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## APPENDIX B

### Tables on Cash Loan Debt

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For all tables in this section showing a breakdown by income level, each income level is inclusive of the lower limit and exclusive of the upper limit; for example, an income of exactly \$1000 is included in the \$1000-1250 income group.

All tables, unless otherwise noted, have been computed from data on cash loan debt to banks, insurance companies and small loan companies, obtained from the Study of Consumer Purchases.



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## List of Tables in Appendix B

- B-1 Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, and Percentage Distribution of These Families and of All Non-Relief Families, 1935-36, by Income Level 173
- B-2 Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Income Level 174
- B-3 Percent of Non-Relief, Non-Farm Families Having a Net Change in Cash Loan Debt and Percentage Distribution of These Families and of the Net Increase in Cash Loan Debt Attributable to Them, 1935-36, by Income Level 175
- B-4 Ratio of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families to Aggregate Income of Such Families, 1935-36, by Income Level 176
- B-5 Ratio of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt to Aggregate Income of Non-Relief Families Having a Net Change in Such Debt, 1935-36, by Income Level 177
- B-6 Percent of Non-Relief Families Increasing Cash Loan Debt, Percent Decreasing Such Debt and Percentage Distribution of Both Groups, 1935-36, by Income Level 178
- B-7 Average Increase in Cash Loan Debt of Non-Relief Families Increasing Such Debt, Average Decrease in Cash Loan Debt of Non-Relief Families Decreasing Such Debt and Ratio of Average Increase and of Average Decrease to Average Income, 1935-36, by Income Level 179

B-8	Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, 1935-36, in Six Types of Community, by Income Level	180
B-9	Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, and of All Non-Relief Families, 1935-36, by Type of Community	181
B-10	Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Type of Community	182
B-11	Percent of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, 1935-36, by Type of Community	183
B-12	Average Increase in Cash Loan Debt of Non-Relief Families Increasing Such Debt, 1935-36, in Six Types of Community, by Income Level	184
B-13	Average Decrease in Cash Loan Debt of Non-Relief Families Decreasing Such Debt, 1935-36, in Six Types of Community, by Income Level	185
B-14	Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, 1935-36, in Five Regions, by Income Level	186
B-15	Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, and of All Non-Relief Families, 1935-36, by Region	187
B-16	Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Region	188
B-17	Percent of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, 1935-36, by Region	189

## Tables on Cash Loan Debt

TABLE B-1

Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, and Percentage Distribution of These Families and of All Non-Relief Families, 1935-36, by Income Level

INCOME LEVEL	PERCENT OF NON-RELIEF FAMILIES HAVING A NET CHANGE	PERCENTAGE DISTRIBUTION	
		Non-Relief Families Having a Net Change	All Non- Relief Families <sup>a</sup>
Under \$500	8.0	9.2	10.6
500 — 750	8.0	9.6	11.3
750 — 1000	9.0	12.8	13.4
1000 — 1250	8.6	12.1	13.2
1250 — 1500	10.0	11.5	10.8
1500 — 1750	10.8	10.4	9.1
1750 — 2000	9.9	7.7	7.3
2000 — 2500	10.6	10.7	9.5
2500 — 3000	11.6	6.5	5.2
3000 — 4000	9.5	4.8	4.8
4000 — 5000	10.8	1.9	1.6
5000 and over	8.4	2.8	3.2
ALL LEVELS	9.4	100.0	100.0
Estimated number of families (in thousands)		2,340	24,913

<sup>a</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 8, p. 25.

TABLE B-2

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Income Level

INCOME LEVEL	GROSS INCREASE <sup>a</sup>	GROSS DECREASE <sup>b</sup>	NET INCREASE <sup>c</sup>	AGGREGATE INCOME <sup>d</sup>
Under \$500	12.1	1.1	19.5	1.9
500 — 750	10.1	2.3	15.4	4.0
750 — 1000	10.7	7.7	12.7	6.6
1000 — 1250	10.7	6.9	13.2	8.3
1250 — 1500	8.2	7.5	8.7	8.3
1500 — 1750	9.7	7.8	11.0	8.2
1750 — 2000	5.9	6.8	5.3	7.5
2000 — 2500	9.9	12.8	7.9	11.8
2500 — 3000	6.8	11.2	3.8	8.0
3000 — 4000	5.9	13.6	.7	9.0
4000 — 5000	3.3	5.6	1.8	4.0
5000 and over	6.7	16.7	<sup>e</sup>	22.4
ALL LEVELS	100.0	100.0	100.0 <sup>e</sup>	100.0
Estimated amount (in millions)	\$478.5	\$193.8	\$284.7	\$44,359.9

<sup>a</sup> Gross increase equals the sum of the increases in cash loan debt for families having a net increase in such debt.

<sup>b</sup> Gross decrease equals the sum of the decreases in cash loan debt for families having a net decrease in such debt.

<sup>c</sup> Net increase equals the gross increase minus the gross decrease.

<sup>d</sup> Based on unpublished data obtained from the National Resources Committee on the distribution of aggregate income for non-relief families, 1935-36.

<sup>e</sup> Total actually equals 100.1 because there was a net decrease in cash loan debt in the income level of \$5000 and over of .1 percent.

TABLE B-3

Percent of Non-Relief, Non-Farm Families Having a Net Change in Cash Loan Debt and Percentage Distribution of These Families and of the Net Increase in Cash Loan Debt Attributable to Them, 1935-36, by Income Level

INCOME LEVEL	PERCENT OF NON-RELIEF, NON-FARM FAMILIES HAVING A NET CHANGE	PERCENTAGE DISTRIBUTION	
		Non-Relief, Non-Farm Families Having a Net Change	Net Increase
Under \$500	4.3	4.6	3.4
500 — 750	5.8	6.7	8.2
750 — 1000	7.2	11.3	8.6
1000 — 1250	7.3	12.3	11.9
1250 — 1500	8.6	12.1	9.6
1500 — 1750	9.5	11.7	12.0
1750 — 2000	9.1	9.4	7.1
2000 — 2500	9.2	12.6	14.8
2500 — 3000	10.5	8.0	10.0
3000 — 4000	8.2	5.7	5.1
4000 — 5000	9.7	2.3	5.2
5000 and over	7.0	3.3	4.1
ALL LEVELS	7.9	100.0	100.0
Estimated amount (in millions)		1.5	\$174.5

TABLE B-4

Ratio of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families to Aggregate Income of Such Families, 1935-36, by Income Level

INCOME LEVEL	GROSS INCREASE <sup>a</sup>	GROSS DECREASE <sup>b</sup>	NET INCREASE <sup>c</sup>
Under \$500	6.96	.27	6.69
500 — 750	2.73	.24	2.49
750 — 1000	1.75	.51	1.24
1000 — 1250	1.40	.36	1.04
1250 — 1500	1.08	.40	.68
1500 — 1750	1.27	.42	.85
1750 — 2000	.84	.39	.45
2000 — 2500	.90	.47	.43
2500 — 3000	.92	.62	.30
3000 — 4000	.71	.66	.05
4000 — 5000	.90	.61	.29
5000 and over	.32	.33	— .01
ALL LEVELS	1.08	.44	.64

<sup>a</sup> Gross increase equals the sum of the increases in cash loan debt for families having a net increase in such debt.

<sup>b</sup> Gross decrease equals the sum of the decreases in cash loan debt for families having a net decrease in such debt.

<sup>c</sup> Net increase equals gross increase minus gross decrease.

TABLE B-5

Ratio of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt to Aggregate Income of Non-Relief Families Having a Net Change in Such Debt, 1935-36, by Income Level

INCOME LEVEL	GROSS INCREASE <sup>a</sup>	GROSS DECREASE <sup>b</sup>	NET INCREASE <sup>c</sup>
Under \$500	87.00	3.38	83.62
500 — 750	34.13	3.00	31.13
750 — 1000	19.43	5.66	13.77
1000 — 1250	16.24	4.18	12.06
1250 — 1500	10.80	4.00	6.80
1500 — 1750	11.81	3.91	7.90
1750 — 2000	8.48	3.94	4.54
2000 — 2500	8.46	4.42	4.04
2500 — 3000	7.91	5.33	2.58
3000 — 4000	7.46	6.93	.53
4000 — 5000	8.37	5.67	2.70
5000 and over	3.81	3.93	— .12
ALL LEVELS	11.45	4.66	6.79

<sup>a</sup> Gross increase equals the sum of the increases in cash loan debt for families having a net increase in such debt.

<sup>b</sup> Gross decrease equals the sum of the decreases in cash loan debt for families having a net decrease in such debt.

<sup>c</sup> Net increase equals gross increase minus gross decrease.

TABLE B-6

Percent of Non-Relief Families Increasing Cash Loan Debt, Percent Decreasing Such Debt and Percentage Distribution of Both Groups, 1935-36, by Income Level

INCOME LEVEL	PERCENT OF NON-RELIEF FAMILIES		PERCENTAGE DISTRIBUTION OF NON-RELIEF FAMILIES	
	Increasing Debt	Decreasing Debt	Increasing Debt	Decreasing Debt
Under \$500	7.3 <sup>a</sup>	.7	12.2	2.7
500 — 750	6.8	1.2	12.0	4.5
750 — 1000	6.9	2.1	14.5	9.4
1000 — 1250	6.2	2.4	12.8	10.5
1250 — 1500	6.2	3.8	10.5	13.6
1500 — 1750	6.7	4.1	9.5	12.4
1750 — 2000	6.2	3.7	7.1	9.0
2000 — 2500	6.3	4.3	9.4	13.6
2500 — 3000	6.6	5.0	5.4	8.7
3000 — 4000	5.0	4.5	3.7	7.1
4000 — 5000	5.4	5.4	1.4	2.9
5000 and over	3.1	5.3	1.5	5.6
ALL LEVELS	6.4	3.0	100.0	100.0
Estimated number of families (in thousands)			1,591	749

<sup>a</sup> This rather high figure reflects the extremely large percentages of families with incomes below \$250 increasing cash loan debt in farm communities, especially in the Mountain and Plain (62.3), North Central (25.1) and Pacific (29.6) regions.

TABLE B-7

Average Increase in Cash Loan Debt of Non-Relief Families Increasing Such Debt, Average Decrease in Cash Loan Debt of Non-Relief Families Decreasing Such Debt and Ratio of Average Increase and of Average Decrease to Average Income, 1935-36, by Income Level

INCOME LEVEL	AVERAGE INCREASE	RATIO OF AVERAGE INCREASE TO AVERAGE INCOME <sup>a</sup>	AVERAGE DECREASE	RATIO OF AVERAGE DECREASE TO AVERAGE INCOME <sup>a</sup>
Under \$500	\$ 298	95.5	\$111	35.6
500 — 1000	235	30.8	184	24.1
1000 — 1500	245	19.9	155	12.6
1500 — 2000	282	16.5	177	10.4
2000 — 2500	316	14.2	243	10.9
2500 — 3000	379	13.9	334	12.3
3000 — 4000	479	14.1	494	14.6
4000 — 5000	735	16.7	499	11.4
5000 and over	1,307	15.2	772	9.0
ALL LEVELS	\$ 301	18.5	\$259	15.9

<sup>a</sup> The average income in each class was derived from unpublished data on consumer incomes, 1935-36, obtained from the National Resources Committee, as follows: the aggregate income received by non-relief families was divided by the total number of such families in each income class. The average income for the \$5000-and-over group represents the average for families with incomes between \$5000 and \$20,000.

TABLE B-8

Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, 1935-36, in Six Types of Community,<sup>a</sup> by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM COMMUNITIES	FARMS	ALL COMMUNITIES
Under \$500	3.1	3.8	4.0	4.8	4.7	4.3	13.3	8.0
500—1000	8.5	7.4	5.6	6.4	6.2	6.6	12.1	8.6
1000—1500	9.0	8.2	6.0	7.9	8.0	7.9	13.7	9.2
1500—2000	9.3	10.4	6.3	9.4	9.8	9.4	15.2	10.4
2000—2500	8.3	11.4	7.3	7.2	10.7	9.2	18.9	10.6
2500—3000	10.0	9.8	7.7	10.6	13.7	10.5	18.6	11.6
3000—4000	7.3	6.9	8.1	9.8	10.0	8.2	17.8	9.5
4000—5000	9.0	5.5	7.2	10.2	19.3	9.7	18.8	10.8
5000 and over	6.3	6.7	4.6	9.6	8.4	7.0	19.9	8.4
ALL LEVELS	8.4	8.5	6.1	7.8	8.1	7.9	13.9	9.4

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

TABLE B-9

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, and of All Non-Relief Families, 1935-36, by Type of Community <sup>a</sup>

TYPE OF COMMUNITY	NON-RELIEF FAMILIES HAVING			ALL NON-RELIEF FAMILIES <sup>b</sup>
	Net Change	Net Increase	Net Decrease	
Metropolises	10.1	11.3	7.5	11.3
Large cities	17.0	18.0	14.9	18.7
Middle-sized cities	6.8	7.8	4.8	10.4
Small cities	13.6	13.6	13.6	16.4
Villages	15.9	15.9	15.8	18.4
Farms	36.6	33.4	43.4	24.8
ALL COMMUNITIES	100.0	100.0	100.0	100.0

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

<sup>b</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 25B, p. 101.

TABLE B-10

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Type of Community<sup>a</sup>

TYPE OF COMMUNITY	GROSS INCREASE <sup>b</sup>	GROSS DECREASE <sup>c</sup>	NET INCREASE <sup>d</sup>	AGGREGATE INCOME <sup>e</sup>
Metropolises	7.7	4.6	9.7	17.1
Large cities	14.1	11.4	16.0	22.9
Middle-sized cities	4.9	3.3	6.1	10.7
Small cities	9.9	12.1	8.4	15.2
Villages	18.6	14.6	21.3	16.6
Farms	44.8	54.0	38.5	17.5
ALL COMMUNITIES	100.0	100.0	100.0	100.0

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

<sup>b</sup> Gross increase equals the sum of the increases in cash loan debt for families having a net increase in such debt.

<sup>c</sup> Gross decrease equals the sum of the decreases in cash loan debt for families having a net decrease in such debt.

<sup>d</sup> Net increase equals gross increase minus gross decrease.

<sup>e</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 7, p. 23.

TABLE B-11

Percent of Non-Relief Families Having a Net Change,  
Net Increase or Net Decrease in Cash Loan Debt,  
1935-36, by Type of Community<sup>a</sup>

TYPE OF COMMUNITY	NET CHANGE	NET INCREASE	NET DECREASE
Metropolises	8.4	6.4	2.0
Large cities	8.5	6.1	2.4
Middle-sized cities	6.1	4.7	1.4
Small cities	7.8	5.3	2.5
Villages	8.1	5.5	2.6
Farms	13.9	8.6	5.3
ALL COMMUNITIES	9.4	6.4	3.0

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

TABLE B-12

Average Increase in Cash Loan Debt of Non-Relief Families Increasing Such Debt, 1935-36, in Six Types of Community,<sup>a</sup> by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM COMMUNITIES	FARMS	ALL COMMUNITIES
Under \$500	\$197	\$ 155	\$160	\$ 67	\$ 103	\$ 118	\$ 375	\$ 298
500 — 1000	182	175	112	152	166	160	321	235
1000 — 1500	130	143	164	153	274	178	425	245
1500 — 2000	201	179	151	187	329	214	570	282
2000 — 2500	183	247	188	360	481	295	432	316
2500 — 3000	249	286	461	525	336	350	648	379
3000 — 4000	265	413	628	366	621	479	478	479
4000 — 5000	419	399	582	326	1,525	745	659	735
5000 and over	209	1,938	455	482	4,426	1,234	1,647	1,307
ALL LEVELS	\$203	\$ 236	\$192	\$218	\$ 352	\$ 249	\$ 403	\$ 301

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

TABLE B-13

Average Decrease in Cash Loan Debt of Non-Relief Families Decreasing Such Debt, 1935-36, in Six Types of Community,<sup>a</sup> by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM		ALL COMMUNITIES
						COMMUNITIES	FARMS	
Under \$500	\$ 3	..	\$ 4	\$193	\$ 49	\$102	\$ 119	\$111
500 — 1000	3	\$ 65	67	341	53	156	204	184
1000 — 1500	91	70	93	98	150	106	206	155
1500 — 2000	97	111	120	131	156	127	260	177
2000 — 2500	138	151	102	212	272	184	333	243
2500 — 3000	179	276	117	191	321	241	488	334
3000 — 4000	342	265	342	446	627	419	629	494
4000 — 5000	270	316	311	433	396	366	793	499
5000 and over	260	860	104	624	610	625	1,109	772
ALL LEVELS	\$158	\$199	\$174	\$231	\$239	\$210	\$ 322	\$259

<sup>a</sup> Metropolises, 1,500,000 population and over; large cities, 100,000 to 1,500,000; middle-sized cities, 25,000 to 100,000; small cities, 2,500 to 25,000; villages, less than 2,500.

TABLE B-14

Percent of Non-Relief Families Having a Net Change in Cash Loan Debt, 1935-36, in Five Regions,<sup>a</sup> by Income Level

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC	ALL REGIONS
Under \$500	11.4	10.0	2.1	44.7	6.9	8.0
500 — 1000	8.6	9.8	4.7	23.2	8.5	8.6
1000 — 1500	7.6	10.1	6.2	17.0	7.8	9.2
1500 — 2000	9.4	10.3	9.8	16.0	9.8	10.4
2000 — 2500	7.0	9.8	12.3	12.8	13.1	10.6
2500 — 3000	14.0	9.9	13.9	15.1	11.5	11.6
3000 — 4000	6.6	8.4	10.4	14.6	12.6	9.5
4000 — 5000	9.0	8.7	13.7	11.8	11.9	10.8
5000 and over	3.3	7.1	12.2	10.3	11.9	8.4
ALL LEVELS	8.4	9.8	6.5	21.2	9.6	9.4

<sup>a</sup> New England: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.

North Central: Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Wisconsin.

South: Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia.

Mountain and Plain: Arizona, Colorado, Idaho, Kansas, Montana, Nebraska, Nevada, New Mexico, North Dakota, South Dakota, Utah, Wyoming.

Pacific: California, Oregon, Washington.

TABLE B-15

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Cash Loan Debt, and of All Non-Relief Families, 1935-36, by Region <sup>a</sup>

REGION	NON-RELIEF FAMILIES HAVING			ALL NON-RELIEF FAMILIES <sup>b</sup>
	Net Change	Net Increase	Net Decrease	
New England	5.8	6.0	5.4	6.5
North Central	51.7	49.0	57.6	49.5
South	21.2	21.6	20.3	30.5
Mountain and Plain	13.7	15.5	9.9	6.1
Pacific	7.6	7.9	6.8	7.4
ALL REGIONS	100.0	100.0	100.0	100.0

<sup>a</sup> For regional classification, see Table B-14.

<sup>b</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 25B, p. 101.

TABLE B-16

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Cash Loan Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Region <sup>a</sup>

REGION	GROSS INCREASE <sup>b</sup>	GROSS DECREASE <sup>c</sup>	NET INCREASE <sup>d</sup>	AGGREGATE INCOME <sup>e</sup>
New England	4.7	3.6	5.5	7.3
North Central	45.8	55.1	39.4	54.9
South	22.6	19.7	24.6	24.6
Mountain and Plain	18.5	13.8	21.7	5.2
Pacific	8.4	7.8	8.8	8.0
ALL REGIONS	100.0	100.0	100.0	100.0

<sup>a</sup> For regional classification, see Table B-14.

<sup>b</sup> Gross increase equals the sum of the increases in cash loan debt for families having a net increase in such debt.

<sup>c</sup> Gross decrease equals the sum of the decreases in cash loan debt for families having a net decrease in such debt.

<sup>d</sup> Net increase equals gross increase minus gross decrease.

<sup>e</sup> Computed from National Resources Committee, *Consumer Incomes in the United States* (1938) Tables 6 and 24B.

TABLE B-17

Percent of Non-Relief Families Having a Net Change,  
Net Increase or Net Decrease in Cash Loan Debt,  
1935-36, by Region <sup>a</sup>

REGION	NET CHANGE	NET INCREASE	NET DECREASE
New England	8.4	5.9	2.5
North Central	9.8	6.3	3.5
South	6.5	4.5	2.0
Mountain and Plain	21.2	16.3	4.9
Pacific	9.6	6.8	2.8
ALL REGIONS	9.4	6.4	3.0

<sup>a</sup> For regional classification, see Table B-14.