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

Volume Title: Sales Finance Companies and Their Credit Practices

Volume Author/Editor: Wilbur C. Plummer and Ralph A. Young

Volume Publisher: NBER

Volume ISBN: 0-870-14461-8

Volume URL: http://www.nber.org/books/plum40-1

Publication Date: 1940

Chapter Title: List Of Tables to "Sales Finance Companies and Their Credit Practices"

Chapter Author: Wilbur C. Plummer, Ralph A. Young

Chapter URL: http://www.nber.org/chapters/c5653

Chapter pages in book: (p. -7 - 0)

List of Tables

1.	Percentage Distribution of Outstanding Receivables of 48 Sales Finance Companies, Year-End 1937, by Type of Business Represented	39
2.	Distribution of Volume and Average Outstandings of Retail Instalment Credit, 1937, by Type of Retailer	41
3.	Agencies Engaged in Retail Instalment Financing in Indiana, and Percentage Distribution of Their Year-End Outstandings and Accounts, 1936 and 1937	·44
4.	Distribution of Volume and Average Outstandings of Cash Loan Instalment Credit, 1937, by Type of Lender	47
5.	Distribution of Assets of 48 Sales Finance Companies, December 31, 1937, by Type of Company	58
6.	Assets of Selected Sales Finance Companies, 1924-39, in Percent of 1929	59
7.	Principal Sources of Funds of Selected Sales Finance Companies, 1924-39, in Percent of Total Assets	2-63
8.	Principal Sources of Funds of Selected Sales Finance Companies, 1937, in Percent of Total Assets	68
9.	Cash and Receivables of 24 Leading Sales Finance Companies, 1935-39, in Percent of Debt	71
10.	Percent of Non-Relief Families Having a Net Change in Instalment Debt, and Percentage Distribution of These Families, of All Non- Relief Families, and of the Net Increase in Instalment Debt, 1935-36, by Annual Family Income	78
11.	Percentage Distribution of Non-Relief Families Having a Net Change in Instalment Debt for Six Types of Commodities and of the Net Increase in Such Debt, 1935-36, by Annual Family Income	82
12.	Occupational Grouping of Non-Relief Families Having a Net Change in Instalment Debt, 1935-36, by Annual Family Income	8 3
13.	Percentage Distribution of a Large Sales Finance Company's Automobile Instalment Customers, 1934, of Urban Non-Relief Families Having a Net Change in Automobile Instalment Debt, 1935-36, and of All Urban Non-Relief Families, 1935-36, by Annual Income	86

14.	Percentage Distribution of a Large Sales Finance Company's Automobile Instalment Customers, and Average Cash Price Paid, 1919, 1925 and 1934, by Monthly Income	88
15.	Financial Obligations Incurred by a Large Sales Finance Company's Automobile Instalment Customers, 1934, by Monthly Income	89
16.	Burden of Financial Obligations Incurred by a Large Sales Finance Company's Automobile Customers, 1934, by Monthly Income	90
17.	Percentage Distribution of Electric Home and Farm Authority Customers, 1938, of Urban Non-Relief Families Having a Net Change in Electric Appliance Instalment Debt, 1935-36, and of All Urban Non-Relief Families, 1935-36, by Annual Income	93
18.	Selected Characteristics of a Sample of Families Buying for Cash and on Instalment Terms During 1935-36	97
19.	Average Prices Paid for Cash and for Instalment Purchases of Automobiles, 1935-36, and Percentage Distribution of Purchasers, by Annual Family Income	101
20.	Retail Automobile Balances Over 60 Days Delinquent Owed to 24 Leading Sales Finance Companies, 1935-39, in Percent of Total Retail Outstandings	110
21.	Credit (Bad-Debt) Losses on Instalment Sales of Selected Retail Dealers, 1929-38, in Percent of Total Instalment Sales	123
22.	Retail Credit Losses of Leading Sales Finance Companies, 1935-39, in Percent of Retail Receivables Liquidated	124
23.	Net Retail Credit Losses of a Large Sales Finance Company on Repurchase-Agreement Automobile Financing, 1929-38, in Percent of Total Retail Paper Purchased During Year in Which Loss Paper Originated	126
24.	Average Loss per Repossessed Car on Non-Recourse Automobile Financing of Reporting Sales Finance Companies, 1929-38, and Estimated Average Retail Repossession Losses on Such Financing in Percent of Total Retail Paper Purchased During Current Year	127
2 5.	Index of Importance Attached to Various Credit Standards by 688 Retail Establishments	137
26.	Substandard Paper as Percent of All Automobile Instalment Paper Held by Reporting Sales Finance Companies, 1933-38	143
27.	Percentage Distribution of Automobile Instalment Paper of Reporting Sales Finance Companies, 1936-38, by Length of Contract	144
28.	Typical Contract Terms in the Financing of Seven Different Commodities, 1925 and 1938	147

LI	ST OF TABLES	xxi
	Percentage Distribution of New Retail Diversified Financing of a Large Sales Finance Company, 1934-38, by Down Payment and Length of Contract	148
30.	Percentage Distribution of Contracts Financed by Electric Home and Farm Authority, Fiscal Years 1934-38, by Down Payment	151
31.	Percentage Distribution of Contracts Financed by Electric Home and Farm Authority, Fiscal Years 1934-38, by Length of Contract	152
32.	Percentage Distributions of Refrigerator Instalment Contracts Financed by Electric Home and Farm Authority and by a Large Private Sales Finance Company, 1937, by Down Payment and by Length of Contract	154
33.	Average Down Payment and Length of Contract in Refrigerator Instalment Contracts Financed by Electric Home and Farm Authority, and by 2 Large Private Sales Finance Companies, 1934-38	155
34.	Percentage Distribution and Cumulative Percentage of Repossessions, 1933-37, on New and Used Cars Financed During 1933-36, by Number of Instalments Paid	161
35.	Repossession Experience, 1933-37, on New and Used Cars Financed During 1933-36, by Down Payment	162
36.	Repossession Experience, 1933-37, on New and Used Cars Financed During 1933-36, by Length of Contract	163
37.	Repossession Experience, 1933-37, on Used Cars Financed During 1933-36, by Cash Selling Price	164
38.	Repossession Experience, January 1937—June 1938, on Used Cars Financed in 1937, by Cash Selling Price, Down Payment and Length of Contract	167
39.	Percentage Distribution of Repossessions, 1933-37, on New and Used Cars Financed During 1933-36, and Distribution of Their Repossession Ratio, by Reason for Repossession	171
40.	Cumulative Distribution of Repossessions, 1933-37, Occurring for Various Reasons on New and Used Cars Financed During 1933-36, by Number of Instalments Paid	172
41.	Characteristics of Refrigerator Contracts Financed by a Public and by a Private Sales Finance Company, 1937	176
42.	Percentage Distribution and Cumulative Percentage of Repossessions, January 1937—June 1938, on Appliances Financed During January-	

178

179

June 1937, by Number of Instalments Paid

Length of Contract

43. Number of Instalments Paid Before Repossession, January 1937— June 1938, on Appliances Financed During January-June 1937, by

Repossession Experience, January-September 1938, on Appliances Financed During January-March 1938, by Purchaser's Monthly Income	181
Repossession Experience, January-September 1938, on Appliances Financed During January-March 1938, by Monthly Payment as Percent of Monthly Income	183
Repossession Experience, January 1937—June 1938, and 1936-37, on Appliances Financed by a Public and by a Private Sales Finance Company, January-June 1937, and 1936, by Down Payment	184
Repossession Experience, January 1937—June 1938, and 1936-37, on Appliances Financed by a Public and by a Private Sales Finance Company, January-June 1937, and 1936, by Length of Contract	186
Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Amount of Note	189
Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Size of Monthly Payment	190
Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Type of Appliance	192
Percentage Distribution of Repossessions, January 1937—June 1938, on Appliances Financed During January-June 1937, and Distribution of Their Repossession Ratio, by Reason for Repossession	194
Used Passenger Car Rate Chart of a Local Non-Recourse Sales Finance Company, 1938	199
Dollar Amount of Combined Insurance and Finance Charges Quoted on Used Cars Financed Under 12-Month Contracts by 5 Sales Finance Companies, 1938, and Index of Variation	200
Shown in Samples of 12-Month and 18-Month New-Car and Used-Car Transactions Financed by Selected Groups of Sales Finance Com-	06-07
New-Car Transactions Financed by Selected Groups of Sales Finance	11-13
Finance Charge and Insurance Percentages Shown in Samples of Used-Car Transactions Financed by Selected Groups of Sales Finance Companies, $1936-38$	214
of New-Car and Used-Car Transactions Financed by Selected Groups of Sales Finance Companies, 1935-38, and Accompanying Insurance	16-17
	Repossession Experience, January-September 1938, on Appliances Financed During January-March 1938, by Monthly Payment as Percent of Monthly Income Repossession Experience, January 1937—June 1938, and 1936-37, on Appliances Financed by a Public and by a Private Sales Finance Company, January-June 1937, and 1936, by Down Payment Repossession Experience, January 1937—June 1938, and 1936-37, on Appliances Financed by a Public and by a Private Sales Finance Company, January-June 1937, and 1936, by Length of Contract Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Amount of Note Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Size of Monthly Payment Repossession Experience, January 1937—June 1938, on Appliances Financed During January-June 1937, by Type of Appliance Fercentage Distribution of Repossessions, January 1937—June 1938, on Appliances Financed During January-June 1937, and Distribution of Their Repossession Ratio, by Reason for Repossession Used Passenger Car Rate Chart of a Local Non-Recourse Sales Finance Company, 1938 Dollar Amount of Combined Insurance and Finance Charges Quoted on Used Cars Financed Under 12-Month Contracts by 5 Sales Finance Companies, 1938, and Index of Variation Constituent Items in Combined Insurance and Finance Charges Shown in Samples of 12-Month and 18-Month New-Car and Used-Car Transactions Financed by Selected Groups of Sales Finance Companies, 1936-38, in Percent of Total Combined Charges Finance Charge and Insurance Percentages Shown in Samples of New-Car Transactions Financed by Selected Groups of Sales Finance Companies, 1935-38 Lowest and Highest Finance Charge Percentages Shown in Samples of New-Car and Used-Car Transactions Financed by Selected Groups of Sales Finance Companies, 1936-38

LIST OF TABLES

58.	Indices of Finance Charges and of Combined Insurance and Finance Charges on a Hypothetical New-Car Transaction, Finance Charge in Percent of Combined Charge, and Index of the Gross Time Price, 1924-38	219
59.	Dollar Amount and Annual Percentage Rate of Finance Charges Quoted in the Diversified Financing of 12 Sales Finance Companies and Electric Home and Farm Authority, 1936-38, by Amount of Original Unpaid Balance and Length of Contract	4-25
60.	Income from Wholesale Financing of 10 Local Sales Finance Companies in Percent of Total Gross Income, and Wholesale Credit in Percent of Total Credit Extended, 1937	246
61.	Insurance Commissions Received by 10 Local Sales Finance Companies, 1937, in Percent of Total Gross Income	247
62.	Gross Income of Selected Sales Finance Companies, 1928-39, in Percent of Total Assets	248
63.	Income, Expenses and Profits of 47 Sales Finance Companies, 1937, in Percent of Total Assets and of Gross Income	249
64.	Expenses and Profits of Selected Sales Finance Companies, 1928-39, in Percent of Gross Income	251
65.	Net Profit of Selected Sales Finance Companies, 1928-39, in Percent of Net Worth	253
66.	Classification of Independent Sales Finance Companies by Net Profit in Percent of Total Capital Employed, and Average Net Profit in Percent of Total Capital Employed for Independent, Factory-Preferred and Factory-Controlled Sales Finance Companies, Selected Years, 1927-37	255
67.	Percentage Distribution of Retail and Wholesale Automobile Instalment Credit Extended by Sales Finance Companies, 1937, by Type of Company, and Average Percent Received by Each Company	264
68.	Percentage Distribution of General Motors, Ford and Chrysler Dealers, by Degree to Which They Used Facilities of Factory-Related Finance Companies	265