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Volume Author/Editor: Duncan McC. Holthausen, Malcolm L. Merriam, Rolf Nugent

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**APPENDIX A**

**Tables on Retail Consumer Instalment Credit**

TABLE A-1

ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR SIX TYPES OF RETAIL ESTABLISHMENTS COMBINED,<sup>a</sup> 1929-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Outstandings	
				End of Year	Average for Year
1929	\$ 4,298.4	\$ 3,941.8	\$ 356.6	\$ 2,624.8	\$ 2,465.3
1930	3,352.7	3,850.2	-497.5	2,127.3	2,306.4
1931	2,471.3	2,935.3	-464.0	1,663.3	1,862.9
1932	1,363.5	1,991.2	-627.7	1,035.6	1,286.1
1933	1,584.1	1,436.0	148.1	1,183.7	1,052.5
1934	1,949.4	1,769.5	179.9	1,363.6	1,267.2
1935	2,672.6	2,212.5	460.1	1,823.7	1,567.1
1936	3,467.4	2,844.5	622.9	2,446.6	2,108.3
1937	3,666.8	3,392.4	274.4	2,721.0	2,641.3
1938	2,602.7	3,136.2	-533.5	2,187.5	2,337.9

<sup>a</sup> Includes dealers in new and used (passenger) automobiles, department stores, furniture stores, household appliance stores, jewelry stores, and "all other stores."

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-2

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR FIVE TYPES OF RETAIL ESTABLISHMENTS COMBINED,\* 1929-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1929	January	\$ 200.8	\$ 280.7	\$- 79.9	\$ 2,029.9
	February	234.9	283.4	- 48.5	1,981.4
	March	331.2	286.5	44.7	2,026.1
	April	402.0	292.0	110.0	2,136.1
	May	426.2	298.8	127.4	2,263.5
	June	410.9	304.5	106.4	2,369.9
	July	387.5	310.1	77.4	2,447.3
	August	374.4	316.8	57.6	2,504.9
	September	319.5	321.3	- 1.8	2,503.1
	October	331.3	323.6	7.7	2,510.8
	November	274.3	325.9	- 51.6	2,459.2
	December	308.8	326.2	- 17.4	2,441.8
1930	January	190.4	326.9	-136.5	2,305.3
	February	214.9	325.9	-111.0	2,194.3
	March	282.8	324.1	- 41.3	2,153.0
	April	339.5	320.2	19.3	2,172.3
	May	296.0	315.1	- 19.1	2,153.2
	June	313.3	304.9	8.4	2,161.6
	July	268.7	296.8	- 28.1	2,133.5
	August	255.2	287.4	- 32.2	2,101.3
	September	240.1	278.2	- 38.1	2,063.2
	October	233.0	271.9	- 38.9	2,024.3
	November	196.7	264.1	- 67.4	1,956.9
	December	247.3	258.0	- 10.7	1,946.2
1931	January	148.3	253.5	-105.2	1,841.0
	February	160.2	250.2	- 90.0	1,751.0
	March	205.1	245.7	- 40.6	1,710.4
	April	243.1	239.6	3.5	1,713.9
	May	237.8	232.1	5.7	1,719.6
	June	222.0	227.4	- 5.4	1,714.2
	July	193.7	220.2	- 26.5	1,687.7
	August	181.0	214.2	- 33.2	1,654.5
	September	167.0	208.0	- 41.0	1,613.5
	October	161.9	202.2	- 40.3	1,573.2
	November	138.9	196.5	- 57.6	1,515.6
	December	175.0	191.7	- 16.7	1,498.9

\* Includes dealers in new and used (passenger) automobiles, department stores, furniture stores, household appliance stores and jewelry stores. Excludes "all other stores."

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

(table continued on next page)

TABLE A-2 (continued)

## FIVE TYPES OF RETAIL ESTABLISHMENTS COMBINED\*

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1932	January	\$ 90.2	\$ 186.3	\$-96.1	\$ 1,402.8
	February	95.9	181.9	-86.0	1,316.8
	March	108.1	176.8	-68.7	1,248.1
	April	124.3	169.7	-45.4	1,202.7
	May	122.8	160.3	-37.5	1,165.2
	June	124.4	151.9	-27.5	1,137.7
	July	83.4	144.3	-60.9	1,076.8
	August	95.9	136.1	-40.2	1,036.6
	September	93.8	129.8	-36.0	1,000.6
	October	93.7	123.9	-30.2	970.4
	November	80.7	118.4	-37.7	932.7
	December	96.8	113.8	-17.0	915.7
1933	January	70.0	107.8	-37.8	877.9
	February	69.6	106.0	-36.4	841.5
	March	82.3	103.7	-21.4	820.1
	April	113.1	101.4	11.7	831.8
	May	140.8	100.4	40.4	872.2
	June	147.1	101.2	45.9	918.1
	July	130.9	102.1	28.8	946.9
	August	157.1	105.3	51.8	998.7
	September	141.5	109.5	32.0	1,030.7
	October	135.4	112.7	22.7	1,053.4
	November	113.3	115.6	- 2.3	1,051.1
	December	124.9	117.5	7.4	1,058.5
1934	January	82.1	119.4	-37.3	1,021.2
	February	105.5	119.7	-14.2	1,007.0
	March	140.0	121.9	18.1	1,025.1
	April	173.9	125.8	48.1	1,073.2
	May	190.2	130.3	59.9	1,133.1
	June	178.7	134.4	44.3	1,177.4
	July	160.9	136.7	24.2	1,201.6
	August	162.0	139.1	22.9	1,224.5
	September	135.9	140.3	- 4.4	1,220.1
	October	150.2	140.2	10.0	1,230.1
	November	130.4	141.6	-11.2	1,218.9
	December	152.1	143.0	9.1	1,228.0

\* Includes dealers in new and used (passenger) automobiles, department stores, furniture stores, household appliance stores and jewelry stores. Excludes "all other stores."

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

(table continued on next page)

TABLE A-2 (continued)

## FIVE TYPES OF RETAIL ESTABLISHMENTS COMBINED\*

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1935	January	\$ 123.6	\$ 145.9	\$-22.3	\$ 1,205.7
	February	145.7	149.2	- 3.5	1,202.2
	March	201.8	152.1	49.7	1,251.9
	April	239.8	157.0	82.8	1,334.7
	May	236.0	162.2	73.8	1,408.5
	June	227.1	165.6	61.5	1,470.0
	July	224.2	169.2	55.0	1,525.0
	August	219.5	173.9	45.6	1,570.6
	September	189.9	178.5	11.4	1,582.0
	October	190.3	182.4	7.9	1,589.9
	November	209.6	185.4	24.2	1,614.1
	December	253.2	191.1	62.1	1,676.2
1936	January	164.1	197.8	-33.7	1,642.5
	February	176.2	200.2	-24.0	1,618.5
	March	262.9	201.8	61.1	1,679.6
	April	317.7	205.4	112.3	1,791.9
	May	332.7	210.5	122.2	1,914.1
	June	336.7	216.6	120.1	2,034.2
	July	303.3	223.4	79.9	2,114.1
	August	273.8	228.4	45.4	2,159.5
	September	253.4	232.1	21.3	2,180.8
	October	239.9	236.1	3.8	2,184.6
	November	241.7	239.1	2.6	2,187.2
	December	326.1	241.3	84.8	2,272.0
1937	January	200.5	246.3	-45.8	2,226.2
	February	214.9	248.7	-33.8	2,192.4
	March	319.4	251.8	67.6	2,260.0
	April	348.8	256.4	92.4	2,352.4
	May	363.3	259.5	103.8	2,456.2
	June	361.2	263.1	98.1	2,554.3
	July	313.3	265.9	47.4	2,601.7
	August	311.0	268.0	43.0	2,644.7
	September	271.5	271.4	.1	2,644.8
	October	245.5	273.4	-27.9	2,616.9
	November	225.1	274.2	-49.1	2,567.8
	December	238.1	273.5	-35.4	2,532.4

\* Includes dealers in new and used (passenger) automobiles, department stores, furniture stores, household appliance stores and jewelry stores. Excludes "all other stores."

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

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TABLE A-2 (concluded)

FIVE TYPES OF RETAIL ESTABLISHMENTS COMBINED<sup>a</sup>

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1938	January	\$ 150.6	\$ 269.6	\$-119.0	\$ 2,413.4
	February	160.6	267.3	-106.7	2,306.7
	March	206.4	265.0	- 58.6	2,248.1
	April	214.9	259.6	- 44.7	2,203.4
	May	211.9	253.0	- 41.1	2,162.3
	June	201.2	245.2	- 44.0	2,118.3
	July	179.4	236.8	- 57.4	2,060.9
	August	204.6	230.2	- 25.6	2,035.3
	September	180.4	225.1	- 44.7	1,990.6
	October	185.5	220.4	- 34.9	1,955.7
	November	212.7	217.1	- 4.4	1,951.3
	December	265.4	216.6	48.8	2,000.1

<sup>a</sup> Includes dealers in new and used (passenger) automobiles, department stores, furniture stores, household appliance stores and jewelry stores. Excludes "all other stores."

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

TABLE A-3

## PERCENTAGE DISTRIBUTION OF TOTAL INSTALMENT CREDIT GRANTED BY SIX TYPES OF RETAIL ESTABLISHMENTS, 1929-38

Year	Dealers in New and Used Automo- biles <sup>a</sup>	Depart- ment Stores	Furni- ture Stores	Household Appliance Stores	Jewelry Stores	"All Other Stores"	Total
1929	55.4	8.7	16.1	10.8	2.1	6.9	100.0
1930	51.2	10.6	17.0	11.0	2.0	8.2	100.0
1931	47.2	12.3	17.3	11.1	2.5	9.6	100.0
1932	42.3	15.5	17.5	10.9	2.5	11.3	100.0
1933	47.3	14.1	16.9	9.7	2.0	10.0	100.0
1934	49.1	13.7	15.6	9.6	2.4	9.6	100.0
1935	56.3	11.9	13.3	8.5	2.1	7.9	100.0
1936	58.5	11.5	13.0	8.0	2.1	6.9	100.0
1937	58.4	12.1	12.6	7.7	2.3	6.9	100.0
1938	50.9	14.4	15.1	7.9	2.9	8.8	100.0

<sup>a</sup> Passenger cars only.

TABLE A-4

AVERAGE DURATION OF INSTALMENT INDEBTEDNESS IN FIVE TYPES OF RETAIL ESTABLISHMENTS, 1928-38 (in months)

Year	Dealers in New and Used Automobiles <sup>a</sup>	Department Stores	Furniture Stores	Household Appliance Stores	Jewelry Stores
1928	12.4	12.0	18.0	12.0	12.0
1929	12.5	12.2	19.4	13.0	13.4
1930	12.6	12.6	21.2	14.5	15.0
1931	13.0	12.6	23.2	16.2	16.1
1932	13.1	14.0	25.5	17.0	18.4
1933	13.3	13.9	24.6	15.8	17.2
1934	13.8	12.9	21.6	16.2	13.6
1935	14.3	12.4	19.8	18.9	13.0
1936	16.2	12.1	19.5	21.2	12.7
1937	17.4	12.4	20.4	22.6	13.0
1938	16.8	13.2	20.3	22.4	14.6

<sup>a</sup> Data on automobiles (passenger cars only) refer to formal length of contract and not to actual duration of indebtedness.

TABLE A-5

PERCENTAGE DISTRIBUTION OF TOTAL AVERAGE INSTALMENT OUTSTANDINGS FOR SIX TYPES OF RETAIL ESTABLISHMENTS, 1929-38

Year	Dealers in New and Used Automobiles <sup>a</sup>	Department Stores	Furniture Stores	Household Appliance Stores	Jewelry Stores	"All Other Stores"	Total
1929	51.1	8.1	22.0	9.8	2.0	7.0	100.0
1930	48.2	8.0	23.4	10.3	1.9	8.2	100.0
1931	41.5	9.9	25.9	10.8	2.3	9.6	100.0
1932	35.4	11.0	28.6	11.1	2.7	11.2	100.0
1933	36.0	12.0	27.7	10.8	2.4	11.1	100.0
1934	42.3	12.1	23.4	9.9	2.2	10.1	100.0
1935	49.4	10.9	19.7	9.5	2.0	8.5	100.0
1936	55.7	9.5	16.5	9.3	1.8	7.2	100.0
1937	57.7	9.0	14.9	9.7	1.8	6.9	100.0
1938	54.2	9.4	16.0	10.1	2.0	8.3	100.0

<sup>a</sup> Passenger cars only.



TABLE A-6

INSTALMENT SALES AS A PERCENT OF TOTAL SALES OF EACH OF FIVE TYPES OF RETAIL ESTABLISHMENTS,\* 1925-38

<i>Year</i>	<i>Dealers in New and Used Automobiles<sup>b</sup></i>	<i>Department Stores</i>	<i>Furniture Stores</i>	<i>Household Appliance Stores</i>	<i>Jewelry Stores</i>
1925	66	7.1	37.4	...	...
1926	65	7.7	38.3	...	...
1927	61	7.9	38.2	...	...
1928	60	8.1	38.3	49.1	16.6
1929	64	8.1	38.3	49.1	16.6
1930	64	8.4	39.4	49.4	17.3
1931	61	8.0	40.1	50.0	20.1
1932	49	7.4	40.4	49.1	18.1
1933	57	8.0	41.5	49.1	18.7
1934	57	8.6	42.6	50.5	22.6
1935	61	9.7	42.1	52.1	24.3
1936	59	11.0	42.2	51.7	25.9
1937	60	11.6	41.4	49.1	27.4
1938	57	10.6	41.9	47.6	27.2

\* In the case of automobile dealers the percentage figures apply to units of cars sold; for all other groups the total figures apply to volume of sales. Data on jewelry and household appliance stores available only from 1928.

<sup>b</sup> Passenger cars only.

TABLE A-7

ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR DEALERS IN NEW AND USED AUTOMOBILES,<sup>a</sup> 1926-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Outstandings	
				End of Year	Average for Year
1926	\$ 1,793.9	\$ 1,739.5	\$ 54.4	\$ 936.5	\$ 960.2
1927	1,450.4	1,665.8	-215.4	721.1	861.6
1928	1,915.2	1,557.9	357.3	1,078.4	907.2
1929	2,382.3	2,143.2	239.1	1,317.5	1,260.0
1930	1,715.6	2,104.8	-389.2	928.3	1,110.9
1931	1,166.7	1,458.3	-291.6	636.7	773.7
1932	577.2	892.2	-315.0	321.7	454.7
1933	748.6	611.6	137.0	458.7	378.9
1934	956.9	840.2	116.7	575.4	536.5
1935	1,503.4	1,143.0	360.4	935.8	773.4
1936	2,027.4	1,613.6	413.8	1,349.6	1,174.0
1937	2,142.7	1,943.5	199.2	1,548.8	1,523.9
1938	1,325.2	1,765.4	-440.2	1,108.6	1,268.5

<sup>a</sup> Passenger cars only.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-8

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR DEALERS IN NEW AND USED AUTOMOBILES,<sup>a</sup> 1926-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings: <sup>c</sup>
1926	January	\$ 107.6	\$ 138.7	\$-31.1	\$ 851.0
	February	89.7	139.9	-50.2	800.8
	March	154.3	139.9	14.4	815.2
	April	215.3	141.0	74.3	889.5
	May	220.7	142.4	78.3	967.8
	June	177.6	144.8	32.8	1,000.6
	July	200.9	145.1	55.8	1,056.4
	August	170.4	146.7	23.7	1,080.1
	September	148.9	148.5	.4	1,080.5
	October	132.7	151.8	-19.1	1,061.4
	November	89.7	151.2	-61.5	999.9
	December	86.1	149.5	-63.4	936.5
1927	January	97.2	149.5	-52.3	884.2
	February	98.6	148.6	-50.0	834.2
	March	143.6	149.4	- 5.8	828.4
	April	182.8	148.5	34.3	862.7
	May	175.5	145.7	29.8	892.5
	June	147.9	142.0	5.9	898.4
	July	137.8	139.5	- 1.7	896.7
	August	136.3	134.3	2.0	898.7
	September	104.4	131.4	-27.0	871.7
	October	103.0	127.7	-24.7	847.0
	November	74.0	125.3	-51.3	795.7
	December	49.3	123.9	-74.6	721.1
1928	January	84.2	120.9	-36.7	684.4
	February	102.7	119.7	-17.0	667.4
	March	151.2	119.9	31.3	698.7
	April	180.9	120.3	60.6	759.3
	May	211.6	120.0	91.6	850.9
	June	206.1	122.7	83.4	934.3
	July	195.1	127.2	67.9	1,002.2
	August	194.7	131.8	62.9	1,065.1
	September	163.9	136.4	27.5	1,092.6
	October	168.1	141.1	27.0	1,119.6
	November	138.1	146.4	- 8.3	1,111.3
	December	118.6	151.5	-32.9	1,078.4

<sup>a</sup> Passenger cars only.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

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TABLE A-8 (continued)

DEALERS IN NEW AND USED AUTOMOBILES<sup>a</sup>

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1929	January	\$ 110.7	\$ 157.1	\$- 46.4	\$ 1,032.0
	February	132.5	159.3	- 26.8	1,005.2
	March	205.9	161.8	44.1	1,049.3
	April	251.7	166.4	85.3	1,134.6
	May	270.3	172.4	97.9	1,232.5
	June	264.6	177.3	87.3	1,319.8
	July	265.9	182.2	83.7	1,403.5
	August	240.9	188.2	52.7	1,456.2
	September	185.7	192.1	- 6.4	1,449.8
	October	190.7	194.0	- 3.3	1,446.5
	November	142.2	196.0	-53.8	1,392.7
	December	121.2	196.4	-75.2	1,317.5
1930	January	103.5	196.8	-93.3	1,224.2
	February	120.0	196.2	- 76.2	1,148.0
	March	175.0	195.3	-20.3	1,127.7
	April	207.3	192.8	14.5	1,142.2
	May	164.2	189.3	-25.1	1,117.1
	June	193.6	180.8	12.8	1,129.9
	July	170.2	175.2	- 5.0	1,124.9
	August	146.8	167.6	-20.8	1,104.1
	September	130.7	160.0	-29.3	1,074.8
	October	118.7	155.5	-36.8	1,038.0
	November	88.8	149.8	-61.0	977.0
	December	96.8	145.5	-48.7	928.3
1931	January	76.4	143.5	-67.1	861.2
	February	81.9	141.3	-59.4	801.8
	March	112.9	138.1	-25.2	776.6
	April	138.2	132.9	5.3	781.9
	May	133.5	127.1	6.4	788.3
	June	127.6	124.3	3.3	791.6
	July	117.3	118.8	- 1.5	790.1
	August	97.6	114.2	-16.6	773.5
	September	83.6	110.0	-26.4	747.1
	October	75.0	106.0	-31.0	716.1
	November	60.2	102.3	-42.1	674.0
	December	62.5	99.8	-37.3	636.7

<sup>a</sup> Passenger cars only.<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.<sup>c</sup> End of month.

(table continued on next page)

TABLE A-8 (continued)  
DEALERS IN NEW AND USED AUTOMOBILES<sup>a</sup>

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1932	January	\$ 48.1	\$ 96.9	\$-48.8	\$ 587.9
	February	48.3	94.7	-46.4	541.5
	March	55.2	92.1	-36.9	504.6
	April	60.9	87.5	-26.6	478.0
	May	63.1	81.2	-18.1	459.9
	June	68.6	75.7	-7.1	452.8
	July	48.2	71.0	-22.8	430.0
	August	48.0	65.5	-17.5	412.5
	September	41.6	61.6	-20.0	392.5
	October	36.3	58.2	-21.9	370.6
	November	29.8	55.1	-25.3	345.3
	December	29.1	52.7	-23.6	321.7
1933	January	39.4	50.0	-10.6	311.1
	February	37.0	49.1	-12.1	299.0
	March	42.5	48.2	-5.7	293.3
	April	56.9	46.9	10.0	303.3
	May	72.8	46.3	26.5	329.8
	June	81.8	46.8	35.0	364.8
	July	81.3	47.5	33.8	398.6
	August	88.6	49.9	38.7	437.3
	September	78.3	52.9	25.4	462.7
	October	72.2	55.5	16.7	479.4
	November	55.6	58.3	-2.7	476.7
	December	42.2	60.2	-18.0	458.7
1934	January	39.8	61.0	-21.2	437.5
	February	56.8	61.0	-4.2	433.3
	March	77.3	62.5	14.8	448.1
	April	97.9	65.0	32.9	481.0
	May	110.5	68.2	42.3	523.3
	June	109.5	71.0	38.5	561.8
	July	106.0	73.2	32.8	594.6
	August	97.9	75.1	22.8	617.4
	September	69.6	75.9	-6.3	611.1
	October	76.8	75.3	1.5	612.6
	November	62.7	75.7	-13.0	599.6
	December	52.1	76.3	-24.2	575.4

<sup>a</sup> Passenger cars only.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

(table continued on next page)

TABLE A-8 (continued)  
DEALERS IN NEW AND USED AUTOMOBILES<sup>a</sup>

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1935	January	\$ 76.1	\$ 77.1	\$- 1.0	\$ 574.4
	February	90.0	80.2	9.8	584.2
	March	129.0	82.7	46.3	630.5
	April	153.5	86.8	66.7	697.2
	May	147.1	91.3	55.8	753.0
	June	144.6	94.1	50.5	803.5
	July	155.9	97.0	58.9	862.4
	August	138.8	100.8	38.0	900.4
	September	107.5	104.0	3.5	903.9
	October	103.3	106.8	- 3.5	900.4
	November	123.5	108.8	14.7	915.1
	December	134.1	113.4	20.7	935.8
1936	January	110.6	118.7	- 8.1	927.7
	February	108.5	120.9	-12.4	915.3
	March	178.1	122.0	56.1	971.4
	April	213.2	125.0	88.2	1,059.6
	May	217.8	128.7	89.1	1,148.7
	June	229.8	133.1	96.7	1,245.4
	July	208.0	138.4	69.6	1,315.0
	August	173.8	141.5	32.3	1,347.3
	September	151.5	143.5	8.0	1,355.3
	October	126.9	146.2	-19.3	1,336.0
	November	134.5	147.5	-13.0	1,323.0
	December	174.7	148.1	26.6	1,349.6
1937	January	133.9	150.7	-16.8	1,332.8
	February	130.4	152.4	-22.0	1,310.8
	March	214.4	154.3	60.1	1,370.9
	April	226.0	157.5	68.5	1,439.4
	May	236.7	159.4	77.3	1,516.7
	June	240.9	161.7	79.2	1,595.9
	July	216.8	163.8	53.0	1,648.9
	August	202.6	165.3	37.3	1,686.2
	September	162.8	167.9	- 5.1	1,681.1
	October	136.2	169.4	-33.2	1,647.9
	November	128.7	170.5	-41.8	1,606.1
	December	113.3	170.6	-57.3	1,548.8

<sup>a</sup> Passenger cars only.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

(table concluded on next page)

TABLE A-8 (concluded)

DEALERS IN NEW AND USED AUTOMOBILES<sup>a</sup>

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Out- stand- ings <sup>c</sup>
1938	January	\$ 89.9	\$ 168.4	\$ -78.5	\$ 1,470.3
	February	91.8	166.6	-74.8	1,395.5
	March	126.7	165.1	-38.4	1,357.1
	April	122.9	161.0	-38.1	1,319.0
	May	124.6	155.7	-31.1	1,287.9
	June	121.6	149.9	-28.3	1,259.6
	July	108.6	143.5	-34.9	1,224.7
	August	113.9	137.7	-23.8	1,200.9
	September	88.2	133.4	-45.2	1,155.7
	October	89.1	129.5	-40.4	1,115.3
	November	118.6	127.3	- 8.7	1,106.6
	December	129.3	127.3	2.0	1,108.6

<sup>a</sup> Passenger cars only.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>c</sup> End of month.

TABLE A-9

## ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR DEPARTMENT STORES, 1926-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Outstandings	
				End of Year	Average for Year
1926	\$ 338.3	\$ 317.6	\$ 20.7	\$ 198.2	\$ 175.6
1927	349.7	343.4	6.3	204.5	187.0
1928	359.4	352.4	7.0	211.5	192.1
1929	373.0	364.7	8.3	219.8	199.9
1930	355.4	365.5	-10.1	209.7	183.9
1931	304.1	335.5	-31.4	178.3	185.4
1932	211.3	260.1	-48.8	129.5	142.0
1933	223.2	199.4	23.8	153.3	126.8
1934	267.9	248.7	19.2	172.5	153.7
1935	318.1	293.7	24.4	196.9	171.1
1936	400.3	351.8	48.5	245.4	201.5
1937	441.2	429.9	11.3	256.7	238.8
1938	375.3	398.7	-23.4	233.3	219.4

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-10

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR DEPARTMENT STORES, 1926-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1926	January	\$ 22.0	\$ 25.2	\$-3.2	\$ 174.3
	February	23.4	25.5	-2.1	172.2
	March	26.8	25.7	1.1	173.3
	April	27.8	25.8	2.0	175.3
	May	28.2	26.0	2.2	177.5
	June	22.8	26.3	-3.5	174.0
	July	19.4	26.5	-7.1	166.9
	August	27.5	26.7	.8	167.7
	September	31.2	27.0	4.2	171.9
	October	35.7	27.4	8.3	180.2
	November	33.5	27.6	5.9	186.1
	December	40.0	27.9	12.1	198.2
1927	January	23.0	28.2	-5.2	193.0
	February	25.0	28.3	-3.3	189.7
	March	27.0	28.4	-1.4	188.3
	April	30.5	28.4	2.1	190.4
	May	27.6	28.6	-1.0	189.4
	June	23.4	28.6	-5.2	184.2
	July	19.5	28.7	-9.2	175.0
	August	29.4	28.6	.8	175.8
	September	31.7	28.8	2.9	178.7
	October	36.1	28.9	7.2	185.9
	November	34.9	28.9	6.0	191.9
	December	41.6	29.0	12.6	204.5
1928	January	23.4	29.2	-5.8	198.7
	February	24.8	29.2	-4.4	194.3
	March	27.9	29.1	-1.2	193.1
	April	29.8	29.2	.6	193.7
	May	28.7	29.2	-.5	193.2
	June	24.2	29.3	-5.1	188.1
	July	20.8	29.3	-8.5	179.6
	August	28.3	29.5	-1.2	178.4
	September	35.4	29.4	6.0	184.4
	October	36.6	29.6	7.0	191.4
	November	35.2	29.7	5.5	196.9
	December	44.3	29.7	14.6	211.5

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)



TABLE A-10 (continued)

## DEPARTMENT STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Oui- stand- ings <sup>b</sup>
1929	January	\$ 23.6	\$ 30.0	\$- 6.4	\$ 205.1
	February	26.6	30.0	- 3.4	201.7
	March	31.1	30.0	1.1	202.8
	April	30.6	30.3	.3	203.1
	May	29.5	30.4	- .9	202.2
	June	24.6	30.4	- 5.8	196.4
	July	20.3	30.4	-10.1	186.3
	August	30.0	30.4	- .4	185.9
	September	38.1	30.5	7.6	193.5
	October	38.4	30.7	7.7	201.2
	November	34.4	30.8	3.6	204.8
	December	45.8	30.8	15.0	219.8
1930	January	26.4	30.9	- 4.5	215.3
	February	28.0	31.1	- 3.1	212.2
	March	27.5	31.1	- 3.6	208.6
	April	32.7	30.8	1.9	210.5
	May	28.3	31.0	- 2.7	207.8
	June	21.1	30.9	- 9.8	198.0
	July	17.7	30.6	-12.9	185.1
	August	26.5	30.3	- 3.8	181.3
	September	35.2	30.0	5.2	186.5
	October	35.7	29.8	5.9	192.4
	November	34.3	29.5	4.8	197.2
	December	42.0	29.5	12.5	209.7
1931	January	22.3	29.1	- 6.8	202.9
	February	24.5	28.9	- 4.4	198.5
	March	28.7	28.6	.1	198.6
	April	28.0	28.7	- .7	197.9
	May	24.9	28.4	- 3.5	194.4
	June	19.5	28.1	- 8.6	185.8
	July	15.7	28.1	-12.4	173.4
	August	22.4	28.0	- 5.6	167.8
	September	28.6	27.6	1.0	168.8
	October	29.9	27.2	2.7	171.5
	November	25.9	26.7	- .8	170.7
	December	33.7	26.1	7.6	178.3

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-10 (continued)

## DEPARTMENT STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1932	January	\$ 14.9	\$ 25.5	\$ - 10.6	\$ 167.7
	February	17.4	24.8	- 7.4	160.3
	March	19.2	24.1	- 4.9	155.4
	April	19.3	23.3	- 4.0	151.4
	May	18.1	22.4	- 4.3	147.1
	June	15.2	21.8	- 6.6	140.5
	July	10.6	21.3	- 10.7	129.8
	August	15.2	20.9	- 5.7	124.1
	September	19.4	20.2	- .8	123.3
	October	21.2	19.4	1.8	125.1
	November	18.7	18.5	.2	125.3
	December	22.1	17.9	4.2	129.5
1933	January	11.3	16.8	- 5.5	124.0
	February	11.2	16.6	- 5.4	118.6
	March	12.7	16.1	- 3.4	115.2
	April	17.9	15.7	2.2	117.4
	May	19.3	15.7	3.6	121.0
	June	16.8	15.8	1.0	122.0
	July	13.9	16.1	- 2.2	119.8
	August	22.6	16.4	6.2	126.0
	September	24.3	17.0	7.3	133.3
	October	23.2	17.5	5.7	139.0
	November	22.1	17.7	4.4	143.4
	December	27.9	18.0	9.9	153.3
1934	January	15.7	18.6	- 2.9	150.4
	February	17.9	19.0	- 1.1	149.3
	March	22.6	19.5	3.1	152.4
	April	22.3	20.3	2.0	154.4
	May	22.2	20.6	1.6	156.0
	June	17.9	21.0	- 3.1	152.9
	July	14.3	21.1	- 6.8	146.1
	August	22.5	21.2	1.3	147.4
	September	26.6	21.3	5.3	152.7
	October	27.3	21.6	5.7	158.4
	November	25.1	22.1	3.0	161.4
	December	33.5	22.4	11.1	172.5

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-10 (continued)

## DEPARTMENT STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1935	January	\$ 18.4	\$ 23.0	\$- 4.6	\$ 167.9
	February	20.9	23.1	- 2.2	165.7
	March	24.8	23.4	1.4	167.1
	April	27.3	23.7	3.6	170.7
	May	24.8	24.1	.7	171.4
	June	21.9	24.3	- 2.4	169.0
	July	17.5	24.6	- 7.1	161.9
	August	25.9	24.8	1.1	163.0
	September	32.7	25.0	7.7	170.7
	October	32.4	25.5	6.9	177.6
	November	31.0	25.9	5.1	182.7
	December	40.5	26.3	14.2	196.9
1936	January	20.4	26.9	- 6.5	190.4
	February	24.3	27.1	- 2.8	187.6
	March	29.0	27.4	1.6	189.2
	April	32.8	27.7	5.1	194.3
	May	31.8	28.2	3.6	197.9
	June	28.5	28.7	- .2	197.7
	July	24.2	29.3	- 5.1	192.6
	August	33.9	29.9	4.0	196.6
	September	38.7	30.6	8.1	204.7
	October	44.3	31.1	13.2	217.9
	November	41.4	32.0	9.4	227.3
	December	51.0	32.9	18.1	245.4
1937	January	25.9	33.8	- 7.9	237.5
	February	31.4	34.2	- 2.8	234.7
	March	38.5	34.8	3.7	238.4
	April	38.6	35.4	3.2	241.6
	May	37.3	35.8	1.5	243.1
	June	32.4	36.2	- 3.8	239.3
	July	25.9	36.4	-10.5	228.8
	August	36.1	36.5	- .4	228.4
	September	41.9	36.6	5.3	233.7
	October	45.6	36.8	8.8	242.5
	November	40.4	36.8	3.6	246.1
	December	47.2	36.6	10.6	256.7

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table concluded on next page)

TABLE A-10 (concluded)

## DEPARTMENT STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1938	January	\$ 23.5	\$ 36.1	\$ -12.6	\$ 244.1
	February	26.7	35.9	- 9.2	234.9
	March	29.8	35.5	- 5.7	229.2
	April	32.5	34.8	- 2.3	226.9
	May	26.7	34.2	- 7.5	219.4
	June	24.8	33.3	- 8.5	210.9
	July	21.2	32.7	-11.5	199.4
	August	31.1	32.3	- 1.2	198.2
	September	35.2	31.8	3.4	201.6
	October	37.4	31.3	6.1	207.7
	November	38.1	30.5	7.6	215.3
	December	48.3	30.3	18.0	233.3

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

TABLE A-11

## ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR FURNITURE STORES, 1926-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Outstandings	
				End of Year	Average for Year
1926	\$ 649.3	\$ 619.9	\$ 29.4	\$ 535.8	\$ 493.6
1927	658.5	645.8	12.7	548.5	514.8
1928	657.8	654.8	3.0	551.5	520.8
1929	690.9	659.0	31.9	583.4	541.9
1930	571.9	616.4	- 44.5	538.9	539.8
1931	428.0	512.9	- 84.9	454.0	481.9
1932	238.4	379.0	-140.6	313.4	367.2
1933	268.3	282.8	- 14.5	298.9	291.0
1934	304.9	290.2	14.7	313.6	296.6
1935	355.9	335.5	20.4	334.0	309.2
1936	449.6	393.8	55.8	389.8	347.5
1937	463.3	444.2	19.1	408.9	395.0
1938	393.7	420.0	- 26.3	382.6	373.1

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-12

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR FURNITURE STORES, 1926-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1926	January	\$ 33.6	\$ 51.7	\$ -18.1	\$ 488.3
	February	41.8	51.4	- 9.6	478.7
	March	49.3	50.8	- 1.5	477.2
	April	56.6	51.0	5.6	482.8
	May	59.7	50.9	8.8	491.6
	June	53.3	51.2	2.1	493.7
	July	45.3	51.2	- 5.9	487.8
	August	56.5	51.6	4.9	492.7
	September	53.1	52.1	1.0	493.7
	October	63.1	52.3	10.8	504.5
	November	58.9	52.7	6.2	510.7
	December	78.1	53.0	25.1	535.8
1927	January	34.6	53.5	-18.9	516.9
	February	42.9	53.5	-10.6	506.3
	March	50.4	53.4	- 3.0	503.3
	April	57.7	53.6	4.1	507.4
	May	60.7	53.6	7.1	514.5
	June	54.1	53.7	.4	514.9
	July	46.0	53.6	- 7.6	507.3
	August	57.1	53.8	3.3	510.6
	September	53.6	54.1	- .5	510.1
	October	63.7	54.2	9.5	519.6
	November	59.2	54.4	4.8	524.4
	December	78.5	54.4	24.1	548.5
1928	January	34.3	54.8	-20.5	528.0
	February	42.5	54.6	-12.1	515.9
	March	50.0	54.5	- 4.5	511.4
	April	57.5	54.5	3.0	514.4
	May	60.6	54.5	6.1	520.5
	June	54.0	54.5	- .5	520.0
	July	45.9	54.3	- 8.4	511.6
	August	57.2	54.4	2.8	514.4
	September	53.7	54.6	- .9	513.5
	October	63.8	54.6	9.2	522.7
	November	59.4	54.7	4.7	527.4
	December	78.9	54.8	24.1	551.5

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-12 (continued)

## FURNITURE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1929	January	\$ 38.2	\$ 55.0	\$ -16.8	\$ 534.7
	February	46.7	55.0	- 8.3	526.4
	March	54.2	55.0	- .8	525.6
	April	61.5	55.0	6.5	532.1
	May	64.4	55.0	9.4	541.5
	June	57.1	55.0	2.1	543.6
	July	48.1	54.8	- 6.7	536.9
	August	59.5	54.9	4.6	541.5
	September	55.3	55.0	.3	541.8
	October	65.4	54.9	10.5	552.3
	November	60.2	54.8	5.4	557.7
	December	80.3	54.6	25.7	583.4
1930	January	34.9	54.7	-19.8	563.6
	February	41.4	54.3	-12.9	550.7
	March	47.2	53.7	- 6.5	544.2
	April	52.6	53.2	- .6	543.6
	May	54.3	52.5	1.8	545.4
	June	47.6	51.9	- 4.3	541.1
	July	39.5	50.9	-11.4	529.7
	August	48.3	50.4	- 2.1	527.6
	September	44.3	49.9	- 5.6	522.0
	October	52.0	49.2	2.8	524.8
	November	47.0	48.3	- 1.3	523.5
	December	62.8	47.4	15.4	538.9
1931	January	28.0	46.5	-18.5	520.4
	February	32.7	46.0	-13.3	507.1
	March	36.7	45.4	- 8.7	498.4
	April	40.3	44.8	- 4.5	493.9
	May	41.2	44.1	- 2.9	491.0
	June	35.8	43.3	- 7.5	483.5
	July	29.4	42.4	-13.0	470.5
	August	35.7	41.8	- 6.1	464.4
	September	32.3	41.0	- 8.7	455.7
	October	37.6	40.2	- 2.6	453.1
	November	33.4	39.2	- 5.8	447.3
	December	44.9	38.2	6.7	454.0

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-12 (continued)  
FURNITURE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1932	January	\$ 16.0	\$ 37.2	\$ -21.2	\$ 432.8
	February	18.5	36.4	-17.9	414.9
	March	20.5	35.3	-14.8	400.1
	April	24.2	34.4	-10.2	389.9
	May	22.2	33.3	-11.1	378.8
	June	19.0	32.2	-13.2	365.6
	July	10.8	30.9	-20.1	345.5
	August	19.1	29.8	-10.7	334.8
	September	19.8	28.8	- 9.0	325.8
	October	23.1	27.9	- 4.8	321.0
	November	19.2	26.9	- 7.7	313.3
	December	26.0	25.9	.1	313.4
1933	January	11.8	24.8	-13.0	300.4
	February	14.0	24.4	-10.4	290.0
	March	17.9	23.9	- 6.0	284.0
	April	23.1	23.5	- .4	283.6
	May	28.9	23.3	5.6	289.2
	June	25.3	23.4	1.9	291.1
	July	17.2	23.1	- 5.9	285.2
	August	27.3	23.2	4.1	289.3
	September	23.7	23.4	.3	289.6
	October	25.7	23.4	2.3	291.9
	November	22.1	23.3	- 1.2	290.7
	December	31.3	23.1	8.2	298.9
1934	January	15.9	23.4	- 7.5	291.4
	February	19.9	23.3	- 3.4	288.0
	March	24.4	23.4	1.0	289.0
	April	28.2	23.6	4.6	293.6
	May	29.6	23.9	5.7	299.3
	June	24.3	24.2	.1	299.4
	July	19.3	23.9	- 4.6	294.8
	August	24.8	24.2	.6	295.4
	September	25.1	24.5	.6	296.0
	October	30.7	24.8	5.9	301.9
	November	26.8	25.3	1.5	303.4
	December	35.9	25.7	10.2	313.6

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-12 (continued)

## FURNITURE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1935	January	\$ 16.5	\$ 26.5	\$- 10.0	\$ 303.6
	February	21.8	26.6	- 4.8	298.8
	March	26.7	26.7	.0	298.8
	April	30.7	26.9	3.8	302.6
	May	33.5	27.2	6.3	308.9
	June	29.0	27.6	1.4	310.3
	July	23.9	27.8	- 3.9	306.4
	August	31.8	28.2	3.6	310.0
	September	29.3	28.9	.4	310.4
	October	35.2	29.3	5.9	316.3
	November	34.2	29.7	4.5	320.8
	December	43.3	30.1	13.2	334.0
1936	January	22.0	30.8	- 8.8	325.2
	February	29.5	31.0	- 1.5	323.7
	March	32.2	31.2	1.0	324.7
	April	38.8	31.3	7.5	332.2
	May	43.0	31.8	11.2	343.4
	June	39.3	32.4	6.9	350.3
	July	34.4	32.7	1.7	352.0
	August	39.9	33.4	6.5	358.5
	September	37.6	34.1	3.5	362.0
	October	43.8	34.6	9.2	371.2
	November	38.3	35.1	3.2	374.4
	December	50.8	35.4	15.4	389.8
1937	January	24.8	36.1	- 11.3	378.5
	February	32.0	36.2	- 4.2	374.3
	March	37.6	36.3	1.3	375.6
	April	46.0	36.5	9.5	385.1
	May	48.1	36.8	11.3	396.4
	June	43.0	37.2	5.8	402.2
	July	36.5	37.1	- .6	401.6
	August	41.6	37.5	4.1	405.7
	September	39.0	37.7	1.3	407.0
	October	40.1	37.8	2.3	409.3
	November	33.5	37.7	- 4.2	405.1
	December	41.1	37.3	3.8	408.9

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table concluded on next page)



TABLE A-12 (concluded)  
FURNITURE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1938	January	\$ 21.4	\$ 36.9	\$-15.5	\$ 393.4
	February	24.5	36.7	-12.2	381.2
	March	29.6	36.4	- 6.8	374.4
	April	33.3	36.0	- 2.7	371.7
	May	34.6	35.5	- .9	370.8
	June	30.2	34.9	- 4.7	366.1
	July	28.0	34.2	- 6.2	359.9
	August	36.4	34.0	2.4	362.3
	September	34.6	33.9	.7	363.0
	October	39.4	33.8	5.6	368.6
	November	34.3	33.8	.5	369.1
	December	47.4	33.9	13.5	382.6

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

TABLE A-13

ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED,  
REPAYMENTS, NET CREDIT CHANGE AND OUTSTAND-  
INGS FOR HOUSEHOLD APPLIANCE STORES, 1929-38  
(millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Outstandings	
				End of Year	Average for Year
1929	\$ 466.8	\$ 417.4	\$ 49.4	\$ 265.1	\$ 241.9
1930	369.2	412.1	-42.9	222.2	238.2
1931	274.9	312.6	-37.7	184.5	201.3
1932	149.2	212.4	-63.2	121.3	143.2
1933	153.6	156.4	- 2.8	118.5	113.9
1934	186.4	173.7	12.7	131.2	124.7
1935	226.8	187.7	39.1	170.3	148.3
1936	278.9	211.9	67.0	237.3	196.2
1937	280.8	255.8	25.0	262.3	255.9
1938	204.2	244.0	-39.8	222.5	235.9

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-14

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR HOUSEHOLD APPLIANCE STORES, 1929-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1929	January	\$ 22.8	\$ 31.6	\$- 8.8	\$ 206.9
	February	23.8	32.1	- 8.3	198.6
	March	32.8	32.6	.2	198.8
	April	51.2	33.2	18.0	216.8
	May	54.0	33.9	20.1	236.9
	June	57.4	34.7	22.7	259.6
	July	48.4	35.5	12.9	272.5
	August	38.0	36.1	1.9	274.4
	September	33.8	36.5	- 2.7	271.7
	October	31.4	36.8	- 5.4	266.3
	November	31.4	37.1	- 5.7	260.6
	December	41.8	37.3	4.5	265.1
1930	January	21.4	37.6	-16.2	248.9
	February	21.6	37.4	-15.8	233.1
	March	28.1	37.2	- 9.1	224.0
	April	42.1	36.8	5.3	229.3
	May	43.5	35.9	7.6	236.9
	June	45.8	35.1	10.7	247.6
	July	37.9	34.0	3.9	251.5
	August	29.3	33.1	- 3.8	247.7
	September	25.2	32.4	- 7.2	240.5
	October	22.7	31.6	- 8.9	231.6
	November	22.0	30.9	- 8.9	222.7
	December	29.6	30.1	- .5	222.2
1931	January	17.4	29.1	-11.7	210.5
	February	17.2	28.8	-11.6	198.9
	March	21.8	28.4	- 6.6	192.3
	April	31.9	28.0	3.9	196.2
	May	32.9	27.3	5.6	201.8
	June	34.2	26.5	7.7	209.5
	July	28.1	25.7	2.4	211.9
	August	21.3	25.0	- 3.7	208.2
	September	18.1	24.3	- 6.2	202.0
	October	16.0	23.7	- 7.7	194.3
	November	15.3	23.2	- 7.9	186.4
	December	20.7	22.6	- 1.9	184.5

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-14 (continued)

## HOUSEHOLD APPLIANCE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1932	January	\$ 8.7	\$ 21.8	\$-13.1	\$ 171.4
	February	9.4	21.3	-11.9	159.5
	March	10.4	20.7	-10.3	149.2
	April	17.2	20.0	- 2.8	146.4
	May	16.4	19.1	- 2.7	143.7
	June	18.7	18.1	. 6	144.3
	July	11.9	17.1	- 5.2	139.1
	August	11.1	16.0	- 4.9	134.2
	September	10.4	15.4	- 5.0	129.2
	October	11.1	14.7	- 3.6	125.6
	November	10.8	14.3	- 3.5	122.1
	December	13.1	13.9	- . 8	121.3
1933	January	6.0	13.3	- 7.3	114.0
	February	5.9	13.0	- 7.1	106.9
	March	7.4	12.7	- 5.3	101.6
	April	13.0	12.5	. 5	102.1
	May	17.1	12.4	4.7	106.8
	June	20.7	12.5	8.2	115.0
	July	16.8	12.7	4.1	119.1
	August	16.3	13.1	3.2	122.3
	September	12.6	13.5	- . 9	121.4
	October	12.2	13.6	- 1.4	120.0
	November	11.0	13.6	- 2.6	117.4
	December	14.6	13.5	1.1	118.5
1934	January	8.0	13.5	- 5.5	113.0
	February	8.4	13.4	- 5.0	108.0
	March	12.4	13.5	- 1.1	106.9
	April	22.5	13.8	8.7	115.6
	May	24.3	14.4	9.9	125.5
	June	23.6	14.9	8.7	134.2
	July	19.1	15.1	4.0	138.2
	August	13.9	15.2	- 1.3	136.9
	September	11.4	15.1	- 3.7	133.2
	October	12.6	15.0	- 2.4	130.8
	November	12.4	14.9	- 2.5	128.3
	December	17.8	14.9	2.9	131.2

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-14 (continued)

## HOUSEHOLD APPLIANCE STORES

<i>Year</i>	<i>Month</i>	<i>Credit Granted</i>	<i>Repay- ments</i>	<i>Net Credit Change<sup>a</sup></i>	<i>Out- stand- ings<sup>b</sup></i>
1935	January	\$ 9.4	\$ 15.1	\$ -5.7	\$ 125.5
	February	10.0	15.1	-5.1	120.4
	March	17.4	15.1	2.3	122.7
	April	24.5	15.3	9.2	131.9
	May	26.1	15.3	10.8	142.7
	June	27.4	15.3	12.1	154.8
	July	24.1	15.4	8.7	163.5
	August	19.2	15.7	3.5	167.0
	September	16.2	16.1	.1	167.1
	October	15.8	16.3	-.5	166.6
	November	16.5	16.4	.1	166.7
	December	20.2	16.6	3.6	170.3
1936	January	7.6	16.6	-9.0	161.3
	February	10.5	16.4	-5.9	155.4
	March	19.1	16.4	2.7	158.1
	April	28.3	16.5	11.8	169.9
	May	34.5	16.8	17.7	187.6
	June	33.4	17.4	16.0	203.6
	July	32.9	17.8	15.1	218.7
	August	21.4	18.4	3.0	221.7
	September	20.0	18.6	1.4	223.1
	October	19.8	18.8	1.0	224.1
	November	21.6	19.0	2.6	226.7
	December	29.8	19.2	10.6	237.3
1937	January	11.3	19.7	-8.4	228.9
	February	16.4	19.8	-3.4	225.5
	March	22.6	20.2	2.4	227.9
	April	32.3	20.6	11.7	239.6
	May	34.2	21.0	13.2	252.8
	June	38.0	21.4	16.6	269.4
	July	29.2	21.9	7.3	276.7
	August	25.0	22.0	3.0	279.7
	September	21.1	22.4	-1.3	278.4
	October	18.0	22.5	-4.5	273.9
	November	16.1	22.3	-6.2	267.7
	December	16.6	22.0	-5.4	262.3

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table concluded on next page)

TABLE A-14 (concluded)

## HOUSEHOLD APPLIANCE STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ing <sup>b</sup>
1938	January	\$ 11.2	\$ 21.3	\$-10.1	\$ 252.2
	February	13.3	21.2	- 7.9	244.3
	March	15.2	21.1	- 5.9	238.4
	April	21.2	21.0	. 2	238.6
	May	20.2	20.9	- .7	237.9
	June	19.0	20.6	- 1.6	236.3
	July	17.7	20.0	- 2.3	234.0
	August	18.2	19.9	- 1.7	232.3
	September	16.7	19.8	- 3.1	229.2
	October	14.8	19.7	- 4.9	224.3
	November	15.8	19.4	- 3.6	220.7
	December	20.9	19.1	1.8	222.5

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

TABLE A-15

## ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR JEWELRY STORES, 1929-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Outstandings	
				End of Year	Average for Year
1929	\$ 88.8	\$ 85.5	\$ 3.3	\$ 56.0	\$ 48.7
1930	65.8	74.7	- 8.9	47.1	44.8
1931	60.3	62.0	- 1.7	45.4	42.6
1932	33.9	49.5	-15.6	29.8	34.7
1933	32.3	33.0	- .7	29.1	25.4
1934	45.8	39.6	6.2	35.3	28.4
1935	56.5	52.6	3.9	39.2	32.0
1936	72.3	61.6	10.7	49.9	36.9
1937	84.6	78.8	5.8	55.7	46.5
1938	75.2	77.8	- 2.6	53.1	46.0

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

TABLE A-16

MONTHLY TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR JEWELRY STORES, 1929-38 (millions of dollars)

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1929	January	\$ 5.5	\$ 7.0	\$-1.5	\$ 51.2
	February	5.3	7.0	-1.7	49.5
	March	7.2	7.1	.1	49.6
	April	7.0	7.1	-.1	49.5
	May	8.0	7.1	.9	50.4
	June	7.2	7.1	.1	50.5
	July	4.8	7.2	-2.4	48.1
	August	6.0	7.2	-1.2	46.9
	September	6.6	7.2	-.6	46.3
	October	5.4	7.2	-1.8	44.5
	November	6.1	7.2	-1.1	43.4
	December	19.7	7.1	12.6	56.0
1930	January	4.2	6.9	-2.7	53.3
	February	3.9	6.9	-3.0	50.3
	March	5.0	6.8	-1.8	48.5
	April	4.8	6.6	-1.8	46.7
	May	5.7	6.4	-.7	46.0
	June	5.2	6.2	-1.0	45.0
	July	3.4	6.1	-2.7	42.3
	August	4.3	6.0	-1.7	40.6
	September	4.7	5.9	-1.2	39.4
	October	3.9	5.8	-1.9	37.5
	November	4.6	5.6	-1.0	36.5
	December	16.1	5.5	10.6	47.1
1931	January	4.2	5.3	-1.1	46.0
	February	3.9	5.2	-1.3	44.7
	March	5.0	5.2	-.2	44.5
	April	4.7	5.2	-.5	44.0
	May	5.3	5.2	.1	44.1
	June	4.9	5.2	-.3	43.8
	July	3.2	5.2	-2.0	41.8
	August	4.0	5.2	-1.2	40.6
	September	4.4	5.1	-.7	39.9
	October	3.4	5.1	-1.7	38.2
	November	4.1	5.1	-1.0	37.2
	December	13.2	5.0	8.2	45.4

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-16 (continued)  
JEWELRY STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1932	January	\$ 2.5	\$ 4.9	\$-2.4	\$ 43.0
	February	2.3	4.7	-2.4	40.6
	March	2.8	4.6	-1.8	38.8
	April	2.7	4.5	-1.8	37.0
	May	3.0	4.3	-1.3	35.7
	June	2.9	4.1	-1.2	34.5
	July	1.9	4.0	-2.1	32.4
	August	2.5	3.9	-1.4	31.0
	September	2.6	3.8	-1.2	29.8
	October	2.0	3.7	-1.7	28.1
	November	2.2	3.6	-1.4	26.7
	December	6.5	3.4	3.1	29.8
1933	January	1.5	2.9	-1.4	28.4
	February	1.5	2.9	-1.4	27.0
	March	1.8	2.8	-1.0	26.0
	April	2.2	2.8	-.6	25.4
	May	2.7	2.7	.0	25.4
	June	2.5	2.7	-.2	25.2
	July	1.7	2.7	-1.0	24.2
	August	2.3	2.7	-.4	23.8
	September	2.6	2.7	-.1	23.7
	October	2.1	2.7	-.6	23.1
	November	2.5	2.7	-.2	22.9
	December	8.9	2.7	6.2	29.1
1934	January	2.7	2.9	-.2	28.9
	February	2.5	3.0	-.5	28.4
	March	3.3	3.0	.3	28.7
	April	3.0	3.1	-.1	28.6
	May	3.6	3.2	.4	29.0
	June	3.4	3.3	.1	29.1
	July	2.2	3.4	-1.2	27.9
	August	2.9	3.4	-.5	27.4
	September	3.2	3.5	-.3	27.1
	October	2.8	3.5	-.7	26.4
	November	3.4	3.6	-.2	26.2
	December	12.8	3.7	9.1	35.3

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table continued on next page)

TABLE A-16 (continued)

## JEWELRY STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1935	January	\$ 3.2	\$ 4.2	\$-1.0	\$ 34.3
	February	3.0	4.2	-1.2	33.1
	March	3.9	4.2	-.3	32.8
	April	3.8	4.3	-.5	32.3
	May	4.5	4.3	.2	32.5
	June	4.2	4.3	-.1	32.4
	July	2.8	4.4	-1.6	30.8
	August	3.8	4.4	-.6	30.2
	September	4.2	4.5	-.3	29.9
	October	3.6	4.5	-.9	29.0
	November	4.4	4.6	-.2	28.8
	December	15.1	4.7	10.4	39.2
1936	January	3.5	4.8	-1.3	37.9
	February	3.4	4.8	-1.4	36.5
	March	4.5	4.8	-.3	36.2
	April	4.6	4.9	-.3	35.9
	May	5.6	5.0	.6	36.5
	June	5.7	5.0	.7	37.2
	July	3.8	5.2	-1.4	35.8
	August	4.8	5.2	-.4	35.4
	September	5.6	5.3	.3	35.7
	October	5.1	5.4	-.3	35.4
	November	5.9	5.5	.4	35.8
	December	19.8	5.7	14.1	49.9
1937	January	4.6	6.0	-1.4	48.5
	February	4.7	6.1	-1.4	47.1
	March	6.3	6.2	.1	47.2
	April	5.9	6.4	-.5	46.7
	May	7.0	6.5	.5	47.2
	June	6.9	6.6	.3	47.5
	July	4.9	6.7	-1.8	45.7
	August	5.7	6.7	-1.0	44.7
	September	6.7	6.8	-.1	44.6
	October	5.6	6.9	-1.3	43.3
	November	6.4	6.9	-.5	42.8
	December	19.9	7.0	12.9	55.7

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

(table concluded on next page)



TABLE A-16 (concluded)

## JEWELRY STORES

Year	Month	Credit Granted	Repay- ments	Net Credit Change <sup>a</sup>	Out- stand- ings <sup>b</sup>
1938	January	\$ 4.6	\$ 6.9	\$-2.3	\$ 53.4
	February	4.3	6.9	-2.6	50.8
	March	5.1	6.9	-1.8	49.0
	April	5.0	6.8	-1.8	47.2
	May	5.8	6.7	-.9	46.3
	June	5.6	6.5	-.9	45.4
	July	3.9	6.4	-2.5	42.9
	August	5.0	6.3	-1.3	41.6
	September	5.7	6.2	-.5	41.1
	October	4.8	6.1	-1.3	39.8
	November	5.9	6.1	-.2	39.6
	December	19.5	6.0	13.5	53.1

<sup>a</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.

<sup>b</sup> End of month.

TABLE A-17

ANNUAL TOTALS OF INSTALMENT CREDIT GRANTED, REPAYMENTS, NET CREDIT CHANGE AND OUTSTANDINGS FOR "ALL OTHER STORES,"<sup>a</sup> 1929-38 (millions of dollars)

Year	Credit Granted	Repay- ments	Net Credit Change <sup>b</sup>	Outstandings	
				End of Year	Average for Year
1929	\$ 296.6	\$ 272.0	\$ 24.6	\$ 183.0	\$ 172.9
1930	274.8	276.7	- 1.9	181.1	188.8
1931	237.3	254.0	-16.7	164.4	178.0
1932	153.5	198.0	-44.5	119.9	144.3
1933	158.1	152.8	5.3	125.2	116.5
1934	187.5	177.1	10.4	135.6	127.3
1935	211.9	200.0	11.9	147.5	133.1
1936	238.9	211.8	27.1	174.6	152.2
1937	254.2	240.2	14.0	188.6	181.2
1938	229.1	230.3	- 1.2	187.4	195.0

<sup>a</sup> This group includes all types of retail establishments which are not covered in the other five classifications (dealers in new and used passenger automobiles, department stores, furniture stores, household appliance stores, and jewelry stores) but whose instalment sales are made largely to consumers.

<sup>b</sup> Minus sign indicates a decrease in net credit; otherwise an increase is to be understood.