tion of sales on credit that the sale of groceries on credit is more important in Houston than in any of the other five cities; three stores in each of the two types of income areas reported that 50 percent or more of their sales were made on credit. In Washington 50 percent of the sales in two outlets in the higher income area and one in the low-income area were made on credit.

	Higher income area		Low income area	
	Number of stores offering credit	Percent sales volume on credit (range)	Number of stores offering credit	Percent sales volume on credit (range)
Atlanta	3	2 to 25 percent	4	5 to 10 percent.
Chicago	4	Not available	5	Less than 1 to 9 percent.
Houston	9	10 to 60 percent	6	3 to 60 percent.
Los Angeles	2	5 percent	4	5 to 10 percent.
New York City	3	2 to 30 percent	7	1 to 30 percent.
Washington, D.C	6	15 to 50 percent	6	5 to 50 percent.

4. Frequency of payment required on credit sales

Some respondents reported that the frequency of payment required varied, presumably according to the manager's evaluation of the credit rating of the individual. When such reports were made, the store was classified according to the shortest interval required.

The majority of stores providing credit facilities in both income areas required weekly payments—56 percent in higher income areas and 66 percent in low-income areas. Monthly payments were much more often required (33 percent) than biweekly (11 percent) in higher income areas; in low-income areas, the two time periods were equally important.

5. Delivery service

Few stores extended credit or provided unlimited delivery service. Although a larger number of stores in both income areas of the city usually provided delivery service than offered credit facilities, some had one or more limitations on this service. The most frequently reported limitation related to the minimum purchase that would be delivered; the smallest order that would be delivered ranged from $2.50 to $10. Some delivered only on weekends and some delivered only in the immediate vicinity of the stores. Limitations on delivery service were more frequently reported by stores in low-income areas than in higher income areas.

Charges for delivery service were more frequently reported by stores in high-income areas, but presumably the service was usually available throughout the week and over a wider geographic area than that provided in low-income areas since fewer limitations on the service were reported. Some stores charged a flat fee for each delivery, while others made the charge only if the order were below a certain minimum.

	Number of stores—			
	Higher income area—		Low-income area—	
	That deliver	That charge for delivery	That deliver	That charge for delivery
Atlanta	3	1	8	0
Chicago	12	6	10	3
Houston	4	1	7	2
Los Angeles	2	1	2	0
New York City	12	3	8	0
Washington, D.C	12	0	7	0

6. Check cashing service

Of the 181 stores in the sample, all except six independents located in low-income areas reported that they cashed customer's checks. Three that did not provide this service were located in Washington, D.C., two in Chicago, and one in Houston. Some stores that cashed checks do this only if the customer has been previously approved for this service; some cash checks only if the check is presented at the time of a grocery purchase.

Although nearly all stores cashed checks, there was a considerable difference between those located in the two income areas as to the types of checks cashed.