

on previous balances, of \$3,203 million, or 15.6% (Table 18.13). The personal disposable income of consumers in 1975 was \$107,945 million, a rise of 22.5% over the previous year. The consumers spent \$95,018 million, an increase of 19.3% over 1974, saving the remainder. A decade earlier, total consumer credit outstanding amounted to 19.7% of the \$36,263 million disposable income available to consumers in that year. Since then, this has gradually increased to 22.1% by year-end 1975.

Since 1955 there have been some significant shifts in "market share" among the institutions serving the needs of consumers for credit. At that time slightly less than a third or 29.9% of all consumers' credit requirements was furnished by retail vendors (department stores, furniture stores and other retail outlets), historically the earliest providers of consumer credit. Other major groups of suppliers of credit two decades ago were the sales finance and consumer loan companies which extended a further third of the total credit, mostly to finance automobile purchases, with the banks and credit unions and caisses populaires contributing almost an additional quarter, 24.5% of the amount. By 1965, retail trade outlets had lost nearly 12 percentage points in "market share", falling to 18.4%, while the chartered banks had expanded their share by 10 percentage points to reach a 31.5% share. The share of sales finance and consumer loan companies had by then shrunk slightly to 30.4% but that of the credit unions and caisses populaires had increased to 11.4%. At the present time the chartered banks have gained pre-eminence in this field, holding over half, 55.5%, of all outstanding balances; the share of credit unions and caisses populaires has also increased to 13.6%, but sharp declines in share have been experienced by the retail trade sector, which has shrunk to 10.1% and by sales finance and consumer loan companies whose share has decreased greatly since 1965 to 12.2%.

18.1.3 Service trades

Service trades generally encompass those businesses, both commercial and non-commercial, which perform a service and in which the sale of goods constitutes only a minor function. Commercial service trades are classified generally into six principal groups: amusement and recreational services (such as movie theatres, bowling alleys, billiard parlours and health clubs); personal services (barber shops, beauty parlours, laundry and dry cleaning, laundromats and shoe repair shops); restaurant services (restaurants, take-out food shops, and other eating and drinking places); miscellaneous services including photographers, automobile and truck rentals and driving schools; services to business such as lawyers, accountants, computer services, consultants, advertising agencies, and media representatives; and accommodation services which include hotels, motels and tourist camps. Non-commercial services encompass religious institutions, trade and professional associations, fraternal organizations and service clubs. Services related to education, health and finance are not included in this section. Automotive services, such as garages and other repair shops, are covered under retailing.

Traveller accommodation. Table 18.14 summarizes the major types of accommodation services in 1974. Total accommodation receipts that year amounted to \$2,271.0 million, of which hotels accounted for the major share, 81.6%, with total receipts of \$1,852.8 million. Receipts reported by motels totalled \$271.0 million (11.9%) and the remaining \$147.2 million (6.5%) was accounted for by tourist homes, tourist courts and cabins, outfitters and tent and trailer campgrounds. Total receipts include such source items as sales of rooms, food, alcoholic beverages, merchandise and other services provided by traveller accommodation business, i.e. telephone, valet, laundry and parking. A further breakdown of traveller accommodation data by province is provided in Table 18.15.

Restaurants. Data for restaurants are collected from a sample of independent restaurant operators and from a full coverage survey of chain restaurants.