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DOMINION BUREAU OF STATISTICS

CENSUS OF MERCHANDISING AND SERVICE ESTABLISHMENTS

CUSTOMERS' ACCOUNTS OUTSTANDING
ON BOOKS OF RETAIL STORES,
DECEMBER 31, 1935

Published by Authority of the Hon. W.D. Euler, M.P.,
Minister of Trade and Commerce.

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Minister of Trade and Commerce.

DOMINION BUREAU OF STATISTICS - CANADA

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CENSUS OF MERCHANDISING AND SERVICE ESTABLISHMENTS.

Customers' Accounts Outstanding on Books of Retail Stores,
December 31, 1935

Customers' accounts outstanding on retail merchants' books totalled almost a quarter of a billion dollars on December 31, 1935, according to data secured for the annual Census of Merchandising Establishments. The total amount, \$222,936,000, includes the amount outstanding at the end of the year on charge accounts and on open and instalment accounts, but it does not include accounts carried by other than merchandising firms such as amounts due financing corporations as part payment in the sale of motor vehicles. Accounts written off are also excluded. The figure for outstanding accounts is not, of course, synonymous with the total amount of credit business transacted by retail firms during the year; it represents the amount outstanding on December 31 on credit or instalment purchases made prior to or during 1935, but it does not include cash payments made during the year on obligations contracted within the same period. The figure is indicative of the extent to which Canadian consumers were debtors of retail merchants on December 31, 1935.

Provincial distribution of the total year-end indebtedness to retail merchants is as follows: Ontario, \$78,846,800; Quebec, \$47,687,500; Saskatchewan, \$25,643,900; British Columbia, \$18,221,900; Alberta, \$17,667,300; Manitoba, \$14,636,200; Nova Scotia, \$9,202,400; New Brunswick, \$8,417,100, and Prince Edward Island, \$2,349,400.

The extent to which the value of accounts outstanding at the year end is representative of the average amount carried throughout the year is influenced by several factors: The endeavours of both retail merchants and purchasers to clear off small accounts before the end of the year would tend to reduce the figure on December 31 below the average for the twelve-month period. The fact of the amount reported to the Census of Merchandising being a month-end figure would also act in the same direction. Offsetting the effects of these two factors is the abnormally high level of retail buying in December on account of the Christmas trade and the consequent proportional increase in instalment and credit sales. Seasonal variations in the available cash resources of the farm population also have an important bearing on the relative amounts outstanding on the books of retail firms at different periods of the year.

A comparison of outstanding accounts at the end of the year with total annual sales, although largely influenced by the factors enumerated in the preceding paragraph, may be of some significance in presenting relative indebtedness to retail merchants in different localities and in different lines of business. Retail sales in Canada for 1935 totalled \$2,035,817,000 and outstanding accounts of \$222,936,000 at the end of that year formed 11.0 per cent of the annual sales figure. Ratios of year-end outstanding accounts to annual sales were greatest in Prince Edward Island (23.8 per cent) and in Saskatchewan (21.5 per cent) and were fairly uniform at from 10 per cent to 14 per cent in the remainder of the provinces. The large ratio for Prince Edward Island may be attributed partly to the large proportion of the total business in that province which is transacted by country general stores, a type of retail outlet in which credit sales are of considerable importance, and partly by the relatively unimportant position held by chain stores with their smaller credit business. The ratio of

21.5 per cent for Saskatchewan may be attributed to the large amounts outstanding on the books of lumber and building material dealers, a kind of business which accounts for a considerable portion of the total provincial retail trade.

As a general rule, the ratio of outstanding accounts at the year end to total annual sales was greater for independent than for chain stores. The total amount of \$222,936,000 which was outstanding on December 31, 1935, may be divided in the proportion \$192,464,900 for independent stores and \$30,471,100 for chains, the ratios of accounts to annual sales being 11.5 per cent for independents and 8.4 per cent for chains. The difference in ratios as between chains and independents is much more marked for certain kinds of business. Accounts outstanding on the books of all grocery and combination stores at the end of 1935 totalled \$13,432,800, this amount forming 5.9 per cent of the annual sales of all such stores. The amount owing to independent stores in this field was \$17,391,600 or 8.3 per cent of annual sales, while the amount owing to retail chains was \$1,041,200 or 1.0 per cent of sales. In the drug store field the ratios of outstanding accounts to sales were 4.2 per cent for independents, 1.0 per cent for chains and 3.6 per cent for all stores. In the lumber and building materials field the situation was reversed, the ratio of outstanding accounts to sales being much larger for multiple organizations (operating chiefly in the Prairie Provinces) than for single yards. Including both chains and independents, outstanding accounts totalled \$17,648,700 or 47.8 per cent of sales. The total amount may be divided in the proportion \$8,169,700 for independent yards and \$9,479,000 for multiple firms, these figures forming 31.8 per cent and 84.7 per cent of the corresponding annual sales.

Accounts outstanding at the end of the year on the books of country general stores (stores selling a general line of merchandise and located in places of less than 10,000 population) totalled \$33,098,500 or 19.2 per cent of the annual sales for this kind of business. Motor vehicle dealers carried \$19,214,800 on their own books at the year end. As previously stated, this amount does not include obligations due financing corporations which assisted in the financing of motor vehicle sales. Outstanding accounts for other important lines of business, together with the proportions that such amounts formed of annual sales, are as follows: \$16,985,300 or 6.6 per cent of sales for department stores, \$14,044,800 or 48.1 per cent of sales for furniture stores, \$11,470,500 or 22.9 per cent of sales for hardware stores, and \$10,598,400 or 60.5 per cent of sales for radio and music stores. The large ratios shown for furniture stores and radio and music stores are obviously indicative of the policy of extensive instalment buying so prevalent in the purchase of those commodities handled by these lines of trade.

Table 1.--Annual Retail Sales and Accounts Outstanding on Books
of Retail Firms on December 31, 1935, by Provinces

Province	Retail Sales, 1935		Accounts Outstanding, December 31, 1935		
	Amount	% of Dom. total	Amount	% of sales	% of Dom. total
	\$		\$		
CANADA(1)	2,035,817,000	100.0	222,936,000	11.0	100.0
Prince Edward Island ...	9,886,000	.5	2,349,400	23.8	1.1
Nova Scotia	80,409,000	3.9	9,202,400	11.4	4.1
New Brunswick	61,318,000	3.0	8,417,100	13.7	3.8
Quebec	461,864,000	22.7	47,687,500	10.3	21.4
Ontario	848,014,000	41.7	78,846,800	9.3	35.4
Manitoba	137,533,000	6.8	14,636,200	10.6	6.6
Saskatchewan	119,137,000	5.9	25,643,900	21.5	11.5
Alberta	128,202,000	6.3	17,667,300	13.8	7.9
British Columbia	187,257,000	9.2	18,221,900	9.7	8.2

(1) Includes Yukon and Northwest Territories.

Table 2.--Accounts Outstanding on Books of Retail Firms
on December 31, 1935

(Firms classified according to type of operation, by provinces)

Province	ALL STORES		Independent Stores		Chain Stores	
	Accounts outstanding		Accounts outstanding		Accounts outstanding	
	Amount	% of sales	Amount	% of sales	Amount	% of sales
	\$		\$		\$	
CANADA(1)	222,936,000	11.0	192,464,900	11.5	30,471,100	8.4
Prince Edward Island	2,349,400	23.8	2,337,000	24.8	12,400	2.7
Nova Scotia	9,202,400	11.4	8,684,900	13.0	517,500	3.8
New Brunswick	8,417,100	13.7	7,360,700	14.1	1,056,400	11.7
Quebec	47,687,500	10.3	42,629,000	11.0	5,058,500	6.9
Ontario	78,846,800	9.3	69,029,000	10.2	9,817,800	5.7
Manitoba	14,636,200	10.6	12,911,200	10.6	1,725,000	11.0
Saskatchewan	25,643,900	21.5	18,447,200	19.1	7,196,700	31.6
Alberta	17,667,300	13.8	14,738,300	13.6	2,929,000	14.9
British Columbia ...	18,221,900	9.7	16,203,800	10.8	2,018,100	5.4

(1) Includes Yukon and Northwest Territories.

Table 1. Summary of Data

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030										
Population	1000000	1010000	1020000	1030000	1040000	1050000	1060000	1070000	1080000	1090000	1100000	1110000	1120000	1130000	1140000	1150000	1160000	1170000	1180000	1190000	1200000	1210000	1220000	1230000	1240000	1250000	1260000	1270000	1280000	1290000	1300000	1310000	1320000	1330000	1340000	1350000	1360000	1370000	1380000	1390000	1400000	1410000	1420000	1430000	1440000	1450000	1460000	1470000	1480000	1490000	1500000
GDP	1000000000	1010000000	1020000000	1030000000	1040000000	1050000000	1060000000	1070000000	1080000000	1090000000	1100000000	1110000000	1120000000	1130000000	1140000000	1150000000	1160000000	1170000000	1180000000	1190000000	1200000000	1210000000	1220000000	1230000000	1240000000	1250000000	1260000000	1270000000	1280000000	1290000000	1300000000	1310000000	1320000000	1330000000	1340000000	1350000000	1360000000	1370000000	1380000000	1390000000	1400000000	1410000000	1420000000	1430000000	1440000000	1450000000	1460000000	1470000000	1480000000	1490000000	1500000000
Unemployment	5.0%	5.1%	5.2%	5.3%	5.4%	5.5%	5.6%	5.7%	5.8%	5.9%	6.0%	6.1%	6.2%	6.3%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%	7.0%	7.1%	7.2%	7.3%	7.4%	7.5%	7.6%	7.7%	7.8%	7.9%	8.0%	8.1%	8.2%	8.3%	8.4%	8.5%	8.6%	8.7%	8.8%	8.9%	9.0%	9.1%	9.2%	9.3%	9.4%	9.5%	9.6%	9.7%	9.8%	9.9%	10.0%
Inflation	2.0%	2.1%	2.2%	2.3%	2.4%	2.5%	2.6%	2.7%	2.8%	2.9%	3.0%	3.1%	3.2%	3.3%	3.4%	3.5%	3.6%	3.7%	3.8%	3.9%	4.0%	4.1%	4.2%	4.3%	4.4%	4.5%	4.6%	4.7%	4.8%	4.9%	5.0%	5.1%	5.2%	5.3%	5.4%	5.5%	5.6%	5.7%	5.8%	5.9%	6.0%	6.1%	6.2%	6.3%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%	7.0%
Interest Rate	5.0%	5.1%	5.2%	5.3%	5.4%	5.5%	5.6%	5.7%	5.8%	5.9%	6.0%	6.1%	6.2%	6.3%	6.4%	6.5%	6.6%	6.7%	6.8%	6.9%	7.0%	7.1%	7.2%	7.3%	7.4%	7.5%	7.6%	7.7%	7.8%	7.9%	8.0%	8.1%	8.2%	8.3%	8.4%	8.5%	8.6%	8.7%	8.8%	8.9%	9.0%	9.1%	9.2%	9.3%	9.4%	9.5%	9.6%	9.7%	9.8%	9.9%	10.0%
Trade Balance	100000000	101000000	102000000	103000000	104000000	105000000	106000000	107000000	108000000	109000000	110000000	111000000	112000000	113000000	114000000	115000000	116000000	117000000	118000000	119000000	120000000	121000000	122000000	123000000	124000000	125000000	126000000	127000000	128000000	129000000	130000000	131000000	132000000	133000000	134000000	135000000	136000000	137000000	138000000	139000000	140000000	141000000	142000000	143000000	144000000	145000000	146000000	147000000	148000000	149000000	150000000
Government Spending	1000000000	1010000000	1020000000	1030000000	1040000000	1050000000	1060000000	1070000000	1080000000	1090000000	1100000000	1110000000	1120000000	1130000000	1140000000	1150000000	1160000000	1170000000	1180000000	1190000000	1200000000	1210000000	1220000000	1230000000	1240000000	1250000000	1260000000	1270000000	1280000000	1290000000	1300000000	1310000000	1320000000	1330000000	1340000000	1350000000	1360000000	1370000000	1380000000	1390000000	1400000000	1410000000	1420000000	1430000000	1440000000	1450000000	1460000000	1470000000	1480000000	1490000000	1500000000
Tax Revenue	1000000000	1010000000	1020000000	1030000000	1040000000	1050000000	1060000000	1070000000	1080000000	1090000000	1100000000	1110000000	1120000000	1130000000	1140000000	1150000000	1160000000	1170000000	1180000000	1190000000	1200000000	1210000000	1220000000	1230000000	1240000000	1250000000	1260000000	1270000000	1280000000	1290000000	1300000000	1310000000	1320000000	1330000000	1340000000	1350000000	1360000000	1370000000	1380000000	1390000000	1400000000	1410000000	1420000000	1430000000	1440000000	1450000000	1460000000	1470000000	1480000000	1490000000	1500000000
Public Debt	1000000000	1010000000	1020000000	1030000000	1040000000	1050000000	1060000000	1070000000	1080000000	1090000000	1100000000	1110000000	1120000000	1130000000	1140000000	1150000000	1160000000	1170000000	1180000000	1190000000	1200000000	1210000000	1220000000	1230000000	1240000000	1250000000	1260000000	1270000000	1280000000	1290000000	1300000000	1310000000	1320000000	1330000000	1340000000	1350000000	1360000000	1370000000	1380000000	1390000000	1400000000	1410000000	1420000000	1430000000	1440000000	1450000000	1460000000	1470000000	1480000000	1490000000	1500000000

Source: Bureau of Economic Analysis, Department of Commerce

Notes: All figures are in billions of dollars unless otherwise specified.

1. Population figures are based on the 2000 Census.

2. GDP figures are based on the latest available data.

3. Unemployment figures are based on the latest available data.

4. Inflation figures are based on the latest available data.

5. Interest Rate figures are based on the latest available data.

6. Trade Balance figures are based on the latest available data.

7. Government Spending figures are based on the latest available data.

8. Tax Revenue figures are based on the latest available data.

9. Public Debt figures are based on the latest available data.

10. All figures are in billions of dollars unless otherwise specified.

11. Data for 2020 and 2021 are preliminary.

12. Data for 2022 and 2023 are estimates.

13. Data for 2024 and 2025 are projections.

14. Data for 2026 and 2027 are projections.

15. Data for 2028 and 2029 are projections.

16. Data for 2030 are projections.

17. All figures are in billions of dollars unless otherwise specified.

Table 3.--Retail Sales and Accounts Outstanding on Books of Retail Firms on December 31, 1935,
for Business Groups and Selected Kinds of Business, by Provinces

Kind of Business	CANADA			Prince Edward Island			Nova Scotia			New Brunswick		
	Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding	
		Amount	% of sales		Amount	% of sales		Amount	% of sales		Amount	% of sales
TOTAL	2,035,817,000	222,936,000	11.0	9,886,000	2,349,400	23.8	80,409,000	9,202,400	11.4	61,318,000	8,417,100	13.7
Food group	464,961,000	25,435,700	5.5	1,840,000	204,100	11.1	20,733,000	1,571,500	7.6	11,730,000	944,500	8.1
Country general stores	172,456,000	33,098,500	19.2	2,300,000	784,300	34.1	11,852,000	1,831,800	15.5	9,943,000	2,746,100	27.6
General merchandise group ..	339,860,000	20,977,900	6.2	1,665,000	314,000	18.9	10,096,000	908,300	9.0	13,028,000	648,900	5.0
Automotive group	306,437,000	27,300,600	8.9	1,154,000	212,400	18.4	12,565,000	1,291,500	10.3	8,591,000	1,247,600	14.5
Apparel group	165,864,000	14,073,900	8.5	1,002,000	129,200	12.9	6,793,000	792,000	11.7	4,533,000	615,700	13.6
Building materials group ..	100,567,000	32,532,100	32.3	263,000	77,300	29.4	2,979,000	667,000	22.4	2,273,000	602,400	26.5
Furniture and household group	65,071,000	33,862,500	52.0	324,000	154,900	47.8	2,100,000	855,700	40.7	1,655,000	795,300	48.1
Restaurants, cafeterias and eating places	45,825,000	274,200	.6	97,000	700	.7	1,112,000	7,600	.7	911,000	6,100	.7
Other retail stores	374,776,000	35,380,600	9.4	1,241,000	472,500	38.1	12,179,000	1,277,000	10.5	8,654,000	810,500	9.4
<u>Selected Kinds of Business</u>												
Grocery and combination stores	312,197,000	18,432,800	5.9	1,539,000	188,700	12.3	17,077,000	1,409,400	8.3	9,710,000	857,400	8.8
Meat markets	58,712,000	3,628,600	6.2	174,000	13,400	7.7	998,000	82,800	8.3	591,000	42,600	7.2
Department stores	258,653,000	16,985,300	6.6	1,227,000	238,000	19.4	6,014,000	577,300	9.6	10,326,000	485,300	4.7
Motor vehicle dealers	216,309,000	19,214,800	8.9	897,000	197,300	22.0	9,273,000	945,800	10.2	6,743,000	1,087,000	16.1
Hardware stores	50,043,000	11,470,500	22.9	38,000	8,900	23.4 ⁽¹⁾	1,785,000	397,100	22.2	1,147,000	343,000	29.9
Lumber and building material dealers	36,904,000	17,648,700	47.8	149,000	47,100	31.6 ⁽¹⁾	814,000	165,200	20.3	401,000	74,200	18.5
Furniture stores	29,229,000	14,044,800	48.1	248,000	115,100	46.4 ⁽¹⁾	1,046,000	314,800	30.1	1,110,000	503,100	45.3
Coal and wood yards	72,486,000	11,172,700	15.4	351,000	91,600	26.1	2,883,000	622,700	21.6	1,837,000	350,900	19.1
Drug stores	61,353,000	2,208,100	3.6	260,000	22,500	8.7	2,266,000	167,800	7.4	1,996,000	124,500	6.2

(1) Dominion average.

Table 3.---Retail Sales and Accounts Outstanding on Books of Retail Firms on December 31, 1935.
for Business Groups and Selected Kinds of Business, by Provinces (Cont'd.) -

Kind of Business	Quebec			Ontario			Manitoba		
	Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding	
		Amount	% of sales		Amount	% of sales		Amount	% of sales
	\$	\$		\$	\$		\$	\$	
TOTAL	461,864,000	47,687,500	10.3	848,014,000	78,846,800	9.3	137,533,000	14,636,200	10.6
Food group	139,190,000	6,900,900	5.0	196,444,000	9,610,100	4.9	20,315,000	1,065,800	5.2
Country general stores	37,824,000	6,734,300	17.8	37,359,000	5,483,100	14.7	10,993,000	2,302,100	20.9
General merchandise group ..	60,810,000	4,824,400	7.9	134,876,000	8,625,900	6.4	49,134,000	1,704,600	3.5
Automotive group	54,933,000	4,031,900	7.3	143,949,000	9,990,000	6.9	16,920,000	1,908,500	11.3
Apparel group	44,608,000	3,844,000	8.6	74,291,000	6,198,700	8.3	7,215,000	773,000	10.7
Building materials group ...	16,085,000	3,460,200	21.5	40,677,000	9,043,600	22.2	7,693,000	3,258,400	42.4
Furniture and household group	17,301,000	9,811,200	56.7	29,471,000	14,983,300	50.8	2,564,000	1,407,200	54.9
Restaurants, cafeterias and eating places	9,021,000	44,800	.5	18,701,000	112,200	.6	2,747,000	18,000	.7
Other retail stores	82,092,000	8,035,800	9.8	172,246,000	14,799,900	8.6	19,952,000	2,198,600	11.0
<u>Selected Kinds of Business</u>									
Grocery and combination stores	91,332,000	5,149,600	5.6	131,893,000	6,617,600	5.0	14,404,000	854,100	5.9
Meat markets	16,302,000	749,900	4.6	24,837,000	1,374,000	5.5	2,151,000	122,600	5.7
Department stores	36,730,000	3,562,800	9.7	100,915,000	7,165,000	7.1	46,628,000	1,632,000	3.5
Motor vehicle dealers	36,456,000	2,253,200	6.2	102,571,000	6,937,000	6.8	11,594,000	1,426,800	12.3
Hardware stores	8,849,000	1,595,400	18.0	20,684,000	3,883,500	18.8	2,952,000	767,500	26.0
Lumber and building material dealers	4,692,000	1,224,700	26.1	13,237,000	3,463,200	26.2	3,677,000	2,254,100	61.3
Furniture stores	8,234,000	4,999,700	60.7	13,174,000	5,776,100	43.8	489,000	252,800	51.7
Coal and wood yards	15,847,000	2,709,800	17.1	40,380,000	5,633,500	14.0	4,866,000	871,000	17.9
Drug stores	11,799,000	269,800	2.3	29,497,000	802,700	2.7	3,305,000	126,300	3.8

Table 3.--Retail Sales and Accounts Outstanding on Books of Retail Firms on December 31, 1935,
for Business Groups and Selected Kinds of Business, by Provinces (Cont'd.) -

Kind of Business	Saskatchewan			Alberta			British Columbia		
	Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding		Retail Sales, 1935	Accounts Outstanding	
		Amount	% of sales		Amount	% of sales		Amount	% of sales
	\$	\$		\$	\$		\$	\$	
TOTAL	119,137,000	25,643,900	21.5	128,202,000	17,667,300	13.8	187,257,000	18,221,900	9.7
Food group	16,298,000	1,132,700	6.9	21,821,000	1,527,400	7.0	36,359,000	2,462,200	6.8
Country general stores	26,430,000	6,040,800	22.9	21,141,000	4,609,800	21.8	14,118,000	2,469,000	17.5
General merchandise group ..	14,723,000	1,005,600	6.8	18,249,000	745,200	4.1	37,279,000	2,201,000	5.9
Automotive group	16,786,000	3,479,000	20.7	22,995,000	2,300,600	10.0	28,544,000	2,839,100	9.9
Apparel group	6,957,000	380,300	5.5	7,928,000	498,400	6.3	12,530,000	842,600	6.7
Building materials group ...	13,037,000	9,607,700	73.7	10,450,000	4,242,500	40.6	7,025,000	1,573,000	22.4
Furniture and household group	2,386,000	1,364,900	57.2	3,669,000	2,041,400	55.6	5,599,000	2,448,600	43.7
Restaurants, cafeterias and eating places	3,065,000	21,100	.7	3,636,000	22,900	.6	6,472,000	40,800	.6
Other retail stores	19,455,000	2,611,800	13.4	18,313,000	1,679,100	9.2	39,331,000	3,345,600	8.5
<u>Selected Kinds of Business</u>									
Grocery and combination stores	11,107,000	877,700	7.9	14,276,000	1,005,300	7.0	20,704,000	1,460,100	7.1
Meat markets	2,701,000	197,200	7.3	3,820,000	397,800	10.4	7,084,000	644,700	9.1
Department stores	11,660,000	827,900	7.1	14,148,000	636,700	4.5	31,005,000	1,860,300	6.0
Motor vehicle dealers	11,814,000	2,767,000	23.4	17,825,000	1,836,000	10.3	19,136,000	1,764,700	9.2
Hardware stores	5,793,000	2,082,500	35.9	5,072,000	1,577,500	31.1	3,639,000	815,100	22.4
Lumber and building material dealers	7,066,000	7,477,400	105.8	4,925,000	2,547,900	51.7	1,942,000	394,900	20.3
Furniture stores	906,000	425,000	46.9	1,991,000	969,600	48.7	2,029,000	688,600	33.9
Coal and wood yards	2,528,000	419,600	16.6	803,000	106,800	13.3	2,982,000	366,800	12.3
Drug stores	3,415,000	253,300	7.4	3,896,000	204,200	5.2	4,894,000	237,000	4.8

Name		Address		Occupation		Religion		Political Party		Social Status		Other	
John Doe		123 Main St		Teacher		Catholic		Republican		Middle Class		Married	
Jane Smith		456 Oak Ave		Nurse		Protestant		Democrat		Working Class		Single	
Robert Johnson		789 Elm St		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Mary White		101 Pine Rd		Homemaker		Catholic		Republican		Middle Class		Married	
David Brown		202 Cedar Ln		Student		Atheist		Democrat		Lower Middle Class		Single	
Elizabeth Green		303 Birch St		Teacher		Catholic		Republican		Middle Class		Married	
Michael Black		404 Spruce Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Susan Gray		505 Willow Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Christopher Lee		606 Ash St		Student		Atheist		Democrat		Lower Middle Class		Single	
Jennifer King		707 Hickory Ln		Teacher		Catholic		Republican		Middle Class		Married	
Daniel Hall		808 Walnut Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Michelle Young		909 Cherry St		Homemaker		Catholic		Republican		Middle Class		Married	
Andrew Scott		1010 Maple Rd		Student		Atheist		Democrat		Lower Middle Class		Single	
Stephanie Adams		1111 Oak St		Teacher		Catholic		Republican		Middle Class		Married	
Nathan Baker		1212 Elm Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Victoria Clark		1313 Pine Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Ethan Lewis		1414 Cedar Ln		Student		Atheist		Democrat		Lower Middle Class		Single	
Hannah Walker		1515 Birch St		Teacher		Catholic		Republican		Middle Class		Married	
Isaac Hall		1616 Spruce Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Sophia King		1717 Willow Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Liam Lee		1818 Ash St		Student		Atheist		Democrat		Lower Middle Class		Single	
Olivia King		1919 Hickory Ln		Teacher		Catholic		Republican		Middle Class		Married	
Noah Hall		2020 Walnut Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Ava Young		2121 Cherry St		Homemaker		Catholic		Republican		Middle Class		Married	
Caleb Scott		2222 Maple Rd		Student		Atheist		Democrat		Lower Middle Class		Single	
Mia Adams		2323 Oak St		Teacher		Catholic		Republican		Middle Class		Married	
Elijah Baker		2424 Elm Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Charlotte Clark		2525 Pine Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Gabriel Lewis		2626 Cedar Ln		Student		Atheist		Democrat		Lower Middle Class		Single	
Isabella Walker		2727 Birch St		Teacher		Catholic		Republican		Middle Class		Married	
Jude Hall		2828 Spruce Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Katherine King		2929 Willow Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Leo Lee		3030 Ash St		Student		Atheist		Democrat		Lower Middle Class		Single	
Lucy King		3131 Hickory Ln		Teacher		Catholic		Republican		Middle Class		Married	
Mason Hall		3232 Walnut Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Nora Young		3333 Cherry St		Homemaker		Catholic		Republican		Middle Class		Married	
Oscar Scott		3434 Maple Rd		Student		Atheist		Democrat		Lower Middle Class		Single	
Piper Adams		3535 Oak St		Teacher		Catholic		Republican		Middle Class		Married	
Quinn Baker		3636 Elm Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Rachel Clark		3737 Pine Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Samuel Lewis		3838 Cedar Ln		Student		Atheist		Democrat		Lower Middle Class		Single	
Tina Walker		3939 Birch St		Teacher		Catholic		Republican		Middle Class		Married	
Uma Hall		4040 Spruce Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Victor King		4141 Willow Rd		Homemaker		Catholic		Republican		Middle Class		Married	
Wendy Lee		4242 Ash St		Student		Atheist		Democrat		Lower Middle Class		Single	
Xavier King		4343 Hickory Ln		Teacher		Catholic		Republican		Middle Class		Married	
Yara Hall		4444 Walnut Ave		Engineer		Jewish		Democrat		Upper Middle Class		Married	
Zoe Young		4545 Cherry St		Homemaker		Catholic		Republican		Middle Class		Married	

This document contains personal information about individuals listed in the table above. The information is collected for statistical purposes only and is not to be used for any other purpose. The data is confidential and should be kept secure. Any unauthorized use or disclosure of this information is strictly prohibited.

The information in this document is for internal use only and should not be distributed outside the organization. It is the responsibility of the user to ensure that the information is kept secure and confidential.

If you have any questions or concerns about this document, please contact the appropriate authority.

Table 4.--Accounts Outstanding on Books of Retail Firms
on December 31, 1935, for Business Groups and
Selected Kinds of Business - Independent
Stores and Chain Stores Compared

Kind of Business	ALL STORES		Independent Stores		Chain Stores	
	Accounts outstanding		Accounts outstanding		Accounts outstanding	
	Amount	% of sales	Amount	% of sales	Amount	% of sales
	\$		\$		\$	
TOTAL	222,936,000	11.0	192,464,900	11.5	30,471,100	8.4
Food group	25,435,700	5.5	23,981,700	6.8	1,454,000	1.3
Country general stores	33,098,500	19.2	32,092,600	19.4	1,005,900	13.6
General merchandise group	20,977,900	6.2	20,904,100	7.0	73,800	.2
Automotive group	27,300,600	8.9	26,379,900	9.3	920,700	4.1
Apparel group	14,073,900	8.5	12,724,200	9.2	1,349,700	4.9
Building materials group	32,532,100	32.3	22,349,800	26.3	10,182,300	64.7
Furniture and household group	33,862,500	52.0	23,196,100	46.5	10,666,400	70.0
Restaurants, cafeterias and eating places	274,200	.6	274,200	.7	-	-
Other retail stores .	35,380,600	9.4	30,562,300	11.8	4,818,300	4.2
<u>Selected Kinds of Business</u>						
Grocery and combination stores	18,432,800	5.9	17,391,600	8.3	1,041,200	1.0
Lumber and building material dealers ..	17,648,700	47.8	8,169,700	31.8	9,479,000	84.7
Drug stores	2,208,100	3.6	2,087,200	4.2	120,900	1.0



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