An analysis of consumer and retailer practices regarding women's garment satisfaction
by Diane Drew Huber

A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree of
MASTER OF SCIENCE in Home Economics
Montana State University
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Abstract:
Wives of 50 students at Montana State University were interviewed to determine methods used to plan
clothing purchases and satisfaction with present wardrobes. Particular emphasis was placed on
returning unsatisfactory garments to retail stores. Retailers were interviewed about returns and
restrictions placed by stores on returns.

Twenty-six garments were rated as unsatisfactory by consumers. Eight of the 26 had been returned and
18 not. While ways of planning purchases and evaluation techniques used in stores were apparently
insignificant indicators of satisfaction with clothing purchases, income was found to be associated with
satisfaction. Persons in the lowest and higher income groups were more satisfied with purchases than
those whose income fell into the middle categories.

Poor appearance after laundering was the reason given most often by consumers for dissatisfaction
with clothing. Poor fit was the reason most often given for returning garments.

Stores represented in the sample ranged from specialty/shops to department stores. More stores
carried sportswear than any other single type of merchandise. "Garment must come from our store" was
the restriction placed by all stores on accepting returns. Return policies were suggested, not inflexible
in all stores.

A great distrust between retailers and consumers was not evident. Consumer misunderstanding of retail
return policies was judged to occur frequently. Dissatisfaction with garments was, as expected, much
more common than garment returns.
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Date _December 4, 1970_
AN ANALYSIS OF CONSUMER AND RETAILER PRACTICES REGARDING WOMEN'S GARMENT SATISFACTION.

by

DIANE DREW HUBER

A thesis submitted to the Graduate Faculty in partial fulfillment of the requirements for the degree of

MASTER OF SCIENCE

in

Home Economics

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ABSTRACT

Wives of 50 students at Montana State University were interviewed to determine methods used to plan clothing purchases and satisfaction with present wardrobes. Particular emphasis was placed on returning unsatisfactory garments to retail stores. Retailers were interviewed about returns and restrictions placed by stores on returns.

Twenty-six garments were rated as unsatisfactory by consumers. Eight of the 26 had been returned and 18 not. While ways of planning purchases and evaluation techniques used in stores were apparently insignificant indicators of satisfaction with clothing purchases, income was found to be associated with satisfaction. Persons in the lowest and higher income groups were more satisfied with purchases than those whose income fell into the middle categories.

Poor appearance after laundering was the reason given most often by consumers for dissatisfaction with clothing. Poor fit was the reason most often given for returning garments.

Stores represented in the sample ranged from specialty shops to department stores. More stores carried sportswear than any other single type of merchandise. "Garment must come from our store" was the restriction placed by all stores on accepting returns. Return policies were suggested, not inflexible in all stores.

A great distrust between retailers and consumers was not evident. Consumer misunderstanding of retail return policies was judged to occur frequently. Dissatisfaction with garments was, as expected, much more common than garment returns.
CHAPTER I

Importance of Study

The gap between consumers and businessmen has been the subject of much study and speculation. Consumers have poor opinions of business and businessmen's ethics and often blame the retailer, who is closest to them in the distribution chain when products are not satisfactory. Consumers expect the seller to be able to answer questions about the product and he is blamed if the product proves unsatisfactory. Most communications from business to consumers appear in the forms of advertising, literature, use and care booklets, tags and labels. Consumers make their wishes known through purchases, and, much less often, through letters of complaint or returns of merchandise. Business more generally relies on sales as a gauge of consumer satisfaction. Studies of consumer complaints aid in bridging this gap, bringing consumers and producers closer together.

It has been suggested that returns, although small in number, have significance to the manufacturer, because

they inform him of the real reasons for dissatisfaction. Manufacturers and retailers alike, however, tend to believe a dissatisfied customer is a more serious threat to the goodwill of the company than a customer who is contented after making a return. Understanding between the retailer and the consumer may be one step toward clearing the gap in communications that is known to exist.

Purpose of the Study

The women's garment industry is of economic importance to the United States. Value of women's and children's clothing shipped in 1967 was 6,291 million dollars. Expense of garments is also an important consideration for the family. In 1967 approximately 8.6 percent of the consumer's budget was spent on clothing. More than half of this total was spent on women's and children's clothing.

The study will attempt to delineate differences between consumer and business understanding of merchandise returns. Women's shopping practices, and satisfaction with

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3Ibid., 314.
garments purchased will be examined. Women who return unsatisfactory garments to the retailer will be further questioned to ascertain the satisfaction gained from such action. Retailers will be questioned to determine the policies they follow in allowing customers to return merchandise.

Consumers are expected to have more unsatisfactory merchandise than they have returned to stores, and to be uncertain about policies practiced by stores. Merchants are expected to be more lenient in their policies regarding the returning of purchases than consumers anticipate.
CHAPTER II

REVIEW OF LITERATURE

Positions taken toward the business world by producers, retailers, and consumers result from backgrounds of each. Since the focus of the study is women's garments, the marketing practices followed by that particular industry deserve attention. Acceptance of responsibilities and efforts of each area to cope with unsatisfactory merchandise aid in closing the gap in communications.

Historical Background

In early ages, man himself was both the producer and consumer of all the goods he needed to sustain his livelihood. As time passed, barter, trading one item for another, became the means whereby man could obtain necessities he could not produce himself. When trade became more sophisticated, money was introduced as a medium of exchange because it was easier to carry than

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goods, and the exchange value of items could be determined more precisely. Traditionally, buyers and sellers, representing opposing sides of a transaction, have been suspicious of each other.

The Producer

Development

Capitalism, the economic system under which Americans live, with its concepts of producers and consumers, stems from the Middle Ages. At that time, the goal of man, rich and poor alike, was to save his immortal soul. Trades were not highly rated, and commerce was ranked by St. Thomas Aquinas as the least admirable of the professions. Fairs and markets were important means of carrying on trade in Medieval Times. Today's retail stores are direct descendents of the market stalls of nineteenth century England. The basis of trade in the middle ages was cloth.


According to Robinson, "... we may strongly suspect that a period beginning about 1500 when fashion became marked by active aversion to past modes—was decisive in paving the way for the future expansive course of European business and economic development."  

Toward the end of the Middle Ages, changes in attitudes were important in setting the stage for the Industrial Revolution. Early man had found work demeaning; Christianity had ennobled it. New attitudes about work visualized it as a means to an end; the end being an accumulation of material wealth. Precise methods of measure were delineated. The feudal system deteriorated, and the merchant class grew in importance. Money lending, which was against early Christian ethics, became acceptable.  

The Industrial Revolution brought many changes to business. Labor saving devices were invented. Workers moved from the home into factories. Middlemen came between producers and consumers to carry out the distribution of goods. The textile industry was among the first to

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9 McGuire, Business and Society, pp. 22-3.
be revolutionized.\textsuperscript{10}

In early America, shops were small, and merchandise was imported. After the War of 1812, America needed to expand her capabilities, and manufacture her own goods. Trade grew as a result of the increase in population and the opening of the West. Definite roles were assumed by various sections of the country. The North, for example, supplied capital, the South cotton, and the West, food.\textsuperscript{11}

The "Era of the Industrialist," (1870-1910) saw the formation of trusts, mergers and holding companies in efforts to manipulate power. "Progress" was the theme of the nation, and captains of industry were applauded by the people. No restraint on the giant firms occurred until 1890 when the Sherman Anti-Trust Act was passed.\textsuperscript{12}

In the twentieth century, business is an important part of daily living. The high standard of living enjoyed in the United States today can be directly attributed to contributions of business such as mass production, mass marketing and mass merchandising.\textsuperscript{13}

\begin{thebibliography}{9}
\bibitem{Coles} Coles, \textit{The Consumer Buyer and the Market}, p. 56.
\bibitem{McGuire} McGuire, \textit{Business and Society}, p. 32.
\bibitem{Ibid} \textit{Ibid.}, p. 43.
\bibitem{Ibid} \textit{Ibid.}, pp. 46-52.
\end{thebibliography}
Attitudes of Producers

In earliest times, when tradesmen were looked down on by the people, the attitude of the seller was one of groveling obeisance. As trade developed, that attitude changed. Guilds controlled the markets in England, and all too often, the customer was cheated. Mercantilism, the guiding philosophy of sixteenth to eighteenth century commerce, held that the state and nation constituted the ultimate end of all efforts. Although government authorities regulated business to a minute degree, competition was an important factor in regulating business.\textsuperscript{14} Adam Smith championed "laissez faire" which translated, meant "let business alone." Closely associated with this doctrine is the philosophy of "caveat emptor," meaning "let the buyer beware." Drummers, peddlars and carpetbaggers of early America practiced this philosophy.\textsuperscript{15} Persons adapting these two attitudes insisted on less government regulation, and consequently, less control over consumer goods.\textsuperscript{16}


\textsuperscript{16}McGuire, Business and Society, p. 50.
The marketing concept, adhered to by businesses today, proclaims, "The customer is right, as long as we make a profit." It does recognize the importance of the customer in the scope of business organizations. The "human concept" which has been proposed as a new marketing philosophy, recognizes the place of business in the environment as well as the interests of the consumer.

The Women's Wear Industry

Characteristics—Originally cloth was spun at home; later, textile products were purchased, and the final fashioning of the garment was left to the mother, or a nearby dressmaker. The birth of the ready-to-wear industry occurred in the 1800s in New England. The invention of the sewing machine in the mid 1800s gave it further impetus. By 1860 women's wear manufacturers were listed in the United States census.

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Today clothing is big business. Expenditures for women's and children's clothing, except footwear amounted to 23 billion dollars in 1967. Clothing cost the consumer in the United States 8.6 percent of his income that year.\textsuperscript{20}

The clothing industry has several unique features. Though the industry itself is large, most firms are small. The market is highly segmented, with few manufacturers trying to carry a line broad enough to include dresses, coats, suits and sportswear; or even to cover the wide gamut of sizes in women's apparel. Most business at the retail level is carried on by independent specialty shops, single line stores, or chain stores. The market is concentrated in New York; buyers "come to market" to select clothing for their stores. The life of the garment is extremely short. Three months is the length of a "season", and seasons are artificially pushed several months ahead, so winter wear is offered on the retail market in August, and summer wear in March. Only recently have giant corporations, such as Bobbie Brooks and Johnathan Logan emerged.\textsuperscript{21}


Distribution Process—In the distribution of clothing, few manufacturers maintain their own outlets. The common practice is for a retail store to carry several manufacturers' lines. Private, or retailer's brands are popular. Few wholesalers are involved, because of the obsolescence factor. Some franchising is done; a few manufacturers sell through a representative who gives local "parties" for customers.

The retailer in the fashion business stands between the consumer and the manufacturer. He has the responsibility of stocking merchandise the consumer will buy. The salesperson in the store forms the link between the buyer and seller.\textsuperscript{22} It is the retailer, not the ultimate consumer, however, who is expected to carry back customers' opinions to the manufacturers.

Often retailers harbor misconceptions about consumer opinion. Retailers perceive service and warranties less important than consumers. Opinions of competition and price also vary.\textsuperscript{23} Retailers and suppliers also have

\textsuperscript{22}Jarnow and Judelle, \textit{Inside the Fashion Business}, pp. 64-5.

misunderstandings between them about other areas of the marketing system. Retailers rate vendor service, help in the areas of handling quality complaints, and co-operation on returns as having declined in the last ten years.24

The "power" theory of retailing held by educators, economists, and nonbusiness persons, states that since the retailer is closest to the consumer, he capitalizes on the bewilderment of the consumer who must choose from a vast array of products and he (the retailer) shapes her desires. Batten refutes this theory, but says the retailer must accept the responsibility for informing manufacturers about consumer desires.25

The Consumer

Development

The term "consumer" was coined in the twentieth century. Regulations, however, protecting the customer from traders who measured cloth short were found in


Medieval England. In America's history common law encouraged suing of unethical businessmen. Co-operatives, one of the first ways of showing consumer dissatisfaction with the marketing system, were established as early as the 1800s.

Up to the twentieth century, it was assumed that if a poor product was marketed, the public would buy from someone else, and theoretically only those firms manufacturing acceptable products would survive. While competition is still the main regulator of business, federal legislation has curbed business practices which flagrantly violated individual rights.

"The Decade of the Consumer," began in the 1930s and by the 1950s consumerism was a byword. Federal legislation protecting the buyer has been passed with increasing frequency. A Federal Department of the Consumer, considered in 1959, eventually evolved into the Consumer Advisory Council. Its formation in 1962 marked the first time in history the consumer was represented at such a high level.

27Ibid., p. 223.
Attitudes of Consumers

Consumers are those who purchase and use or "consume" goods and services. Since the inception of the movement the attitude toward business has been one of distrust. Unethical practices described in popular books has had considerable impact on the public image of business. Continuing inflation, item proliferation, and the impersonal market have contributed to the dilemma of the consumer.

Consumers and Women's Wear

The quality of women's garments is of special concern to the consumer. Consumers expect merchandise to meet preconceived standards. Despite the whim of fashion, women expect dresses to be wearable for three years. The effort of shopping and the evaluation of a product by the consumer contribute to satisfaction. Shapiro suggests


that price is also a contributing factor.  

Though few statistics have been compiled on the amount of dissatisfaction occurring with women's garments, nearly every woman has made at least one unsatisfactory purchase. Virginia Knaur, President Nixon's adviser on consumer affairs reported that out of 2,500 letters of complaint she receives from consumers each month, many are concerned about textile labeling, quality of garments, and sizing.  

In women's garments fabric faults are one of the leading causes of dissatisfaction. The garment may sag, shift along a seam, have weak spots, lose or change color, change hand, lose luster or be overly susceptible to perspiration stain. When a garment is purchased, these fabric deficiencies cannot be foretold.  

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that 33 per cent of complaints received are due to color change, 29 per cent to dimensional change, and 17 per cent to poor quality of material; all fabric failures.  

Maintainence of clothing represents another area which can lead to consumer complaints. A garment might shrink, wrinkle after laundering, bleed or fade during laundering. Seventy-nine per cent of respondents to a survey conducted by E.I. DuPont de Nemours and Company believed that wash and wear garments were easier to maintain than other clothing. In a study of women's blouses twenty-five of 71 women reported that their favorite blouse was easy to keep clean and neat.

Shannon found consumers, when purchasing fabrics most often discussed sensory satisfactions, but after using garments made from the fabrics ranked sensory satisfaction second to maintainence of original condition. It may


37Ryan, Clothing: A Study in Human Behavior, p. 182.

be that consumers change their minds, and garment main-
tainance becomes more important after wear than it was in
making the original decision to buy.

Closely related to fabric satisfaction is the con­
struction of the garment. Wilson, in studying disuse of
garments, concluded construction problems contributed to
clothing disuse in 61 per cent of individuals reporting. 39

Problems with fit cause considerable dissatisfaction
to consumers. Fit is of major concern to the women's wear
industry since garments that fit many women poorly may never
leave the rack in the retail store. 40 Even after purchase,
fit is a major cause of dissatisfaction. Lynn, when
studying college girls, found the most frequently mentioned
reason for not wearing garments was poor fit. 41

39 Shirley Wilson, "A Pilot Study of Textile Product
Performance of Garments as Related to Use-Life and to Satis­
faction," cited by Ryan in Clothing: A Study in Human
Behavior, p. 184.

40 Robert W. Peach, "Customer Returns: Problem or
Symptom?" Textile Chemists and Colorists, November 5,

41 Lynn, Mary Jean, "Inventories of 86 Freshmen
Girls' Wardrobes to Determine Factors Relating to Popularity
of School Clothing," cited by Ryan in Clothing: A Study
in Human Behavior, p. 185.
Responsibility for Unsatisfactory Purchases

Persons Responsible

Satisfaction with garments is a responsibility of both the seller and the buyer. The seller may neglect his obligation to the customer, may practice deliberate deception, or may sell his product in ignorance. Probably ignorance by salespersons is a leading cause of dissatisfaction. When consumers listed their pet peeves, almost all interviews started out the same way—salespeople are at fault.

Consumers also have responsibilities in achieving satisfaction in the purchase of garments. The buyer may fail to ask questions, possibly because he does not know what or how to ask. The buyer may fail to exercise even elementary caution; he may try to cheat the store. It is possible also, that the buyer does not understand his role in the market.

Each segment of the economy is interdependent on

\[^{42}\text{Canoyer, "For the Consumer" p. 526.}\]


\[^{44}\text{Canoyer, "For the Consumer" p. 526.}\]
other areas. If one part fails to fulfill its function, the system may break down. One buyer casts "dollar votes" that are meaningful in the whole economic cycle. Dollars spent for poor products act the same way as those spent on high quality merchandise. (Figure #1)

Figure #1—The Competitive Price System

The consumer has personal responsibilities to perform as well. Women are spenders of a large part of the family income, and are entrusted with its use. Clothing that satisfies the family contributes to its well being. Intelligent choices in clothing purchase demand that the consumer be well informed about textiles, prices, and intended use of the garments she selects. 46

Methods of Handling Unsatisfactory Merchandise

Manufacturer--Inspection and quality control at the manufacturing plant before the garment is released to the retail stores aid the manufacturer to eliminate some unsatisfactory merchandise. Some manufacturers of fabrics attempt to keep strict control on the companies using their products, and have established licensing programs. The most drastic measure used by manufacturers is taking complete responsibility for the quality of garments and having consumers complain directly to them if a garment bearing their label is unsatisfactory. 47


47 "Bonded Knits Upgraded," American Fabrics, Summer, 1969, p. 82.
Retailer—By far the majority of complaints, however, are made to the retailer. He has the obligation to decide a policy for handling consumer complaints.

The returns of women's wear varied from 3.1 per cent to 11 per cent of sales in retail stores in 1930.\textsuperscript{48} Returns in department and specialty stores with an annual sales volume of over one million dollars increased from 5.7 per cent of gross sales in 1944 to 7.6 per cent in 1949. Returned women's and misses dresses in 1954 were 14.7 per cent of total sales. In blouses and sportswear that year returns amounted to 11.4 per cent. These ratios stayed relatively stable through the 1950s.\textsuperscript{49} Today merchandisers are concerned not with the number of returns, but with the reasons for them.

Sales returns were an inevitable development of mass merchandising methods. Originally the retailer allowed consumers to return garments if the store was obviously at fault, for instance if they had sent a customer the wrong garment. Very soon, however, marketers began


to compete with one another in their policies. It soon became considered part of the store's service. As ready-made garments became popular, the number of returns increased correspondingly. If a garment did not mix or match other garments or accessories in a woman's wardrobe, she could bring it back to the store, and it could be resold more easily than a piece of yardage that had been cut. 50

The retail return policy regarding women's clothing varies from store to store. One important ingredient in establishing a return policy is the relationship from manufacturer to retailer. If the retailer can arrange with the manufacturer so that faulty merchandise can be returned, the retailer himself can set a more lenient policy. 51

It is suggested that the retailer allow returns for many varied reasons, sometimes even if he knows that the customer is wrong. An habitual returner, however, is


not welcomed by stores for very long. The authorization for returns is believed to be the concern of the buyer who is responsible for the department.

Consumer--Women returning ready made merchandise in the 1920's did so because it was the wrong size, and the "customer didn't like it," in that order. Vagaries of the consumer totaled less than 30 per cent of the total returns at that time.

A study of 10,001 customer dissatisfactions covering a period of fifteen years was made of garments that had caused a disagreement over returning the merchandise between the customer and the retail store. A single complaint of this type was most significant, because for every garment returned, many people, just as unhappy, did not bring the merchandise back. Two out of three garments considered in this study had been misused by the purchaser in some way, and only one third of the garments were unsatisfactory because of manufacturing errors. The


54 Mrs. Christine Frederick, Selling Mrs. Consumer (New York: Business Bourse, 1938) p. 299.
most common complaint in women's dresses was perspiration stain, which was classed as a consumer error because of improper laundering procedures, or using an overly strong deodorant.  

Today when consumers are dissatisfied with their purchases, they may return them to the retailer, to the manufacturer, or simply keep them and complain about the merchant who sold them a "bill of goods." The consumer has a real responsibility in returning merchandise. If there is definitely something wrong with the garment that makes it unusable, she does the textile industry a service by returning it. If, on the other hand, she returns for purely selfish reasons, she slows down the distribution process, and makes the purchase of clothing more expensive.  

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CHAPTER III

PROCEDURE

The study is designed to explore practices of women consumers in dealing with unsatisfactory clothing purchases, as well as examine shopping practices of those persons who had no shopping failures. Return policies of stores will also be considered.

Sample

Wives of students living in University family housing were chosen for the consumer portion of the sample. Most of these women represent the young age group which manufacturers are eager to capture. While their incomes are temporarily low, their expectations will increase as college is completed and employment secured. In addition, with their small present incomes, these women are likely to make careful purchases. Since much of the economy of the town depends on the University, student wives make up an important group of buyers.

Approximately 600 students live in family housing. To qualify to live there, one member of the family must be a full time student at the University. This includes some
one parent families. Types of accommodations available range from the "stacks," multiple-unit post World War II buildings, to recently completed apartments which include furniture, carpeting, garbage disposals and many conveniences. Prices of units range from $40 to $124 per month.

Retail stores in Bozeman selling any type of women's wear made up the store portion of the study. These stores are sources of clothing for many student wives.

Method

Interviewing was chosen as the method of conducting the study because it assured complete and accurate responses. Pocht and Winakor found no significant differences in responses when studying clothing consumption data between direct recall and record keeping as means of collecting data. It was believed possible that further insights could be gained from personal contact which could not be specifically elicited from the questionnaire alone.

Interviewing, using a prestructured questionnaire was used for both consumers and retail stores. The questionnaire for consumers was tested by a group of ten graduate students in Home Economics. This group was chosen because they could critically evaluate the questionnaire and suggest improvements. Pretesting of the retailer's questionnaire was done by interviewing store owners, department heads and managers of women's clothing stores in a nearby city. Some slight revisions were made before use. The final interview schedule for both consumers and retailers can be found in Appendix A. A contact letter, sent to the consumers advising them of the project and asking their co-operation is included. Stores were telephoned and appointments made for the interview.
CHAPTER IV

RESULTS

The effectiveness of planning wardrobes and techniques in shopping compared to satisfaction with garments are a consideration in this study. An attempt will be made to show relationships between returns and dissatisfactions with women's wear. Retailers as well as consumers are represented, and so, problems connected with returning merchandise may be viewed from both points of view.

Sample

Consumers

Fifty wives of students living in family housing on the Montana State University campus represented the consumer. Bozeman, in which the University is located, depends heavily on it for economic support.

The majority of these women (84%) were in the 21-30 age group. Eight persons or 16 per cent, were either under 21 or over 30. Incomes ranged from under $3,000 to over $15,000, although the largest number were in the under
$3,000 group. All of those in the lowest income group were also between 21 and 30 years of age. This is not surprising when one realizes that in 1968 the income per person in Montana was $2,917, well below the national average. One respondent in this age group, however, had an income of over $15,000. (Table I)

### Table I

**Ages and Incomes of Consumer Respondents**

<table>
<thead>
<tr>
<th>INCOME</th>
<th>UNDER 21 No.</th>
<th>21-30 No.</th>
<th>31-40 No.</th>
<th>41-50 No.</th>
<th>TOTAL No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $3,000</td>
<td>16</td>
<td>32</td>
<td></td>
<td></td>
<td>16</td>
</tr>
<tr>
<td>$3,000-$4,999</td>
<td>3</td>
<td>6</td>
<td>10</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>$5,000-$6,999</td>
<td>12</td>
<td>24</td>
<td>1</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>$7,000-$9,999</td>
<td>3</td>
<td>6</td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>$10,000-$14,999</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>$15,000 and over</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Don't know</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>10</td>
<td>42</td>
<td>84</td>
<td>50</td>
</tr>
</tbody>
</table>
Retailers

The retailers in the sample included all outlets in Bozeman, Montana, selling any type of women's outerwear. Seventeen stores were contacted. Only one did not participate in the study. There were three which classified themselves as department stores. The largest of these is owned by an individual. All, however, fit the Jarnow and Judelle classification of "junior" department store. Five specialty shops are represented. These include one women's ready to wear, two western shops, one children's wear and maternity shop, and a store that sells bridal and formal gowns. (Table II)

Stores are owned by chains, individuals, partnerships and family corporations. The largest number of stores, 7 or 44% of the sample are members of chains.

No one type of garment is offered in all of the stores. Sportswear is carried most often, found in 15 stores or 94% of those contacted. Seven stores or 44% of the respondents sell formals. Bridal wear, accessories, lingerie and millinery were included in store merchandise. (Table III)

### TABLE II

**TYPES AND OWNERSHIP OF BOZEMAN STORES**

<table>
<thead>
<tr>
<th>Type of Store</th>
<th>Chain No.</th>
<th>Chain %</th>
<th>Ind. Own. No.</th>
<th>Ind. Own. %</th>
<th>Partner No.</th>
<th>Partner %</th>
<th>Fam. Cor. No.</th>
<th>Fam. Cor. %</th>
<th>Franchise No.</th>
<th>Franchise %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department</td>
<td>2</td>
<td>12</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women's Ready to Wear</td>
<td>1</td>
<td>6</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty Shop</td>
<td></td>
<td></td>
<td>2</td>
<td>12</td>
<td>2</td>
<td>12</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gen. Merchandise</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Variety</td>
<td>1</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catalog</td>
<td>2</td>
<td>12</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discount</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>7</td>
<td>42</td>
<td>4</td>
<td>24</td>
<td>2</td>
<td>12</td>
<td>2</td>
<td>12</td>
<td>1</td>
<td>6</td>
</tr>
</tbody>
</table>
ARTICLES OF CLOTHING CARRIED BY STORES

<table>
<thead>
<tr>
<th>Garment</th>
<th>Store 1</th>
<th>Store 2</th>
<th>Store 3</th>
<th>Store 4</th>
<th>Store 5</th>
<th>Store 6</th>
<th>Store 7</th>
<th>Store 8</th>
<th>Store 9</th>
<th>Store 10</th>
<th>Store 11</th>
<th>Store 12</th>
<th>Store 13</th>
<th>Store 14</th>
<th>Store 15</th>
<th>Store 16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daytime dress</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cocktail dress</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Formal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coat</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
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<td>Jacket</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lounging wear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separates</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td>Sweaters</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sportswear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Legend—III= article carried by store

CONSUMER BUYING HABITS

Planning before garments are purchased helps the consumer maintain an adequate wardrobe whether or not she has a large income. The most common type of planning clothing purchases among consumers in this study was to "plan around the need for a certain garment." This routine was followed by 26 persons or 45 per cent of the respondents.
In this type of planning, the consumer considers purchasing a garment when she has an occasion to wear that particular type of garment immediately. Coordinated wardrobe planning, which is recommended by family financial advisers was followed by only six persons or 10% of the respondents. Since the planning categories were not mutually exclusive, several respondents used more than one method of planning garment purchase. (Figure #2)

![Diagram](image)

**Figure #2--Type of Wardrobe Planning Practiced**

**Evaluation Techniques Used in Purchasing**

Trying on garments and reading labels are uncomplicated techniques and represent a minimum of possible procedures to evaluate a garment in the store. A large proportion, 41 persons, or 82% of the respondents, said they always tried on garments. A smaller portion, 24 women, or 48% said they always read labels before purchasing garments. (Figure #3)
Satisfaction with Purchases

A total of 53 garments were mentioned by the 50 respondents. Twenty-seven, or 51 per cent were satisfactory. Eighteen or 34 per cent were considered unsatisfactory. The consumer, however, had not attempted to return them to the retailer. Eight garments, representing 15 per cent of the total considered, had been returned to a retailer. Several persons indicated they did not shop in Bozeman regularly, or that they made most of their own clothing. (Figure #4)
Success of Shopping Practices

Very little difference was found in this study between the method employed when shopping for clothes and the satisfaction or dissatisfaction with garments presently in the respondents' wardrobes. Trying on garments did not seem to indicate whether or not a person would find the garment satisfactory, since 20 of the persons who said they always tried on garments were dissatisfied with one or more purchases. Since it is possible that those consumers who try on merchandise are most particular about
their clothing, this may not be a valid indication of satisfaction. Twenty-two or 52 per cent of those who said they always tried on garments were satisfied with their clothing purchases. No appreciable difference was found in satisfaction comparing persons who read labels before purchase with those who did not. (Table IV & V)

TABLE IV

PLANNING METHODS AND SATISFACTION

<table>
<thead>
<tr>
<th>Method Used</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Plan Around Budget</td>
<td>8</td>
<td>53</td>
</tr>
<tr>
<td>Plan Around Need</td>
<td>14</td>
<td>54</td>
</tr>
<tr>
<td>Wardrobe Plan</td>
<td>4</td>
<td>66</td>
</tr>
<tr>
<td>No Particular Pattern</td>
<td>4</td>
<td>50</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>100</td>
</tr>
</tbody>
</table>
TABLE V

SHOPPING PRACTICES IN STORES AND SATISFACTION

<table>
<thead>
<tr>
<th>Method Used</th>
<th>Satisfied No.</th>
<th>Satisfied %</th>
<th>Dissatisfied No.</th>
<th>Dissatisfied %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Try on Garments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Always</td>
<td>22</td>
<td>52</td>
<td>20</td>
<td>48</td>
</tr>
<tr>
<td>Sometimes</td>
<td>4</td>
<td>57</td>
<td>3</td>
<td>43</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No Answer</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Read Labels Before Purchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Always</td>
<td>14</td>
<td>61</td>
<td>9</td>
<td>39</td>
</tr>
<tr>
<td>Sometimes</td>
<td>11</td>
<td>46</td>
<td>13</td>
<td>54</td>
</tr>
<tr>
<td>Never</td>
<td>1</td>
<td>50</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>No Answer</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Those persons with the lowest and highest incomes were most satisfied with their clothing purchases. Thirteen respondents, or 81 per cent of those in the under $3,000 income group were satisfied with all clothing purchased within the last year. Up to an income of $7,000 more persons were dissatisfied with their purchases than satisfied. When income was over $7,000 persons again tended to be more satisfied with their clothing purchases. (Table VI)
TABLE VI

INCOME AND SATISFACTION

<table>
<thead>
<tr>
<th>INCOME</th>
<th>SATISFIED</th>
<th></th>
<th>DISSATISFIED</th>
<th></th>
<th>TOTAL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Under $3,000</td>
<td>13</td>
<td>26</td>
<td>3</td>
<td>6</td>
<td>16</td>
<td>32</td>
</tr>
<tr>
<td>$3,000-$4,999</td>
<td>5</td>
<td>10</td>
<td>9</td>
<td>18</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td>$5,000-$6,999</td>
<td>6</td>
<td>12</td>
<td>7</td>
<td>14</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>$7,000-$9,999</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>$10,000-$14,999</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>$15,000 and over</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Don't know</td>
<td></td>
<td></td>
<td>1/27</td>
<td>54</td>
<td>50/100</td>
<td></td>
</tr>
</tbody>
</table>

Unsatisfactory Purchases

Consumers were dissatisfied with a total of 26 garments. Dresses were most often mentioned as unsatisfactory. Eight garments, or 31 per cent of those unsatisfactory were so classified. Only one of these dresses, however, had been returned. Six persons reported dissatisfaction with knit tops and three or 50 per cent of these had been returned. (Table VII)
Garments are often received as gifts or purchased by someone other than the wearer. In many cases size, color or style of the garment are considered unsatisfactory. This was found in the case of three respondents. Although garments were purchased by the respondent's close relatives, they were deemed unsatisfactory. One returned blouse was purchased by a student wife as a gift. (Table VIII)
TABLE VIII
PURCHASER OF UNSATISFACTORY GARMENTS

<table>
<thead>
<tr>
<th>PERSON</th>
<th>RETURNED No.</th>
<th>RETURNED %</th>
<th>UNRETURNED No.</th>
<th>UNRETURNED %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>5</td>
<td>62.5</td>
<td>17</td>
<td>94</td>
</tr>
<tr>
<td>Purchased by respondent for gift</td>
<td>1</td>
<td>12.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td>1</td>
<td>12.5</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td><em>1</em></td>
<td>12.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>100.0</td>
<td>18</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Garments considered unsatisfactory by consumers ranged in price from less than $5 to $20. The largest group of garments were in the $5 to $10 group. Of the fifteen articles of clothing in this group, three were returned, and twelve were not. Four garments in the lowest price range, under $5 had been returned.

Retailers estimates of the price of an average dress in their store ranged from under $10 to over $60. Only three retailers estimated an average price in their store would be in the under $10 range, the most often mentioned consumer price. Four retailers (25%) said a
dress would average between $10 and $20. Seven retailers said an average dress in their store would be over $20, so married students perhaps cannot afford to shop in these stores. (Table IX)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $5</td>
<td>4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>$5-$10</td>
<td>3</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>$10-$20</td>
<td>1</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>$20-$30</td>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>$30-$40</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Over $60</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>No dresses</td>
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<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>18</td>
<td>16</td>
</tr>
</tbody>
</table>

Factors Involved In Dissatisfaction

Problems causing consumers to be dissatisfied with purchases include unsatisfactory cleaning, poor fit, and poor quality of material, in that order. Fit was given most often as the reason for making the return. Three
garments, or 37.5 per cent of those returned in this sample came into this category. If the unsatisfactory garment was not returned, the reason most often causing dissatisfaction was that the garment did not wash or clean well. Every consumer who tried to return a garment was allowed to do so.

According to Quinn, there is a tendency on the part of the consumer to assume that a clothing purchase will perform well. Consumers in this study rated garments that did not wash or clean well as manufacturing errors, which supports Quinn's theory. Consumers seemingly believe a garment should wash satisfactorily, whether or not they make any inquiries about the washability before purchase. Poor shopping procedures was the second most frequently mentioned cause of purchasing unsatisfactory merchandise. It is interesting that three garments returned because of poor fit were purchased by someone other than the wearer. (Table X)

No consumer blamed the salesperson for pressuring her into making a poor purchase. Neither did consumers believe that salespeople were not knowledgeable about the

garments. All consumers who had unsatisfactory merchandise continued to purchase from the store where the garment had been purchased. (Table X)

**TABLE X**

**FACTORS INVOLVED IN DISSATISFACTION**

<table>
<thead>
<tr>
<th>REASON</th>
<th>Poor Shopping</th>
<th>Manu. Error</th>
<th>Poor Quality</th>
<th>Not Wearer</th>
<th>Other</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>R U</td>
<td>R U</td>
<td>R U</td>
<td>R U</td>
<td>R U</td>
<td>R U</td>
</tr>
<tr>
<td>Flaw in Mat</td>
<td>3 1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
<td>1 4</td>
</tr>
<tr>
<td>Maintainence</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>2 8</td>
</tr>
<tr>
<td>Construction</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Didn't like</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Poor Fit</td>
<td>2 1</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td></td>
<td>2 3</td>
</tr>
<tr>
<td>Total</td>
<td>0 8 1 9 2 1 4</td>
<td>0 1 0 8 18</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Eighteen garments were considered unsatisfactory, but respondents had made no attempt to return them to retail stores. Six persons, purchasers of 33 per cent of the unsatisfactory garments, said they did not believe the stores would take back the merchandise because it showed wear, had been cleaned or washed, or was several months old before the problem causing dissatisfaction had occurred. Five persons, or 28 per cent of those
dissatisfied had not returned the garment because they did not believe the problems were major. (Table XI)

TABLE XI

REASONS FOR NOT RETURNING MERCHANDISE

<table>
<thead>
<tr>
<th>REASON</th>
<th>NUMBER</th>
<th>PER CENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not feel strongly about it</td>
<td>5</td>
<td>28</td>
</tr>
<tr>
<td>Needed to wear immediately</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Repaired garment so it was useable</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Did not think store would take it back because:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Showed Wear</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Had been cleaned or washed</td>
<td>6</td>
<td>33</td>
</tr>
<tr>
<td>Was several months old</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>100</td>
</tr>
</tbody>
</table>

Consumer Return Procedures and Policies

Each consumer who had returned a garment brought it back to the retail outlet. Five persons exchanged their garment for another, two were given credit, and one sent back a catalog order without taking it from the
sales branch. Only one person noted they would have preferred another method of handling the return. This consumer wanted cash instead of exchange or credit. (Table XII)

TABLE XII
METHOD OF RETURN

<table>
<thead>
<tr>
<th>Type of Return</th>
<th>Method Used No.</th>
<th>Method Used %</th>
<th>Method Preferred No.</th>
<th>Method Preferred %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>1</td>
<td>12</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Credit</td>
<td>2</td>
<td>25</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Exchange</td>
<td>5</td>
<td>62</td>
<td>5</td>
<td>62</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>12</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>8</td>
<td>99</td>
<td>8</td>
<td>98</td>
</tr>
</tbody>
</table>

The attitude of the person who handles the exchange in the store is very important to satisfaction of the consumer when returning merchandise. The majority (75%) of respondents were treated by someone whose attitude was pleasant. Persons returning two garments or 25 per cent of the sample remembered the salesperson as "unpleasant." (Figure #5)
Another problem of returning merchandise is the inconvenience of bringing the garment back to the store. Purchasers of three garments or 37 per cent of the returns found bringing the garment back "not at all inconvenient," three more or another 37 per cent found the return "moderately inconvenient." Returning only two garments was described as "very inconvenient," by two persons or 25 per cent of the returns made. (Figure #6)

<table>
<thead>
<tr>
<th>Not Inconvenient</th>
<th>Moderately Inconvenient</th>
<th>Very Inconvenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>37%</td>
<td>37%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Figure #6—Inconvenience Involved in Returning Garments

Retail Policies

The retailer who sells to the public must keep in mind not only the consumer, but the profit margin necessary for him to maintain in order to stay in
business. He cannot afford to lose money on garments. If his return policies are too lenient, garment returns will cost the store money. On the other hand, a policy that is too restrictive may cause ill will and loss of customers.

Restrictions on Returns

In each of the sixteen stores represented in the retail portion of the study, personnel emphasized that return policies varied and restrictions named are not hard and fast rules, but recommendations. The description, "must come from our store," for example, is interpreted by chains to mean "any store belonging to the chain." Other retailers said they would take a garment back if it fit into their stock, even if it was purchased elsewhere. The restriction placed on returns by all sixteen stores or 100 per cent of the sample was "must come from our store." Sales slip was necessary at ten stores, or 62 per cent of the sample. Again, in practice this procedure is urged, but not always required. No return on sale merchandise was specified in the retail policy of nine stores or 56% of the sample. In cases of faulty merchandise, the sale garment may usually be
returned. Time period, when specified, varied from one or two days to "the season when the merchandise is in stock." A typical return policy, practiced in Bozeman would include: garment must come from our store, sales slip should accompany it, and we do not allow sale garments to be returned. (Figure #7)

![Figure #7—Restrictions of Stores on Returns](image)

It is important that stores have an idea of the number of garments returned. It takes considerable time for employees to rewrap garments and fill out the forms necessary to send a garment back to the manufacturer.
If a number of garments from the same supplier are found to be faulty, the store may wish to change to another manufacturer. Only one store in this sample kept records of returns of women's garments, and had definite knowledge of the number of returns made. The percentage of gross sales of women's wear returned in this store was 1.75 per cent.

Twelve retailers, representing 75 per cent of the stores considered handling of returns no problem. Four retailers, or 25 per cent of the sample, did report that this was a difficulty. With these, the problem of making a return to the manufacturer, and getting their money back for the garment was the concern.

(Table XIII)

TABLE XIII
STORE ATTITUDES ABOUT RETURNS

<table>
<thead>
<tr>
<th>Amount of Returns</th>
<th>Stores No.</th>
<th>%</th>
<th>Problem</th>
<th>Yes No.</th>
<th>%</th>
<th>No. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 1%</td>
<td>5</td>
<td>31</td>
<td></td>
<td>2</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>1-2%</td>
<td>4</td>
<td>25</td>
<td></td>
<td>1</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>2-3%</td>
<td>1</td>
<td>6</td>
<td></td>
<td>1</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>3-4%</td>
<td>2</td>
<td>12</td>
<td></td>
<td>1</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>More than 10%</td>
<td>1</td>
<td>6</td>
<td></td>
<td>1</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>No idea</td>
<td>3</td>
<td>19</td>
<td></td>
<td>3</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16</strong></td>
<td><strong>99</strong></td>
<td></td>
<td><strong>4</strong></td>
<td><strong>24</strong></td>
<td><strong>12</strong></td>
</tr>
</tbody>
</table>


Thirteen retailers believed their customers were well informed about their return policies. One store, for example, has their policy on every sign in every department in the store, as well as on every advertisement they place. Three retailers, or 19 per cent of the sample said their customers are not informed, and any restrictions they place on accepting returns are not mentioned until a customer tried to return a garment. (Figure #8)

<table>
<thead>
<tr>
<th>Customers Informed</th>
<th>13—81%</th>
<th>Customers Uninformed</th>
<th>3—19%</th>
</tr>
</thead>
</table>

Figure #8—Number of Stores Who Believe Their Customers Are Well Informed About Their Policies

Solving problems with returns through a cooperative efforts of all stores in a community is practiced in some areas, and is recommended by Crawford. Two persons said their store's policy was practiced by all members of their store chain. One owner had inquired of others before forming his policy, but had not actually

worked with others. Thirteen, or 87 per cent of the sample said their policies had been developed independently. (Figure #9)

<table>
<thead>
<tr>
<th>Independent Policies</th>
<th>Chain Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 -- 87%</td>
<td>2 -- 12%</td>
</tr>
</tbody>
</table>

Wingate and Friedlander suggest the authorizing of returns is the responsibility of the buyer who is accountable for the merchandise in his department.62 Responsibility for settling returns with customers in this study is delegated to the store manager, department heads, and sometimes to clerks. (Figure #10)

<table>
<thead>
<tr>
<th>Manager</th>
<th>Department Head</th>
<th>Clerks</th>
</tr>
</thead>
<tbody>
<tr>
<td>37%</td>
<td>37%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Arrangements between suppliers and retailers for the return of faulty merchandise form the basis of the

Thirteen respondents said their store was able to return goods to the manufacturer, only one person said they could not. Two store representatives mentioned that this is a difficult procedure, and involves considerable time of store employees. (Figure #11)

Figure #11—Percentage of Stores Who Can Return Goods to Manufacturers

63Wingate and Friedlander, Management of Retail Buying, p. 318.
Garments were ranked by store personnel as to frequency of return. Dresses, slacks, blouses and sportswear were listed most often returned in that order. In comparison, the consumer sample of garments actually returned showed sportswear most often, blouses second. Of all garments judged unsatisfactory by consumers, dresses were most often mentioned, followed by sportswear. (Figure #12)

![Bar chart comparison of store rankings of unsatisfactory garments, garments considered unsatisfactory by consumers, and garments actually returned.](image-url)
Poor fit, purchased by the wearer was ranked by store personnel as the number one reason given for returning garments. Two store clerks mentioned that this was sometimes an excuse, and not the real reason the garment was returned. Other reasons ranked were flaw in material, gifts, and did not launder well, in that order. Trying to cheat the store was ranked by persons answering the questionnaire as very rare, although two persons told of recent experiences of this type. (Figure #13)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor Fit, Purchased by Wearer</td>
<td>6.0</td>
</tr>
<tr>
<td>Flaw in Material</td>
<td>5.77</td>
</tr>
<tr>
<td>Gift</td>
<td>5.6</td>
</tr>
<tr>
<td>Didn't Wash as Expected</td>
<td>5.0</td>
</tr>
<tr>
<td>Garment Construction Not Satisfactory</td>
<td>4.3</td>
</tr>
<tr>
<td>Didn't Clean as Expected</td>
<td>4.15</td>
</tr>
<tr>
<td>Fraudulent reasons</td>
<td>1.08</td>
</tr>
</tbody>
</table>

Figure #13—Reasons for Returns, Rated by Stores
CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

The gap between consumers and businessmen was the motivation for this study. It was believed that learning of consumer and retailer practices pertaining to returning merchandise would provide insight concerning the extent and causes of misunderstandings between consumers and businessmen. Since the women's wear industry is large, and women's clothing represents a large proportion of the consumer's expenditures, this segment of business was chosen as the area for research.

The consumer sample consisted of a random selection of 50 wives of students living in family housing on the Montana State University campus. The sixteen retailers (department heads or managers) were all merchants in Bozeman, Montana, selling any type of women's garments. A prestructured questionnaire was used to interview both consumers and retailers.

Twenty-six garments were rated by the consumer respondents as unsatisfactory. Eight garments had been
returned, and eighteen were not. Ways of planning wardrobes, and evaluation techniques practiced in stores were insignificant indicators of satisfaction with garments. Consumer income tended to be associated to a large degree with satisfaction or dissatisfaction with the respondent's wardrobe. Poor appearance of a garment after laundering was the most often mentioned reason for dissatisfaction; poor fit was the second most common. Consumers who had returned merchandise were, for the most part, satisfied with the return. Manufacturing errors, followed by poor shopping procedures were the most often mentioned causes of making an unsatisfactory purchase.

The types of stores included in the study ranged from department stores to specialty shops. More stores carried sportswear than any single type of garment. The restriction placed most often on accepting returns was that the garment must come from that particular store. Sales slips were recommended, and returns were allowed on sale garments, in that order. Time period when the garment would be accepted for return varied. Most were lenient enough to include the season the garment was purchased. Retailers generally would take back
garments that have been washed if the garment is obviously defective, for instance if the material has a flaw, providing washing instructions had been followed.

Stores rated "doesn't fit" as the main reason garments were returned. In the consumer portion of the study, "doesn't fit" was the reason most often given for returning garments, although it was not the reason most often given for dissatisfaction with garments.

Dresses were rated by stores as the item most often returned. Dresses were most often unsatisfactory according to consumers, but knit tops were most often returned. Retailers rated dissatisfaction with sportswear lower than it appeared to be in this study.

Conclusions

A great distrust between retailers and consumers was not evident. Retailers did not believe consumers often deliberately attempted to cheat stores. Consumers who had been dissatisfied with purchases did not blame the salespeople, nor did they discontinue to purchase from the store that had sold them the garment.

Consumer misunderstanding of retail return policies is probably common. Consumers do not believe
they can return unsatisfactory garments that have been washed, worn or purchased several weeks or months earlier. Retailers indicated they would take back most garments if they were actually defective, for example if the material were flawed. Store personnel explained that return policies are part of "good will" and the store will often take a return under seemingly extraordinary circumstances.

Dissatisfaction with garments accounted for more than twice as many garments as returns in this study. Consumers either did not feel strongly about the majority of these unreturned garments, or they did not believe the retailer would accept the garment for a return.

While wardrobe planning and evaluation techniques used by consumers in stores apparently had little effect on satisfaction with garments, consumer income did make a difference. More persons with extremely small incomes, and with large incomes were satisfied with their clothing purchases than those persons in income groups between these two extremes.
Limitations of the Study

Very few attitudinal questions were included in the questionnaire. Consumer opinion of returning merchandise could have been brought forth if more of these questions were used. If, for example, all consumers had been asked their opinion about methods of returns used in local retail stores, more insight could have been gained.

The consumer sample was limited both in number and in type of respondents. Many of the student wives were similar in age, income and education. A more heterogeneous group might bring different responses.

For Further Study

A more complete description of problems between consumers and retailers over returning merchandise might be apparent if only persons actually returning garments were contacted. Retailers might be asked to cooperate and keep records so this could be done.

Since consumers and retailers both believed garment dissatisfaction was often the fault of the
manufacturer, another study could include suppliers, and endeavor to learn what role they play in the total picture of garment dissatisfaction.

A relationship between income and garment satisfaction was suggested in this study. Further research in this area might be profitable.

Sportswear was returned more often than retailers anticipated. Further research could examine the reason for this.
APPENDIX A

INSTRUMENTS USED
I would like to spend ten to fifteen minutes interviewing you, as part of a research project. This research is concerned with women's clothing, and the retail market.

The Assistant Director of Student Housing has approved this project, and has cooperated by giving me your name.

I will be calling on you during the week of July 20-24.

Thank you.

Sincerely,

Diane Huber
RETURNING MERCHANDISE AND GARMENT SATISFACTION
STUDENT QUESTIONNAIRE

When you buy clothing for yourself which statement best describes the practice you usually follow?

_____Plan clothing purchases around budget

_____Plan clothing purchases around need for a certain garment

_____Have a wardrobe plan which is followed

_____Have no particular pattern of purchasing clothing

_____Other (specify)__________________________________

Before purchasing garments do you try them on

_____Always

_____Sometimes

_____Never

Before purchasing garments do you read labels

_____Always

_____Sometimes

_____Never
Indicate your age category from the following groups

- Under 21
- 21-30
- 31-40
- 41-50
- 51-60
- Over 60

Which income category would your family fall into?

- Under $3,000
- $3,000-$4,999
- $5,000-$6,999
- $7,000-$9,999
- $10,000-$14,999
- $15,000 and over

Have you returned any ready to wear garments to Bozeman stores in the last year? (excluding undergarments)

- Yes

If yes, indicate the item of clothing from the following list
<table>
<thead>
<tr>
<th>Description</th>
<th>Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>dress</td>
<td></td>
</tr>
<tr>
<td>slacks</td>
<td></td>
</tr>
<tr>
<td>skirt</td>
<td></td>
</tr>
<tr>
<td>blouse</td>
<td></td>
</tr>
<tr>
<td>coat</td>
<td></td>
</tr>
<tr>
<td>sweater</td>
<td></td>
</tr>
<tr>
<td>jacket</td>
<td></td>
</tr>
<tr>
<td>separates</td>
<td></td>
</tr>
<tr>
<td>sportswear</td>
<td></td>
</tr>
<tr>
<td>other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

No

If no, have you tried to return any garments to Bozeman stores, but not been allowed to do so?

No

Yes

If yes, please describe the incident

If no, go to green sheet

Who purchased the garment?

Self

Husband

Other (specify)
In what price range was the item of clothing?

- Under $5
- $5-10
- $10-20
- $20-30
- $30-40
- $40-50
- $50-60
- $60-75
- $75-100
- Over $100

What was your reason for returning the garment?

- Poor fit
- flaw in material
- didn't clean well
- didn't wash well
- poor construction
- did not like garment
- other (specify)
How was the return handled?

_____ cash
_____ credit
_____ exchange
_____ store repaired garment
_____ other (specify)_________________________

How would you prefer the return to have been handled?

_____ cash
_____ credit
_____ exchange
_____ store repair garment
_____ other (specify)_________________________

The person handling the return was

_____ very pleasant
_____ pleasant
_____ unpleasant

Returning the garment was

_____ very inconvenient
_____ moderately inconvenient
_____ not at all inconvenient
The return was necessary because of
______ poor shopping procedures
______ pressure by salesperson
______ insufficient knowledge of salesperson
______ manufacturer's error
______ other (specify)

Have you continued to buy from the store where you purchased the garment?
______ Yes
______ No

Have you tried within the last year to return a garment to a Bozeman store and been unsuccessful?

______ Yes
______ No

→ If yes, describe the incident
Have you been dissatisfied with a garment, but didn't return it?*

____ no

____ yes

If yes, indicate the item of clothing

____ dress
____ slacks
____ blouse
____ coat
____ sweater
____ jacket
____ separates
____ sportswear
____ other (specify)

Who purchased the garment?

____ self
____ husband
____ other (specify)

*Pages 69, 70 and 71 were on green paper in the questionnaire originally used.
What was the price range of the garment with which you were dissatisfied?

____ Under $5
____ $5-10
____ $10-20
____ $20-30
____ $30-40
____ $40-50
____ $50-60
____ $60-75
____ $75-100
____ over $100

Indicate your reason(s) for dissatisfaction with the garment

____ poor fit
____ flaw in material
____ didn't wash well
____ didn't clean well
____ poor construction
____ didn't like garment
____ other (specify)________________________________________
Indicate reason(s) for not returning the garment

_____ didn't feel strongly about it
_____ needed to wear garment immediately
_____ repaired garment so it was wearable

_____ didn't think store would take it back

If indicated, Why didn't you think the store would take it back?

_____ Garment showed wear
_____ Garment had been cleaned or washed
_____ Garment was several months old

_____ Other (specify) __________________________

Were you dissatisfied because of

_____ poor shopping procedures
_____ pressure by salesperson
_____ salesperson didn't know merchandise

_____ other (specify) __________________________

Do you feel you would try to return another garment if you were dissatisfied with it?

_____ Yes
_____ No
PROBLEMS OF RETURNING MERCHANDISE

QUESTIONNAIRE FOR STORES

Would you describe your store as

___ A department store
___ A women's ready to wear
___ A specialty shop
___ Other (specify)_____________________________

Is your store owned by

___ A chain
___ An individual
___ A partnership
___ Other (specify)_____________________________

What articles of women's clothing does your store carry?

___ Daytime dresses
___ Cocktail dresses
___ Formals
___ Coats
___ Jackets
___ Lounging wear
___ Separates
___ Sweaters
___ Sportswear
___ Other (specify)_____________________________
What price range are the majority of dresses in your store?

- Under $10
- $10-20
- $20-30
- $30-40
- $40-50
- $50-60
- $60-70
- $70-100
- Over $100

Would you describe your store’s policy in regard to returning merchandise as:

- Liberal
- Limited

Which of the following conditions do you attach to accepting returns of women’s garments?

- Sales slip necessary
- Time period specified
- Garment not worn
- Garment must come from our store
- Price limitation
- No returns on sale merchandise
- Other (specify)__________________________
If your store has a restricted return policy, would you accept a return under the following special circumstances?

____ Time longer than you specify, but garment was sent out of town

____ Customer is valued by the store

____ Price warrants allowing the return

____ No sales slip, but garment can be identified as sold by your store

____ Other (specify) ________________________________

What type of merchandise is most often returned?

____ dress

____ slacks

____ skirt

____ blouse

____ coat

____ sweater

____ jacket

____ separates

____ sportswear

____ other (specify) ________________________________
Approximately what percentage of women's wear is returned to your store?

- Under 1%
- 1-2%
- 2-3%
- 3-4%
- 4-5%
- 5-8%
- 8-10%
- More than 10%

Who is responsible for settling returning of merchandise with customers?

- Clerks
- Floor manager
- Department head
- Other (specify) ____________________________

What policy do you prefer to practice when customers come to you for returns, exchanges or adjustments?

- Cash
- Credit on account
- Exchange
- Repair the garment
- Other (specify) ____________________________
Do the manufacturers you purchase from allow you to return garments that are unsatisfactory?

- Yes
- No
- Under special circumstances
  
  → Describe circumstances

Would you consider handling of returning merchandise a problem in your store?

- Yes
- No

Has your store, to your knowledge, ever lost a customer because of problems with returning merchandise?

- Yes
- No
  
  → If yes, describe the incident

Do you feel your customers are well informed about your store's policies for returning merchandise?

- Yes
- No

Has your store worked in conjunction with any other stores or retail groups in establishing your return policies?

- Yes
- No
APPENDIX B

SUMMARY OF STORE POLICIES
### SUMMARY OF STORE POLICIES

<table>
<thead>
<tr>
<th>Store Restriction</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
<th>14</th>
<th>15</th>
<th>16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Slip</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Time Period</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td>6</td>
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<tr>
<td>Not Worn</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Our Store</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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Key to stores

- #1—General merchandise, chain
- #2—Women's Ready to Wear, specialty shop, family
- #3—Maternity and Children's Wear, partnership
- #4—Women's Ready to Wear, individual
- #5—Western and Casual, individual
- #6—Western, partnership
- #7—Variety Store, chain
- #8—Catalog, stock corporation
- #9—Women's Ready to Wear, chain
- #10—Discount, franchise
- #11—Department store, chain
- #12—Bridal and formal store, individual
- #13—Department store, individual
- #14—Department store, chain
- #15—Catalog sales, stock corporation
- #16—Women's Ready to Wear specialty, family owned


