TABLE IV-8.—CIVILIAN OCCUPATIONS OF CUSTOMERS COMPARED WITH 1960 U.S. CENSUS PERCENT DISTRIBUTION OF CIVILIAN OCCUPATIONS IN THE DISTRICT OF COLUMBIA

| Occupation groups | Civilian occupations of customers[1] | | 1960 U.S. census of the District of Columbia[2] (percent distribution of civilian occupations) |
|---|---|---|---|
| | Number | Percent of total | |
| Service workers, except household | 153 | 27.9 | 15.1 |
| Operatives and kindred workers | 99 | 18.0 | 9.7 |
| Laborers, except farm and mine | 84 | 15.3 | 5.5 |
| Household or domestic workers | 82 | 14.9 | 5.8 |
| Clerical and kindred workers | 64 | 11.7 | 28.5 |
| Craftsmen, foremen, and kindred workers | 53 | 9.7 | 7.9 |
| Sales workers | 6 | 1.1 | 4.7 |
| Professional and technical workers | 5 | .9 | 16.1 |
| Managers and proprietors | 3 | .5 | 6.6 |
| Farmers and farm laborers | | | .1 |
| Total | 549 | 100.0 | 100.0 |

[1] Members of Armed Forces omtted. Consequently, total and percentages are different from preceding table.
[2] Percentages derived from U.S. Census of Population, 1960, vol. I, "Characteristics of the Population," pt. 10, District of Columbia, p. 38. The civilian occupational distribution is for combined male and female employed persons.

Source: Bureau of Economics, Federal Trade Commission.

TABLE IV-9.—CREDIT REFERENCES OF CUSTOMERS[1] (CLASSIFIED BY INCOME GROUPS OF CUSTOMERS)

| Type of credit reference | Monthly income groups of customers | | | | | | Total number of customers | Percent of total |
|---|---|---|---|---|---|---|---|---|
| | Less than $300 | Percent of group total | $300 to $499 | Percent of group total | $500 and over | Percent of group total | | |
| No credit references submitted | 99 | 53.0 | 91 | 49.7 | 44 | 37.9 | 234 | 48.1 |
| Credit obtained only from other low-income market retailers | 46 | 24.6 | 36 | 19.7 | 22 | 19.0 | 104 | 21.4 |
| Subtotal | 145 | 77.6 | 127 | 69.4 | 66 | 56.9 | 338 | 69.5 |
| Credit obtained from other types of retailers and financial institutions | 42 | 22.4 | 56 | 30.6 | 50 | 43.1 | 148 | 30.5 |
| Total | 187 | 100.0 | 183 | 100.0 | 116 | 100.0 | 486 | 100.0 |

[1] Credit reference data obtained from credit applications submitted by customers to 1 low-income market retailer.

Source: Bureau of Economics, Federal Trade Commission.

where due to heavy indebtedness, numerous dependents, or uncertain job status, others surely could have qualified as acceptable credit risks of general market retailers. Apparently certain customers continued to buy at high-price, high-margin stores because of inadequate knowledge concerning alternative buying opportunities. Still others bought from such stores because of personal relationships maintained by the retailer. Personal selling is an important part of the marketing effort of these high-price retailers. Continuing contact with customers is maintained through the use of outside salesmen or as a result of frequent visits by customers to make installment payments. Upon each visit the customer may be subjected to additional sales persuasion.[1]

*Characteristics of Purchases and Installment Contracts*

From the sample of 486 contracts, it was possible to determine the size of purchases, kind of merchandise purchased, and length of contracts. Additional tabulations were made to indicate the purchases and payment schedules of welfare recipients and customers with the lowest monthly incomes.

*Size of Purchase.*—The total amount of purchases represented by the sample of 486 contracts was $100,613, or an average purchase of $207. The contracts were for varied amounts, from less than $50 to $800 and over (table IV–10).

More than half of the purchases (53.7 percent) amounted to less than $100.

[1] These and other factors are discussed in: David Caplovitz, *The Poor Pay More*, Free Press of Glencoe, 1963, a case study of low-income market retailers in New York City