

TABLE 4.—NUMBER OF SIGNERS ON CONTRACT

Type of suit	Number of signers					Percent with cosigner other than spouse	Percent cosigned by spouse	Order by percent of contracts cosigned by spouse
	1	2	3	4	Spouse			
Used car.....	109	16	4	3	32	14.0	19.5	8
New car.....	35	1	2	2	10	10.0	20.0	7
Radio, TV, hi-fi.....	95	5	---	---	15	4.3	13.0	10
Furniture.....	56	8	---	---	32	8.3	33.3	4
Clothing.....	70	5	---	---	---	6.5	2.6	11
Jewelry.....	27	3	---	---	2	10.0	0	13
Loan by loan company.....	44	5	2	---	48	7.1	48.5	2
Loan by credit union.....	34	5	3	---	1	18.6	2.3	12
Loan by bank.....	11	1	---	---	11	4.3	47.8	3
Other appliances.....	15	1	---	---	4	5.0	20.0	6
Pots and pans.....	3	---	---	---	5	0	62.5	1
Furniture covers.....	9	---	---	---	3	0	25.0	5
Wigs.....	19	---	---	---	3	0	13.6	9

TABLE 5.—USE OF RETAIL INSTALLMENT SALES CONTRACTS

	Number using contract	Number not using contract	Percent using contract
New car.....	48	2	96.0
Radio, TV, hi-fi.....	111	4	96.5
Furniture.....	78	18	81.3
Clothing.....	19	57	25.0
Jewelry.....	16	14	53.3
Wigs.....	10	12	45.5
Other appliances.....	19	1	95.0
Used car.....	133	17	88.7
Furniture covers.....	9	3	75.0
Pots and pans.....	7	1	87.5

Note: Cases considered to be using contracts include instances where both a contract and a separable note were used

TABLE 6.—INTERIM BETWEEN DATE OF CONTRACT AND DATE SUIT FILED BY NUMBER OF MONTHS

Type of suit	Number of suits					
	Less than 2	2 to 6	7 to 12	13 to 24	25 to 36	37
New car.....	0	3	13	21	6	6
Used car.....	1	23	37	53	22	24
Furniture and rugs.....	1	6	24	22	22	22
Furniture covers.....	0	7	1	4	10	0
Radio, TV, hi fi.....	1	13	28	33	15	21
Other appliances.....	0	2	6	8	2	1
Clothing.....	2	15	13	26	2	15
Jewelry.....	0	10	10	8	3	3
Wigs.....	0	2	12	9	0	0
Pots and pans.....	0	2	2	3	2	0
Loan by loan company.....	1	4	25	20	19	33
Loan by credit union.....	0	4	16	9	5	8
Loan by bank.....	1	1	9	6	1	4
Health club.....	0	2	7	8	0	0
Model and trade school.....	3	4	6	1	0	0
Employment service.....	0	5	3	0	1	0
Debt poolers.....	0	0	4	3	0	0
Insurance premium.....	2	29	41	4	1	1