TABLE IV-7.—OCCUPATIONS OF CUSTOMERS

[Based on total of 555 individual men and women (including wives) reporting employment]

| Type of occupation | Number | Percent of total |
|---|---|---|
| Service workers, except household | 153 | 27.6 |
| Food service workers | 61 | 11.0 |
| Janitors, porters, and charwomen | 40 | 7.2 |
| Hospital service workers | 30 | 5.4 |
| Other service workers | 22 | 4.0 |
| Operatives and kindred workers | 99 | 17.8 |
| Truck, taxi, and other drivers | 54 | 9.7 |
| Laundry and dry cleaning workers | 19 | 3.4 |
| Other operatives | 26 | 4.7 |
| Laborers, except farm and mine | 84 | 15.1 |
| Household or domestic workers | 82 | 14.8 |
| Clerical and kindred workers | 64 | 11.5 |
| Mail carriers and clerks | 12 | 2.2 |
| Other men clerical workers | 23 | 4.1 |
| Other women clerical workers | 29 | 5.2 |
| Craftsmen, foremen, and kindred workers | 53 | 9.6 |
| Construction craftsmen | 37 | 6.7 |
| Foremen | 5 | .9 |
| Other skilled workers | 11 | 2.0 |
| Sales workers | 6 | 1.1 |
| Professional and technical workers | 5 | .9 |
| Managers and proprietors | 3 | .5 |
| Members of the Armed Forces | 6 | 1.1 |
| Total | 555 | 100.0 |

Source: Bureau of Economics, Federal Trade Commission.

A comparison of civilian occupations of customers with the 1960 U.S. Census percent distribution of occupations among District of Columbia residents is given in table IV–8. Manual occupations of customers in five categories (Service Workers, Operatives, Laborers, Domestic Workers, and Craftsmen) accounted for 86 percent of total employment in the sample, while these same categories accounted for only 44.0 percent of the civilian employment in 1960 of all residents of the District of Columbia. Clerical Workers made up only 12 percent of the civilian employment of customers, while more than twice that proportion (29 percent) were employed in clerical work among the total population. Only 2 percent of customers in the sample were employed as Professional and Technical Workers or Managers and Proprietors, while 23 percent of total civilian employment in the District of Columbia were in these two occupational categories.

*Credit Availability*

The family, occupation and income characteristics outlined in the preceding pages are central considerations in the granting of credit to any prospective customer. As a group, the customers included in the sample would be judged marginal risks by most prospective credit grantors. In fact, a review of credit references noted in the 486 contracts subjected to detailed analysis revealed that 70 percent indicated either no credit references or credit references from low-income market retailers only (table IV–9). For those with monthly incomes of less than $300, the figure was 78 percent.

Except for limited purchases, customers in this group for the most part would be considered unqualified to receive credit from general market retailers.

Access to alternative credit sources increases with higher income, even for the group included in the study sample. Only 22 percent of individuals with income below $300 per month had established credit at retail and financial establishments other than low-income market retailers; on the other hand, 43 percent of those with income exceeding $500 per month had such credit. For those with incomes in the $300 to $500 bracket, the figure was 31 percent (table IV–9).

Somewhat surprising, however, is the high proportion of customers with income above average for the sample who had established credit only with low-income market retailers. Though some may still have failed to qualify for credit else-