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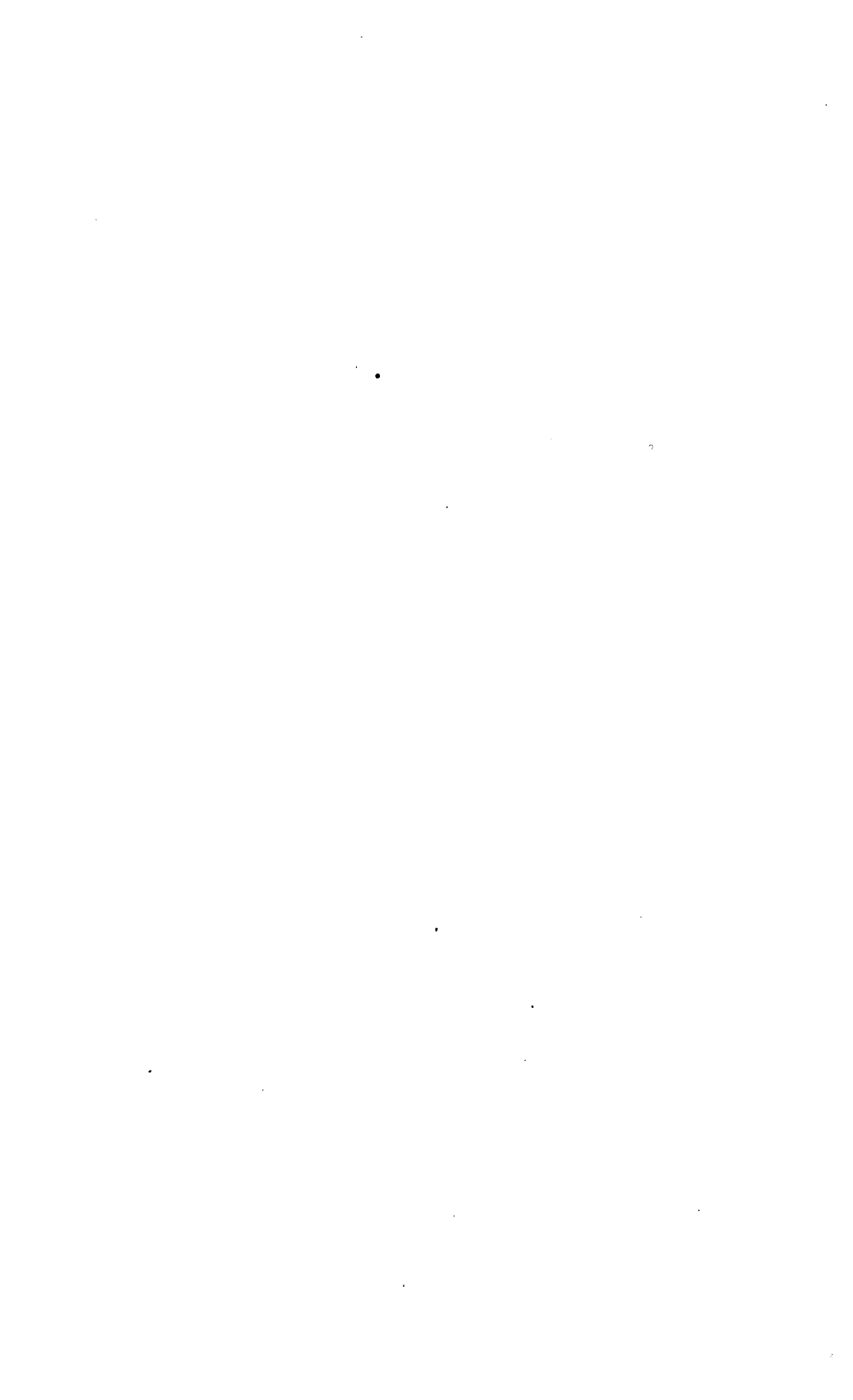
## APPENDIX A

### Tables on Retail Instalment 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 have been computed from data on retail instalment debt obtained from the Study of Consumer Purchases, unless otherwise noted.



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## Tables on Retail Instalment Debt

TABLE A-1

Percent of Non-Relief Families Having a Net Change in Instalment 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	11.9	5.3	10.6
500 — 750	16.8	8.1	11.3
750 — 1000	21.3	12.1	13.4
1000 — 1250	24.9	13.9	13.2
1250 — 1500	27.6	12.6	10.8
1500 — 1750	29.0	11.1	9.1
1750 — 2000	31.9	9.9	7.3
2000 — 2500	30.2	12.2	9.5
2500 — 3000	29.3	6.5	5.2
3000 — 4000	23.8	4.8	4.8
4000 — 5000	21.5	1.5	1.6
5000 and over	15.0	2.0	3.2
ALL LEVELS	23.6	100.0	100.0
Estimated number of families (in thousands)		5,877	24,913

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

TABLE A-2

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Instalment 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	2.8	1.3	3.7	1.9
500 — 750	4.9	3.1	5.8	4.0
750 — 1000	8.0	6.1	9.0	6.6
1000 — 1250	11.5	9.0	12.7	8.3
1250 — 1500	11.1	10.4	11.5	8.3
1500 — 1750	11.2	11.2	11.2	8.2
1750 — 2000	12.0	11.4	12.3	7.5
2000 — 2500	15.6	16.0	15.5	11.8
2500 — 3000	9.0	10.9	8.0	8.0
3000 — 4000	6.9	9.8	5.5	9.0
4000 — 5000	2.5	3.8	1.7	4.0
5000 and over	4.5	7.0	3.1	22.4
ALL LEVELS	100.0	100.0	100.0	100.0
Estimated amount (in millions)	\$620.9	\$213.3	\$407.6	\$44,359.9

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

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

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

TABLE A-3

Ratio of Gross Increase, Gross Decrease and Net Increase in Instalment 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	2.11	.33	1.78
500 — 750	1.72	.38	1.34
750 — 1000	1.70	.44	1.26
1000 — 1250	1.93	.52	1.41
1250 — 1500	1.88	.60	1.28
1500 — 1750	1.91	.66	1.25
1750 — 2000	2.23	.72	1.51
2000 — 2500	1.85	.65	1.20
2500 — 3000	1.58	.66	.92
3000 — 4000	1.08	.52	.56
4000 — 5000	.87	.46	.41
5000 and over	.28	.15	.13
ALL LEVELS	1.40	.48	.92

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

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

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

TABLE A-4

Ratio of Gross Increase, Gross Decrease and Net Increase in Instalment 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	17.72	2.77	14.95
500 — 750	10.32	2.28	8.04
750 — 1000	7.99	2.07	5.92
1000 — 1250	7.72	2.08	5.64
1250 — 1500	6.77	2.16	4.61
1500 — 1750	6.49	2.24	4.25
1750 — 2000	6.91	2.23	4.68
2000 — 2500	6.11	2.15	3.96
2500 — 3000	5.37	2.24	3.13
3000 — 4000	4.54	2.18	2.36
4000 — 5000	4.09	2.16	1.93
5000 and over	1.88	1.01	.87
ALL LEVELS	5.88	2.02	3.86

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

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

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

TABLE A-5

Percent of Non-Relief Families Increasing Instalment 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	9.2	2.7	5.9	4.0
500 — 750	12.4	4.4	8.5	7.1
750 — 1000	14.8	6.5	12.0	12.4
1000 — 1250	17.5	7.4	13.9	13.8
1250 — 1500	19.5	8.1	12.7	12.4
1500 — 1750	20.0	9.0	10.9	11.6
1750 — 2000	22.5	9.4	10.0	9.8
2000 — 2500	21.0	9.2	12.0	12.4
2500 — 3000	19.9	9.4	6.3	7.0
3000 — 4000	15.6	8.2	4.5	5.5
4000 — 5000	13.4	8.1	1.3	1.9
5000 and over	10.4	4.6	2.0	2.1
ALL LEVELS	16.6	7.0	100.0	100.0
Estimated number of families (in thousands)			4,124	1,753

TABLE A-6

Average Increase in Instalment Debt of Non-Relief Families Increasing Such Debt, Average Decrease in Instalment 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	\$ 72	23.1	\$ 38	12.2
500 — 750	87	13.9	54	8.6
750 — 1000	100	11.4	60	6.9
1000 — 1250	124	11.1	79	7.1
1250 — 1500	132	9.7	102	7.5
1500 — 1750	154	9.6	118	7.3
1750 — 2000	181	9.9	141	7.7
2000 — 2500	195	8.8	157	7.1
2500 — 3000	216	7.9	190	7.0
3000 — 4000	234	6.9	215	6.3
4000 — 5000	284	6.5	252	5.7
5000 and over	336	3.9	411	4.8
ALL LEVELS	\$151	9.3	\$122	7.5

<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 A-7

Percent of Non-Relief Families Having a Net Change in Instalment Debt, and Percentage Distribution of These Families and of All Non-Relief Families, 1935-36, in Two Occupational Groups,<sup>a</sup> by Income Level

INCOME LEVEL	Percentage Distribution					
	PERCENT OF NON-RELIEF FAMILIES HAVING A NET CHANGE		NON-RELIEF FAMILIES HAVING A NET CHANGE		ALL NON-RELIEF FAMILIES <sup>b</sup>	
	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups
Under \$500	15.0	13.5	5.3	1.8	10.6	3.4
500 — 750	23.3	16.9	9.5	3.3	12.0	5.1
750 — 1000	28.7	21.0	15.9	6.4	16.3	8.0
1000 — 1250	31.3	25.7	17.4	10.0	16.4	10.2
1250 — 1500	32.9	29.7	14.2	11.3	12.8	9.9
1500 — 1750	34.8	30.2	11.6	11.8	9.9	10.2
1750 — 2000	39.0	32.0	9.8	11.7	7.5	9.6
2000 — 2500	33.8	31.4	9.2	17.7	8.0	14.7
2500 — 3000	33.0	30.1	4.4	10.1	3.9	8.7
3000 — 4000	31.5	23.7	2.7	8.2	2.6	9.0
4000 — 5000	c	22.4	c	3.0	d	3.5
5000 and over	c	16.2	c	4.7	d	7.7
ALL LEVELS	29.6	26.4	100.0	100.0	100.0	100.0
Estimated number of families (in thousands)			2,776	2,205		

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

<sup>b</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 10B, p. 97.

<sup>c</sup> Data not available.

<sup>d</sup> Wage-earning families in these income levels were excluded from calculations of the percentage distribution of all non-relief families.

TABLE A-8

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Instalment Debt for Non-Relief Families, 1935-36, in Two Occupational Groups,<sup>a</sup> by Income Level

INCOME LEVEL	GROSS INCREASE <sup>b</sup>		GROSS DECREASE <sup>c</sup>		NET INCREASE <sup>d</sup>	
	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups
Under \$500	2.0	.8	1.2	.5	2.4	1.1
500 — 750	5.4	2.2	4.7	1.1	5.7	2.8
750 — 1000	11.6	3.9	9.8	2.7	12.4	4.5
1000 — 1250	14.1	7.8	13.5	4.7	14.5	9.5
1250 — 1500	13.6	9.3	14.2	6.6	13.3	10.9
1500 — 1750	11.0	11.0	12.7	9.3	10.1	12.0
1750 — 2000	14.8	12.2	14.0	10.5	15.2	13.2
2000 — 2500	15.4	19.0	13.8	19.4	16.3	18.8
2500 — 3000	7.4	11.7	9.0	14.7	6.6	10.0
3000 — 4000	4.7	9.6	7.1	12.4	3.5	7.9
4000 — 5000	e	4.3	e	6.4	e	3.1
5000 and over	e	8.2	e	11.7	e	6.2
ALL LEVELS	100.0	100.0	100.0	100.0	100.0	100.0
Estimated amount (in millions)	\$223.2	\$270.7	\$73.9	\$98.8	\$149.3	\$171.9

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

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

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

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

<sup>e</sup> Data not available.



TABLE A-9  
Percent of Non-Relief Families in Two Occupational Groups<sup>a</sup> Having a Net Change  
in Instalment Debt, 1935-36, in Five Types of Community,<sup>b</sup> by Income Level

INCOME LEVEL	MIDDLE-SIZED CITIES									
	METROPOLISES		LARGE CITIES		SMALL CITIES		VILLAGES			
	Wage- Earning Group	Other Non-Farm Groups	Wage- Earning Group	Other Non-Farm Groups	Wage- Earning Group	Other Non-Farm Groups	Wage- Earning Group	Other Non-Farm Groups		
Under \$500	3.9	1.9	21.6	19.0	13.2	12.8	19.3	12.3	11.8	13.2
500—1000	15.7	4.6	33.3	24.3	25.2	19.6	29.8	19.7	22.7	20.4
1000—1500	24.3	12.8	35.3	32.8	33.8	29.2	37.6	32.4	26.3	25.6
1500—2000	26.4	18.3	43.3	36.1	37.9	32.9	38.1	36.7	34.7	28.8
2000—2500	24.8	18.6	43.2	37.3	33.7	33.7	33.2	34.4	29.0	30.5
2500—3000	29.6	19.1	43.2	37.5	24.7	32.4	29.5	33.0	28.4	25.8
3000—4000	27.8	19.5	44.4	28.4	22.8	25.9	24.0	20.6	29.6	20.9
4000—5000	c	16.2	c	25.6	c	24.9	c	20.1	c	23.6
5000 and over	c	12.0	c	18.3	c	14.1	c	16.2	c	17.8
ALL LEVELS	23.1	15.5	37.0	31.6	29.7	28.0	32.4	28.7	23.6	25.0

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

<sup>b</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>c</sup> Data not available.

TABLE A-10

Percent of Non-Relief Families Increasing Instalment Debt and Percent Decreasing Such Debt, 1935-36, in Two Occupational Groups,<sup>a</sup> by Income Level

INCOME LEVEL	INCREASING DEBT		DECREASING DEBT	
	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups
Under \$500	11.7	9.4	3.3	4.1
500 — 750	17.4	11.6	5.9	5.3
750 — 1000	20.1	14.5	8.6	6.5
1000 — 1250	22.1	17.9	9.2	7.8
1250 — 1500	23.3	21.5	9.6	8.2
1500 — 1750	24.5	20.6	10.3	9.6
1750 — 2000	27.6	22.7	11.4	9.3
2000 — 2500	24.1	21.5	9.7	9.9
2500 — 3000	23.5	19.6	9.5	10.5
3000 — 4000	20.9	15.5	10.6	8.2
4000 — 5000	b	14.1	b	8.3
5000 and over	b	11.1	b	5.1
ALL LEVELS	21.1	18.1	8.5	8.3

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

<sup>b</sup> Data not available.

TABLE A-11

Percentage Distribution of Non-Relief Families  
Increasing Instalment Debt and of Non-Relief Families  
Decreasing Such Debt, 1935-36, in Two Occupational  
Groups,<sup>a</sup> by Income Level

INCOME LEVEL	INCREASING DEBT		DECREASING DEBT	
	Wage- Earning Group	Other Non-Farm Groups	Wage- Earning Group	Other Non-Farm Groups
Under \$500	5.8	1.8	4.1	1.7
500 — 750	10.0	3.3	8.4	3.3
750 — 1000	15.6	6.4	16.5	6.3
1000 — 1250	17.2	10.2	17.8	9.7
1250 — 1500	14.1	11.9	14.4	9.9
1500 — 1750	11.5	11.8	12.0	12.0
1750 — 2000	9.7	12.1	10.0	10.8
2000 — 2500	9.2	17.7	9.2	17.8
2500 — 3000	4.4	9.6	4.4	11.2
3000 — 4000	2.5	7.8	3.2	9.0
4000 — 5000	<sup>b</sup>	2.7	<sup>b</sup>	3.5
5000 and over	<sup>b</sup>	4.7	<sup>b</sup>	4.8
ALL LEVELS	100.0	100.0	100.0	100.0
Estimated number of families (in thousands)	1,979	1,513	797	692

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

<sup>b</sup> Data not available.

TABLE A-12

Average Increase in Instalment Debt of Non-Relief Families Increasing Such Debt and Average Decrease in Instalment Debt of Non-Relief Families Decreasing Such Debt, 1935-36, in Two Occupational Groups,<sup>a</sup> by Income Level

INCOME LEVEL	AVERAGE INCREASE		AVERAGE DECREASE	
	Wage-Earning Group	Other Non-Farm Groups	Wage-Earning Group	Other Non-Farm Groups
Under \$500	\$ 39	\$ 81	\$ 28	\$ 38
500 — 1000	75	111	54	57
1000 — 1500	100	139	80	82
1500 — 2000	133	174	113	130
2000 — 2500	190	193	139	156
2500 — 3000	190	219	189	187
3000 — 4000	212	220	208	197
4000 — 5000	b	283	b	260
5000 and over	b	310	b	351
ALL LEVELS	\$116	\$177	\$ 93	\$139

<sup>a</sup> The occupational status of the family is determined according to the major source of family earnings, i.e., if members of the family received earnings from two or more occupations, the family was classified according to the occupation from which the greater proportion of total family earnings was derived. The "other non-farm" category includes professional and business occupations, whether salaried or independent, and clerical occupations.

<sup>b</sup> Data not available.

TABLE A-13

Percent of Non-Relief Families Having a Net Change  
in Instalment Debt, 1935-36, in Four Sizes of Family,  
by Income Level <sup>a</sup>

INCOME LEVEL	SIZE OF FAMILY			
	2 Persons	3 - 4 Persons	5 - 6 Persons	7 Persons or More
Under \$500	6.7	11.0	6.7	2.2
500 - 1000	13.7	16.3	18.7	16.1
1000 - 1500	19.6	23.7	22.1	16.5
1500 - 2000	20.4	24.5	24.7	20.8
2000 - 2500	20.6	27.6	25.2	23.6
2500 - 3000	18.8	23.4	23.7	30.1
3000 - 4000	14.1	19.9	23.3	28.8
4000 - 5000	7.5	16.8	26.0	26.3
5000 and over	1.8	10.9	17.3	19.8
ALL LEVELS	16.1	21.5	22.0	19.5

<sup>a</sup> Based on data from the North Central region only.

TABLE A-14

Percentage Distribution of All Changes in Instalment Debt and of Increases and Decreases in Such Debt for Non-Relief Families, 1935-36, by Commodity<sup>a</sup>

COMMODITY	ALL INSTALMENT DEBT CHANGES	INCREASES IN DEBT	DECREASES IN DEBT
Automobiles	20.0	22.5	14.6
Furniture	31.4	27.0	41.2
Electric refrigerators	15.4	14.5	17.4
Radios	8.2	9.4	5.8
Other electric equipment	15.2	15.9	13.5
Miscellaneous	9.8	10.7	7.5
ALL COMMODITIES	100.0	100.0	100.0
Estimated number of debt changes (in thousands of units)	3,799	2,618	1,181

<sup>a</sup> Based on data from metropolises and large and middle-sized cities exclusively; the estimates of all debt changes do not cover changes for families living in small cities, villages and farms.

TABLE A-15

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Instalment Debt for Non-Relief Families, 1935-36, by Commodity <sup>a</sup>

COMMODITY	GROSS INCREASE <sup>b</sup>	GROSS DECREASE <sup>c</sup>	NET INCREASE <sup>d</sup>
Automobiles	50.5	36.7	58.9
Furniture	17.8	37.1	6.2
Electric refrigerators	14.6	13.2	15.4
Radios	3.4	2.1	4.1
Other electric equipment	7.8	6.3	8.7
Miscellaneous	5.9	4.6	6.7
ALL COMMODITIES	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

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

<sup>c</sup> Gross decrease equals the sum of the decreases in instalment debt for each commodity for families decreasing such debt.

<sup>d</sup> Net increase equals the gross increase for each commodity minus the gross decrease.

TABLE A-16

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

INCOME LEVEL	AUTO-MOBILES	FURNITURE	ELECTRIC REFRIGERATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCELLANEOUS
Under \$500	.3	11.1	.6	2.2	2.0	2.3
500 — 750	1.3	13.1	1.0	5.4	2.7	4.6
750 — 1000	3.4	15.6	4.0	3.7	5.1	3.9
1000 — 1250	4.8	13.7	6.1	4.6	6.8	4.8
1250 — 1500	6.1	13.5	6.3	3.3	7.2	4.1
1500 — 1750	7.8	13.1	8.9	3.5	6.4	2.9
1750 — 2000	10.1	11.9	9.6	3.6	7.6	4.7
2000 — 2500	12.5	10.9	8.6	2.5	6.5	3.6
2500 — 3000	14.5	11.2	7.1	1.6	8.2	2.9
3000 — 4000	12.6	8.0	5.7	1.4	4.9	3.1
4000 — 5000	11.4	6.0	4.6	.9	4.2	3.3
5000 and over	9.2	2.3	.9	.3	1.9	1.6
ALL LEVELS	7.5	11.8	5.9	3.1	5.8	3.7

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.



TABLE A-17  
 Percentage Distribution of Non-Relief Families Having a  
 Net Change in Instalment Debt for Six Types of  
 Commodity, and of All Non-Relief Families,  
 1935-36, Cumulated by Income Level<sup>a</sup>

INCOME LEVEL	AUTOMOBILES	FURNITURE	ELECTRIC REFRIGERATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCELLANEOUS	ALL NON-RELIEF FAMILIES
Under \$500	.2	5.9	.5	4.3	2.2	3.9	6.2
500 - 750	1.5	14.1	1.8	17.2	5.7	13.2	13.6
750 - 1000	6.3	28.3	9.2	30.0	15.3	24.6	24.4
1000 - 1250	14.2	42.6	22.2	48.3	29.9	40.7	36.7
1250 - 1500	23.1	55.1	34.1	60.0	43.7	52.9	47.7
1500 - 1750	33.6	66.3	49.6	71.4	55.0	60.9	57.8
1750 - 2000	45.8	75.5	64.6	82.0	67.1	72.6	66.9
2000 - 2500	66.1	86.9	82.5	92.1	80.9	84.7	79.1
2500 - 3000	79.6	93.6	91.1	95.7	91.0	90.3	86.1
3000 - 4000	90.6	97.9	97.5	98.8	96.7	95.8	92.7
4000 - 5000	94.1	99.1	99.3	99.5	98.4	97.9	95.1
5000 and over	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

TABLE A-18

Percentage Distribution of the Net Increase in Instalment Debt for Non-Relief Families, 1935-36, for Six Types of Commodity, by Income Level <sup>a</sup>

INCOME LEVEL	AUTO- MOBILES	FURNI- TURE	ELECTRIC REFRIGER- ATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCEL- LANEOUS
Under \$500	.1	7.1	.5	5.1	.1	2.0
500 — 1000	2.5	16.4	11.1	22.4	15.1	14.5
1000 — 1500	13.4	39.5	29.2	33.2	26.2	20.9
1500 — 2000	26.9	38.0	30.5	17.5	24.7	18.9
2000 — 2500	20.7	6.5	18.1	9.6	17.5	18.5
2500 — 3000	12.7	1.2	5.5	6.0	8.0	8.8
3000 — 4000	9.9	1.2	4.6	5.4	7.1	11.2
4000 — 5000	3.6	<sup>b</sup>	<sup>c</sup>	.2	1.0	4.7
5000 and over	10.2	<sup>b</sup>	.8	.6	.3	.5
ALL LEVELS	100.0	100.0 <sup>b</sup>	100.0 <sup>c</sup>	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities. Net increase in debt equals gross increase minus gross decrease.

<sup>b</sup> The total is actually 109.9 percent because there was a net decrease in debt in the income level \$4000-5000 of 3.8 percent and in the level of \$5000 and over of 6.1 percent.

<sup>c</sup> The total is actually 100.3 percent because of the net decrease in debt of .3 percent in the income level \$4000-5000.

TABLE A-19  
 Percent of Non-Relief Families Increasing Instalment Debt and Percent Decreasing  
 Such Debt, 1935-36, for Six Types of Commodity, by Income Level<sup>a</sup>

INCOME LEVEL	AUTOMOBILES		FURNITURE		ELECTRIC REFRIGERATORS		RADIOS		OTHER ELECTRIC EQUIPMENT		MISCELLANEOUS	
	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt
Under \$500	.3	.0	7.5	3.6	.4	.2	2.0	.2	1.3	.7	2.1	.2
500-1000	2.1	.5	8.1	6.4	2.0	.8	3.7	.8	3.3	.8	3.6	.6
1000-1500	4.3	1.1	8.1	5.5	4.4	1.8	3.1	.9	5.2	1.9	3.2	1.3
1500-2000	7.3	1.6	7.9	4.6	6.0	3.3	2.5	1.0	5.1	1.9	2.9	.8
2000-2500	9.8	2.7	6.3	4.6	5.5	3.1	1.8	.7	4.7	1.8	2.6	1.0
2500-3000	10.5	4.0	6.7	4.5	3.9	3.2	1.3	.3	5.3	2.9	2.0	.9
3000-4000	8.7	3.9	4.3	3.7	3.3	2.4	1.3	.1	3.4	1.5	1.8	1.3
4000-5000	8.2	3.2	2.8	3.2	1.5	3.1	.7	.2	2.3	1.9	2.7	.6
5000 and over	7.2	2.0	1.3	1.0	.5	.4	.3	.0	1.2	.7	.9	.7
ALL LEVELS	5.8	1.7	7.0	4.8	3.8	2.1	2.4	.7	4.2	1.6	2.8	.9

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

TABLE A-20  
 Percentage Distribution of Non-Relief Families Increasing Instalment Debt  
 and of Non-Relief Families Decreasing Such Debt, 1935-36, for Six  
 Types of Commodity, by Income Level<sup>a</sup>

INCOME LEVEL	AUTOMOBILES		FURNITURE		ELECTRIC REFRIGERATORS		RADIOS		OTHER ELECTRIC EQUIPMENT		MISCELLANEOUS	
	In- creasing Debt	De- creasing Debt	In- creasing Debt	De- creasing Debt	In- creasing Debt	De- creasing Debt	In- creasing Debt	De- creasing Debt	In- creasing Debt	De- creasing Debt	In- creasing Debt	De- creasing Debt
Under \$500	.3	.0	6.7	4.7	.5	.5	5.1	1.9	1.9	2.8	4.7	1.5
500-1000	6.2	6.0	21.1	24.5	9.5	7.2	27.3	20.0	14.6	9.0	23.6	11.5
1000-1500	17.3	14.8	26.9	26.7	27.2	20.6	29.7	31.1	29.0	27.1	26.9	33.2
1500-2000	23.9	18.4	21.7	18.4	30.5	30.6	20.0	29.0	23.7	22.8	20.1	18.1
2000-2500	20.5	19.5	11.1	11.7	17.8	18.2	9.3	12.9	13.7	14.3	11.6	13.5
2500-3000	12.7	16.5	6.7	6.6	7.3	11.0	3.7	3.1	9.0	12.8	5.1	7.2
3000-4000	9.9	14.8	4.0	4.9	5.7	7.5	3.6	1.3	5.4	6.3	4.2	9.6
4000-5000	3.2	4.3	.9	1.5	.9	3.5	.7	.7	1.3	2.8	2.2	1.6
5000 and over	6.0	5.7	.9	1.0	.6	.9	.6	.0	1.4	2.1	1.6	3.8
ALL LEVELS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

TABLE A-21  
 Percentage Distribution of Gross Increase and Gross Decrease in Instalment Debt for  
 Non-Relief Families, 1935-36, for Six Types of Commodity, by Income Level<sup>a</sup>

INCOME LEVEL	AUTOMOBILES		FURNITURE		REFRIGERATORS		RADIOS		OTHER ELECTRIC EQUIPMENT		MISCELLANEOUS	
	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease
Under \$500	b	.0	3.9	3.0	.4	.2	4.1	.5	1.5	1.5	.1	.1
500—1000	2.7	3.1	16.4	16.4	9.0	4.7	20.0	11.9	12.6	6.7	11.3	3.4
1000—1500	11.8	7.7	25.4	21.6	25.5	18.6	31.8	27.3	25.2	22.8	22.7	27.4
1500—2000	23.8	15.4	23.3	19.2	30.4	30.5	21.5	35.1	24.7	24.9	19.4	20.5
2000—2500	21.0	21.9	13.1	15.0	18.7	20.0	11.9	19.7	17.1	16.1	18.0	16.9
2500—3000	14.1	18.1	9.4	11.7	7.6	11.6	5.4	3.4	10.1	15.0	8.2	6.7
3000—4000	12.2	18.0	6.1	7.3	6.2	9.2	4.4	.8	6.9	6.4	11.5	12.4
4000—5000	4.8	7.9	1.0	2.3	1.3	4.3	.5	1.3	1.6	3.0	4.2	2.8
5000 and over	9.6	7.9	1.4	3.5	.9	.9	.4	.0	1.3	3.6	3.2	9.8
ALL LEVELS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities. Gross increase equals the sum of the increases in instalment debt for families having a net increase in such debt. Gross decrease equals the sum of the decreases in instalment debt for families having a net decrease in such debt.

<sup>b</sup> Less than .05 percent.

TABLE A-22  
 Average Increase in Instalment Debt of Non-Relief Families Increasing Such Debt  
 and Average Decrease in Instalment Debt of Non-Relief Families Decreasing  
 Such Debt, 1935-36, for Six Types of Commodity, by Income Level<sup>a</sup>

INCOME LEVEL	AUTOMOBILES		FURNITURE		ELECTRIC REFRIGERATORS		RADIOS		OTHER ELECTRIC EQUIPMENT		MISCELLANEOUS	
	Average In-crease	Average De-crease	Average In-crease	Average De-crease	Average In-crease	Average De-crease	Average In-crease	Average De-crease	Average In-crease	Average De-crease	Average In-crease	Average De-crease
Under \$500	\$ 33	..	\$ 44	\$ 56	\$ 87	\$ 37	\$ 33	\$ 10	\$ 16	\$ 23	\$ 20	\$ 3
500 — 1000	111	\$129	59	58	109	47	30	21	48	33	43	17
1000 — 1500	177	125	72	70	109	65	44	30	49	37	54	48
1500 — 2000	257	202	81	90	115	72	44	42	59	48	61	65
2000 — 2500	265	271	91	111	122	79	53	53	70	50	98	73
2500 — 3000	288	263	106	153	120	76	59	38	63	52	103	55
3000 — 4000	320	294	115	128	126	89	50	21	72	45	171	75
4000 — 5000	382	439	82	131	158	89	29	64	71	48	118	106
5000 and over	416	335	118	298	156	72	30	..	53	75	129	149
ALL LEVELS	\$259	\$242	\$ 76	\$ 86	\$115	\$73	\$41	\$35	\$56	\$44	\$ 66	\$ 58

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

TABLE A-23

Percent of Non-Relief Families Having a Net Change in Instalment 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		ALL COMMUNITIES
						FARMS		
Under \$500	3.1	20.5	12.9	17.5	11.8	14.3	8.2	11.9
500 — 1000	11.7	30.2	23.6	26.9	22.0	24.3	9.9	19.2
1000 — 1500	20.2	34.3	32.2	35.8	26.1	30.3	12.3	26.1
1500 — 2000	22.6	39.5	37.1	37.4	31.0	33.8	13.9	30.2
2000 — 2500	21.2	39.5	33.7	33.9	30.1	32.3	17.0	30.2
2500 — 3000	23.5	39.4	30.1	31.6	26.2	31.1	17.9	29.3
3000 — 4000	22.0	32.0	25.4	21.6	21.6	25.4	13.4	23.8
4000 — 5000	16.2	25.6	24.9	20.1	23.6	22.3	15.1	21.5
5000 and over	13.3	14.0	14.1	16.2	17.9	14.7	17.3	15.0
ALL LEVELS	18.6	33.6	28.3	30.5	24.0	27.5	11.5	23.6

<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 A-24

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Instalment 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	8.9	8.8	9.1	11.3
Large cities	26.7	26.5	26.9	18.7
Middle-sized cities	12.5	12.4	12.9	10.4
Small cities	21.1	21.2	21.0	16.4
Villages	18.7	19.0	18.1	18.4
Farms	12.1	12.1	12.0	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 A-25

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Instalment 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	8.6	9.8	7.9	17.1
Large cities	26.7	24.0	28.1	22.9
Middle-sized cities	11.0	11.2	10.9	10.7
Small cities	19.6	19.2	19.8	15.2
Villages	17.5	19.3	16.6	16.6
Farms	16.6	16.5	16.7	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 instalment debt for families having a net increase in such debt.

<sup>c</sup> Gross decrease equals the sum of the decreases in instalment 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 A-26

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

TYPE OF COMMUNITY	NET CHANGE	NET INCREASE	NET DECREASE
Metropolises	18.6	12.9	5.7
Large cities	33.6	23.5	10.1
Middle-sized cities	28.3	19.6	8.7
Small cities	30.5	21.5	9.0
Villages	24.0	17.1	6.9
Farms	11.5	8.1	3.4
ALL COMMUNITIES	23.6	16.6	7.0

<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 A-27

Average Increase in Instalment 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	\$106	\$ 49	\$ 27	\$ 32	\$ 66	\$ 47	\$131	\$ 72
500 — 1000	118	77	64	91	85	83	150	95
1000 — 1500	82	116	99	119	127	114	246	128
1500 — 2000	106	164	163	178	178	163	214	167
2000 — 2500	131	199	198	200	208	192	232	195
2500 — 3000	225	187	266	219	184	208	292	216
3000 — 4000	223	233	193	208	197	217	436	234
4000 — 5000	207	282	322	276	316	282	301	284
5000 and over	398	354	319	269	209	324	476	336
ALL LEVELS	\$147	\$152	\$134	\$139	\$139	\$143	\$207	\$151

<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 A-28

Average Decrease in Instalment 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 COMMUNITIES		ALL COMMUNITIES
						MUNI-TIES	FARMS	
Under \$500	\$ 92	\$ 38	\$ 24	\$ 17	\$ 30	\$ 31	\$ 59	\$ 38
500 — 1000	90	50	48	53	55	55	71	57
1000 — 1500	61	81	68	82	98	81	157	90
1500 — 2000	88	101	117	123	156	118	228	128
2000 — 2500	122	143	146	151	180	150	238	157
2500 — 3000	191	169	157	217	231	188	224	190
3000 — 4000	180	185	188	228	240	201	388	215
4000 — 5000	300	186	300	294	302	262	159	252
5000 and over	580	322	313	389	288	376	532	411
ALL LEVELS	\$130	\$109	\$105	\$112	\$130	\$115	\$168	\$123

<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 A-29

Percent of Non-Relief Families Having a Net Change in Instalment Debt, 1935-36, for Six Types of Commodity, by Type of Community<sup>a</sup> in the North Central Region

TYPE OF COMMUNITY	AUTO-MOBILES	FURNITURE	ELECTRIC REFRIGERATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCELLANEOUS
Metropolises	3.8	7.6	3.0	1.8	3.0	3.8
Large cities	8.4	12.8	5.6	2.9	6.4	3.8
Middle-sized cities	6.5	7.4	5.0	1.7	5.1	2.9
Small cities	8.1	9.5	5.9	2.6	6.6	3.1
Villages	6.8	3.0	2.2	1.2	3.7	4.7
Farms	5.7	.6	.1	.9	.2	3.4

<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 A-30

Percentage Distribution of Non-Relief Families Having a Net Change in Instalment Debt for Six Types of Commodity, and of All Non-Relief Families, 1935-36, by Type of Community<sup>a</sup> in the North Central Region

TYPE OF COMMUNITY	NON-RELIEF FAMILIES HAVING A NET CHANGE IN DEBT FOR						ALL NON-RELIEF FAMILIES <sup>b</sup>
	Automobiles	Furniture	Electric Refrigerators	Radios	Other Electric Equipment	Miscellaneous	
Metropolises	13.6	25.2	19.4	22.0	16.9	23.7	22.8
Large cities	22.1	31.4	26.7	26.2	26.7	17.5	16.8
Middle-sized cities	11.5	12.2	16.0	10.3	14.3	9.0	11.3
Small cities	21.1	23.0	27.9	23.3	27.2	14.1	16.6
Villages	16.3	6.7	9.5	9.8	14.0	19.6	15.3
Farms	15.4	1.5	.5	8.4	.9	16.1	17.2
ALL COMMUNITIES	100.0	100.0	100.0	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 A-31

Percent of Non-Relief Families Having a Net Change in Instalment 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	10.7	7.6	13.3	13.0	13.0	11.9
500 — 1000	24.7	16.5	20.6	18.4	25.2	19.2
1000 — 1500	27.5	22.3	32.1	26.2	33.6	26.1
1500 — 2000	27.1	25.4	37.6	34.8	42.1	30.2
2000 — 2500	24.3	22.5	41.0	32.7	40.3	30.2
2500 — 3000	22.7	24.4	38.8	33.0	37.4	29.3
3000 — 4000	15.7	20.6	29.0	29.5	29.7	23.8
4000 — 5000	12.8	18.7	28.8	23.6	23.7	21.5
5000 and over	14.8	11.6	22.4	13.5	16.2	15.0
ALL LEVELS	24.3	20.3	25.9	24.6	32.6	23.6

<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 A-32

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Instalment 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	6.7	6.8	6.7	6.5
North Central	42.9	43.6	41.1	49.5
South	33.7	32.7	36.3	30.5
Mountain and Plain	6.4	6.3	6.4	6.1
Pacific	10.3	10.6	9.5	7.4
ALL REGIONS	100.0	100.0	100.0	100.0

<sup>a</sup> For basis of regional classification, see Table A-31.

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



TABLE A-33

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Instalment 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	5.9	5.4	6.2	7.3
North Central	45.5	42.1	47.3	54.9
South	28.8	34.9	25.5	24.6
Mountain and Plain	7.3	7.6	7.2	5.2
Pacific	12.5	10.0	13.8	8.0
ALL REGIONS	100.0	100.0	100.0	100.0

<sup>a</sup> For basis of regional classification, see Table A-31.

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

<sup>c</sup> Gross decrease equals the sum of the decreases in instalment 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 A-34

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

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC
Under \$500	19.2	14.1	24.0	15.0	20.3
500 - 1000	26.7	26.8	38.6	26.7	25.1
1000 - 1500	18.8	30.2	53.3	41.7	34.5
1500 - 2000	24.1	33.1	56.5	47.8	44.7
2000 - 2500	20.8	35.4	50.5	40.8	43.8
2500 - 3000	22.3	34.9	52.9	45.9	39.7
3000 - 4000	16.6	32.5	35.3	38.8	28.5
4000 - 5000	9.8	24.8	30.2	28.9	22.6
5000 and over	15.1	12.6	29.0	16.1	19.6
ALL LEVELS	21.4	29.8	44.1	37.5	34.7

<sup>a</sup> 100,000 to 1,500,000 population.

<sup>b</sup> For basis of regional classification, see Table A-31.

TABLE A-35

Percent of Non-Relief Families Having a Net Change in Instalment Debt, 1935-36, in Middle-Sized Cities<sup>a</sup> of Five Regions,<sup>b</sup> by Income Level

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC
Under \$500	2.6	7.6	17.6	9.8	13.8
500 — 1000	30.1	17.4	29.7	25.2	38.2
1000 — 1500	38.8	25.1	45.1	47.8	40.9
1500 — 2000	33.0	29.3	44.5	48.9	56.0
2000 — 2500	34.1	25.1	48.3	49.9	46.2
2500 — 3000	27.5	19.3	43.2	55.8	53.5
3000 — 4000	21.3	15.1	38.2	37.8	37.2
4000 — 5000	25.8	8.0	42.9	41.1	28.1
5000 and over	26.6	7.0	18.3	20.7	9.9
ALL LEVELS	31.8	21.6	35.3	42.5	42.1

<sup>a</sup> 25,000 to 100,000 population.

<sup>b</sup> For basis of regional classification, see Table A-31.

TABLE A-36

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

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC
Under \$500	4.8	7.4	24.1	24.1	12.9
500 — 1000	27.9	17.4	40.9	33.8	31.8
1000 — 1500	30.7	29.2	52.7	36.8	40.2
1500 — 2000	28.9	33.2	45.8	43.7	46.7
2000 — 2500	26.5	26.2	44.6	39.5	50.0
2500 — 3000	21.0	27.5	35.8	47.0	36.3
3000 — 4000	14.2	16.0	22.5	36.4	39.5
4000 — 5000	12.4	28.9	21.6	35.5	43.2
5000 and over	12.4	7.1	18.2	32.8	26.8
ALL LEVELS	26.2	22.7	39.4	37.8	39.8

<sup>a</sup> 2,500 to 25,000 population.

<sup>b</sup> For basis of regional classification, see Table A-31.

TABLE A-37

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

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC
Under \$500	5.1	6.0	15.0	17.7	3.6
500 — 1000	10.8	18.4	27.8	21.1	24.8
1000 — 1500	26.9	20.2	33.7	25.6	34.9
1500 — 2000	27.0	22.5	38.0	34.6	40.5
2000 — 2500	18.4	20.3	40.6	32.9	30.1
2500 — 3000	21.5	14.4	37.3	20.3	31.7
3000 — 4000	9.6	13.1	26.9	21.6	28.2
4000 — 5000	7.7	14.3	32.5	8.3	23.3
5000 and over	7.7	9.5	22.6	.7	19.5
ALL LEVELS	20.2	18.1	29.3	25.1	30.6

<sup>a</sup> Less than 2,500 population.

<sup>b</sup> For basis of regional classification, see Table A-31.

TABLE A-38

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

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC
Under \$500	7.7	9.3	7.4	11.2	6.5
500 - 1000	18.6	10.9	8.9	9.5	11.7
1000 - 1500	18.2	11.9	13.1	9.2	11.5
1500 - 2000	17.5	13.1	15.5	9.8	13.9
2000 - 2500	14.7	16.1	21.3	8.1	16.9
2500 - 3000	18.2	16.2	21.8	5.6	22.9
3000 - 4000	15.0	7.1	20.5	16.7	16.1
4000 - 5000	12.5	14.9	18.8	6.2	3.3
5000 and over	10.4	22.1	21.4	5.5	4.2
ALL LEVELS	17.0	12.2	10.9	9.9	12.1

<sup>a</sup> For basis of regional classification, see Table A-31.

TABLE A-39

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

REGION	NET CHANGE	NET INCREASE	NET DECREASE
New England	24.3	17.2	7.1
North Central	20.3	14.5	5.8
South	25.9	17.6	8.3
Mountain and Plain	24.6	17.2	7.4
Pacific	32.6	23.6	9.0
ALL REGIONS	23.6	16.6	7.0

<sup>a</sup> For basis of regional classification, see Table A-31.

TABLE A-40

Percent of Non-Relief Families Having a Net Change in Instalment Debt for Six Types of Commodity, 1935-36,<sup>a</sup> by Region <sup>b</sup>

REGION	AUTO-MOBILES	FURNITURE	ELECTRIC REFRIGERATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCELLANEOUS
New England	6.0	12.9	3.1	2.6	3.9	4.2
North Central	5.9	9.2	4.3	2.2	4.5	3.6
South	11.0	19.9	11.9	5.7	7.4	3.6
Mountain and Plain	15.2	14.6	5.6	3.5	9.6	5.8
Pacific	11.0	12.5	7.8	4.9	11.2	3.4
ALL REGIONS	7.5	11.8	5.9	3.1	5.8	3.7

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

<sup>b</sup> For basis of regional classification, see Table A-31.



TABLE A-41  
 Percentage Distribution of Non-Relief Families Having a Net Change in Instalment Debt  
 for Six Types of Commodity, and of All Non-Relief Families, 1935-36,<sup>a</sup> by Region<sup>b</sup>

REGION	NON-RELIEF FAMILIES HAVING A NET CHANGE IN DEBT FOR						ALL NON-RELIEF FAMILIES <sup>c</sup>
	Automobiles	Furniture	Electric Refrigerators	Radios	Other Electric Equipment	Miscellaneous	
New England	6.8	9.2	4.4	7.0	5.6	9.5	8.4
North Central	48.8	48.8	45.8	49.4	49.5	60.9	62.2
South	24.9	28.6	34.5	31.4	21.8	16.4	17.1
Mountain and Plain	5.6	3.4	2.7	3.1	4.6	4.3	2.8
Pacific	13.9	10.0	12.6	15.1	18.5	8.9	9.5
ALL REGIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

<sup>b</sup> For basis of regional classification, see Table A-31.

<sup>c</sup> National Resources Committee, *Consumer Incomes in the United States* (1938) Table 24B, p. 101.

TABLE A-42

Percentage Distribution of the Net Increase in Instalment Debt for Non-Relief Families, 1935-36,<sup>a</sup> for Six Types of Commodity, by Region <sup>b</sup>

REGION	AUTO- MOBILES	FURNI- TURE	ELECTRIC REFRIGER- ATORS	RADIOS	OTHER ELECTRIC EQUIPMENT	MISCEL- LANEOUS
New England	5.9	7.6	5.3	6.4	5.8	9.0
North Central	54.5	25.3	55.0	53.2	45.9	68.5
South	18.7	53.4	23.6	25.4	21.5	12.1
Mountain and Plain	4.2	8.2	2.1	2.5	2.3	3.5
Pacific	16.7	5.5	14.0	12.5	24.5	6.9
ALL REGIONS	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

<sup>b</sup> For basis of regional classification, see Table A-31.

TABLE A-43  
 Percentage Distribution of Non-Relief Families Increasing Instalment Debt  
 and of Non-Relief Families Decreasing Such Debt, 1935-36,<sup>a</sup>  
 for Six Types of Commodity, by Region<sup>b</sup>

REGION	AUTOMOBILES		FURNITURE		ELECTRIC REFRIGERATORS		RADIOS		OTHER ELECTRIC EQUIPMENT		MISCELLANEOUS	
	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt	In-creasing Debt	De-creasing Debt
New England	6.5	7.4	8.5	10.3	4.4	4.5	6.9	7.2	5.9	5.3	10.4	6.7
North Central	50.3	43.9	48.1	49.1	49.2	39.1	43.6	44.7	51.1	43.3	61.7	56.9
South	23.8	29.1	30.8	25.9	29.7	43.8	32.4	27.0	20.6	25.9	17.5	13.6
Mountain and Plain	5.2	6.7	3.5	3.3	2.7	2.5	2.6	4.7	4.3	5.6	3.7	7.6
Pacific	14.2	12.9	9.1	11.4	14.0	10.1	14.5	16.4	18.1	19.9	6.7	15.2
ALL REGIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities.

<sup>b</sup> For regional classification, see Table A-31.

TABLE A-44  
 Percentage Distribution of Gross Increase and Gross Decrease in Instalment Debt  
 for Non-Relief Families, 1935-36,<sup>a</sup> for Six Types of Commodity, by Region<sup>b</sup>

REGION	AUTOMOBILES			FURNITURE			ELECTRIC REFRIGERATORS			RADIOS			OTHER ELECTRIC EQUIPMENT			MISCELLANEOUS		
	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	Gross De-crease	Gross In-crease	
New England	5.9	5.9	7.8	7.8	5.2	5.0	6.0	4.8	5.9	6.1	8.0	5.2	5.2	5.9	6.1	8.0	5.2	
North Central	51.7	44.3	50.4	57.2	51.1	43.6	50.7	42.7	45.5	45.1	65.9	59.2	51.1	43.6	45.1	65.9	59.2	
South	21.8	30.0	27.7	20.7	29.0	39.5	27.6	34.5	20.9	19.3	13.2	15.8	29.0	39.5	20.9	19.3	15.8	
Mountain and Plain	5.2	7.7	4.4	3.4	2.3	2.5	3.0	4.7	3.8	7.1	4.5	7.2	2.3	2.5	3.8	7.1	7.2	
Pacific	15.4	12.1	9.7	10.9	12.4	9.4	12.7	13.3	23.9	22.4	8.4	12.6	12.4	9.4	23.9	22.4	12.6	
ALL REGIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

<sup>a</sup> Based on data from metropolises, large cities and middle-sized cities. Gross increase is the sum of the increases in instalment debt for families having a net increase in such debt. Gross decrease is the sum of the decreases in instalment debt for families having a net decrease in such debt.

<sup>b</sup> For basis of regional classification, see Table A-31.