

UNITED STATES DEPARTMENT OF COMMERCE

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BUREAU OF THE CENSUS

J. C. CAPT, Director (Appointed May 22, 1941)

WILLIAM LANE AUSTIN, Director (Retired January 31, 1941)

PHILIP M. HAUSER, Assistant Director



SIXTEENTH CENSUS OF THE UNITED STATES : 1940

HOUSING

Volume IV

MORTGAGES ON OWNER-OCCUPIED  
NONFARM HOMES

PART 3: NORTH CAROLINA-WYOMING

Including Supplement A, Mortgages on Homes Built in  
1935-40; and Supplement B, Mortgages on Homes  
Occupied by Nonwhite Owners

Comprising the Fourth Series of Housing Bulletins for the States

Prepared under the supervision of

Dr. LEON E. TRUESDELL

Chief Statistician for Population

*Bureau of the Census*

*Library*

UNITED STATES

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# SIXTEENTH CENSUS OF THE UNITED STATES: 1940

## REPORTS ON HOUSING

### Volume

- I Data for Small Areas, by States.  
Supplement: Block Statistics for Cities.
- II General Characteristics of Housing, by States.
- III Characteristics by Monthly Rent or Value, by States.
- IV Mortgages on Owner-Occupied Nonfarm Homes, by States.

Special Reports.

## REPORTS ON POPULATION

- I Number of Inhabitants, by States.
- II Characteristics of the Population, by States.
- III The Labor Force—Occupation, Industry, Employment, and Income, by States.
- IV Characteristics by Age—Marital Status, Relationship, Education, and Citizenship by States.

Statistics for Census Tracts (Including Housing Data).

Additional Reports—Internal Migration, Families (Including Housing Data), Fertility, Parentage, Mother Tongue, Further Statistics on The Labor Force, etc.

Special Reports.

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## HOUSING VOLUME IV

This volume is comprised of 3 parts with the States arranged alphabetically as follows:

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#### UNITED STATES SUMMARY

### PART 2

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Arkansas.  
California.  
Colorado.  
Connecticut.  
Delaware.  
District of Columbia.  
Florida.  
Georgia.

Idaho.  
Illinois.  
Indiana.  
Iowa.  
Kansas.  
Kentucky.  
Louisiana.  
Maine.  
Maryland.  
Massachusetts.  
Michigan

Minnesota.  
Mississippi.  
Missouri.  
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Nebraska.  
Nevada.  
New Hampshire.  
New Jersey.  
New Mexico.  
New York.

### PART 3

North Carolina.  
North Dakota.  
Ohio.  
Oklahoma.  
Oregon.  
Pennsylvania.

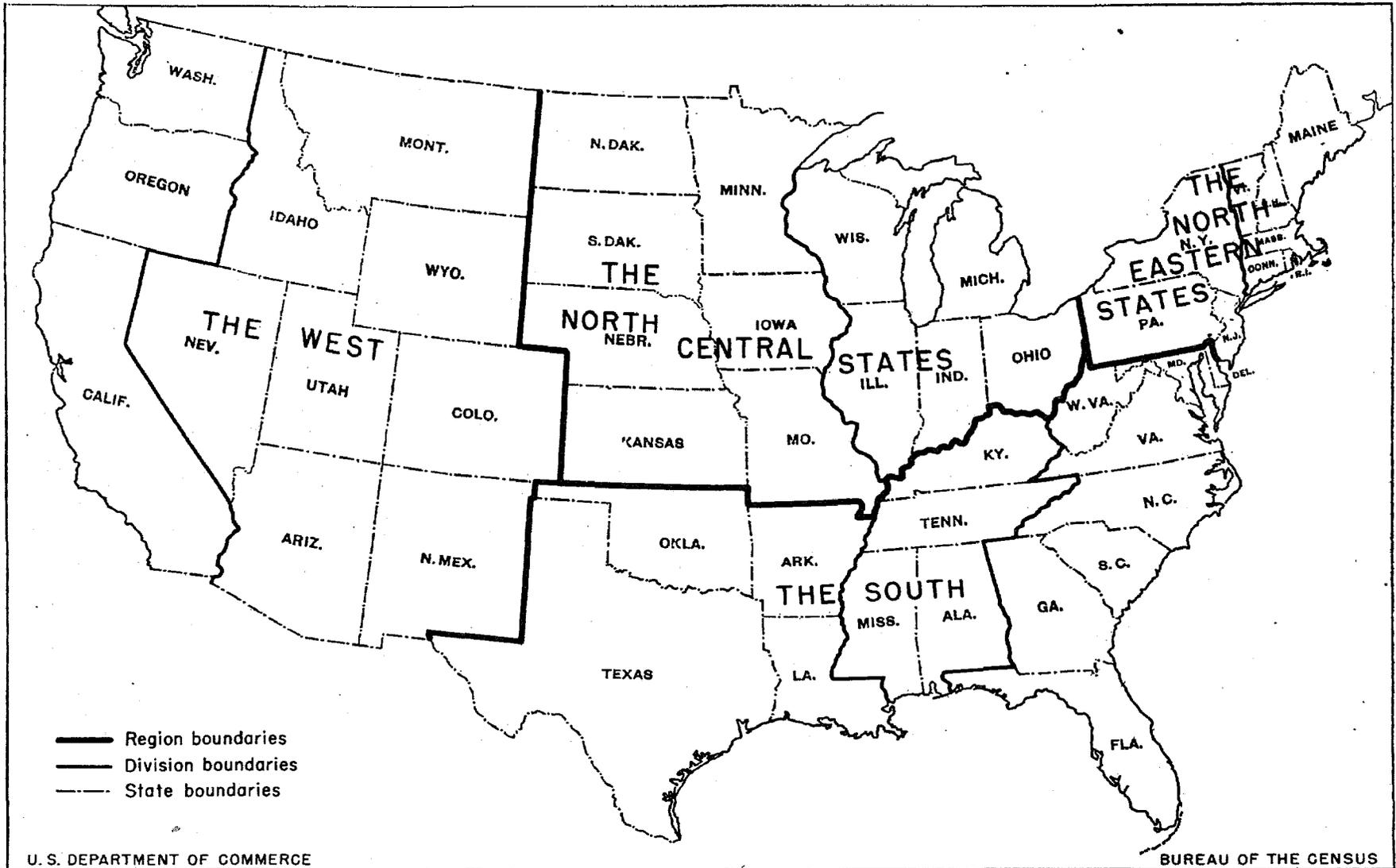
Rhode Island.  
South Carolina.  
South Dakota.  
Tennessee.  
Texas.  
Utah.

Vermont.  
Virginia.  
Washington.  
West Virginia.  
Wisconsin.  
Wyoming.

Supplement A: Mortgages on Owner-Occupied Nonfarm Homes Built in 1935-40.  
Supplement B: Mortgages on Nonfarm Homes Owned and Occupied by Nonwhite.

MAP OF THE UNITED STATES SHOWING REGIONS, DIVISIONS, AND STATES

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## FOREWORD

The statistics presented in Volume IV of the Reports on Housing, are based on data from the Census of Housing, taken as of April 1, 1940, as part of the Sixteenth Decennial Census.

This volume, printed in three parts, presents statistics for mortgages on owner-occupied nonfarm homes in the United States as a whole, and includes data for the States, arranged alphabetically, and for two Supplements. Part 1 constitutes a summary for the United States. Part 2 presents statistics for the States from Alabama to New York; Part 3, from North Carolina to Wyoming. Part 3 also includes Supplement A which presents data for mortgages on properties built in 1935 to 1940, and Supplement B which gives data for mortgages on properties owned and occupied by nonwhite.

The material was first published in a series of State bulletins and two Supplements. Each State bulletin was entitled "Housing, Fourth Series, Mortgages on Owner-occupied Nonfarm Homes." The two Supplements were entitled "Mortgages on Owner-occupied Nonfarm Homes Built in 1935 to 1940" and "Mortgages on Nonfarm Homes Owned and Occupied by Nonwhite." These bulletins, with a few minor corrections, have been assembled and bound together as sections of the present volume.

An outline of the statistics presented in each State section is provided in the "Introduction" which precedes the section for the first State shown in this part of Volume IV. These introductory materials, consisting largely of definitions of terms and explanations, are reproduced here exactly as they appeared in the individual State bulletins. A somewhat more extensive discussion is presented in Part 1 of this volume.

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Corresponding tables for the various areas have the same table number throughout, with all tables for a given area bearing a common prefix letter. Thus, tables A-1 to A-7 present statistics for the State as a whole; tables B-1 to B-7 present data for the urban area outside the principal metropolitan districts; and tables C-1 to C-7 show figures for the rural-nonfarm area outside the principal metropolitan districts.

If a given State contains no part of any principal metropolitan district, the statistics in tables B-1 to B-7 cover the entire urban area, and the statistics in tables C-1 to C-7 cover the entire rural-nonfarm area of the State.

Three additional tables (tables 8, 9, and 10) present the statistics for the smaller areas, such as counties, wards, census tracts, and secondary metropolitan districts. No prefix letter is assigned to the table numbers for these three tables as they appear only once. Table 8 shows figures for counties, for rural-nonfarm parts of counties, and for urban places. Table 9 gives the same type of data for the tracted areas by tracts and for nontract cities of 100,000 or more by wards. Table 10 shows the figures for each principal and secondary metropolitan district, and for the counties, rural-nonfarm parts of counties, and urban places within each district.

The subjects covered by the State tables are indicated by the list of titles immediately following, and the page on which each table is to be found for any given State or part thereof in this part is shown in the tabular statement, with the prefix letter assigned to the tables for that area.

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Urban	B	189	190	191	192				Urban	B	525	526	527	528			
Rural-nonfarm	C	193	194	195	196				Rural-nonfarm	C	529	530	531	532			
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The statistics for the cities of 100,000 or more and for the principal metropolitan districts are presented in a series of 7 standard tables corresponding to the first 7 tables for the State. A single alphabetical order is followed in arranging the tables for cities and principal metropolitan districts; hence the tables for any principal metropolitan district will be found immediately after those for its largest city.

Corresponding tables have the same number throughout, with all tables for a given area bearing a common prefix letter. Thus, for a given State, tables D-1 to D-7 show statistics for the first city (or metropolitan district) presented; tables E-1 to E-7 show statistics for the second such area presented; etc.

The standard titles for the city and principal metropolitan district tables are indicated by the lists of titles immediately following, and the page on which each table is to be found for any given city or principal metropolitan district is shown in the tabular statement, with the prefix letter assigned to the tables for that area.

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3.—	Holder of first mortgage on 1- to 4-family properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
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3.—	Holder of first mortgage on 1- to 4-family nonfarm properties, by interest rate, junior mortgage, and relation of debt to value: 1940.
4.—	Holder of first mortgage on 1-family nonfarm properties, by race of occupants and year built: 1940.
5.—	Holder of first mortgage on 1-family nonfarm properties, by outstanding debt, interest rate, and type of payments: 1940.
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# HOUSING

## MORTGAGES ON OWNER-OCCUPIED NONFARM HOMES

### INTRODUCTION

#### GENERAL

The fourth series of Housing bulletins presents for each State the information on home financing which was obtained in the Census of Housing taken as of April 1, 1940, as part of the Sixteenth Decennial Census of Population. The statistics presented relate to mortgages on owner-occupied nonfarm properties in structures without business and containing not more than four dwelling units. Statistics regarding mortgaged farm properties are published in reports of the Census of Agriculture.

The subjects covered in this bulletin include, for first mortgages, amount outstanding, type of payment, frequency and amount of payment, interest rate, and holder of mortgage; and for all mortgaged properties, value of property, estimated rental value, year built, and color of occupants. The number of properties with junior mortgages and the outstanding indebtedness on first and junior mortgages are also shown. The detailed tables for large areas give separate figures by type of lending agency, type of payment, and (for 1-family properties) by value of property.

**Related reports on housing.**—In the first series of Housing bulletins for States limited tabulations of the data, including the mortgage status of owner-occupied nonfarm homes, are presented for counties, for incorporated places of 1,000 inhabitants or more, for minor civil divisions, and for metropolitan districts. Supplements to the first series of Housing bulletins, entitled "Block Statistics," show similar tabulations for blocks and census tracts or wards, for each of the 191 cities which had 50,000 inhabitants or more in 1930. More detailed statistics on subjects other than mortgages are presented for census tracts in a series of special reports on population and housing for the cities for which tracts have been established.

The second series of Housing bulletins, also issued by States, shows housing statistics for counties, for rural-nonfarm and rural-farm parts of counties, for urban places (incorporated places with 2,500 inhabitants or more), and for metropolitan districts. In the second-series bulletins the more important items are shown separately for the various occupancy, tenure, and color groups. The third series of Housing bulletins presents further cross-classifications of the data with monthly rent or value of home, for States, for cities of 50,000 or more, and for the "principal" metropolitan districts.<sup>1</sup>

**Maps.**—Maps showing the minor civil divisions, urban places, and census tracts appear in the first series of Population bulletins, and maps showing counties and places of 10,000 or more are included in the second series of Population bulletins. Maps of the metropolitan districts, showing the central cities and minor civil divisions, also appear in the second series of Population bulletins.

**Arrangement of tables.**—Tables 1 to 7 in the present bulletin show detailed figures for the State, for cities of 100,000 inhabitants or more, and for the principal metropolitan districts. The tables for each of these areas are presented together as one series identified by a common prefix letter. Thus, "A" is affixed to all

<sup>1</sup> A "principal" metropolitan district is one with a central city of 100,000 or more or a gross population of 150,000 or more.

tables which show figures for the State (urban and rural-nonfarm areas combined); "B" to the tables for the urban area of the State; and "C" to the tables for the rural-nonfarm area. If the State contains all or part of a principal metropolitan district, figures in the "B" and "C" series of tables are restricted to the areas outside such a district. The tables for the State are followed by those for the cities in alphabetical order. The tables for a metropolitan district appear immediately after those for its central city (or largest central city).

The less detailed statistics for smaller areas are arranged in three separate tables according to type of area. Table 8 shows figures for counties, for rural-nonfarm parts of counties, and for urban places. Table 9 gives the same type of data for the tracted areas by tracts and for nontract cities of 100,000 or more by wards. Table 10 shows the figures for each principal and secondary metropolitan district, and for the counties, rural-nonfarm parts of counties, and urban places within each district.

**Availability of unpublished data.**—For the large areas, the distribution of mortgaged properties by total outstanding indebtedness, as shown in table 2, has been tabulated separately for properties with a first mortgage only and for properties with first and junior mortgages. The statistics on interest rate, junior mortgages, and relation of debt to value, as shown in table 2 for mortgaged 1-family properties, have been tabulated separately for each value group by type of holder of first mortgage. The cross-classifications of outstanding indebtedness and interest rate, with type of payment, shown in table 5, also have been tabulated separately by type of holder. The figures shown for principal metropolitan districts were compiled from the tabulations for central cities of 100,000 or more, and for the combined urban and rural-nonfarm area of each district outside such cities. Where a metropolitan district is located in two or more States, the tabulations for areas outside cities of 100,000 or more were made by States.

These unpublished statistics can be made available, upon request, for the nominal cost of transcribing or reproducing them. Requests for such unpublished statistics, addressed to the Director of the Census, Washington, D. C., will receive a prompt reply, which will include an estimate of the cost of preparing the data.

**Data from previous censuses.**—An inquiry on ownership of home has been included in each decennial census since 1890. The data on ownership and such mortgage data as were obtained in earlier censuses were enumerated for families or homes, but are roughly comparable with the data for occupied dwelling units in 1940.<sup>2</sup> The number of owned homes that were encumbered

<sup>2</sup> The figures for "all families" in 1920 and earlier census years include institutions and other quasi-family groups, which were counted separately in 1930 and excluded from most of the family tabulations, and omitted from the housing count in 1940. Comparisons of the proportion of owner-occupancy and of mortgaged homes are not materially affected, however, as the number of quasi-families is relatively small (75,178, or about one-fourth of 1 percent in 1930). The comparative figures for 1930 and 1920, shown in table 1 for the State and larger cities, are based on the families that reported tenure. In 1940 all occupied units were classified by tenure. Urban-farm families are included in the totals shown for "urban and rural-nonfarm" areas for 1940 and 1930, but not for 1920.

was shown for each census from 1890 to 1920, although the figures for 1900 were not tabulated separately for farm and nonfarm homes. Beginning with 1910, statistics concerning mortgaged farm properties have been published in reports of the Census of Agriculture.

Data on mortgage characteristics were enumerated for owner-occupied nonfarm homes in the censuses of 1890 and 1920. The statistics for 1890, published in the "Report on Farms and Homes: Proprietorship and Indebtedness in the United States," indicate the amount of the mortgage, the interest rate, and the value of the home. The same subjects were included in the 1920 enumeration, the results of which were published in a special report, entitled "Mortgages on Homes in the United States, 1920." The mortgage data for 1890 and 1920 were obtained for all owner-occupied nonfarm homes, whereas the 1940 data are restricted to those in 1- to 4-family structures without business. Although this limitation in coverage of the 1940 figures results in a slight understatement of the actual number of mortgaged homes, the difference is not large enough to invalidate comparisons of the figures with those obtained in earlier censuses.

#### DEFINITIONS OF TERMS AND EXPLANATIONS

**Urban and rural areas.**—The 1940 census data for population and housing are tabulated in three broad area classifications—urban, rural-nonfarm, and rural-farm. The urban area is made up in general of cities and other incorporated places of 2,500 inhabitants or more, and all territory outside these places is classified as rural. The rural area is subdivided into rural-nonfarm and rural-farm on the basis of farm residence, without regard to occupation. The statistics presented in this bulletin are restricted to properties in the urban and rural-nonfarm areas of the State, as the mortgage items were not enumerated for farm properties in the Housing census.

Detailed figures for the State are shown for urban and rural-nonfarm areas combined; also, for each of these two areas separately if the State does not contain a principal metropolitan district. For States that contain a principal metropolitan district (or any part of one) the detailed figures that are shown separately for the urban and rural-nonfarm areas include only those properties which are outside the principal metropolitan districts. These special areas exclude all territory within the boundaries of principal metropolitan districts, whether or not the central city of the district is located in the State. For each State that contains a metropolitan district, however, limited tabulations are presented in table 10 for the urban total and the rural-nonfarm total of the State, together with figures for the urban and rural parts of each metropolitan district.

**Metropolitan districts.**—A metropolitan district has been set up for use in the 1940 Censuses of Population and Housing in connection with each city of 50,000 or more, two or more such cities sometimes being in one district. The general plan is to include in the district, in addition to the central city or cities, all adjacent and contiguous minor civil divisions or incorporated places having a population of 150 or more per square mile. A metropolitan district is thus not a political unit but rather an area including all the thickly settled territory in and around a city or group of cities. It tends to be a more or less integrated area with common economic, social, and, often, administrative interests.

As noted above, tables 1 to 7 are presented for the principal metropolitan districts. These are districts with a central city of 100,000 inhabitants or more, or a gross population of 150,000 or more. Less detailed figures for all metropolitan districts in the State, including the smaller or "secondary" metropolitan districts, are shown in table 10.

The statistics for a metropolitan district appear in the bulletin

for the State which contains the central city (or largest central city) of the district; figures for the district as a whole are shown in that bulletin, even though parts of the district may be located in another State.

**Dwelling units.**—A dwelling unit is defined as the living quarters occupied by, or intended for occupancy by, one household. A dwelling unit may be a detached house, an apartment in a larger building, or a room in a structure primarily devoted to nonresidential purposes. Special types of dwelling places, such as hotels for transient guests and institutions, were not included in the Housing census.

**Occupancy and tenure.**—Dwelling units are classified by occupancy and tenure into four groups: Owner-occupied; tenant-occupied; vacant, for sale or rent; and vacant, not for sale or rent. A dwelling unit is owner-occupied if it is owned either wholly or in part by the head of the household or by some related member of his family living in the dwelling unit. The relatively small group classified as "vacant, not for sale or rent," are dwelling units that were neither occupied nor available for sale or rent at the time of enumeration because they were being held for absent households, and dwelling units occupied temporarily by nonresident households.

**Color of occupants.**—Occupied dwelling units are classified by race of head of household in accordance with the definition used in the 1940 Census of Population. The three major race classifications are white, Negro, and "other races."

**Year built.**—This refers to the calendar year in which the building was first completed, not to any later remodeling, additions, reconstruction, or conversion.

**Rent or rental value.**—The monthly rental data for nonfarm dwelling units are based on the reported contract rent of tenant-occupied units and the reported estimated rental value of owner-occupied and vacant units. The annual estimated rental value of 1-family mortgaged properties was obtained by multiplying the monthly rental value by 12.

**Value of property.**—In reporting the value of a mortgaged property, the enumerators were instructed to ascertain the estimated current market value of the identical property for which the mortgage characteristics were reported.

**Type of structure and type of property.**—For the general purposes of the Housing census, dwelling units are classified according to the type of structure in which they are located. One-family structures are chiefly 1-family detached homes, though 1-family attached structures are numerically important in some cities. A 1-family attached structure has one or two sides built against an adjoining structure or structures. Each house in a group of three or more "row houses" is a 1-family attached structure, but two attached dwelling units by themselves constitute a 2-family structure.

The mortgaged properties are classified as "1-family" or "2- to 4-family" properties, depending on the number of dwelling units in the property covered by the mortgage. For example, if both dwelling units in a 2-family side-by-side structure are owner-occupied, and each is mortgaged, each dwelling unit is counted as a 1-family mortgaged property. On the other hand, if a group of four "row houses" is owned subject to mortgage by the occupant of one of the houses, the owner's property is counted as a mortgaged 4-family property. Because of this difference in the classification of structures and mortgaged properties by type, the number of mortgaged dwelling units in 1-family structures is not necessarily the same as the number of mortgaged 1-family properties, although the total number of owner-occupied mortgaged dwelling units is always equal to the total number of mortgaged properties.

**First and junior mortgages.**—First mortgages, first trust deeds, and land contracts are classified as first mortgages. Any mortgage or deed of trust other than the first mortgage is classi-

fied as a junior mortgage. The number of properties with a first mortgage but not reporting on the existence of junior mortgages is shown separately. It is reasonably certain that a very large proportion of these properties have only a first mortgage.

**Outstanding indebtedness.**—The amount of indebtedness reported for a mortgaged property is the present mortgage debt or unpaid balance, including unpaid principal and past-due interest. The reported debt on first mortgages relates to all properties, whether or not there was a junior mortgage. The debt on first and junior mortgages is equal to the indebtedness on first mortgages on all properties plus the indebtedness on junior mortgages on those properties reporting junior mortgages.

The relation of the annual mortgage payment to the debt is based on the amount of outstanding indebtedness at the time of enumeration. This percentage or ratio is somewhat greater than the percentage that would have been obtained if the original amount of the mortgage had been used as the base, because the outstanding debt on an amortized loan is reduced with each payment made by the home owner. Comparisons among areas or among type of payment loans, therefore, may be affected by the extent to which the original loans have been reduced. This factor also should be taken into account in interpreting the figures on the relation of debt to value. No information was obtained in the census on either the amount of the original mortgage or the date the loan was made.

**Interest rate.**—The interest rate reported is the annual rate of interest currently charged on the first mortgage. Instructions to enumerators specified that fees and charges in addition to the regular rate of interest were not to be included.

**Holder of first mortgage.**—All mortgaged properties are classified according to type of holder of the first mortgage. The enumerators were instructed to report, wherever possible, the actual holder of the mortgage, as distinguished from the mortgage company or individual who may have been acting as an agent in collecting the payments.

The data for mortgages held by commercial and savings banks are shown both separately and combined because it is believed that in some States where there are no mutual or stock savings banks, or where such institutions hold only a small percentage

of the mortgages in the State, some mortgages held by commercial banks were erroneously reported as held by savings banks. In these States the combined figures may furnish a more accurate representation of the mortgages held by commercial banks than the commercial bank figures alone. However, in the New England States and in New York, New Jersey, and a few other States where savings banks are important agencies in the home financing field, the separate figures for commercial banks and for savings banks are believed to show the facts accurately for each group.

**Type and frequency of payments.**—The basis for determining type of payment on the first mortgage was: (a) Whether or not the borrower was required to make regular periodic payments (either principal or interest or both); (b) if regular payments were required, whether or not they included an amount for reduction of principal; and (c) if regular principal payments were required, whether or not the payments also included an amount for real estate taxes. The frequency of the required payments was reported as monthly, quarterly, semiannual, annual, or other.

**Averages and medians.**—The average debt and average value were obtained by adding the dollar amounts reported and dividing by the number reporting. The average interest rate was obtained by adding the interest rates reported and dividing by the number reporting. In general, averages and percentages are not shown if the number of reporting properties is less than 100, but an exception is made in tables 8, 9, and 10, which present data for the smaller areas. In these tables derived figures are shown if the number of reporting properties is 25 or more. When interpreting averages and percentages based on small numbers, particularly those where the number of reporting properties is less than 100, it is advisable to take into account the geographical extent of the area as well as the probable distribution of properties by value. The derived figures based on small numbers are more reliable for homogeneous areas such as census tracts than for the rural-nonfarm parts of a large county.

The median monthly rent is the rent which divides all dwelling units reporting monthly rent into two equal groups, one group having rents higher than the median and the other having rents lower than the median.

