of reports was too small or because related information was lacking for rented properties.

TABLE D 44

Mortgaged Dwellings, Percentage with Payments in Arrears, all Priorities by Value Groups: Owner-occupied, 52 Cities; Rented, 44 Cities; by Geographic Division, January 1, 1934

← R E N T E D →												
All value groups ²	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,999	\$3,000-3,999	\$4,000-4,999	\$5,000-7,499	\$7,500-9,999	\$10,000-14,999	\$15,000 and over	
45.7		67.9	53.7	47.2	48.9	45.0	45.2	44.9	47.7	47.4	51.7	44 cities ¹
30.9				16.7	43.5	20.2	31.1	29.1	35.5	40.9	27.7	3 New England cities
31.7					16.7	20.0	54.2	27.5	25.6	43.5	50.0	Portland, Me.
27.3						15.8	21.7	29.0	26.1	23.5	57.1	Worcester, Mass.
31.9				16.7	46.2	21.6	31.7	29.3	39.3	45.9	16.6	Providence, R.I.*
28.5				44.0	45.4	37.1	23.3	24.2	33.1	29.7	27.3	3 Mid. Atlantic cities
23.3						40.0	13.0	19.7	28.3	25.9		Syracuse, N.Y.
21.9				44.0	25.0	13.5	25.0	8.0				Trenton, N.J.
47.1					59.4	45.5	50.0	47.7	46.2	40.0	27.3	Erie, Pa.
66.1		90.0	60.4	61.0	66.3	65.1	65.8	63.3	67.9	65.4	65.0	6 E. N. Central cities
68.0		90.0	57.1	57.5	65.4	61.1	69.6	66.1	71.8	73.0	72.7	Cleveland, Ohio*
69.1			72.2	66.7	75.0	78.4	66.0	65.2	57.6	44.4	50.0	Indianapolis, Ind.
40.1			29.4	50.0	27.9	32.8	35.3	36.4	85.7	100.0	62.5	Peoria, Ill.
61.5				82.4	66.9	66.6	52.9	41.7				Lansing, Mich.
50.0												Kenosha, Wis.
65.2					60.0	65.6	62.5	68.2	65.5	65.2	68.2	Racine, Wis.
36.0		38.3	50.6	39.0	36.2	35.6	34.3	33.4	37.8	40.9	42.1	9 W. N. Central cities
40.0			48.4	48.8	38.2	33.6	40.0	36.0	52.7	40.9	54.9	Minneapolis, Minn.
24.1				26.7	31.3	26.4	18.6	20.5	25.0			St. Paul, Minn.
34.9		33.3	68.2	26.0	24.4	41.7	39.5	38.6	25.0		9.1	Des Moines, Iowa
26.2												St. Joseph, Mo.
23.6			19.4	26.7	28.0	17.6	25.0	11.8				Springfield, Mo.
32.2			50.0	26.7	35.7	21.9	27.5	45.7	20.0			Sioux Falls, S.D.
38.5			35.3	35.0	37.0	39.6	30.4	30.0				Lincoln, Neb.
46.8		50.0	71.4	51.2	37.0	51.1	35.7	26.7				Topeka, Kan.
47.5		39.4	50.0	49.2	53.3	50.8	42.9	48.1	33.3			Wichita, Kan.
36.2		53.3	52.2	32.5	36.6	32.0	38.3	31.7	35.6	42.4	51.7	8 S. Atlantic cities
19.4												Hagerstown, Md.
25.5					26.7	28.3	16.0	15.6	18.2			Richmond, Va.
41.4												Wheeling, W. Va.*
54.1												Asheville, N.C.
35.5												Greensboro, N.C.
21.9												Charleston, S.C.
34.5												Columbia, S.C.
40.3		53.3	52.2	32.5	40.2	34.1	46.4	37.5	41.9	42.4	51.7	Atlanta, Ga.*
57.4		64.9	83.4	98.6	70.7	79.3	46.7	84.9	59.9			2 E. S. Central cities
34.8												Paducah, Ky.
58.0		50.0	64.3	76.0	54.5	61.1	36.0	65.4	46.2			Birmingham, Ala.*
40.5		55.9	42.2	36.3	38.1	38.0	41.2	32.3	44.4	33.5	55.2	5 W. S. Central cities
42.1		62.5	47.6	33.3	37.8	41.7	46.7	17.6				Little Rock, Ark.
43.9		46.2	44.0	38.1	40.3	46.4	33.3	44.6	54.5	40.0	56.4	Oklahoma City, Okla.
45.8		86.4			55.0	26.3						Austin, Tex.
36.2			40.0	35.7	34.1	33.7	45.1	27.4	37.9	29.4	54.5	Dallas, Tex.
48.8												Wichita Falls, Tex.
48.7			55.6	48.5	45.1	38.4	55.7	48.4	55.5		52.6	4 Mountain cities
59.6												Butte, Mont.
55.6												Pueblo, Colo.
37.3					41.0	28.6	23.8	53.1	45.5			Phoenix, Ariz.
52.7			55.6	48.5	47.6	44.3	75.0	45.5	61.5		52.6	Salt Lake City, Utah
41.0		56.3	41.7	42.1	41.1	39.5	39.6	42.7	36.5	37.5	46.9	4 Pacific cities
47.4			60.0	46.7	43.3	47.3	42.1	55.2	54.5	42.9	64.7	Seattle, Wash.*
46.4			58.1	48.9	50.0	43.8	43.2	42.6	36.8	36.4	33.3	Portland, Ore.
26.5				42.1	30.0	29.5	26.3	18.4	11.8	36.4		Sacramento, Calif.
32.0		56.3	13.6	28.8	33.5	27.9	37.5	34.2	20.0	31.3	41.9	San Diego, Calif.*

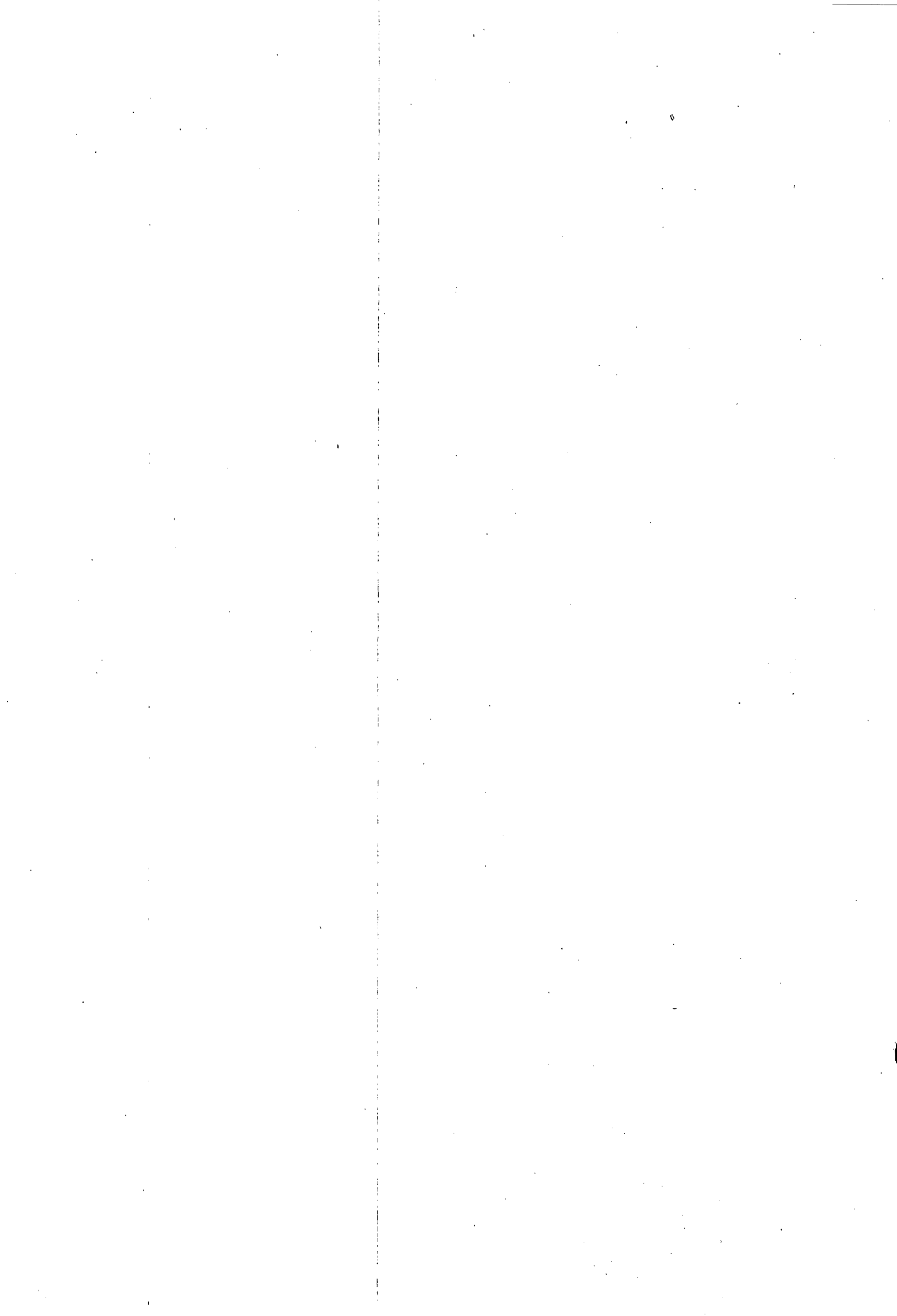


TABLE D 45

Mortgaged Dwellings, Number reporting and Average Payment in Arrears, All Priorities by Tenure, 52 Cities by Geographic Division, January 1, 1934

	OWNER - OCCUPIED		← RENTED →	
	Number reporting	Average amount (dollars)	Number reporting	Average amount (dollars)
52 cities ¹	30,243	467	6,119	582
4 New England cities	1,161	369	264	516
Portland, Me.	183	397	60	490
Worcester, Mass.	276	344	54	342
Providence, R.I.*	598	365	122	439
Waterbury, Conn.	104	498	28	1,602
4 Mid. Atlantic cities	1,445	393	249	507
Binghamton, N.Y.	67	387	15	1,066
Syracuse, N.Y.	225	447	50	573
Trenton, N.J.	420	229	53	215
Erie, Pa.	733	415	131	374
6 E. N. Central cities	11,989	593	2,416	691
Cleveland, Ohio*	8,747	653	1,555	818
Indianapolis, Ind.	925	487	347	533
Peoria, Ill.	563	329	141	457
Lansing, Mich.	320	377	96	332
Kenosha, Wis.	382	536	65	784
Racine, Wis.	1,052	499	212	504
10 W. N. Central cities	4,520	365	1,096	409
Minneapolis, Minn.	1,540	403	394	456
St. Paul, Minn.	224	370	53	564
Des Moines, Iowa	547	332	140	312
St. Joseph, Mo.	167	281	28	293
Springfield, Mo.	226	279	42	194
Fargo, N.D.	121	755	15	258
Sioux Falls, S.D.	175	423	59	328
Lincoln, Neb.	350	379	77	712
Topeka, Kan.	492	275	118	268
Wichita, Kan.	678	302	170	260
9 S. Atlantic cities	2,282	418	397	617
Hagerstown, Md.	58	247	13	531
Richmond, Va.	231	328	27	386
Wheeling, W. Va.*	389	581	48	626
Asheville, N.C.	210	528	20	222
Greensboro, N.C.	138	641	27	635
Charleston, S.C.	44	241	16	994
Columbia, S.C.	172	417	29	389
Atlanta, Ga.*	931	334	217	706
Jacksonville, Fla.	109	346	2	2
3 E. S. Central cities	1,463	484	173	506
Paducah, Ky.	106	311	8	110
Birmingham, Ala.*	1,220	519	123	450
Jackson, Miss.	137	291	42	834
6 W. S. Central cities	2,242	431	511	463
Little Rock, Ark.	414	446	72	350
Baton Rouge, La.	90	235	32	218
Oklahoma City, Okla.	764	504	172	756
Austin, Tex.	194	395	49	331
Dallas, Tex.	605	397	146	338
Wichita Falls, Tex.	175	390	40	524
6 Mountain cities	1,822	372	311	387
Butte, Mont.	213	399	34	132
Boise, Idaho	165	273	10	513
Casper, Wyo.	101	378	21	256
Pueblo, Colo.	195	392	30	340
Phoenix, Ariz.	235	321	59	465
Salt Lake City, Utah	913	385	157	399
4 Pacific cities	3,319	373	702	634
Seattle, Wash.*	1,413	425	240	993
Portland, Ore.	913	336	199	356
Sacramento, Calif.	304	264	61	373
San Diego, Calif.*	689	316	202	362

Source: Financial Survey of Urban Housing

*Metropolitan district.

¹Geographic division and 52-city averages weighted by number of mortgaged properties with payments in arrears, by tenure, in each city (RPI).²Data not available.

TABLE D 46

Mortgaged Dwellings, Number reporting Payments in Arrears on First Mortgages and Percentage Distribution by Holding Agency: Owner-occupied, 52 Cities; Rented, 30 Cities; and Number reporting Payments in Arrears on Second and Third Mortgages: Owner-occupied, 49 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

NUMBER REPORTING	OWNER - OCCUPIED												2d & 3d mortg.
	FIRST MORTGAGES												
	Percentage Distribution by Holding Agency												
	All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	H.O. Loan Corp.	Indi-vidual	Other ²		
All cities ¹	26,717	100.0	11.4	21.8	13.4	14.4	7.9	0.4	2.6	0.7	22.6	4.8	3,383
New England cities	986	100.0	2.7	12.0	11.6	43.2	2.3	0.2	2.7	0.4	17.8	7.1	362
Portland, Me.	175	100.0	1.7	32.6	8.0	48.0					9.7		33
Worcester, Mass.	183	100.0	0.5	4.9	5.5	87.8	3.8		0.5		4.4	12.6	156
Providence, R.I.*	556	100.0	3.6	13.7	14.2	33.1	2.3	0.3	3.6	0.4	22.3	6.5	119
Waterbury, Conn.	72	100.0	1.4	4.2	8.3	59.7			2.8	1.4	18.0	4.2	54
Mid. Atlantic cities	1,283	100.0	5.4	10.5	9.9	24.6	1.3	.0	0.8	0.1	42.8	4.6	271
Binghamton, N.Y.	80	100.0	1.6	3.3	18.7	16.7			1.7		58.3	1.7	13
Syracuse, N.Y.	139	100.0	6.7	.7	12.2	45.3	0.7		0.7		26.6	5.1	127
Trenton, N.J.	393	100.0	3.3	23.9	4.1	2.5	2.8		0.2	0.3	58.8	4.1	51
Erie, Pa.	691	100.0	1.6	24.0	6.7	2.3	2.0	0.1	1.2	0.3	56.3	5.5	80
E. N. Central cities	11,053	100.0	6.4	31.2	30.4	13.9	1.8	0.3	3.2	0.8	8.8	3.2	1,397
Cleveland, Ohio*	8,405	100.0	6.7	14.4	44.7	20.2	1.1	0.3	2.8	0.8	6.1	2.9	1,230
Indianapolis, Ind.	811	100.0	6.9	73.4	4.4	2.1	1.1	0.6	3.7	1.1	4.5	2.2	28
Peoria, Ill.	505	100.0	5.1	74.3	2.0	0.6	0.4	0.6	0.4		10.5	6.1	40
Lansing, Mich.	168	100.0	14.9	46.4	5.3	6.0	4.8		1.8		19.0	1.8	10
Kenosha, Wis.	314	100.0	0.3	22.9	2.3	0.6	9.2	0.3	16.6		37.6	10.2	24
Racine, Wis.	850	100.0	0.8	38.9	1.9	1.1	10.2		2.2	0.8	39.1	5.0	65
W. N. Central cities	3,802	100.0	13.6	24.9	5.0	3.4	11.6	0.2	2.7	0.6	33.2	4.8	286
Minneapolis, Minn.	1,273	100.0	18.7	18.5	4.7	6.8	13.0		2.5	0.5	32.6	4.7	74
St. Paul, Minn.	186	100.0	9.1	14.5	5.4	1.1	10.8	0.5	1.6	0.5	51.1	5.4	15
Des Moines, Iowa	383	100.0	23.2	8.4	9.7	4.2	10.7		1.0	0.3	39.4	3.1	19
St. Joseph, Mo.	152	100.0	2.6	32.9	11.2	.1	17.8		3.3		21.7	10.5	13
Springfield, Mo.	213	100.0	5.2	40.4	2.3	0.5	7.5		1.4	0.5	36.6	5.6	15
Fargo, N.D.	106	100.0	4.7	37.7	6.8	1.0	10.4	0.9	1.0	2.8	25.5	9.4	16
Sioux Falls, S.D.	132	100.0	10.6	3.8	6.8	0.8	27.3		1.5	1.5	37.9	9.8	14
Lincoln, Neb.	330	100.0	9.4	48.8	1.8	0.9	5.2	1.2	7.3	0.6	20.9	3.9	26
Topeka, Kan.	428	100.0	6.1	70.3	3.7	2.8	7.0		2.1	0.5	6.6	0.9	47
Wichita, Kan.	599	100.0	21.0	40.2	1.2	0.2	11.7	0.3	6.0	1.3	15.9	2.2	47
S. Atlantic cities	2,055	100.0	21.6	12.7	7.4	6.9	15.5	0.4	3.1	0.3	26.7	5.4	344
Hagerstown, Md.	50	100.0	2.0	26.0	6.0		4.0				60.0	2.0	11
Richmond, Va.	179	100.0	14.5	11.7	14.5	2.2	21.8		5.6	0.6	20.7	8.4	73
Wheeling, W. Va.*	364	100.0	5.0	22.8	19.8	17.0	1.1	1.1	2.2	0.8	21.7	8.5	34
Asheville, N.C.	191	100.0	35.1	16.8	4.2	0.5	15.7	0.5		0.5	23.6	2.8	24
Greensboro, N.C.	127	100.0	51.2	11.0	3.2	0.8	13.4	1.5	0.8		11.8	6.3	24
Charleston, S.C.	42	100.0		14.3	4.8	7.1			2.4		69.0	2.4	
Columbia, S.C.	168	100.0	13.1	48.8	1.8	0.6	1.6		1.2		29.1	3.6	17
Atlanta, Ga.*	635	100.0	29.2	2.3	2.3	9.4	25.4	0.3	4.2	0.1	22.8	4.0	151
Jacksonville, Fla.	99	100.0	28.3	18.2		6.1		1.0		42.4	4.0	10
E. S. Central cities	1,382	100.0	26.3	29.1	3.2	1.0	14.3	0.4	1.3	1.0	18.7	4.7	122
Paducah, Ky.	98	100.0	18.4	22.5	11.2	4.1	1.0	3.1	10.2	1.0	24.5	4.0	11
Birmingham, Ala.*	1,152	100.0	25.0	27.8	2.6	0.9	16.7	0.3	0.9	1.0	19.4	5.4	93
Jackson, Miss.	132	100.0	38.6	40.1	3.8		4.5		0.8	0.8	11.4		18
W. S. Central cities	2,086	100.0	16.1	33.3	5.0	2.4	14.0	2.2	1.1	0.8	21.6	3.5	239
Little Rock, Ark.	384	100.0	19.0	25.3	23.4	2.9	8.3		1.6	2.1	15.6	1.8	43
Baton Rouge, La.	77	100.0	2.6	51.9	5.2	1.3	1.3			1.3	23.4	13.0	
Oklahoma City, Okla.	723	100.0	15.4	49.1	1.1	1.0	13.1	0.1	1.3	0.7	16.3	1.9	110
Austin, Tex.	170	100.0	2.4	9.4	3.5	0.6	17.6	18.2			41.8	6.5	10
Dallas, Tex.	573	100.0	21.0	25.5	4.2	4.2	16.8	1.2	1.0	0.7	21.6	3.8	61
Wichita Falls, Tex.	159	100.0	6.9	32.7	1.3		12.6	5.0	2.5	0.6	35.9	2.5	15
Mountain cities	1,342	100.0	10.8	28.9	3.0	6.5	10.4	0.7	4.9	1.8	29.7	3.3	76
Butte, Mont.	158	100.0		0.7	9.5	1.9	5.7	0.6	3.8		70.2	7.6	
Boise, Idaho	136	100.0	7.3	47.1	0.7		3.7		0.7	2.2	34.6	3.7	13
Casper, Wyo.	57	100.0	5.2	57.9	5.3		3.5				28.1		6
Pueblo, Colo.	183	100.0	1.6	44.3	1.1	2.2	0.5	1.1	1.1	3.3	39.3	5.5	10
Phoenix, Ariz.	201	100.0	9.9	9.0	3.0	10.4	15.9	0.5	2.5	1.0	46.3	1.5	17
Salt Lake City, Utah	607	100.0	16.6	27.7	3.1	8.9	14.5	0.8	8.2	1.8	15.7	2.7	30
Pacific cities	2,728	100.0	16.3	11.2	7.1	13.4	12.8	0.2	2.8	1.0	28.1	7.1	286
Seattle, Wash.*	1,049	100.0	15.5	7.5	5.4	24.5	13.7	0.2	4.5	1.3	22.8	4.6	58
Portland, Ore.	822	100.0	22.6	8.4	2.1	5.0	15.9		2.7	0.7	30.9	11.7	79
Sacramento, Calif.	256	100.0	8.2	22.6	14.1	3.1	3.5		0.8		39.5	8.2	43
San Diego, Calif.*	601	100.0	10.3	19.0	16.3	10.5	9.6	0.3	0.6	1.2	29.0	3.3	106

Source: *Financial Survey of Urban Housing*

*Metropolitan district.

¹Geographic division and 'All cities' percentage distributions weighted by number of first mortgage loans, by tenure, in each city (RPI).

²Includes public bond issues:

Owner-occupied	(per cent)	Rented	
Kenosha, Wis.	3.5	Racine, Wis.	2.0
Racine, Wis.	0.5	Seattle, Wash.	0.9
Paducah, Ky.	2.0	San Diego, Calif.	1.0

TABLE D 46

Mortgaged Dwellings, Number reporting Payments in Arrears on First Mortgages and Percentage Distribution by Holding Agency: Owner-occupied, 52 Cities; Rented, 30 Cities; and Number reporting Payments in Arrears on Second and Third Mortgages: Owner-occupied, 49 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

NUMBER ³ REPORTING	← RENTED →											2 ^d & 3 ^d MORTG. NO. REP.	
	FIRST MORTGAGES												
	Percentage Distribution by Holding Agency												
	All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	H.O. Loan Corp.	Indi-vidual	Other ²		
	100.0	13.8	22.2	12.3	12.8	10.8	0.1	2.6	0.4	20.8	4.2	515	All cities ¹
64	100.0	2.9	7.7	17.5	48.8	2.4		2.4		13.7	4.6	78	New England cities
45	100.0	1.6	6.2	14.1	60.9			1.6		12.5	3.1	13	Portland, Me.
114	100.0	4.5	4.4	6.7	66.7	2.2		2.2		4.4	8.9	18	Worcester, Mass.
20	100.0	2.6	8.8	21.1	42.1	2.6		2.6		16.7	3.5	28	Providence, R.I.*
												19	Waterbury, Conn.
14	100.0	4.1	8.7	9.8	1.1	36.7		2.2		33.2	4.2	47	Mid. Atlantic cities
35	100.0	5.7		11.4		60.0		2.9		17.1	2.9	1	Binghamton, N.Y.
58	100.0	3.6	17.8	3.6	1.8	7.1		1.8		55.4	8.9	30	Syracuse, N.Y.
126	100.0	0.8	23.0	10.3	3.2	1.6		.8		56.3	4.0	6	Trenton, N.J.
												10	Erie, Pa.
1,542	100.0	6.7	39.3	22.8	14.8	1.5	0.2	4.0	0.4	7.2	3.1	203	E. N. Central cities
340	100.0	7.7	14.5	37.5	24.6	1.5	0.1	3.8	0.8	5.6	4.1	169	Cleveland, Ohio*
126	100.0	3.2	78.8	4.4	1.8	0.9		4.7	0.3	5.0	0.9		Indianapolis, Ind.
82	100.0	2.4	84.9	0.8	2.4	0.8		0.8		5.5	2.4	15	Peoria, Ill.
62	100.0	28.1	37.8	4.9	6.1	1.2	1.2	6.1		12.2	2.4		Lansing, Mich.
205	100.0	1.0	20.0	3.4	1.2	7.8	1.2	4.9	1.1	50.2	9.2	19	Kenosha, Wis.
													Racine, Wis.
365	100.0	19.3	24.5	5.3	3.5	11.5		2.1	0.1	29.8	3.9	27	W. N. Central cities
45	100.0	18.6	16.1	4.9	4.7	14.8		3.8		32.1	5.0	27	Minneapolis, Minn.
132	100.0	24.5	13.3	11.1	2.2	6.7				42.2			St. Paul, Minn.
27	100.0	25.0	9.9	7.6	6.1	12.1				34.8	4.5		Des Moines, Iowa
38	100.0	5.3	44.7	2.7	2.6					42.1	2.6		St. Joseph, Mo.
15	100.0												Springfield, Mo.
49	100.0	14.3	6.1	2.1	2.0	30.6				32.7	12.2		Fargo, N.D.
69	100.0	8.7	50.7	1.4	1.5	2.9		5.8		21.7	7.3		Sioux Falls, S.D.
115	100.0	7.8	68.7		2.6	7.8		0.9		7.8	3.5		Lincoln, Neb.
163	100.0	24.5	45.4	1.2	1.2	14.1		2.5	0.9	8.0	3.1		Topeka, Kan.
													Wichita, Kan.
16	100.0	26.7	2.0	1.0	10.4	27.7		2.5	0.5	23.8	5.4	29	S. Atlantic cities
23													Hagerstown, Md.
47												9	Richmond, Va.
20													Wheeling, W. Va.*
27													Asheville, N.C.
17													Greensboro, N.C.
31													Charleston, S.C.
202	100.0	26.7	2.0	1.0	10.4	27.7		2.5	0.5	23.8	5.4	20	Columbia, S.C.
23													Atlanta, Ga.*
													Jacksonville, Fla.
9	100.0	21.1	13.0	8.1	3.3	15.5		1.6	1.6	26.8	9.0	8	E. S. Central cities
123	100.0	21.1	13.0	8.1	3.3	15.5		1.6	1.6	26.8	9.0	8	Paducah, Ky.
40													Birmingham, Ala.*
													Jackson, Miss.
73	100.0	20.0	26.1	6.2	3.4	18.3	0.3		0.5	21.7	3.5	36	W. S. Central cities
32	100.0	16.4	15.1	41.1	1.4	5.5			2.7	16.4	1.4		Little Rock, Ark.
167	100.0	26.9	43.1		0.6	15.0			0.6	8.4	5.4	20	Baton Rouge, La.
50	100.0	18.3	17.7	2.7	5.5	23.1	0.7			31.3	2.7	16	Oklahoma City, Okla.
147													Austin, Tex.
37													Dallas, Tex.
													Wichita Falls, Tex.
34	100.0	18.1	13.3	4.4	9.9	17.5		5.7	2.2	26.7	2.2	21	Mountain cities
12													Butte, Mont.
21													Boise, Idaho
24													Casper, Wyo.
59	100.0	11.8	8.5	6.8	11.9	16.9			3.4	37.3	3.4	5	Pueblo, Colo.
140	100.0	22.1	16.4	2.9	8.6	17.9		9.3	1.4	20.0	1.4	16	Phoenix, Ariz.
													Salt Lake City, Utah
226	100.0	19.0	13.1	9.3	10.1	8.4		2.2	0.1	32.1	5.7	66	Pacific cities
187	100.0	26.6	11.9	2.2	17.3	10.2		3.5		26.1	2.2	15	Seattle, Wash.*
58	100.0	25.7	4.8	4.3	2.7	6.5		2.1	0.5	40.6	12.8	18	Portland, Ore.
204	100.0	8.8	22.4	8.6	6.9	3.5		1.5		51.7	6.9	10	Sacramento, Calif.
										24.0	3.0	25	San Diego, Calif.*

³Where only number reporting is shown, number and percentage distribution by agencies was not obtained by Financial Survey of Urban Housing either because the number of reports was too small or because related information was lacking for rented properties.

TABLE D 47

Mortgaged Dwellings, Percentage with Payments in Arrears, All Holding Agencies: First Mortgages, by Holding Agency, Owner-occupied and Rented, 52 Cities; Second and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

	OWNER-OCCUPIED											
	FIRST MORTGAGES											2 ^d & 3 ^d MORTG. 3/
	All holding agencies	Life ins. co.	Build. & loan asso.	Com-mer. bank	Sav-ings bank	Mort-gage co.	Con-struct. co.	Title & trust co.	H.O. Loan Corp.	Indi-vidual	Other	
All cities ¹	39.9	41.2	52.3	36.6	40.2	42.2	58.3	36.2	11.2	36.5	43.3	51.2
New England cities	24.3	34.7	25.8	23.1	25.5	23.2		24.5	8.5	22.3	35.1	40.6
Portland, Me.	27.3	30.0	30.2	31.1	29.6					17.9		42.9
Worcester, Mass.	16.5	9.1	20.0	17.9	15.0	50.0		9.1		17.8	28.4	47.7
Providence, R.I.*	27.7	42.6	28.0	26.1	28.9	15.3		31.3	8.7	25.6	39.1	36.6
Waterbury, Conn.	15.5		20.0	9.0	21.2			9.1	7.1	10.9	21.4	40.9
Mid. Atlantic cities	24.1	32.9	49.6	24.5	21.3	42.8		16.7	5.6	31.0	43.2	48.7
Binghamton, N.Y.	23.6			31.2	15.1					25.5		41.9
Syracuse, N.Y.	14.3	27.3		20.5	9.3			9.1		29.4	46.7	48.3
Trenton, N.J.	25.1	38.2	45.0	18.0	24.4	22.4		4.8	6.7	22.1	26.2	40.8
Erie, Pa.	46.8	40.7	54.2	36.8	50.0	63.6		47.1	4.4	47.2	52.1	65.6
E. N. Central cities	57.2	54.2	71.3	53.7	56.5	61.6	58.7	50.8	17.4	46.4	54.7	60.4
Cleveland, Ohio*	61.1	60.2	77.1	61.6	61.1	64.2	58.7	59.3	18.5	49.9	61.3	62.4
Indianapolis, Ind.	52.0	38.9	62.5	40.0	50.0	52.9		30.3	13.2	36.7	35.3	46.7
Peoria, Ill.	38.1	28.3	40.6	25.0	25.0			20.0		36.3	44.3	40.0
Lansing, Mich.	45.0	54.3	52.7	50.0	52.6	80.0				38.6	30.0	62.5
Kenosha, Wis.	49.3		69.9	30.4		56.9		37.1		48.0	67.7	52.2
Racine, Wis.	59.3	63.6	75.6	48.5	56.3	53.0		61.3	18.9	53.3	62.3	61.9
W. N. Central cities	32.8	33.5	43.0	29.3	24.0	30.8		28.8	9.1	31.1	36.7	45.8
Minneapolis, Minn.	34.0	39.6	48.7	24.8	28.6	31.6		25.8	11.1	32.5	37.3	45.9
St. Paul, Minn.	23.0	23.0	34.2	18.9	16.7	22.0		21.4	3.0	22.1	45.5	50.0
Des Moines, Iowa	30.5	35.7	24.2	40.7	33.3	30.1		33.3	1.0	35.6	18.2	45.2
St. Joseph, Mo.	30.2	16.0	42.4	30.9		29.0		17.2		28.7	31.4	28.3
Springfield, Mo.	28.8	20.4	49.1	20.8		22.2			6.7	24.1	20.3	41.7
Fargo, N.D.	22.8	29.4	32.0	18.9	7.6	28.9			4.7	21.2	38.4	43.2
Sioux Falls, S.D.	24.7	17.3	35.7	31.0	7.7	20.8			6.9	33.6	32.5	37.8
Lincoln, Neb.	43.0	36.5	48.9	46.2		44.7		43.6	18.2	34.8	44.8	42.6
Topeka, Kan.	43.7	31.7	53.0	33.3	31.6	37.0		47.4	6.9	26.7	53.4	53.4
Wichita, Kan.	48.2	51.6	52.1	50.0		44.3		37.5	21.6	48.7	41.9	56.0
S. Atlantic cities	35.3	34.2	44.1	32.0	50.0	30.6		39.8	6.1	36.8	33.0	51.5
Hagerstown, Md.	14.5		27.1	11.5						12.3		30.6
Richmond, Va.	17.1	14.9	48.8	13.5	18.2	17.9		13.5	5.6	20.1	12.7	39.5
Wheeling, W.Va.*	48.0	32.7	65.4	42.4	50.4			53.3	17.6	50.0	40.8	52.3
Asheville, N.C.	50.0	48.9	62.7	66.7		41.1			7.1	54.2	75.0	75.0
Greensboro, N.C.	42.8	48.9	25.0			56.7				33.3	53.3	47.1
Charleston, S.C.	21.4			46.1						20.8	7.6	
Columbia, S.C.	50.6	51.2	62.6							40.2		58.6
Atlanta, Ga.*	35.7	34.7	21.8	32.2	63.2	33.5		44.9	1.2	40.4	37.5	59.4
Jacksonville, Fla.	36.1	44.4	81.8			24.0				33.6	33.3	45.5
E. S. Central cities	56.7	51.4	73.5	44.6	52.6	58.7		44.1	13.5	55.0	66.9	59.3
Paducah, Ky.	46.0	33.3	66.7	42.3				45.6		42.9		18.6
Birmingham, Ala.*	56.5	53.9	75.9	44.8	52.6	58.5		44.0	13.5	57.5	68.9	64.1
Jackson, Miss.	49.6	43.2	60.9			60.0				44.1		50.0
W. S. Central cities	39.8	36.0	47.5	37.6	41.2	44.3	56.1	36.9	6.7	37.2	39.1	59.3
Little Rock, Ark.	46.7	62.9	65.1	40.0	50.0	50.8		50.0	11.1	42.3	33.3	69.4
Baton Rouge, La.	42.5		36.0							51.4	76.9	
Oklahoma City, Okla.	41.8	36.6	49.4	50.0	46.7	46.8		52.9	4.3	39.1	43.7	63.2
Austin, Tex.	45.8	33.3	44.4	42.9		58.8		50.0		43.0	42.3	41.7
Dallas, Tex.	34.3	34.3	42.9	26.4	34.8	37.6		58.3		30.8	32.4	53.5
Wichita Falls, Tex.	47.3	34.4	53.6			47.6		47.1		47.5		71.4
Mountain cities	42.0	38.1	61.5	38.3	45.1	43.9		34.2	12.5	41.4	41.2	47.8
Butte, Mont.	42.8			37.5		75.0		50.0		47.4	40.0	
Boise, Idaho	27.3	23.8	34.4			35.7			6.9	24.8	31.2	50.0
Casper, Wyo.	33.1		44.6							36.4		50.0
Pueblo, Colo.	46.1	30.0	75.0						7.6	45.0	55.6	55.6
Phoenix, Ariz.	41.8	36.4	64.3	37.5	46.7	48.5		35.7	6.9	41.9		51.5
Salt Lake City, Utah	43.8	43.9	62.0	35.8	44.6	40.2		31.8	16.9	42.6	38.1	43.5
Pacific cities	35.0	38.6	51.5	30.7	39.0	34.9		31.6	9.8	32.7	38.8	51.3
Seattle, Wash.*	41.2	44.9	63.9	38.5	40.5	42.5		43.9	11.9	38.1	55.2	58.0
Portland, Ore.	35.0	43.0	50.4	23.9	45.6	37.2		26.8	6.0	32.8	31.4	54.1
Sacramento, Calif.	23.0	19.8	34.1	29.5	25.0	18.4				20.7	15.4	37.4
San Diego, Calif.*	27.7	26.5	36.2	27.4	30.3	22.8		15.4	12.5	27.0	29.0	49.5

Source: *Financial Survey of Urban Housing*. For number reporting 'All holding agencies' combined see Table D 46. Percentage not shown for fewer than 10 reports.

*Metropolitan District.

¹Geographic division and 'All cities' percentages weighted by number of loans, by tenure and priority, in each city (RPI). For rented properties where the number of cities included in the 'All holding agencies' column is larger than the number for the individual agencies, the weighted geographic division and 'All cities' percentages in the 'All holding agencies' column are not strictly comparable with the weighted percentages for the individual agencies.

TABLE D 47

Mortgaged Dwellings, Percentage with Payments in Arrears, All Holding Agencies: First Mortgages, by Holding Agency, Owner-occupied and Rented, 52 Cities; Second, and Third Mortgages, Owner-occupied, 52 Cities; Rented, 23 Cities, by Geographic Division, January 1, 1934

← RENTED →												
All ² holding agencies	Life ins. co.	Build. & loan asso.	FIRST MORTGAGES					H.O. Loan Corp.	2 ^d & 3 ^d MORTG.			
			Com- mer. bank	Sav- ings bank	Mort- gage co.	Con- struct. co.	Title & trust co.		Indi- vidual	Other	3/	
44.1	50.7	57.2	45.1	43.4	44.3		40.4	23.2	38.8	45.6	57.7	All cities ¹
27.3		21.4	40.6	31.3	18.8		20.0		20.3	26.3	48.9	New England cities
32.8		13.3	32.1	47.6					21.1		38.2	Portland, Me.
21.3				19.1					14.3	25.0	46.2	Worcester, Mass.
29.5		22.2	41.4	33.3	18.8		20.0		22.1	28.7	49.1	Providence, R.I.*
19.4											55.9	Waterbury, Conn.
24.2	18.2	50.3	27.9		14.0				28.6	38.3	52.9	Mid. Atlantic cities
17.7											8.3	Binghamton, N.Y.
16.3	18.2		20.0		14.0				24.0		61.2	Syracuse, N.Y.
23.5		45.4							18.2	33.3	22.2	Trenton, N.J.
47.2		53.7	46.4						46.4	41.7	40.0	Erie, Pa.
65.4	63.3	76.5	59.3	67.1	78.3		56.4	29.4	51.2	51.3	74.8	E. N. Central cities
87.7	71.7	79.6	67.4	67.1	79.3		67.4	29.4	52.1	70.0	75.1	Cleveland, Ohio*
68.0	45.8	78.4	55.6				34.8		56.7	20.0		Indianapolis, Ind.
37.3		42.5	10.0						19.4	23.1	65.2	Peoria, Ill.
57.7	79.3	64.6	40.0						29.4			Lansing, Mich.
49.2												Kenosha, Wis.
66.3		75.9	58.3		61.5		71.4		62.4	70.4	76.0	Racine, Wis.
34.4	43.4	51.4	29.6	28.2	34.4		30.9		29.2	32.4	58.7	W. N. Central cities
36.7	46.6	49.2	30.0	23.9	40.9		35.0		36.9	33.3	58.7	Minneapolis, Minn.
22.1	40.7	60.0	31.3		11.5				16.4			St. Paul, Minn.
34.7	40.7	39.4	26.3	38.1	48.5				31.9	27.3		Des Moines, Iowa
25.5												St. Joseph, Mo.
22.2	11.8	43.6							21.9	7.1		Springfield, Mo.
19.7												Fargo, N.D.
27.5	23.3				31.9				24.2	54.5		Sioux Falls, S.D.
37.7	54.5	47.3			10.0			26.7	29.4			Lincoln, Neb.
47.1	50.0	62.7		30.0	33.3				30.0	40.0		Topeka, Kan.
46.4	50.0	59.2			48.9			22.2	24.5	35.7		Wichita, Kan.
35.2	38.6	33.3		55.3	38.1		33.3		37.2	42.3	55.6	S. Atlantic cities
21.9												Hagerstown, Md.
17.4											47.4	Richmond, Va.
40.2												Wheeling, W. Va.*
54.1												Asheville, N.C.
37.0												Greensboro, N.C.
22.0												Charleston, S.C.
34.8												Columbia, S.C.
38.8	38.6	33.3		55.3	38.1		33.3		37.2	42.3	60.6	Atlanta, Ga.*
39.0												Jacksonville, Fla.
58.5	54.2	72.7	76.9		51.4			13.3	62.3	84.6	57.1	E. S. Central cities
36.0												Paducah, Ky.
57.7	54.2	72.7	76.9		51.4			13.3	62.3	84.6		Birmingham, Ala.*
52.6											57.1	Jackson, Miss.
41.3	42.9	48.1	21.7	44.4	42.3			9.1	30.0	54.0	56.3	W. S. Central cities
41.5	68.4	42.3	45.5		23.5				43.3			Little Rock, Ark.
52.5												Baton Rouge, La.
43.7	52.3	51.4			45.5			9.1	18.9	81.8	60.6	Oklahoma City, Okla.
47.2												Austin, Tex.
36.6	31.6	47.3	16.7	44.4	44.2				34.3	36.4	53.3	Dallas, Tex.
45.1												Wichita Falls, Tex.
45.6	59.8	60.4		43.0	44.4		33.3	20.0	42.2		64.7	Mountain cities
59.6												Butte, Mont.
37.5												Boise, Idaho
48.8												Casper, Wyo.
49.0												Pueblo, Colo.
36.0	58.3	45.5		31.8	38.5				31.0		45.5	Phoenix, Ariz.
50.2	60.8	69.7		50.0	48.1		33.3	20.0	49.1		76.2	Salt Lake City, Utah
40.2	50.4	55.7	35.4	28.9	34.5		30.9		38.4	40.3	49.2	Pacific cities
46.6	60.6	64.3	28.3	39.0	43.4		33.3		45.7	30.0	45.5	Seattle, Wash.*
45.4	54.5	56.2	57.1	20.0	24.0		33.3		45.8	54.5	51.6	Portland, Ore.
25.9		39.2	18.5	28.6					25.2		47.6	Sacramento, Calif.
31.6	31.6	50.0	32.7	23.7	32.8		25.0		25.5		51.0	San Diego, Calif.*

²Where only percentage with payments in arrears 'All holding agencies' is shown, percentage with payments in arrears by individual agencies was not obtained by Financial Survey of Urban Housing either because the number of reports was too small or because related information was lacking for rented properties.

³All agencies reporting.

TABLE D 48

Mortgaged Dwellings, Two New York City Areas, Number of Loans and Aggregate Amount by Priority and Holding Agency; Percentage Distribution of Aggregate Loans, each Priority by Holding Agency; Average Amount, Average Interest Rate, Average Term, and Average Reduction of Original Loan by Priority and Holding Agency, 1934

	← LOWER EAST SIDE, 87 BLOCKS →				← HARLEM, 40 BLOCKS →			
	P R I O R I T Y							
	First mortgage	Second mortgage	Third mortgage	Fourth mortgage	First mortgage	Second mortgage	Third mortgage	Fourth mortgage
a. Number								
All agencies	1,303	366	65	1	1,198	426	75	5
Life Insurance Company	20				37			
Building & Loan Assoc.	1				10	2		
Commercial Bank	46	3			92	8	1	
Savings Bank	598				415	5		
Mortgage Company	30	4	3		55	2	1	
Title & Trust Company	19				31	1		
Home Owner's Loan Corp.					7			
Construction Company	1					1		
Realty Company	17	17	2		12	25	4	
Institution	48	2			25	3		
Individual	403	307	53	1	409	348	67	4
Estate	84	12			60	8	1	
Other	36	21	7		45	25	1	1
b. Aggregate Loans (dollars)								
All agencies	23,643,508	2,779,849	372,907	3,000	22,589,180	3,661,667	474,930	27,800
Life Insurance Company	874,250				1,889,840			
Building & Loan Assoc.	70,000				49,527	2,840		
Commercial Bank	797,305	9,000			1,851,000	336,900	5,500	
Savings Bank	10,826,245				8,272,364	36,100		
Mortgage Company	1,186,650	32,600	4,000		1,079,325	12,350	5,575	
Title & Trust Company	579,140				314,350	9,500		
Home Owner's Loan Corp.					54,008			
Construction Company	21,000					5,150		
Realty Company	219,725	118,072	34,210		275,580	220,660	19,300	
Institution	889,641	13,000			456,100	28,700		
Individual	6,054,425	2,331,777	276,708	3,000	6,007,589	2,702,943	437,055	23,450
Estate	1,331,290	99,075			1,147,209	52,330	6,500	
Other	1,033,935	176,325	57,989		1,192,310	274,394	1,000	4,350
c. Percentage Distribution of Aggregate Loans								
All agencies	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Life Insurance Company	2.9				8.4			
Building & Loan Assoc.	0.3				0.2	0.1		
Commercial Bank	3.4	0.3			8.2	9.2	1.1	
Savings Bank	45.8				36.6	1.0		
Mortgage Company	4.9	1.2	1.1		4.8	0.3	1.2	
Title & Trust Company	2.4				1.4	0.2		
Home Owner's Loan Corp.					0.2			
Construction Company	0.1					0.1		
Realty Company	0.9	4.2	9.2		1.2	6.0	4.1	
Institution	3.7	0.5			2.0	0.8		
Individual	25.6	83.9	74.2	100.0	26.6	73.4	92.0	84.4
Estate	5.6	3.6			5.1	1.4	1.4	
Other	4.4	6.3	15.5		5.3	7.5	0.2	15.6
d. Average Amount (dollars)								
All agencies	18,145	7,595	5,737	3,000	18,856	8,643	6,332	5,580
Life Insurance Company	33,712				51,077			
Building & Loan Assoc.	70,000				4,953	1,420		
Commercial Bank	17,333	3,000			20,120	42,113	5,500	
Savings Bank	18,104				19,933	7,220		
Mortgage Company	36,888	8,150	1,333		19,624	6,175	5,575	
Title & Trust Company	30,481				10,140	9,500		
Home Owner's Loan Corp.					7,715			
Construction Company	21,000					5,150		
Realty Company	12,925	6,945	17,105		22,965	8,828	4,825	
Institution	18,115	6,500			18,244	9,567		
Individual	15,023	7,595	5,221	3,000	14,688	7,812	6,523	5,863
Estate	15,849	8,258			19,120	6,541	6,500	
Other	28,720	8,396	8,284		26,496	10,976	1,000	4,350

Source: See Part Two, Ch. IV, sec. 4

¹Interest rate weighted by amount of loans.

TABLE D 48

Mortgaged Dwellings, Two New York City Areas, Number of Loans and Aggregate Amount by Priority and Holding Agency; Percentage Distribution of Aggregate Loans, each Priority by Holding Agency; Average Amount, Average Interest Rate, Average Term, and Average Reduction of Original Loan by Priority and Holding Agency, 1934

← LOWER EAST SIDE, 87 BLOCKS →				← HARLEM, 40 BLOCKS →				
P R I O R I T Y				P R I O R I T Y				
First mortgage	Second mortgage	Third mortgage	Fourth mortgage	First mortgage	Second mortgage	Third mortgage	Fourth mortgage	
e. Average Interest Rate (per cent) ¹								
5.39	5.85	5.88	6.00	5.61	5.96	5.96	6.00	All agencies Life Insurance Company Building & Loan Assoc. Commercial Bank Savings Bank Mortgage Company Title & Trust Company Home Owner's Loan Corp. Construction Company Realty Company Institution Individual Estate Other
5.42				5.87				
6.00				5.93	6.00			
5.35	6.00			5.88	5.84	6.00		
5.25				5.51	6.00			
5.81	5.89	6.00		5.78	6.00	6.00		
5.49				5.79	6.00			
				5.41				
6.00					6.00			
5.71	6.00	6.00		5.84	6.00	6.00		
5.24	6.00			5.65	6.00			
5.50	5.84	5.84	6.00	5.65	5.95	5.96	6.00	
5.33	6.00			5.52	5.95	6.00	6.00	
5.78	5.82	6.00		5.75	6.00	6.00	6.00	
f. Average Term (years and months)								
yrs mos	yrs mos	yrs mos		yrs mos	yrs mos	yrs mos		All agencies Life Insurance Company Building & Loan Assoc. Commercial Bank Savings Bank Mortgage Company Title & Trust Company Home Owner's Loan Corp. Construction Company Realty Company Institution Individual Estate Other
10 6	5 11	3 7		7 6	5 7	6		
20 4				7 1				
10 3				11				
13 7	4 7			5 10	1			
11 8				7 10				
13 4	4 8	4		6 9	10			
14 1				5 10	11			
				14 5				
6				5 4	4	3 4		
7 1	6 2	8		5	5			
9 5	21 4			7 6	5 9	6 1		
8 6	5 9	3 6	open	8 7	3			
10 10	6 4			8 11	4 2	11 6		
7 4	6 8	2 5						
g. Average Reduction of Original Loan (per cent)								
18.7	25.2	19.0	00.0	7.3	14.7	3.6	7.9	All agencies Life Insurance Company Building & Loan Assoc. Commercial Bank Savings Bank Mortgage Company Title & Trust Company Home Owner's Loan Corp. Construction Company Realty Company Institution Individual Estate Other
21.6				5.0				
44.0				18.0	55.2			
24.0	47.1			3.5	0.5	00.0		
19.6				9.2	0.8			
12.6	00.0	00.0		3.4	30.4	00.0		
13.6				13.0	00.0			
				00.0				
41.7					14.2			
18.2	38.4	39.9		10.9	13.9	5.2		
17.5	00.0			7.1	9.5			
17.9	24.1	18.8	00.0	7.4	15.8	3.6	9.3	
20.7	37.3			9.5	7.4	00.0		
11.2	23.5	0.9		1.8	20.3	00.0	00.0	

