List of Tables

1. Geographic Distribution of Personal Finance Companies in 29 States, and Their Receivables Outstanding, December 31, 1937 29
2. Small Loan Legislation as of December 1, 1939, Classified by Conformity to Uniform Small Loan Law and by Maximum Charges Authorized 34
3. Sources of Funds of Selected Personal Finance Chains, 1929, 1933, 1937, in Percent of Total Assets 40
4. Bank Lines of Selected Personal Finance Chains, and Peak Level and Low Point of Notes Payable, 1937 41
5. Sources of Funds of 274 Personal Finance Licensees in Indiana, December 31, 1937, in Percent of Total Assets 42
6. Percentage Distribution of Number of Loans Made by Personal Finance Companies in 14 Selected States, 1937, by Size of Loan 46
7. Average Size of Loans Made by Personal Finance Companies, 1933-37 47
8. Percentage Distribution of Number of Loans Made by Personal Finance Companies in 16 Selected States, 1937, by Type of Security 50
10. Percentage Distribution of Number and Volume of Loans Made by 2 Personal Finance Chains, and Average Size of Loans, 1934-37, by Income of Borrower 53
11. Percentage Distribution of all Non-Relief Families, 1935-36, by Occupation and Income Level 56
12. Percentage Distribution of Loans Made by 3 Personal Finance Chains, 1934-37, by Occupation of Borrower 57
14. Percentage Distribution of Loans Made by a Personal Finance Chain, 1933-37, by Reason for Borrowing 61
15. Percentage Distribution of Loans Made by 3 Personal Finance Chains, 1934-37, by Intended Use of Funds
16. Number of Applications Received and of Loans Granted by 2 Personal Finance Chains, 1933-37, by Status of Customer
17. Delinquency Percentages on Small Loan Accounts Delinquent One Month or More on Both Principal and Charges in Selected States, 1937
18. Amount Due at Time of Foreclosure on Chattel Mortgages and Bills of Sale, and Amount Realized, in Selected States, 1936
19. Loan Delinquency and Bad-Debt Loss of 2 Personal Finance Chains, 1923-37, in Percent of Monthly Loan Account
20. Percentage Distribution of Number of Accounts Charged Off by a Personal Finance Chain, 1935-37, by Nature of Delinquency at Time of Charge-off
21. Percentage Distribution of Number of Accounts Charged Off by a Personal Finance Chain, 1935-37, by Extent of Delinquency at Time of Charge-off
22. Repayment Record of a Sample of Loans Made by a Personal Finance Chain During the Year Ending July 31, 1935
25. Charge-off Experience of a Personal Finance Chain, 1934-37, by Income of Borrower
26. Distribution of 7,118 Loans Made by a Personal Finance Chain, and Proportion of Borrower's Income Required for Payments on Principal, First Quarter 1936, by Size of Loan and Income of Borrower
27. Charge-off Experience of a Personal Finance Chain, 1933-37, by Occupation of Borrower
28. Charge-off Experience of a Personal Finance Chain, 1933-37, by Industrial Affiliation of Borrower
29. Charge-off Experience of a Personal Finance Chain, 1934-37, by Size of Loan
30. Percentage Distribution of Expenses Incurred by Personal Finance Companies, 1934-36
31. Expense Items of Personal Finance Companies, 1929-36, in Percent of Average Employed Assets
32. Gross Income, Total Expenses and Net Income of Personal Finance Companies, 1929-36, in Percent of Average Employed Assets
LIST OF TABLES

33. Earnings and Expenses of 103 Personal Finance Licensees in New Jersey, 1937, by Size of Office 116
34. Earnings and Expenses of 358 Personal Finance Licensees in Illinois, 1937, by Size of Office 117
35. Earnings and Expenses of 274 Personal Finance Licensees in Indiana, 1937, by Type of Licensee 119
36. Typical Rate Schedules on Personal Finance Company Loans, Corresponding Total Dollar Charges on Regularly Amortized Loans of Varying Size and Duration, and Average Monthly Percentage Rate on $300 Loan Repaid in 12 Months 126
37. Average Cost per Month of Making and of Carrying a Personal Finance Company Loan, January-August 1931, by Size of Loan 129
38. Average Cost per Year of Making and of Carrying a Personal Finance Company Loan, 1929-36 131
39. Number of Personal Finance Licensees, Volume of Loan Balances Outstanding, and Average Size of Loan, New Jersey and Massachusetts, 1928-36 136
40. Number of Personal Finance Licensees and Volume of Loan Balances Outstanding, West Virginia, 1929-38 141
41. Number of Personal Finance Licensees and Volume of Loan Balances Outstanding, Georgia, 1934-37 143
42. Number of Personal Finance Licensees and Volume of Employed Capital and of Loans Made, Tennessee, 1936-38 145