

Grocery Store Credit Service

combinations of credit with telephone and delivery services are related to the locations, ownership and sizes of stores

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Continuation of the third article in a series of reports of a survey of characteristics of and services offered by retail grocery stores in five counties in California made cooperatively by the Department of Home Economics, University of California, and the United States Department of Agriculture under the authority of the Research and Marketing Act as part of Western Regional Research Project WM-26.

Three services—credit, telephone, and delivery—were made available to customers in from one sixth to about one third of the 1,028 retail grocery stores surveyed in Alameda, Butte, Fresno, Los Angeles, and San Diego counties.

Alameda and Fresno had the highest proportions of stores offering the three services and Butte had the lowest.

County	Services				
	All stores	% of stores with the following services:			
		Three	Two	One	None
Butte	100.0	16.5	9.2	42.2	32.1
Fresno	100.0	36.1	5.9	41.4	16.4
San Diego	100.0	27.1	9.7	29.7	33.5
Alameda	100.0	36.1	16.3	19.9	27.7
Los Angeles	100.0	18.8	12.1	21.3	47.8

Rural stores offered all three services relatively less frequently than urban stores in Butte, Fresno, and San Diego counties. In these counties 10%–22% of the rural stores provided the three services whereas 19%–42% of the urban stores offered them. Over 36% of the urban stores in Alameda and 19% in Los Angeles offered the three services.

In Butte and Fresno counties all three services were granted by relatively more stores in the downtown shopping areas than by stores in neighborhood-secondary areas or by isolated stores. In Butte 35% of the downtown stores, 19% of the neighborhood-secondary stores, and 3% of the isolated stores offered all three services. The corresponding proportions in Fresno were 60%, 38%, and 21%.

In San Diego 14% of the stores in downtown shopping areas and 31% of those in neighborhood-secondary areas had three services. In this county where only 11% of all the stores surveyed were classified as isolated stores, only 6% of these stores had three services.

The three services were offered primarily in independent stores rather than in chain stores. From 19% of the independent stores in Butte to 43% in Ala-

meda made all three services available to their customers in either full or limited form. By contrast none of the chain stores in Butte and Fresno counties, only 2% in Los Angeles, 3% in Alameda, and 4% in San Diego provided all three services.

In two counties—Butte and Fresno—the proportions of independent stores affiliated with cooperative groups which had three services were almost twice as high as the proportions of those not so affiliated. The proportions of the affiliated stores providing all three services ranged from 25%–62% and the proportions of the nonaffiliated independents ranged from 15%–39%.

With the exception of those in Fresno, stores in four counties employing 3–6 persons offered the three services relatively more frequently than did stores employing smaller or larger numbers of persons. From 29%–70% of the stores with 3–6 employees made all three services available. By comparison, 15%–34% of the stores with one or two employees provided all of these services. Alameda had the highest proportions in each of the above groups of stores offering all services and Butte the lowest.

On the other hand, the three services were offered by only one tenth or fewer of the stores with 7–14 employees—0%–10%—in each county except Fresno where 67% of the stores offered the three services. None of the stores with 15 or more employees in Butte, Fresno, and San Diego counties, only 1% of the stores in Los Angeles, and 9% in Alameda made all of the services available. This was to be expected since most of these stores were chain stores.

Two services were made available in a much smaller proportion of retail grocery stores in each county than were all three services. From about one twentieth

County	% of all surveyed stores with:		
	Two services		
	Telephone and credit	Telephone and delivery	Credit and delivery
Butte	4.6	4.6	..
Fresno	3.3	2.6	..
San Diego	2.0	4.5	3.2
Alameda	9.0	3.0	4.2
Los Angeles	4.3	5.6	2.3

of the stores in Fresno to one sixth in Alameda offered only two of the three services.

The relative frequency with which stores provided various combinations of the two services varied considerably from county to county. In Butte and Fresno the combination of credit and delivery was not offered in any store and in Los Angeles it was available in relatively fewer stores than combinations of credit and telephone or of telephone and delivery. The proportions of stores providing the latter combinations were similar except in Alameda and San Diego.

County	One Service		
	% of stores with:		
	Telephone	Delivery	Credit
Butte	2.8	..	39.4
Fresno	2.6	0.7	38.2
San Diego	0.6	5.8	23.2
Alameda	..	0.6	19.3
Los Angeles	2.2	1.8	17.3

The proportions of stores offering one service were higher than the proportions offering either two or three services in all the counties except Alameda. Stores making only one service available to their customers ranged from about one fifth of those in Alameda and Los Angeles to over two fifths in Butte and Fresno counties.

By far, credit was the service most commonly offered in the stores with only one service. Stores offering credit alone ranged from 17% in Los Angeles to 39% in Butte. It was available in 87%–97% of those stores offering only one service. Less than 3% of the stores in each of the counties, except San Diego, offered only telephone service or only delivery service.

Credit alone was provided in rural stores more frequently than in urban stores in the three counties which had appreciable numbers of rural stores—Butte, Fresno, and San Diego. In Butte, 65% of the rural and 30% of the urban stores granted credit only. In Fresno, 62% of the rural and 28% of the urban stores and in San Diego 39% of the rural and 21% of the urban stores offered credit only. Credit was the only service provided in 19% of the urban stores in

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**Green Apple Aphid Plots
Watsonville
Materials applied on July 11, 1957**

Material	Dosage 100 gals.	Live aphids per leaf		Honeydew rating of apples— Sept. 26			
		July 25	August 1	1	2	3	4
				(0-5%)	(5-10%)	(10-50%)	(50-100%)
Thimet	1 quart 48% em.	0.8	1.4	100	0	0	0
Thimet	1 pint 48% em.	2.3	2.2	88	6	6	0
Diazinon	1 pound 25% wet.	6.0	5.0	68	13	13	6
Guthion	1½ pints 18% em.	3.5	1.3	100	0	0	0
Nialate	1 pound 25% wet.	12.8	9.7	48	25	15	12
Thiodan	2 pounds 25% wet.	4.7	1.2	100	0	0	0
Check	No spray	28.6	12.8	24	18	38	20
Thimet	1 quart* 48% em.	0.7	1.5	98	2	0	0
Thimet	1 quart** 48% em.	—	—	53	20	22	5
Thimet	1 quart*** 48% em.	—	—	24	21	40	15

* Applied July 11. ** Applied August 8.
*** Applied Sept. 3.

vided good control, but the trees used for the September application had so low an aphid population in the early season that it is difficult to draw conclusions. The trees used in this particular plot had received Thimet the previous season, which may indicate that the effects of the material can carry over for two seasons.

Of the new materials, Thiodan gave the best control. Guthion was fair, but Nialate did not provide what could be considered commercial control.

Green apple aphids became numerous during July, and the July 11 treatment for woolly apple aphid was directed against the two pests.

Evaluation of green apple aphid control was made by taking leaf counts in July and by fruit counts at harvest. The aphids on the leaves were checked by

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Alameda and in 17% of these stores in Los Angeles.

The proportions of rural stores in Butte, Fresno, and San Diego providing credit alone—39%—64%—were higher than the proportions of these stores providing three services—10%—22%. The proportion of urban stores offering three services was almost twice the proportion offering credit only in Alameda, one third higher in Fresno and San Diego, and slightly higher in Los Angeles. In Butte the proportion of urban stores offering credit alone was one third higher than the proportion offering three services.

When location was considered, credit alone was least frequently available in stores in downtown shopping areas in each of the counties. In Butte and Fresno it was available in only 6%—10% of these stores, while it was offered in 35%—40% of the stores in neighborhood-secondary shopping areas, and in 56%—58% of the isolated stores. In San Diego the proportions of stores offering credit alone were quite similar in the different locations, that is, it was offered in 21% of the downtown stores, in 23% of the stores in neighborhood-secondary shopping areas, and in 24% of the isolated stores. In Alameda and Los Angeles, where there were few isolated stores, 15% and 11% of the stores in downtown areas in the respective counties and 20% and 18% of those in neighborhood-secondary areas offered credit only.

Credit alone was granted predominantly by independents rather than by chains. The proportions of independent stores offering credit alone ranged from 21% in Los Angeles to 43% in Butte. The proportions of chains which limited

their services to credit ranged from none in Fresno to 20% in Butte.

Credit alone was offered more frequently in the nonaffiliated than in the affiliated independent stores in each county. From 25% of the nonaffiliated stores in Los Angeles to 52% in Butte provided credit only whereas the proportions of affiliated stores in which this service alone was provided ranged from 13% in Alameda to 30% in Butte.

In each county the proportion of stores with one or two employees offering credit alone was much higher than the proportions of stores employing more persons. From 26%—52% of the stores with one or two employees as compared with 3%—32% of those with 3—6 employees made credit only available to their customers.

Of the stores employing 7—14 persons, none in Alameda and San Diego, 3% in Los Angeles, 11% in Fresno, and 18% in Butte granted credit only. In four counties, none of the stores with 15 or more employees and in the fifth—Los Angeles—only 1% of these stores offered credit alone.

No Services

None of the three services—credit, telephone, or delivery—was available to customers in from one sixth to about one half of the retail grocery stores in each county. Los Angeles had the highest proportion of stores offering none of the services and Fresno the lowest.

Urban stores provided none of the services relatively more frequently than rural stores in Butte, Fresno, and San Diego counties. From 18%—36% of the urban stores in these counties as compared with 13%—23% of the rural stores offered no services. In Los Angeles 47% of the urban stores and in Alameda 28% of these stores granted none of the serv-

ices. Proportions of the stores in downtown shopping areas offering no services ranged from 20% in Fresno to 50% in Los Angeles. Those in neighborhood-secondary areas ranged from 15% to 48% in these two counties. From 19% of the isolated stores in Fresno to 59% of those in San Diego provided no services.

Chain stores were predominantly no-service stores. Almost three fourths or more of the chains in each county offered none of the three services. The proportions ranged from 73% of the stores in Butte to 93% in Alameda.

By contrast, only 12%—37% of the independent stores were no-service stores. Fresno had the lowest proportion of these stores and Los Angeles had the highest. The proportions of affiliated and nonaffiliated independent stores with no services were quite similar in each county. Proportions were lowest—15% affiliated and 11% nonaffiliated—in Fresno and highest in Los Angeles—36% and 38%.

Stores employing the largest number of persons—15 or more—were predominantly no-service stores. From 80% of these stores in Fresno to 100% in San Diego granted none of the services. The proportions of no-service stores were much smaller for stores with fewer employees. From 13%—38% of the stores with one or two employees and 15%—32% of those with 3—6 employees offered none of the services. For both of the above groups of stores, Fresno and Alameda had the lowest proportions—13%—17%—and Los Angeles the highest—32% and 38%.

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