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RETAIL CONSUMER CREDIT
FIRST QUARTER, 1955

Published by Authority of

The Right Honourable C. D. Howe, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS

Industry and Merchandising Division
Merchandising and Services Section

RETAIL CONSUMER CREDIT

During the first quarter of 1955 cash, instalment and charge sales amounted in total to \$1,624.5 million, \$302.0 million and \$606.7 million, respectively. Normally slack January and February business, together with a disturbance of the usual March sales pattern by some of the worst weather in years, brought total sales down to \$2,533.2 million from \$3,230.8 million, the 1954 fourth-quarter level. Cash sales decreased from the fourth-quarter level by 24.2%, and charge sales by 17.6%, approximately the same rates of decline as in the corresponding period last year, while instalment sales took a drop of 14.1%, a rate 5.6% lower than in the corresponding period last year. The volume of sales, however, was \$2.4 million higher than in the first quarter of 1954. Of the specified trades showing total sales at a lower level than in the quarter ending March 31, 1954, Motor Vehicle Dealers registered both the largest percentage decrease (5.4%) and the largest absolute decrease (\$24.8 million).

Type of Sale	Sales - First Quarter		
	1954	1955	% Change 1955/1954
	(millions of dollars)		
Cash	1,622.0	1,624.5	+ 0.2
Instalment	313.2	302.0	- 3.6
Charge	595.6	606.7	+ 1.9

The overall drop of 3.6% in the instalment component from the 1954 first-quarter level was reflected in all the specified trades, with the exception of Department Stores, Women's Clothing and Furniture Stores. Hardware Stores' instalment sales showed the largest percentage decrease (23.8%) and Motor Vehicle Dealers' the largest absolute decrease (\$11.8 million).

Charge sales made a gain of \$11.1 million (1.9%) over last year's first-quarter estimate. Household Appliances and Radio Stores and Fuel Dealers which, respectively, gained over last year's first quarter the largest percentage increase (21.1%) and the largest absolute increase (\$5.9 million), were the only trades showing a larger volume of charge sales than in the final quarter of 1954.

Cash sales topped last year's first-quarter figure by \$2.5 million, an increase of 0.2%. However, almost half of the specified trades showed declines, ranging from a high of 7.6% for Motor Vehicle Dealers to a low of 1.1% for Garages and Filling Stations.

Accounts receivable on the books of retailers as at March 31, 1955, indicated normally high first-quarter repayments on a debt of record proportions outweighing new credit sales, with the result that instalment receivables decreased 8.1% and charge receivables 9.2%. Nevertheless, outstandings reached a higher level than in the corresponding quarter last year, instalment receivables being 6.0% higher and charge account receivables 1.3% higher.

Note: This series is now computed on a revised base which makes use of 1951 Census benchmarks.

FIRST QUARTER - SALES AND TOTAL ACCOUNTS RECEIVABLE - 1954 and 1955

Trade	Cash Sales			Instalment Sales		
	1954	1955	% Change	1954	1955	% Change
Total, All Trades	1,622.0	1,624.5	+ 0.2	313.2	302.0	- 3.6
Department	134.5	139.0	+ 3.3	29.5	32.8	+ 11.2
Motor Vehicle	163.5	151.1	- 7.6	185.4	173.6	- 6.4
Men's Clothing	28.1	26.7	- 5.0	1.3	1.2	- 7.7
Family Clothing	25.7	24.4	- 5.1	1.5	1.4	- 6.7
Women's Clothing	32.3	29.9	- 7.4	1.4	1.6	+ 14.3
Hardware	23.5	22.2	- 5.5	2.1	1.6	- 23.8
Furniture	12.9	13.4	+ 3.9	17.7	18.3	+ 3.4
Appliance & Radio	23.2	24.3	+ 4.7	34.5	32.9	- 4.6
Jewellery	12.9	13.0	+ 0.8	4.0	3.9	- 2.5
Grocery & Combination (Independent)	232.3	240.9	+ 3.7	-	-	-
General Stores	68.6	71.3	+ 3.9	-	-	-
Fuel Dealers	23.6	25.4	+ 7.6	-	-	-
Garages & Filling Stations	83.5	82.6	- 1.1	-	-	-

Percentage composition of Sales: From the fourth quarter of 1954 to the first quarter of 1955 instalment and charge account sales declined at a slower rate than did total sales. Consequently, in the first quarter of 1955 these components represented slightly larger portions of the average sales dollar than in the previous three-month period—a shift in sales composition comparable with that of the corresponding period last year. Cash sales, which dropped at a rate greater than the rate of decrease in total sales, decreased in representation from 66.3 to 64.1 cents, and this was reflected in 7 of the 13 specified trades.

Cash sales exclude cash receipts in any way related to instalment and charge sales, e.g. cash down payments, payments on customers' accounts and cash received from the sale of financial paper.

Instalment sales comprise credit sales made under formal sales contracts which provide for time payments and contain a repossession clause.

Charge sales include all sales on credit other than instalment sales, e.g. 30-day accounts, revolving charge and budgeted charge accounts.

WITH PERCENTAGE CHANGE, BY TRADES. (Sales in millions of dollars)

Charge Sales			Total Receivables			Trade
1954	1955	% Change	1954	1955	% Change	
595.6	606.7	+ 1.9	728.4	751.2	+ 3.1	Total, All Trades
43.9	45.7	+ 4.1	144.1	161.6	+ 12.1	Department
107.7	107.1	- 0.6	115.9	113.5	- 2.1	Motor Vehicle
11.4	12.3	+ 7.9	12.6	13.2	+ 4.8	Men's Clothing
9.6	10.0	+ 4.2	15.9	16.6	+ 4.4	Family Clothing
9.9	10.1	+ 2.0	10.7	11.6	+ 8.4	Women's Clothing
15.0	15.1	+ 0.7	20.3	19.9	- 2.0	Hardware
8.6	8.1	- 5.8	52.7	53.8	+ 2.1	Furniture
12.8	15.5	+ 21.1	62.3	56.8	- 8.8	Appliance & Radio
4.4	4.5	+ 2.3	12.2	13.3	+ 9.0	Jewellery
80.7	78.2	- 3.1	35.3	34.3	- 2.8	Grocery & Combination (Independent)
36.0	33.5	- 6.9	27.4	27.3	- 0.4	General Stores
55.2	61.1	+ 10.7	28.9	33.3	+ 15.2	Fuel Dealers
29.9	31.3	+ 4.7	20.3	22.1	+ 8.9	Garages & Filling Stations

Table 1. - Total, All Trades
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	2,160.3	389.9	721.3	3,271.5	286.2	493.3	779.5
1954-Jan.-Mar. ...	1,622.0	313.2	595.6	2,530.8	276.4	452.0	728.4
Apr.-June ...	2,036.7	422.4	694.8	3,153.9	291.7	464.5	756.2
July-Sept. ...	2,004.0	380.3	659.4	3,043.7	289.3	464.4	753.7
Oct.-Dec. ...	2,143.4	351.4	736.0	3,230.8	319.0	504.7	823.7
1955-Jan.-Mar. (1)	1,624.5	302.0	606.7	2,533.2	293.1	458.1	751.2
Percentage Composition							
1953-Oct.-Dec. ...	66.0	11.9	22.1	100.0	36.7	63.3	100.0
1954-Jan.-Mar. ...	64.1	12.4	23.5	100.0	37.9	62.1	100.0
Apr.-June ...	64.6	13.4	22.0	100.0	38.6	61.4	100.0
July-Sept. ...	65.8	12.5	21.7	100.0	38.4	61.6	100.0
Oct.-Dec. ...	66.3	10.9	22.8	100.0	38.7	61.3	100.0
1955-Jan.-Mar. (1)	64.1	11.9	24.0	100.0	39.0	61.0	100.0

Table 2. - Department Stores
Sales and Accounts Receivable

	Dollar Estimates (in millions)						
1953-Oct.-Dec. ...	225.9	52.6	72.3	350.8	99.6	65.4	165.0
1954-Jan.-Mar. ...	134.5	29.5	43.9	207.9	95.1	49.0	144.1
Apr.-June ...	162.8	35.7	56.7	255.2	95.1	51.8	146.9
July-Sept. ...	144.7	37.4	47.5	229.6	97.0	51.8	148.8
Oct.-Dec. ...	231.4	60.2	75.7	367.3	114.5	69.1	183.6
1955-Jan.-Mar. (1)	139.0	32.8	45.7	217.5	109.1	52.5	161.6
Percentage Composition							
1953-Oct.-Dec. ...	64.4	15.0	20.6	100.0	60.3	39.7	100.0
1954-Jan.-Mar. ...	64.7	14.2	21.1	100.0	66.0	34.0	100.0
Apr.-June ...	63.8	14.0	22.2	100.0	64.8	35.2	100.0
July-Sept. ...	63.0	16.3	20.7	100.0	65.2	34.8	100.0
Oct.-Dec. ...	63.0	16.4	20.6	100.0	62.4	37.6	100.0
1955-Jan.-Mar. (1)	63.9	15.1	21.0	100.0	67.5	32.5	100.0

(1) Preliminary.

Table 3. - Motor Vehicle Dealers
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	158.4	209.8	111.9	480.1	34.6	74.5	109.1
1954-Jan.-Mar. ...	163.5	185.4	107.7	456.6	36.9	79.0	115.9
Apr.-June ...	245.2	272.3	143.4	660.9	51.8	84.1	135.9
July-Sept. ...	185.2	230.4	122.8	538.4	45.8	82.1	127.9
Oct.-Dec. ...	123.4	166.5	112.2	402.1	39.0	71.5	110.5
1955-Jan.-Mar. (1)	151.1	173.6	107.1	431.8	40.1	73.4	113.5
Percentage Composition							
1953-Oct.-Dec. ...	33.0	43.7	23.3	100.0	31.7	68.3	100.0
1954-Jan.-Mar. ...	35.8	40.6	23.6	100.0	31.9	68.1	100.0
Apr.-June ...	37.1	41.2	21.7	100.0	38.1	61.9	100.0
July-Sept. ...	34.4	42.8	22.8	100.0	35.8	64.2	100.0
Oct.-Dec. ...	30.7	41.4	27.9	100.0	35.3	64.7	100.0
1955-Jan.-Mar. (1)	35.0	40.2	24.8	100.0	35.4	64.6	100.0

Table 4. - Men's Clothing Stores
Sales and Accounts Receivable

	Dollar Estimates (in millions)						
	1953-Oct.-Dec. ...	1954-Jan.-Mar. ...	1954-Apr.-June ...	1954-July-Sept. ...	1954-Oct.-Dec. ...	1955-Jan.-Mar. (1)	1955-Jan.-Mar. (1)
1953-Oct.-Dec. ...	50.7	2.3	18.9	71.9	1.8	13.4	15.2
1954-Jan.-Mar. ...	28.1	1.3	11.4	40.8	1.5	11.1	12.6
Apr.-June ...	35.2	1.6	14.2	51.0	1.6	11.5	13.1
July-Sept. ...	30.1	1.2	10.5	41.8	1.4	10.0	11.4
Oct.-Dec. ...	49.1	2.1	19.3	70.5	1.9	13.4	15.3
1955-Jan.-Mar. (1)	26.7	1.2	12.3	40.2	1.6	11.6	13.2
Percentage Composition							
1953-Oct.-Dec. ...	70.5	3.2	26.3	100.0	12.1	87.9	100.0
1954-Jan.-Mar. ...	69.0	3.1	27.9	100.0	12.2	87.8	100.0
Apr.-June ...	69.1	3.1	27.8	100.0	11.9	88.1	100.0
July-Sept. ...	72.1	2.9	25.0	100.0	12.2	87.8	100.0
Oct.-Dec. ...	69.7	3.0	27.3	100.0	12.2	87.8	100.0
1955-Jan.-Mar. (1)	66.4	3.1	30.5	100.0	12.1	87.9	100.0

(1) Preliminary.

**Table 5. - Family Clothing Stores
Sales and Accounts Receivable**

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	48.8	3.3	17.3	69.4	3.2	15.9	19.1
1954-Jan.-Mar. ...	25.7	1.5	9.6	36.8	2.3	13.6	15.9
Apr.-June ...	37.8	2.0	13.9	53.7	2.4	14.1	16.5
July-Sept. ...	34.3	1.4	10.0	45.7	2.3	13.2	15.5
Oct.-Dec. ...	46.8	3.1	17.0	66.9	2.9	17.2	20.1
1955-Jan.-Mar. (1)	24.4	1.4	10.0	35.8	2.5	14.1	16.6
Percentage Composition							
1953-Oct.-Dec. ...	70.3	4.7	25.0	100.0	16.6	83.4	100.0
1954-Jan.-Mar. ...	69.9	4.0	26.1	100.0	14.6	85.4	100.0
Apr.-June ...	70.4	3.8	25.8	100.0	14.4	85.6	100.0
July-Sept. ...	75.0	3.1	21.9	100.0	14.6	85.4	100.0
Oct.-Dec. ...	70.0	4.6	25.4	100.0	14.5	85.5	100.0
1955-Jan.-Mar. (1)	68.0	4.0	28.0	100.0	15.2	84.8	100.0

**Table 6. - Women's Clothing Stores
Sales and Accounts Receivable**

Period	Dollar Estimates (in millions)						
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	51.7	1.8	13.1	66.6	1.6	9.9	11.5
1954-Jan.-Mar. ...	32.3	1.4	9.9	43.6	1.6	9.1	10.7
Apr.-June ...	44.5	1.3	11.1	56.9	1.5	9.1	10.6
July-Sept. ...	37.5	1.1	9.7	48.3	1.4	9.8	11.2
Oct.-Dec. ...	49.6	1.5	12.2	63.3	1.7	10.7	12.4
1955-Jan.-Mar. (1)	29.9	1.6	10.1	41.6	1.8	9.8	11.6
Percentage Composition							
1953-Oct.-Dec. ...	77.6	2.7	19.7	100.0	14.2	85.8	100.0
1954-Jan.-Mar. ...	74.0	3.2	22.8	100.0	14.6	85.4	100.0
Apr.-June ...	78.3	2.2	19.5	100.0	14.1	85.9	100.0
July-Sept. ...	77.7	2.3	20.0	100.0	12.3	87.7	100.0
Oct.-Dec. ...	78.4	2.4	19.2	100.0	13.7	86.3	100.0
1955-Jan.-Mar. (1)	72.0	3.7	24.3	100.0	15.3	84.7	100.0

(1) Preliminary.

Table 7. - Hardware Stores
Sales and Accounts Receivable

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Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	44.5	2.8	23.7	71.0	2.2	20.5	22.7
1954-Jan.-Mar. ...	23.5	2.1	15.0	40.6	2.3	18.0	20.3
Apr.-June ...	38.6	2.4	24.0	65.0	2.2	21.3	23.5
July-Sept. ...	37.1	2.3	23.9	63.3	2.1	22.1	24.2
Oct.-Dec. ...	42.0	2.5	22.1	66.6	2.2	21.0	23.2
1955-Jan.-Mar. (1)	22.2	1.6	15.1	38.9	1.9	18.0	19.9
Percentage Composition							
1953-Oct.-Dec. ...	62.7	4.0	33.3	100.0	9.5	90.5	100.0
1954-Jan.-Mar. ...	57.8	5.2	37.0	100.0	11.5	88.5	100.0
Apr.-June ...	59.4	3.7	36.9	100.0	9.3	90.7	100.0
July-Sept. ...	58.6	3.7	37.7	100.0	8.8	91.2	100.0
Oct.-Dec. ...	63.0	3.7	33.3	100.0	9.5	90.5	100.0
1955-Jan.-Mar. (1)	57.1	4.1	38.8	100.0	9.6	90.4	100.0

Table 8. - Furniture Stores
Sales and Accounts Receivable

	Dollar Estimates (in millions)						
	1953-Oct.-Dec. ...	23.5	11.9	55.0	40.1	15.1	55.2
1954-Jan.-Mar. ...	12.9	17.7	8.6	39.2	40.1	12.6	52.7
Apr.-June ...	15.9	22.1	10.7	49.7	41.6	12.0	53.6
July-Sept. ...	15.2	22.7	10.1	48.0	43.5	12.3	55.8
Oct.-Dec. ...	17.8	24.9	11.3	54.0	46.5	12.3	58.8
1955-Jan.-Mar. (1)	13.4	18.3	8.1	39.8	42.2	11.6	53.8
	Percentage Composition						
	35.7	42.7	21.6	100.0	72.6	27.4	100.0
1954-Jan.-Mar. ...	32.9	45.2	21.9	100.0	76.1	23.9	100.0
Apr.-June ...	32.0	46.4	21.6	100.0	77.5	22.5	100.0
July-Sept. ...	31.6	47.3	21.1	100.0	78.0	22.0	100.0
Oct.-Dec. ...	32.9	46.1	21.0	100.0	79.1	20.9	100.0
1955-Jan.-Mar. (1)	33.6	46.1	20.3	100.0	78.5	21.5	100.0

(1) Preliminary.

Table 9. - Household Appliance and Radio Stores
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	27.1	38.8	13.7	79.6	53.4	13.2	66.6
1954-Jan.-Mar. ...	23.2	34.5	12.8	70.5	50.5	11.8	62.3
Apr.-June ...	20.3	31.0	11.9	63.2	48.1	11.5	59.6
July-Sept. ...	20.6	31.1	11.6	63.3	48.4	12.5	60.9
Oct.-Dec. ...	28.6	39.0	14.9	82.5	54.8	13.9	68.7
1955-Jan.-Mar. (1)	24.3	32.9	15.5	72.7	44.3	12.5	56.8
Percentage Composition							
1953-Oct.-Dec. ...	34.1	48.7	17.2	100.0	80.1	19.9	100.0
1954-Jan.-Mar. ...	32.9	49.0	18.1	100.0	81.1	18.9	100.0
Apr.-June ...	32.1	49.1	18.8	100.0	80.6	19.4	100.0
July-Sept. ...	32.5	49.1	18.4	100.0	79.5	20.5	100.0
Oct.-Dec. ...	34.7	47.2	18.1	100.0	79.7	20.3	100.0
1955-Jan.-Mar. (1)	33.4	45.3	21.3	100.0	77.9	22.1	100.0

Table 10. - Jewellery Stores
Sales and Accounts Receivable

	Dollar Estimates (in millions)						
	1953-Oct.-Dec. ...	1954-Jan.-Mar. ...	1954-Apr.-June ...	1954-July-Sept. ...	1954-Oct.-Dec. ...	1955-Jan.-Mar. (1)	1955-Jan.-Mar. (1)
1953-Oct.-Dec. ...	27.1	9.4	10.2	46.7	11.3	6.6	17.9
1954-Jan.-Mar. ...	12.9	4.0	4.4	21.3	8.9	3.3	12.2
Apr.-June ...	14.8	4.4	5.6	24.8	8.3	3.5	11.8
July-Sept. ...	16.0	5.4	4.8	26.2	8.6	3.3	11.9
Oct.-Dec. ...	26.2	9.3	9.8	45.3	12.6	6.4	19.0
1955-Jan.-Mar. (1)	13.0	3.9	4.5	21.4	10.2	3.1	13.3
Percentage Composition							
1953-Oct.-Dec. ...	58.0	20.2	21.8	100.0	63.2	36.8	100.0
1954-Jan.-Mar. ...	60.8	18.6	20.6	100.0	73.2	26.8	100.0
Apr.-June ...	59.8	17.8	22.4	100.0	70.2	29.8	100.0
July-Sept. ...	61.2	20.5	18.3	100.0	72.4	27.6	100.0
Oct.-Dec. ...	57.8	20.6	21.6	100.0	66.5	33.5	100.0
1955-Jan.-Mar. (1)	60.7	18.1	21.2	100.0	76.4	23.6	100.0

(1) Preliminary.

Table 11. - Grocery and Combination Stores (Independent)
 Sales and Accounts Receivable
 (in millions of dollars)

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Period	Sales					Accounts Receivable (Charge)
	Cash		Charge		Total	
	Amount	%	Amount	%	Amount	
1953-Oct.-Dec.	263.9	74.3	91.3	25.7	355.2	38.2
1954-Jan.-Mar.	232.3	74.2	80.7	25.8	313.0	35.3
Apr.-June	259.8	74.3	89.9	25.7	349.7	37.4
July-Sept.	271.8	75.2	89.6	24.8	361.4	36.7
Oct.-Dec.	273.4	75.2	90.2	24.8	363.6	38.4
1955-Jan.-Mar. (1)	240.9	75.5	78.2	24.5	319.1	34.3

Table 12. - General Stores

1953-Oct.-Dec.	94.1	68.3	43.7	31.7	137.8	27.6
1954-Jan.-Mar.	68.6	65.6	36.0	34.4	104.6	27.4
Apr.-June	85.8	64.9	46.4	35.1	132.2	29.0
July-Sept.	94.5	67.1	46.4	32.9	140.9	29.2
Oct.-Dec.	95.1	69.2	42.4	30.8	137.5	28.8
1955-Jan.-Mar. (1)	71.3	68.0	33.5	32.0	104.8	27.3

Table 13. - Fuel Dealers

1953-Oct.-Dec.	21.1	30.1	48.9	69.9	70.0	27.6
1954-Jan.-Mar.	23.6	30.0	55.2	70.0	78.8	28.9
Apr.-June	10.8	26.0	30.8	74.0	41.6	20.4
July-Sept.	13.1	27.4	34.9	72.6	48.0	23.2
Oct.-Dec.	22.4	29.2	54.5	70.8	76.9	31.0
1955-Jan.-Mar. (1)	25.4	29.4	61.1	70.6	86.5	33.3

Table 14. - Garages and Filling Stations

1953-Oct.-Dec.	104.6	75.4	34.1	24.6	138.7	20.4
1954-Jan.-Mar.	83.5	73.6	29.9	26.4	113.4	20.3
Apr.-June	110.7	75.2	36.5	24.8	147.2	22.3
July-Sept.	122.0	77.0	36.5	23.0	158.5	21.9
Oct.-Dec.	105.2	75.1	34.8	24.9	140.0	22.9
1955-Jan.-Mar. (1)	82.6	72.5	31.3	27.5	113.9	22.1

(1) Preliminary.

Table 15. - All Other Trades
Sales and Accounts Receivable

Period	Sales				Accounts Receivable (at end of period)		
	Cash	Instalment	Charge	Total	Instalment	Charge	Total
Dollar Estimates (in millions)							
1953-Oct.-Dec. ...	1,022.8	45.7	210.3	1,278.8	38.5	144.8	183.3
1954-Jan.-Mar. ...	757.5	35.9	170.5	963.9	37.1	132.7	169.8
Apr.-June ...	954.4	48.6	199.9	1,202.9	39.2	136.3	175.5
July-Sept. ...	981.9	47.3	201.3	1,230.5	38.9	136.3	175.2
Oct.-Dec. ...	1,032.4	42.3	219.6	1,294.3	42.9	148.1	191.0
1955-Jan.-Mar. (1)	760.3	34.7	174.2	969.2	39.4	134.5	173.9
Percentage Composition							
1953-Oct.-Dec. ...	80.0	3.6	16.4	100.0	21.0	79.0	100.0
1954-Jan.-Mar. ...	78.6	3.7	17.7	100.0	21.9	78.1	100.0
Apr.-June ...	79.3	4.1	16.6	100.0	22.3	77.7	100.0
July-Sept. ...	79.8	3.8	16.4	100.0	22.2	77.8	100.0
Oct.-Dec. ...	79.8	3.2	17.0	100.0	22.4	77.6	100.0
1955-Jan.-Mar. (1)	78.4	3.6	18.0	100.0	22.6	77.4	100.0

(1) Preliminary.