

This PDF is a selection from an out-of-print volume from the National Bureau of Economic Research

Volume Title: A Program of Financial Research Vol 2: Inventory of Current Research on Financial Problems

Volume Author/Editor: Exploratory Committee on Financial Research

Volume Publisher: UMI

Volume ISBN: 0-870-14459-6

Volume URL: <http://www.nber.org/books/expl37-2>

Publication Date: 1937

Chapter Title: Consumer and Personal Finance Credit

Chapter Author: Winfield W. Riefier, Chairman, David Friday, Walter Lichtenstein, J. H. Riddle

Chapter URL: <http://www.nber.org/chapters/c0811>

Chapter pages in book: (p. 175 - 176)

## B. CONSUMER AND PERSONAL FINANCE CREDIT

1. U. S. DEPARTMENT OF AGRICULTURE, BUREAU OF  
AGRICULTURAL ECONOMICS, DIVISION OF AGRICULTURAL  
FINANCE

### *Factors of banking success or failure in Arkansas, Utah and Wisconsin*

A feature of this study is an analysis of the collection and loss experience with bank loans of less than \$500 made to borrowers other than farmers. These small loans are not exclusively consumer, but include many loans of this type. Data on small loans were obtained directly from the banks, and cover the period 1925-35, inclusive.

In preparation under the direction of F. L. Garlock in cooperation with the respective state agricultural experiment stations and colleges.

For the main description of this project see IE7

2. U. S. DEPARTMENT OF COMMERCE, BUREAU OF FOREIGN  
AND DOMESTIC COMMERCE, MARKETING RESEARCH  
DIVISION

### *Retail credit survey*

The objective of this study is to assemble experience data on consumer credit extended by fourteen types

of retail outlets on open and instalment accounts in twenty states. Ratios of credit to total sales, bad debt losses to total credit and sales for different types of retail store are among the special calculations made to shed new light on the broader qualitative aspects of retail consumer credit. Coverage is as yet limited to the better grade of retail establishments but is being gradually extended.

In preparation under the direction of W. W. White and E. L. Lloyd as a Marketing Research Division project. The National Retail Credit Association is cooperating in conducting the survey. Summaries are published annually as special bulletins issued by the Marketing Research Division.