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APPENDIX C

Tables on Charge Account Debt

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 charge account debt obtained from the Study of Consumer Purchases, unless otherwise noted.

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Tables on Charge Account Debt

TABLE C-1

Percent of Non-Relief Families Having a Net Change in Charge Account 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 *
Under \$500	17.5	14.2	10.6
500 — 750	13.3	13.7	11.3
750 — 1000	12.6	15.4	13.4
1000 — 1250	10.6	12.7	13.2
1250 — 1500	10.2	10.0	10.8
1500 — 1750	10.4	8.6	9.1
1750 — 2000	9.6	6.4	7.3
2000 — 2500	9.3	8.1	9.5
2500 — 3000	9.3	4.4	5.2
3000 — 4000	7.9	3.4	4.8
4000 — 5000	7.2	1.1	1.6
5000 and over	6.7	2.0	3.2
ALL LEVELS	11.3	100.0	100.0
Estimated number of families (in thousands)		2,733	24,913

* National Resources Committee, *Consumer Incomes in the United States* (1938) Table 8, p. 25.

TABLE C-2

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

INCOME LEVEL	GROSS INCREASE ^a	GROSS DECREASE ^b	NET INCREASE ^c	AGGREGATE INCOME ^d
Under \$500	11.9	3.1	15.4	1.9
500 — 750	13.7	5.9	16.9	4.0
750 — 1000	14.6	9.8	16.5	6.6
1000 — 1250	11.5	12.3	11.2	8.3
1250 — 1500	8.1	11.0	6.9	8.3
1500 — 1750	7.8	13.1	5.6	8.2
1750 — 2000	5.6	8.5	4.5	7.5
2000 — 2500	8.7	10.4	8.0	11.8
2500 — 3000	5.3	8.0	4.2	8.0
3000 — 4000	4.0	8.8	2.1	9.0
4000 — 5000	1.7	3.6	.9	4.0
5000 and over	7.1	5.5	7.8	22.4
ALL LEVELS	100.0	100.0	100.0	100.0
Estimated amount (in millions)	\$158.1	\$45.8	\$112.3	\$44,359.9

^a Gross increase equals the sum of the increases in charge account debt for families having a net increase in such debt.

^b Gross decrease equals the sum of the decreases in charge account debt for families having a net decrease in such debt.

^c Net increase equals gross increase minus gross decrease.

^d Based on unpublished data obtained from the National Resources Committee on the distribution of aggregate income for non-relief families, 1935-36.

TABLE C-3

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

INCOME LEVEL	GROSS INCREASE ^a	GROSS DECREASE ^b	NET INCREASE ^c
Under \$500	2.26	.17	2.09
500 — 750	1.22	.15	1.07
750 — 1000	.79	.15	.64
1000 — 1250	.50	.16	.34
1250 — 1500	.35	.14	.21
1500 — 1750	.34	.17	.17
1750 — 2000	.27	.12	.15
2000 — 2500	.26	.09	.17
2500 — 3000	.24	.10	.14
3000 — 4000	.16	.10	.06
4000 — 5000	.15	.09	.06
5000 and over	.11	.03	.08
ALL LEVELS	.35	.10	.25

^a Gross increase equals the sum of the increases in charge account debt for families having a net increase in such debt.

^b Gross decrease equals the sum of the decreases in charge account debt for families having a net decrease in such debt.

^c Net increase equals gross increase minus gross decrease.

TABLE C-4

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

INCOME LEVEL	GROSS INCREASE ^a	GROSS DECREASE ^b	NET INCREASE ^c
Under \$500	12.88	.97	11.91
500 — 750	9.15	1.13	8.02
750 — 1000	6.24	1.19	5.05
1000 — 1250	4.70	1.50	3.20
1250 — 1500	3.43	1.37	2.06
1500 — 1750	3.26	1.63	1.63
1750 — 2000	2.81	1.25	1.56
2000 — 2500	2.81	.97	1.84
2500 — 3000	2.59	1.08	1.51
3000 — 4000	2.03	1.27	.76
4000 — 5000	2.09	1.25	.84
5000 and over	1.64	.45	1.19
ALL LEVELS	3.08	.88	2.20

^a Gross increase equals the sum of the increases in charge account debt for families having a net increase in such debt.

^b Gross decrease equals the sum of the decreases in charge account debt for families having a net decrease in such debt.

^c Net increase equals gross increase minus gross decrease.

TABLE C-5

Percent of Non-Relief Families Increasing Charge Account 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	16.3	1.2	16.1	6.3
500 — 750	11.7	1.6	14.9	8.8
750 — 1000	10.3	2.3	15.5	15.0
1000 — 1250	8.3	2.3	12.3	14.7
1250 — 1500	7.7	2.5	9.3	13.1
1500 — 1750	7.9	2.5	8.0	11.0
1750 — 2000	7.2	2.4	5.9	8.6
2000 — 2500	7.3	2.0	7.8	9.3
2500 — 3000	7.2	2.1	4.2	5.3
3000 — 4000	5.9	2.0	3.1	4.6
4000 — 5000	5.1	2.1	.9	1.6
5000 and over	5.6	1.1	2.0	1.7
ALL LEVELS	9.2	2.1	100.0	100.0
Estimated number of families (in thousands)			2,221	512

TABLE C-6

Average Increase in Charge Account Debt of Non-Relief Families Increasing Such Debt, Average Decrease in Charge Account 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 ^a	AVERAGE DECREASE	RATIO OF AVERAGE DECREASE TO AVERAGE INCOME ^a
Under \$500	\$ 53	17.0	\$ 45	14.4
500 - 1000	66	8.7	59	7.7
1000 - 1500	65	5.3	75	6.1
1500 - 2000	68	4.0	99	5.8
2000 - 2500	80	3.6	100	4.5
2500 - 3000	89	3.3	134	4.9
3000 - 4000	91	2.7	170	5.0
4000 - 5000	128	2.9	192	4.4
5000 and over	254	3.0	290	3.4
ALL LEVELS	\$ 71	4.4	\$ 89	5.5

^a 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 C-7

Percent of Non-Relief Families Having a Net Change in Charge Account Debt, 1935-36, in Six Types of Community,^a by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM COMMUNITIES	FARMS	ALL COMMUNITIES
Under \$500	6.3	12.4	13.4	19.5	20.4	16.6	18.9	17.5
500 — 1000	3.2	11.7	9.8	14.9	16.4	12.8	13.2	12.9
1000 — 1500	2.2	11.4	8.9	12.6	13.3	10.5	10.0	10.4
1500 — 2000	3.3	12.8	9.7	12.9	11.7	10.5	7.7	10.1
2000 — 2500	2.8	13.7	7.7	10.5	11.4	9.7	6.3	9.3
2500 — 3000	2.4	14.8	8.8	10.0	10.6	9.7	6.9	9.3
3000 — 4000	2.6	11.9	8.1	8.4	6.3	7.9	7.7	7.9
4000 — 5000	4.7	8.6	8.8	7.3	5.7	7.1	7.9	7.2
5000 and over	4.6	10.0	5.2	6.5	6.8	7.0	5.1	6.7
ALL LEVELS	3.1	12.2	9.4	13.1	13.9	11.1	12.0	11.3

^a 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 C-8

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Charge Account Debt, and of All Non-Relief Families, 1935-36, by Type of Community ^a

TYPE OF COMMUNITY	NON-RELIEF FAMILIES HAVING			ALL NON-RELIEF FAMILIES ^b
	Net Change	Net Increase	Net Decrease	
Metropolises	3.1	3.4	1.6	11.3
Large cities	20.2	20.7	18.0	18.7
Middle-sized cities	8.7	8.8	8.6	10.4
Small cities	19.0	19.9	15.0	16.4
Villages	22.7	22.8	22.2	18.4
Farms	26.3	24.4	34.6	24.8
ALL COMMUNITIES	100.0	100.0	100.0	100.0

^a 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.

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

TABLE C-9

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Charge Account Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Type of Community ^a

TYPE OF COMMUNITY	GROSS INCREASE ^b	GROSS DECREASE ^c	NET INCREASE ^d	AGGREGATE INCOME ^e
Metropolises	3.0	1.3	3.6	17.1
Large cities	20.7	15.2	23.0	22.9
Middle-sized cities	8.5	9.6	8.1	10.7
Small cities	18.8	14.7	20.4	15.2
Villages	22.2	20.2	23.0	16.6
Farms	26.8	39.0	21.9	17.5
ALL COMMUNITIES	100.0	100.0	100.0	100.0

^a 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.

^b Gross increase equals the sum of the increases in charge account debt for families having a net increase in such debt.

^c Gross decrease equals the sum of the decreases in charge account debt for families having a net decrease in such debt.

^d Net increase equals gross increase minus gross decrease.

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

TABLE C-10

Percent of Non-Relief Families Having a Net Change,
Net Increase or Net Decrease in Charge Account Debt,
1935-36, by Type of Community^a

TYPE OF COMMUNITY	NET CHANGE	NET INCREASE	NET DECREASE
Metropolises	3.1	2.8	.3
Large cities	12.2	10.2	2.0
Middle-sized cities	9.4	7.7	1.7
Small cities	13.1	11.2	1.9
Villages	13.9	11.4	2.5
Farms	12.0	9.1	2.9
ALL COMMUNITIES	11.3	9.2	2.1

^a 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 C-11

Average Increase in Charge Account Debt of Non-Relief Families Increasing Such Debt, 1935-36, in Six Types of Community,^a by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM COMMUNITIES		ALL COMMUNITIES
						FARMS		
Under \$500	\$ 46	\$ 40	\$ 41	\$ 62	\$ 40	\$ 47	\$ 60	\$ 53
500 — 1000	54	61	72	62	63	63	73	66
1000 — 1500	45	52	51	59	69	59	89	65
1500 — 2000	52	54	66	62	91	66	90	68
2000 — 2500	81	58	80	85	96	76	121	80
2500 — 3000	82	58	125	85	108	81	185	89
3000 — 4000	55	70	122	124	78	86	132	91
4000 — 5000	46	131	111	147	126	114	278	128
5000 and over	109	373	155	161	134	252	276	254
ALL LEVELS	\$ 61	\$ 71	\$ 69	\$ 67	\$ 69	\$ 68	\$ 77	\$ 71

^a 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 C-12

Average Decrease in Charge Account Debt of Non-Relief Families Decreasing Such Debt, 1935-36, in Six Types of Community,^a by Income Level

INCOME LEVEL	METROPOLISES	LARGE CITIES	MIDDLE-SIZED CITIES	SMALL CITIES	VILLAGES	ALL NON-FARM COMMUNITIES		ALL COMMUNITIES
						FARMS		
Under \$500	\$ 29	..	\$ 24	\$ 25	\$ 60	\$ 45
500 - 1000	..	\$ 29	47	\$ 38	46	42	75	59
1000 - 1500	\$ 20	38	102	65	58	59	103	75
1500 - 2000	14	103	103	83	99	93	117	99
2000 - 2500	46	83	76	126	118	97	117	100
2500 - 3000	49	94	223	101	142	124	181	134
3000 - 4000	242	97	101	161	299	150	253	170
4000 - 5000	221	84	321	220	313	154	317	192
5000 and over	99	112	234	200	478	277	357	290
ALL LEVELS	\$ 70	\$ 75	\$101	\$ 88	\$ 81	\$ 83	\$101	\$ 89

^a 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 C-13

Percent of Non-Relief Families Having a Net Change in Charge Account Debt, 1935-36, in Five Regions,^a by Income Level

INCOME LEVEL	NEW ENGLAND	NORTH CENTRAL	SOUTH	MOUNTAIN AND PLAIN	PACIFIC	ALL REGIONS
Under \$500	1.1	12.8	19.9	23.4	19.9	17.5
500 — 1000	9.8	9.5	15.6	19.3	17.9	12.9
1000 — 1500	8.3	7.8	13.8	15.9	16.5	10.4
1500 — 2000	9.3	7.8	14.2	13.6	12.1	10.1
2000 — 2500	8.7	6.3	14.2	12.5	13.2	9.3
2500 — 3000	8.4	6.3	15.4	12.8	11.5	9.3
3000 — 4000	8.2	5.7	10.4	14.7	9.5	7.9
4000 — 5000	3.6	5.4	9.3	13.4	8.0	7.2
5000 and over	6.8	6.8	6.0	15.6	3.3	6.7
ALL LEVELS	8.4	8.1	15.3	16.8	14.4	11.3

^a 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 C-14

Percentage Distribution of Non-Relief Families Having a Net Change, Net Increase or Net Decrease in Charge Account Debt, and of All Non-Relief Families, 1935-36, by Region ^a

REGION	NON-RELIEF FAMILIES HAVING			ALL NON-RELIEF FAMILIES ^b
	Net Change	Net Increase	Net Decrease	
New England	4.8	4.8	5.0	6.5
North Central	35.4	34.9	38.1	49.5
South	41.3	42.3	36.7	30.5
Mountain and Plain	9.1	8.9	9.6	6.1
Pacific	9.4	9.1	10.6	7.4
ALL REGIONS	100.0	100.0	100.0	100.0

^a For regional classification, see Table C-13.

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

TABLE C-15

Percentage Distribution of Gross Increase, Gross Decrease and Net Increase in Charge Account Debt for Non-Relief Families, and of the Aggregate Income of All Non-Relief Families, 1935-36, by Region ^a

REGION	GROSS INCREASE ^b	GROSS DECREASE ^c	NET INCREASE ^d	AGGREGATE INCOME ^e
New England	4.6	4.9	4.5	7.3
North Central	38.7	37.4	39.2	54.9
South	34.1	33.0	34.6	24.6
Mountain and Plain	13.4	14.9	12.8	5.2
Pacific	9.2	9.8	8.9	8.0
ALL REGIONS	100.0	100.0	100.0	100.0

^a For regional classification, see Table C-13.

^b Gross increase equals the sum of the increases in charge account debt for families having a net increase in such debt.

^c Gross decrease equals the sum of the decreases in charge account debt for families having a net decrease in such debt.

^d Net increase equals gross increase minus gross decrease.

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

TABLE C-16

Percent of Non-Relief Families Having a Net Change,
Net Increase or Net Decrease in Charge Account Debt,
1935-36, by Region ^a

REGION	NET CHANGE	NET INCREASE	NET DECREASE
New England	8.4	6.8	1.6
North Central	8.1	6.5	1.6
South	15.3	12.8	2.5
Mountain and Plain	16.8	13.5	3.3
Pacific	14.4	11.4	3.0
ALL REGIONS	11.3	9.2	2.1

^a For regional classification, see Table C-13.