

1960

# Census of Housing

*Taken as part of  
the Eighteenth Decennial Census of the United States*

## Volume V Residential Finance

### Part I Homeowner Properties

Data on Mortgaged and Nonmortgaged Properties,  
Owners, and Mortgages for the United States, Regions, and  
Selected Metropolitan Areas

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## PREFACE

This report presents statistics on the financial aspects of homeowner properties, i.e., owner-occupied 1- to 4-dwelling unit nonfarm properties. Included are data on the acquisition of the property, mortgage status, and selected characteristics of the property, the owner, and the mortgage. Separate statistics are shown for the United States, the regions, and each of the following 17 metropolitan areas—Atlanta, Baltimore, Boston, Buffalo, Cleveland, Dallas, Detroit, Los Angeles—Long Beach, Minneapolis—St. Paul, Philadelphia, Pittsburgh, St. Louis, San Francisco—Oakland, Seattle, and Washington (D.C.-Md.-Va.) Standard Metropolitan Statistical Areas, and the Chicago—Northwestern Indiana and the New York—Northeastern New Jersey Standard Consolidated Areas.

This report is Part 1 of Volume V of the 1960 Census of Housing publications. Part 2 of Volume V presents comparable information for rental and vacant properties on a U.S. summary basis.

Authorization for the 1960 Census of Housing was provided in the Act of Congress of August 31, 1954 (amended August 1957), which codified Title 13, United States Code. The law provides for a decennial census of housing, including utilities and equipment, to be taken in each of the 50 States, the District of Columbia, the Virgin Islands, Guam, and the Commonwealth of Puerto Rico. The law further provides that, in advance of, in conjunction with, or after the taking of each census, preliminary and supplementary statistics related to the main topic of the census may be collected.

The census program was designed in consultation with advisory committees and individuals to achieve a census having optimum value to users of housing statistics. The Housing Advisory Committee was organized by the Director of the Bureau of the Census and was made up of persons in private industry, universities, and Federal and local governments. It advised on various aspects of the housing census programs except the technical phases of the Residential Finance program for which the Technical Advisory Committee on Residential Finance was organized. A Federal Agency Population and Housing Census Council, organized by the Bureau of the Budget and made up of persons in Federal agencies, also advised on the basic programs. A joint staff committee, set up by the Administrator of the Housing and Home Finance Agency and the Director of the Bureau of the Census, concentrated on aspects of particular interest to the housing agencies. In addition to the committees, working groups of specialists in housing subjects assisted the Census Bureau staff in the evaluation and improvement of housing concepts. A number of other committees, groups, and individuals also made contributions to the planning of the housing census.

## ACKNOWLEDGMENTS

A number of persons both within and outside the Bureau of the Census participated in the 1960 Residential Finance Survey. Specific responsibilities were exercised by members of the Housing, Statistical Methods, Decennial Operations, Field, and Geography Divisions. The survey was planned and developed under the direction of Wayne F. Daugherty, then Chief of Housing Division, assisted by John M. Sulter (then Chief of the Financial Statistics Branch) and Herbert Shapiro. Betty E. Kent and Abraham Goldblatt assisted in the planning and development of the content of the report, developed the plans for the field work and processing procedures, and prepared the textual materials. Assisting in the review of the data, development of the content of the report, and preparation of textual materials were Robert O. Bartram, Mary C. Carroll, and Thelma A. Stokes. Aaron Josowitz coordinated the survey procedures.

Important contributions were made by Glen S. Taylor, then Chief, Jervis Braunstein, Morris Gorinson, George E. Turner, E. Richard Bourdon, and Orville Slye of the Decennial Operations Division in the processing and compilation of the statistics; George F. Klink and G. Paul Sylvestre of the Field Division in the collection of the information; and William T. Fay, Robert C. Klove, and Robert L. Hagan of the Geography Division in the preparation of the maps for publication. The planning and development of the sample design and estimation procedures were under the direction of Joseph Steinberg, Robert H. Hanson, and Robert H. Finch, Jr., assisted by Arnold Sirota, Elaine V. Davidson, Bernie Cornett, Anthony Turner, and Elmore Seraille of the Statistical Methods Division. The technical editorial work was under the supervision of Mildred M. Russell of the Population Division, assisted by Louise L. Douglas. Important contributions were also made by the staffs of the Administrative Service Division, Everett H. Burke, Chief; Budget and Management Division, Charles H. Alexander, Chief; Data Processing Systems Division, Robert F. Drury, Chief; Personnel Division, James P. Taff, Chief; Statistical Reports Division, Edwin D. Goldfield, Chief; and Statistical Research Division, William N. Hurwitz, Chief.

The Technical Advisory Committee on Residential Finance aided the Bureau in the selection of subjects, concepts, and definitions to be used. The Bureau staff called upon members of the committee for advice in planning the census, and their counsel and guidance were invaluable in developing the program. Members of the committee were: L. Durward Badgley, Chairman, Edward E. Edwards, Ernest Fisher, Jack Guttentag, Saul Klamon, James J. O'Leary, Ramsay Wood, Carl A. S. Coan, Robert C. Colwell, Edward T. Crowder, Mason C. Doan, Dave Lowery, and Charles M. Torrance.

December 1962.

## PUBLICATION PROGRAM OF THE 1960 CENSUS OF HOUSING

Results of the 1960 Census of Housing are published in seven housing volumes as described below. A separate series containing the census tract reports is a joint publication with data from the 1960 Census of Population. A series of special reports for local housing authorities constitutes the remainder of the final reports. The source of the data is the April 1960 enumeration, except for Volumes IV and V which are based largely on the enumeration of units in a sample of land area segments, started in late 1959 and completed in 1960. Prior to the final reports, several series of preliminary and advance reports were issued. Some unpublished statistics can be obtained for the cost of preparing a copy and certain special tabulations can be prepared, on a reimbursable basis, on request to the Chief, Housing Division, Bureau of the Census, Washington 25, D.C.

*Volume I (Series HC(1) reports). States and Small Areas.* Information about all subjects covered in the April 1960 enumeration, with a separate report for the United States by regions and geographic divisions, each of the 50 States, the District of Columbia, Puerto Rico, Guam, and the Virgin Islands of the United States. In the State reports, information is shown for the State; each standard metropolitan statistical area and its constituent parts; each urbanized area, place of 1,000 inhabitants or more, and county; and the rural-farm and rural-nonfarm parts of each county. The volume covers occupancy characteristics, structural characteristics, condition and plumbing facilities, equipment and fuels, and financial characteristics. The subjects are: Color, persons, persons per room, tenure, year moved into unit, vacancy status, and duration of vacancy; basement, bedrooms, elevator in structure, rooms, units in structure, and year structure built; bathing facilities, bathrooms, condition, sewage disposal, source of water, toilet facilities, and water supply; air conditioning, automobiles available, clothes dryer, clothes washing machine, cooking fuel, heating equipment, heating fuel, home food freezer, radio sets, telephone available, television sets, and water heating fuel; contract rent, gross rent, and value.

*Volume II (Series HC(2) reports). Metropolitan Housing.* Cross-tabulations of housing and household characteristics, with a separate report for the United States by geographic divisions, and for each of the 192 standard metropolitan statistical areas of 100,000 inhabitants or more in the United States and Puerto Rico. Separate statistics for each of the 134 places of 100,000 inhabitants or more are included in the metropolitan area reports.

*Volume III (Series HC(3) reports). City Blocks.* Separate reports for cities and other urban places having 50,000 inhabitants or more prior to and at the time of the 1960 Census, and for a number of smaller localities which arranged for block statistics. Data for a limited number of characteristics are presented by blocks. Statistics for 466 cities and localities in the United States and Puerto Rico are published in 420 separate reports.

*Volume IV (Series HC(4) reports). Components of Inventory Change.* Information on the source of the 1959 inventory and the disposition of the 1950 and 1956 inventories. Data are provided for components of change such as new construction, conversion, merger, demolition, and other additions and losses. Part 1 of the volume contains the 1950 to 1959 comparison, with a separate report for the United States by regions, and each of 17 selected metropolitan areas (15 standard metropolitan statistical areas, defined as of June 8, 1959, and 2 standard consolidated areas). Part 1 is published in two sets of reports for each area. Part 1A presents basic 1950 and 1959 data, with emphasis on the counts and characteristics of the components of change; Part 1B presents additional information on characteristics of the inventory, including characteristics of the present and previous residences of recent movers. Part 2 contains the 1957 to 1959 comparison, with a separate report for the United States by regions, and separate reports for 9 of the selected areas (standard metropolitan areas defined for the 1956 inventory).

*Volume V. Residential Finance.* Information on financing of residential property, including characteristics of mortgages, properties, and homeowners. Part 1 of the volume is a report on homeowner properties for the United States by regions, and each of 17 selected metropolitan areas (15 standard metropolitan statistical areas, defined as of June 8, 1959, and 2 standard consolidated areas). Part 2 is a report on rental and vacant properties for the United States.

*Volume VI. Rural Housing.* Cross-tabulations of housing and household characteristics for the 121 economic subregions of the United States, for rural-farm and rural-nonfarm housing units.

*Volume VII. Housing of Senior Citizens.* Cross-tabulations of housing and household characteristics of units occupied by persons 60 years old and over, for the United States, each of the 50 States and the District of Columbia, and selected standard metropolitan statistical areas.

*Series PHC(1) reports. Census Tracts.* Separate reports for 180 tracted areas in the United States and Puerto Rico. The reports contain information, by census tracts, on both housing and population subjects. (This series is the same as the tract reports included in the publication program for the 1960 Census of Population.)

*Series HC(S1) reports. Special Reports for Local Housing Authorities.* Separate reports for 139 localities in the United States. The program was requested by, and planned in cooperation with, the Public Housing Administration. The reports contain data on both owner- and renter-occupied housing units defined as substandard by Public Housing Administration criteria, with emphasis on gross rent, size of family, and income of renter families.

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Subject	Mortgage status	Government insurance status of first mortgage			Holder of first mortgage
	Number of properties	Number of properties	Amount of first mortgage debt	Amount of total mortgage debt	Number of properties <sup>1</sup>
	Table	Table	Table	Table	Table
Age of head.....	1	2		4	5-8
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Method of payment of first mortgage.....		2	3		5-8
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All mortgages.....				4	
First mortgage.....		2	3		5-8
Persons.....	1	2			
Property location.....		2			5-8
Purchase price.....		2			
Real estate tax (annual).....	1	2			
Rooms.....	1	2			
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<sup>1</sup> Tables 6, 7, and 8 are shown for U.S. total only and are limited to FHA-insured mortgages, VA-guaranteed first mortgages, and conventional first mortgages, respectively.