

Stores located in higher income areas usually did not make a distinction as to the type of checks cashed, while those in low-income areas were much more likely to cash payroll and government checks than personal checks.

Twelve stores reported that they charged for cashing checks—nine in Houston and one each in New York, Los Angeles, and Washington. In Houston, three were in the higher income area and six in the low; all charged 10 cents per check. In the three stores in the higher income area and two in the low-income area of Houston the customer was charged the 10 cents fee but received a coupon redeemable for the same amount in making a grocery purchase. Three of the other stores in the low-income area made the charge only in some cases; one made a charge if no grocery purchase was made at the time the check was cashed; one did not make the charge in cashing pension or welfare checks; and one imposed the charge only on "a few customers."

PERCENT OF STORES CASHING CHECKS, BY TYPE OF CHECK

	Higher income area			Low income area		
	Personal	Payroll	Government	Personal	Payroll	Government
Atlanta.....	93	93	93	47	87	93
Chicago.....	87	93	100	27	87	87
Houston.....	94	88	81	75	94	88
Los Angeles.....	100	87	93	67	93	87
New York City.....	100	100	100	40	87	100
Washington, D.C.....	100	100	100	27	40	80

Note: Agents were not instructed as to whether government payroll checks were to be classified as "Payroll" or "Government." It is presumed that government payroll checks were classed as "Government" by respondents.

7. Redemption of Federal food stamps

This program was in operation in three of the cities surveyed. In all three cities all chainstores surveyed in both income areas redeem stamps issued under this program. This would seem to indicate that arrangements for participation in the program are made by the central office of the organization and are applicable for all its outlets.

It is somewhat surprising that a majority of the independent stores surveyed in the higher income area in the three cities participate in the program since it seems improbable that they would take the necessary steps to register, and assume the extra bookkeeping work involved, unless the volume of sales to eligible families warranted this. This may be the result of the limited sample of stores, shifts in population since 1960, or the fact that low-income families do buy outside their immediate neighborhoods.

8. Availability of frozen foods

The store managers were asked if they carried three types of frozen foods: fruits and juices, vegetables, prepared and partially prepared foods. Only three of the 181 stores included in the sample reported they did not carry any of these items—two in the low-income area are in New York and one in the higher income area in Washington. Nine additional stores in low-income areas did not stock prepared and partially prepared frozen foods—two each in low-income areas of Chicago, Los Angeles, and New York, and three in Washington. One other store in the higher income area of Washington did not stock prepared and partially prepared foods and one in the low-income area did not stock fruits and juices.

In an effort to determine whether there was any substantial difference between stores in the two income areas relative to the quantity of frozen foods usually stocked, the manager was asked the number of linear feet of freezer space in his store. The average space allocated to frozen foods by each of the three types of food stores is considerably less in low-income areas than in higher income areas.

Because of the difference in the volume of sales by the three types of stores, space allocated to frozen foods is not a good measure of the relative availability of a variety of frozen foods by type of store. Nevertheless, these figures do suggest that customers of stores in low-income areas probably have a much more limited variety of frozen foods from which to choose than do customers of similar types of stores in higher income areas.