

TABLE OF CONTENTS

|                |  | <u>Page<br/>Number</u> |
|----------------|--|------------------------|
|                | Preface  | i                      |
| <u>Chapter</u> | <u>Title</u>   |                        |
| I              | Aim and Scope  | (I-1-4)                |
| II             | Basic Sources and Coverage of the Data   | (II-1-4)               |
|                | Retail Instalment Group  | II-1                   |
|                | Cash Loan Instalment Group   | II-2                   |
| III            | Estimates of Retail Instalment Credit  | (III-1-19)             |
|                | Individual Retail Series   | III-10                 |
|                | Automobile Dealer Series   | III-10                 |
|                | Department Store Series  | III-11                 |
|                | Furniture Store Series   | III-14                 |
|                | Household Appliance Store Series   | III-15                 |
|                | Jewelry Store Series   | III-17                 |
|                | "All Other" Stores Series  | III-18                 |
|                | Monthly Totals for the Five Principal Re-<br>tail Instalment Credit Establishments | III-19                 |
| IV             | Estimates of Cash Loan Instalment Credit   | (IV-1-11)              |
|                | Commercial Bank Series   | IV-5                   |
|                | Credit Union Series  | IV-6                   |
|                | Industrial Banking Company Series  | IV-8                   |
|                | Personal Finance Company Series  | IV-9                   |
|                | Unregulated Lender Series  | IV-10                  |
|                | FHA Title I Loan Series  | IV-11                  |

TABLE OF CONTENTS (continued)

| <u>Chapter</u> | <u>Title</u>  | <u>Page<br/>Number</u> |
|----------------|---|------------------------|
| V              | Estimates of Retail and Cash Loan Instalment<br>Credit Combined | (V-1-5)                |

APPENDICESAppendix

|   |  |      |
|---|--|------|
| A | Tables on Retail Consumer Instalment Credit<br>Tables A-1 to A-17                            | 1-26 |
| B | Tables on Cash Loan Consumer Instalment Credit<br>Tables B-1 to B-14                         | 1-17 |
| C | Tables on Retail and Cash Loan Consumer Instal-<br>ment Credit Combined<br>Tables C-1 to C-4 | 1-4  |
| D | Methods of Estimate and Limitations of the Data  | 1-23 |
| E | Comparison of the National Bureau's Estimates<br>with Those of the Russell Sage Foundation   | 1-3  |

LIST OF CHARTS

| <u>Chart<br/>Number</u> | <u>Title</u>   | <u>Page<br/>Number</u> |
|-------------------------|--|------------------------|
| I                       | Monthly Totals of Instalment Outstandings for Five Types of Retail Establishments and for the Five Types Combined, 1926-1938                     | III-4                  |
| II                      | Average Duration of Instalment Indebtedness in Five Types of Retail Establishments, 1928-1938  | III-7                  |
| III                     | Instalment Sales as a Percent of Total Sales of Each of Five Types of Retail Establishments, 1925-1938   | III-9                  |
| IV                      | Monthly Totals of Instalment Credit Granted, Repayments and Outstandings for Five Types of Retail Establishments and for the Five Types Combined | III-12-13              |
| V                       | Monthly Totals of Instalment Loan Outstandings for Four Types of Lending Institutions and for the Four Types Combined, 1929-1938                 | IV-3                   |
| VI                      | Monthly Totals of Instalment Loans Made, Repayments and Outstandings for Four Types of Lending Institutions, 1929-1938                           | IV-7                   |
| VII                     | Average Annual Instalment Outstandings for All Types of Retail Establishments and Lending Institutions Combined, 1929-1938                       | V-2                    |
| VIII                    | Monthly Totals of Instalment Outstandings for Five Types of Retail Establishments and Four Types of Lending Institutions Combined, 1929-1938     | V-4                    |