



Accounts Receivable and Days Sales Outstanding Industry Report Q3 2021

A Quarterly Report for Benchmarking
A/R Performance

Dun & Bradstreet and the Credit Research Foundation's quarterly US Accounts Receivable and Days Sales Outstanding Industry Report shows that industries overall are showing strong resilience and recovery from the impact from the coronavirus pandemic – at least from the companies that submit A/R data to Dun & Bradstreet and the CRF.

The Q3 2021 reports shows that 22 of the 228 industry segments report more than 10% of their aging dollars are 90+ days past due. This is higher from Q3 2020 - when 15 industry segments reported more than 10% of their aging dollars were severely delinquent.

"The data speaks to resilience and recovery. While some industries were reporting significant slowness and payment delinquency, now there are areas within the economy that are experiencing growth - which is also reflected in their accounts receivable performance," William F. Balduino, President and COO of the Credit Research Foundation, said.

Balduino advises business credit professionals to use this quarterly report to benchmark their company's A/R performance against industry averages and investigate the differences. Although differences could be driven by unique company portfolios, using credit best practices plays an important part in driving A/R performance.

"Hence the importance of a full portfolio analysis which allows credit risk management teams to properly assess and apply appropriate strategies across their customer base," Balduino said.

The Credit Research Foundation has long desired to expand on its own quarterly report, the National Summary of Domestic Trade Receivables (NSDTR), and this joint report contains A/R aging percentages on considerably more industry segments. This expanded coverage of industry segments will provide the credit community more value for benchmarking credit department performance.

Dun & Bradstreet relies on contributors to its Global Trade Exchange Program, the world's largest commercial trade data network, to report their trade payment information and strengthen its reporting of trade credit experiences. This insight, also included in our scores and ratings, allows companies to make more informed trade credit decisions, reduce DSO, and limit bad debt exposure. The Global Trade Exchange Program is part of the Dun & Bradstreet Data Cloud, the world's most comprehensive business data and analytical insights to power today's most crucial business needs.

We hope you find value in this report. It lists 228 industries by SIC code, along with the percentage of Dun & Bradstreet reporting companies that are current on payments, then slow to 30 days late, slow to 60 days late, slow to 90 days late, and then severely delinquent at 91+ days late. The final column is the CRF's DSO figure.

METHODOLOGY

This report is created from Dun & Bradstreet's robust database of commercial accounts receivable payment data as provided by credit departments for credit reporting purposes. The DSO numbers are those collected by CRF from its National Summary of Domestic Trade Receivables (NSDTR) survey process. Where possible, Dun & Bradstreet's A/R aging data and CRF's DSO numbers are presented side by side for an industry. Both sets of data are presented when the numbers of providers and survey results meet a minimum threshold of relevance.



Agriculture

Companies in this industry sector grow crops, raise or fatten animals for animal products, and grow and harvest timber. Crop producers grow grain, oilseeds, tobacco, dry beans, potatoes, vegetables and melons, fruits and nuts, while floriculture companies grow and sell nursery stock such as plants, shrubs, sod, trees, and seeds.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
1	Agricultural Production - Crops	75.2%	20.4%	2.7%	1.3%	0.5%	
7	Agricultural Services	92.2%	5.8%	0.9%	0.3%	0.8%	
5083	Whol farm/garden machinery	69.5%	18.2%	6.1%	2.0%	4.1%	
5191	Whol farm supplies	81.9%	11.8%	3.0%	1.2%	2.1%	



Business and Professional Services

Companies in the business services sector provide support services to businesses, such as office administration, hiring and placing of personnel, security services, travel arrangement, cleaning, and waste disposal. Professional services firms provide accounting, advertising and marketing, architectural, consulting, engineering, IT, legal, and scientific research services. This sector also includes companies that repair machinery, equipment, and other products, as well as rental companies that rent and lease physical assets, including cars and trucks, consumer goods, and commercial and industrial machinery and equipment.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
4724	Travel agency	81.2%	15.1%	2.0%	0.5%	1.2%	
4725	Tour operator	85.7%	10.2%	3.9%	0.1%	0.2%	
72	Personal Services	80.2%	13.8%	3.0%	2.9%	0.2%	
73	Business Services	73.7%	11.3%	7.5%	3.2%	4.4%	37.00
7353	Heavy construction equipment rental	56.5%	24.3%	9.2%	3.9%	6.1%	
7359	Equipment rental/leasing	47.8%	12.8%	14.8%	12.7%	12.0%	
7361	Employment agency	64.5%	22.1%	6.3%	2.9%	4.2%	
7363	Help supply services	68.2%	12.0%	14.3%	2.7%	2.8%	
7381	Detective/armored car services	69.7%	18.4%	5.9%	2.3%	3.9%	
7389	Business services	89.5%	1.7%	0.9%	2.1%	5.8%	
76	Miscellaneous Repair Services	60.4%	13.8%	5.8%	4.5%	15.5%	
7699	Repair services	60.7%	13.8%	5.8%	4.4%	15.3%	



Chemicals

Companies in this industry manufacture industrial and specialty chemicals, as well as plastics. Industrial chemicals include gases like oxygen and nitrogen, dyes and pigments, chlorine and caustic soda, sulfuric and nitric acids, and thousands of organic chemicals. Wholesalers distribute plastics materials and a variety of other chemical products. Chemical companies sell their products to a large variety of customers in the industrial, agricultural, construction, textile, health care, and consumer products sectors. Specialty chemicals are generally more profitable than commodity chemicals, prompting many companies to develop specialty products.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
28	Chemicals and Allied Products	86.6%	6.6%	2.5%	1.7%	2.5%	40.00
2812	Mfg alkalies/chlorine	88.8%	6.6%	2.3%	0.5%	1.7%	
2813	Mfg industrial gases	81.4%	14.7%	1.0%	0.2%	2.8%	
2816	Mfg inorganic pigments	91.2%	8.5%	0.2%	0.0%	0.0%	
2819	Mfg industrial inorganic chemicals	80.2%	10.2%	3.3%	1.3%	5.1%	
2821	Mfg plastic materials/resins	93.6%	5.4%	0.7%	0.2%	0.1%	
2834	Mfg pharmaceutical preparations	92.3%	3.4%	0.9%	0.8%	2.7%	
2842	Mfg polish/sanitation goods	92.7%	6.5%	0.4%	0.2%	0.2%	
2851	Mfg paints/allied products	91.6%	5.5%	1.5%	0.7%	0.7%	
2869	Mfg industrial organic chemicals	73.3%	6.8%	7.2%	6.3%	6.5%	
5169	Whol chemicals/products	86.7%	8.9%	2.4%	1.3%	0.8%	



Construction

Companies in this industry erect residential and nonresidential buildings, including industrial plants and commercial and institutional facilities on a contractual basis. Dealers engage in rental and retail sales of new building materials, equipment, and supplies.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
15	Construction - General Contractors & Operative Builders	42.9%	11.7%	1.3%	2.3%	41.8%	
1542	Nonresidential construction	42.5%	11.7%	1.3%	2.3%	42.2%	
16	Heavy Construction, Except Building Construction, Contractor	59.5%	24.0%	6.9%	1.8%	7.8%	
17	Construction - Special Trade Contractors	75.8%	17.7%	4.7%	1.1%	0.8%	
1711	Plumbing/heating/air cond contractor	60.7%	20.7%	11.1%	3.7%	3.8%	
1731	Electrical contractor	82.7%	11.7%	3.4%	1.3%	0.9%	
5032	Whol brick/stone material	64.1%	26.0%	5.9%	1.7%	2.4%	
5033	Whol roofing/siding/insulation	77.6%	13.6%	3.1%	0.9%	4.8%	
5039	Whol construction materials	83.6%	14.4%	1.8%	0.2%	0.0%	
5082	Whol construction/mining equipment	57.9%	23.3%	8.4%	4.2%	6.2%	



Consumer Goods

The consumer goods industry sector includes apparel manufacturers (products made from purchased fabric and from fabric they produce themselves). Durable goods include items that have a long lifespan, while nondurable goods are meant to be consumed right away. Wholesalers sell to retailers, other distributors, and industrial and commercial customers.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
22	Textile Mill Products	86.3%	10.0%	2.2%	0.5%	1.1%	
2221	Manmade broadwoven fabric mill	66.6%	15.6%	6.5%	2.7%	8.6%	
2273	Mfg. carpets/rugs	89.7%	8.0%	1.7%	0.3%	0.4%	
23	Apparel, Finished Products from Fabrics & Similar Materials	68.6%	15.0%	5.7%	5.5%	5.3%	
2329	Mfg mens/boys clothing	73.2%	18.1%	2.2%	0.8%	5.7%	
25	Furniture and Fixtures	83.0%	10.4%	2.9%	1.0%	2.7%	35.00
2511	Mfg. wood household furniture	78.4%	17.1%	3.6%	0.6%	0.3%	
2512	Mfg. upholstered household furniture	92.9%	6.3%	0.5%	0.2%	0.1%	
2521	Mfg. wood office furniture	75.5%	16.1%	4.0%	0.4%	4.0%	
2522	Mfg. office furniture-nonwood	81.5%	9.3%	2.9%	1.2%	5.1%	
2542	Mfg. partitions/fixtures-nonwood	84.2%	12.8%	2.3%	0.5%	0.1%	
31	Leather and Leather Products	84.8%	10.3%	2.4%	0.7%	1.9%	
3949	Mfg. sporting/athletic goods	79.0%	13.6%	2.8%	1.6%	3.0%	
3993	Mfg. signs/advertising specialties	45.0%	24.3%	10.5%	7.8%	12.4%	
5021	Whol furniture	74.8%	12.6%	3.8%	2.1%	6.7%	
5023	Whol home furnishings	87.5%	9.8%	1.4%	0.4%	0.9%	
5091	Whol sporting/recreational goods	93.9%	4.2%	1.4%	0.3%	0.2%	
5094	Whol jewelry/precious stones	69.8%	16.1%	1.9%	0.3%	11.8%	
5122	Whol drugs/sundries	67.5%	12.2%	4.6%	5.3%	10.5%	
5136	Whol mens/boys clothing	75.1%	15.2%	0.9%	0.3%	8.5%	



Energy and Utilities

Oil companies develop and operate fields to extract crude oil and natural gas; drill oil and gas wells and support oil and gas field operations for others on a contract or fee basis. Oil refineries process crude oil to produce fuel and other products. Electric utilities generate, transmit, and distribute electric power, while natural gas utilities operate natural gas distribution systems that serve customer locations, broker the sale of gas to distributors, and buy natural gas and directly distribute it to customers.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
29	Petroleum Refining and Related Industries	97.3%	2.1%	0.3%	0.1%	0.2%	30.00
2911	Petroleum refiner	98.6%	1.1%	0.1%	0.1%	0.2%	
2992	Mfg. lubricating oils/greases	94.8%	3.3%	0.7%	0.5%	0.7%	
49	Electric, Gas and Sanitary Services	87.7%	6.2%	1.3%	0.7%	4.2%	
4911	Electric services	88.6%	5.8%	1.2%	0.7%	3.7%	
5171	Petroleum bulk station	66.9%	28.8%	3.8%	0.4%	0.2%	
5172	Whol petroleum products	61.9%	22.1%	4.7%	4.3%	7.0%	



Food

Companies in this industry manufacture, process, or distribute a variety of foods, including meat, seafood, dairy products, fruits and vegetables, milled grains and oilseeds, baked goods, and candy. Cash flow for many food products is seasonal, often higher in the second half of the year.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
20	Food and Kindred Products	81.9%	12.9%	2.4%	0.9%	1.9%	26
2026	Mfg. fluid milk	84.6%	12.7%	1.3%	0.5%	0.9%	
2033	Mfg. canned fruits/vegetables	92.8%	6.1%	0.4%	0.3%	0.5%	
2045	Mfg. prepared flour mixes/doughs	82.4%	12.9%	3.2%	1.2%	0.3%	
2053	Mfg. frozen bakery products	72.8%	19.6%	6.0%	1.2%	0.4%	
2066	Mfg. chocolate/cocoa products	86.3%	12.6%	0.7%	0.2%	0.2%	
2099	Mfg. food preparations	81.7%	8.8%	3.5%	1.7%	4.3%	
5141	Whol general groceries	76.9%	10.3%	1.8%	0.7%	10.3%	
5142	Whol packaged frozen goods	68.5%	12.3%	1.4%	0.7%	17.1%	
5149	Whol groceries	84.9%	8.6%	1.5%	0.7%	4.3%	
5153	Whol grain/field beans	83.5%	11.6%	1.3%	1.2%	2.4%	



Machinery

Companies in this industry manufacture various kinds of machinery used in agriculture, mining, construction, or manufacturing. Major products are farm and construction machinery, metalworking and other manufacturing machinery, HVAC and commercial refrigeration equipment, and general-use machinery such as engines and pumps.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
35	Industrial and Commercial Machinery and Computer Equipment	77.0%	12.9%	4.2%	2.2%	3.7%	45.00
3523	Mfg. farm machinery/equipment	77.9%	19.3%	1.0%	0.5%	1.3%	
3531	Mfg. construction machinery	89.7%	8.1%	1.4%	0.3%	0.4%	
3533	Mfg oil/gas field machinery	47.1%	18.7%	5.9%	4.5%	23.8%	
3535	Mfg. conveyors/equipment	63.6%	17.9%	8.6%	3.8%	6.1%	
3536	Mfg. hoists/cranes/monorails	49.5%	20.3%	16.3%	3.0%	11.0%	
3554	Mfg. paper industrial machinery	90.4%	5.0%	1.8%	0.9%	2.0%	
3559	Mfg. misc. industry machinery	83.6%	11.7%	2.5%	1.3%	1.0%	
3561	Mfg. pumps/pumping equipment	87.9%	9.9%	1.0%	0.4%	0.8%	
3565	Mfg. packaging machinery	72.0%	15.6%	4.8%	7.0%	0.7%	
3568	Mfg. power transmission equipment	81.7%	12.8%	2.2%	0.9%	2.4%	
3569	Mfg. general industrial machinery	73.3%	5.1%	14.0%	3.8%	3.8%	
3589	Mfg. service industry machinery	75.4%	14.1%	6.0%	3.1%	1.4%	
3599	Mfg industrial machinery	79.1%	13.6%	1.7%	0.8%	4.8%	



Manufacturing

Companies in this industry manufacture a wide variety of consumer and industrial goods; major product groups include food and beverages, chemicals, machinery, and transportation equipment. Most manufacturers sell to other manufacturers or to wholesalers. Manufacturers often have large inventories, both of raw materials and finished goods; production is most efficient when it's uninterrupted.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
30	Rubber and Miscellaneous Plastic Products	77.8%	18.5%	1.8%	0.9%	1.0%	
3011	Mfg. tires/inner tubes	74.5%	22.9%	1.4%	0.3%	0.9%	
3053	Mfg. gaskets/packing/sealing devices	52.7%	31.6%	11.8%	3.7%	0.1%	
3061	Mfg. mechanical rubber goods	75.3%	20.2%	3.4%	1.2%	0.0%	
3069	Mfg. fabricated rubber products	73.0%	12.8%	2.2%	0.7%	11.3%	
3081	Mfg. unsupported plastic film/sheet	82.6%	10.5%	3.3%	1.6%	2.1%	
3086	Mfg. plastic foam products	83.8%	9.5%	2.7%	1.6%	2.5%	
3089	Mfg. plastic products	85.6%	8.7%	2.1%	2.8%	0.9%	
32	Stone, Clay, Glass, and Concrete Products	84.9%	9.5%	2.2%	0.6%	2.8%	45.00
3231	Mfg. products-purchased glass	66.8%	24.3%	6.2%	1.0%	1.8%	
3429	Mfg hardware	86.8%	7.2%	1.6%	4.4%	0.0%	
3491	Mfg. industrial valves	76.1%	13.5%	3.0%	1.7%	5.7%	
3494	Mfg. valves/pipe fittings	88.2%	7.4%	2.7%	0.8%	0.9%	
3496	Mfg. misc. fabricated wire products	76.2%	12.2%	3.2%	2.3%	6.1%	
3585	Mfg. refrigeration/heating equipment	78.0%	12.8%	4.9%	1.9%	2.4%	
3593	Mfg. fluid power cylinders	64.8%	27.6%	4.9%	1.7%	1.0%	
38	Measuring, Photographic, Medical, & Optical Goods, & Clocks	69.0%	15.2%	5.4%	3.1%	7.4%	
3812	Mfg. search/navigation equipment	80.5%	11.6%	1.9%	1.5%	4.6%	
3822	Mfg. environmental controls	53.6%	22.0%	7.6%	4.1%	12.7%	
3823	Mfg. process control instruments	74.2%	15.6%	5.0%	2.6%	2.5%	
3841	Mfg. surgical/medical instruments	75.7%	12.2%	3.9%	2.2%	6.1%	
3842	Mfg. surgical appliances/supplies	77.1%	10.7%	3.9%	2.4%	5.9%	
3845	Mfg. electromedical equipment	53.9%	23.2%	10.2%	5.3%	7.4%	
39	Miscellaneous Manufacturing Industries	84.4%	10.0%	2.0%	0.8%	2.8%	38.00



Metals and Mining

Metal companies engage in smelting and refining of ferrous and nonferrous metals and include iron and steel mills, rolled steel shape manufacturers, aluminum producers, and copper foundries. Fabricated metal producers transform purchased metals into intermediate or end-use products by forging, stamping, bending, forming, welding, machining, and assembly. Mining companies develop mine sites; mine and quarry coal, metal ores, and nonmetallic minerals, and prepare extracted materials.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
14	Mining and Quarrying of Nonmetallic Minerals, Except Fuels	65.1%	25.4%	5.5%	1.5%	2.5%	
1422	Crushed/broken limestone	65.0%	25.2%	6.1%	1.2%	2.5%	
1442	Construction sand/gravel	54.6%	30.0%	9.5%	2.3%	3.6%	
33	Primary Metal Industries	83.5%	12.7%	1.5%	0.9%	1.4%	32.00
3312	Blast furnace-steel works	90.1%	8.3%	1.1%	0.4%	0.1%	
3317	Mfg. steel pipe/tubes	48.3%	42.4%	7.4%	1.0%	0.9%	
3321	Gray/ductile iron foundry	62.6%	29.4%	2.9%	1.0%	4.2%	
3354	Mfg. aluminum extruded products	82.5%	12.9%	2.4%	1.4%	0.7%	
3357	Nonferrous wiredrawing/insulating	84.9%	7.5%	1.9%	0.8%	4.9%	
34	Fabricated Metal Products	84.6%	8.8%	2.1%	2.1%	2.6%	42.00
3433	Mfg. heating equipment-nonelectric	92.6%	6.2%	0.6%	0.1%	0.5%	
3441	Structural metal fabrication	83.8%	12.1%	1.6%	0.3%	2.2%	
3442	Mfg. metal doors/sash/trim	84.1%	11.5%	2.4%	0.8%	1.2%	
3443	Mfg. fabricated plate work	80.7%	9.4%	3.5%	1.7%	4.7%	
3444	Mfg. sheet metalwork	74.0%	8.4%	2.0%	1.0%	14.7%	
3448	Mfg. prefabricated metal buildings	78.1%	17.3%	3.6%	0.5%	0.5%	
3469	Mfg. metal stampings	67.1%	21.1%	6.7%	2.3%	2.8%	
3479	Coating/engraving service	82.1%	13.2%	2.8%	1.1%	0.9%	
5051	Metals service center	71.4%	13.2%	10.5%	2.8%	2.0%	



Retail

Companies in retail sector sell a wide range of products to consumers and businesses, from food and apparel to hardware, household goods, and office supplies. Nonstore retailers sell merchandise on websites, online auctions, mail-order catalogs, toll-free telephone numbers, television shows, or other business channels. Many retailers have highly seasonal sales, and cash flow can be uneven.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
52	Building Materials, Hardware, Garden Supplies & Mobile Homes	86.4%	11.2%	2.0%	0.3%	0.1%	
5211	Ret lumber/building materials	84.9%	12.5%	2.2%	0.4%	0.1%	
5231	Ret paint/glass/wallpaper	76.2%	18.9%	4.3%	0.5%	0.2%	
55	Automotive Dealers and Gasoline Service Stations	69.1%	6.8%	12.3%	4.1%	7.8%	
5511	Ret new/used automobiles	92.6%	4.0%	1.4%	1.2%	0.7%	
5531	Ret auto/home supplies	63.5%	3.7%	17.1%	5.9%	9.8%	
5541	Gasoline service station	77.6%	12.7%	4.1%	1.0%	4.7%	
56	Apparel and Accessory Stores	80.3%	13.6%	4.2%	0.8%	1.1%	
57	Home Furniture, Furnishings and Equipment Stores	61.1%	16.0%	7.2%	4.1%	11.6%	
5712	Ret furniture	54.6%	21.2%	8.2%	3.7%	12.3%	
5734	Ret computers/software	62.0%	15.0%	7.1%	4.2%	11.7%	
59	Miscellaneous Retail	80.9%	10.9%	2.8%	1.5%	3.9%	37.00
5961	Ret mail-order house	81.9%	10.0%	2.7%	1.7%	3.8%	
5999	Ret misc merchandise	73.8%	15.6%	4.6%	2.1%	4.0%	



Technology and Electronics

Companies in this industry manufacture electrical equipment, appliances, and electrical components. This industry sector also includes companies that provide IT services such as software support, computer systems design, and data processing facilities management. IT services companies typically have highly variable cash flow that is dependent on timely receivables management, investment opportunities, large outsourcing contracts, and effective capital management.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
36	Electronic & Other Electrical Equipment & Components	89.1%	6.4%	1.7%	1.0%	1.9%	43.00
3612	Mfg. transformers	67.2%	16.5%	6.2%	3.2%	6.9%	
3613	Mfg. switchgear/switchboards	88.7%	7.9%	1.3%	0.8%	1.4%	
3621	Mfg. motors/generators	88.2%	7.8%	1.5%	0.9%	1.6%	
3625	Mfg. relays/industrial controls	83.5%	10.7%	4.0%	1.2%	0.6%	
3643	Mfg. conductive wiring devices	86.3%	7.9%	2.1%	1.2%	2.5%	
3646	Mfg. commercial lighting fixtures	90.2%	6.6%	1.6%	0.7%	1.0%	
3648	Mfg. lighting equipment	85.0%	7.5%	2.2%	1.3%	4.0%	
3651	Mfg. home audio/video equipment	93.4%	3.5%	2.7%	0.4%	0.0%	
3672	Mfg. printed circuit boards	98.4%	1.0%	0.4%	0.2%	0.1%	
3674	Mfg. semiconductors/related devices	97.6%	2.3%	0.1%	0.0%	0.1%	
3677	Mfg. electronic coils/transformers	56.2%	26.1%	10.8%	4.2%	2.7%	
3679	Mfg. electronic components	81.0%	11.9%	1.7%	0.7%	4.7%	
3699	Mfg. electrical equipment/supplies	52.2%	26.2%	0.0%	7.5%	14.1%	
48	Communications	62.6%	19.6%	6.0%	3.9%	7.9%	
4812	Radiotelephone communication	67.8%	17.9%	4.3%	4.5%	5.5%	
4813	Telephone communications	60.8%	20.3%	6.6%	3.8%	8.6%	
5045	Whol computers/peripherals	82.0%	11.8%	2.8%	1.0%	2.4%	
5063	Whol electrical equipment	73.5%	15.5%	4.8%	2.4%	3.8%	
5064	Whol appliances/tv/radio	95.1%	4.6%	0.2%	0.1%	0.1%	
5065	Whol electronic parts/equipment	90.7%	6.4%	1.9%	0.6%	0.5%	
7371	Custom computer programing	62.3%	15.7%	5.9%	2.8%	13.3%	
7372	Prepackaged software services	82.3%	9.5%	2.7%	1.4%	4.2%	
7373	Computer systems design	84.6%	10.2%	2.5%	1.7%	1.1%	
7374	Data processing/preparation	77.5%	11.5%	4.6%	3.5%	2.8%	
7379	Computer related services	90.4%	5.2%	2.0%	0.9%	1.5%	



Transportation

Companies in this industry provide air, rail, truck, and waterborne transportation; transit and ground passenger, pipeline, postal, courier and messenger transportation services; and warehousing and storage services. Wholesalers distribute parts and equipment that support the transportation industry. Cash flow for much of the transportation and warehousing sector fluctuates seasonally.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
37	Transportation Equipment	82.9%	7.1%	4.0%	2.7%	3.4%	
3711	Mfg. motor vehicle/car bodies	81.9%	13.1%	2.5%	0.8%	1.8%	
3714	Mfg. motor vehicle parts/accessories	84.3%	6.0%	3.2%	3.0%	3.6%	
40	Railroad Transportation	73.4%	15.5%	3.8%	5.7%	1.7%	
4011	Railroad line-haul operator	73.4%	15.5%	3.8%	5.7%	1.7%	
42	Motor Freight Transportation	73.3%	12.2%	4.5%	3.2%	6.8%	55.00
4212	Local trucking operator	83.0%	9.7%	3.5%	2.0%	1.8%	
4213	Trucking operator-nonlocal	73.5%	11.9%	4.4%	3.2%	7.0%	
4226	Special warehouse/storage	79.6%	12.9%	2.1%	0.8%	4.6%	
44	Water Transportation	75.6%	14.4%	3.3%	2.2%	4.5%	
45	Transportation by Air	96.9%	2.4%	0.4%	0.2%	0.1%	
4512	Scheduled air transportation	95.3%	2.6%	1.0%	0.6%	0.6%	
47	Transportation Services	71.5%	18.9%	4.7%	2.0%	3.0%	52.00
4731	Freight transportation arrangement	71.4%	19.0%	4.7%	2.0%	3.0%	
5012	Whol autos/motor vehicles	71.0%	20.7%	6.7%	1.1%	0.6%	
5013	Whol auto parts/supplies	90.1%	7.5%	0.4%	0.6%	1.3%	
5014	Whol tires/tubes	81.1%	15.5%	1.2%	0.5%	1.8%	
5088	Whol transportation equipment	56.0%	24.2%	8.3%	5.1%	6.5%	
75	Automotive Repair, Services and Parking	71.7%	16.5%	4.8%	4.1%	3.0%	
7513	Truck rental/leasing	64.5%	20.9%	6.0%	5.5%	3.1%	
7514	Passenger car rental	55.8%	24.5%	6.9%	3.9%	9.0%	

Companies in this sector distribute nondurable or durable goods, typically specializing by product category.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
50	Wholesale Trade - Durable Goods	78.5%	11.6%	4.8%	2.0%	3.1%	39.00
5047	Whol medical/hospital equipment	53.4%	0.7%	19.5%	8.8%	17.5%	
5048	Whol ophthalmic goods	80.5%	14.0%	3.3%	1.5%	0.6%	
5049	Whol professional equipment	32.1%	24.7%	32.2%	6.1%	4.8%	
5072	Whol hardware	85.4%	10.6%	2.5%	0.9%	0.5%	
5074	Whol plumbing equipment/supplies	65.3%	23.1%	7.9%	3.4%	0.3%	
5075	Whol heat/air cond equipment/supplies	78.7%	15.4%	3.4%	2.3%	0.2%	
5078	Whol refrigeration equipment/supplies	82.3%	14.3%	2.5%	0.8%	0.0%	
5084	Whol industrial equipment	59.7%	19.9%	7.3%	3.6%	9.5%	
5085	Whol industrial supplies	74.7%	15.4%	5.0%	3.6%	1.4%	
5087	Whol service establishment equipment	84.0%	11.4%	3.2%	1.0%	0.5%	
5099	Whol durable goods	83.2%	10.1%	2.8%	1.6%	2.3%	
51	Wholesale Trade - Nondurable Goods	80.1%	11.0%	3.1%	1.9%	3.9%	32.00
5162	Whol plastic materials/shapes	94.4%	4.1%	1.2%	0.3%	0.1%	
5199	Whol nondurable goods	82.5%	13.1%	2.0%	1.9%	0.4%	



Wood and Paper

Wood companies manufacture or distribute dimensional lumber; veneers, plywood, engineered wood members, or reconstituted wood products; wood windows and doors. Paper companies make or distribute paper and converted paper products, including paperboard, corrugated and paperboard containers, coated papers, and paper bags.

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late	CRF DSO
24	Lumber and Wood Products, Except Furniture	85.7%	9.9%	2.3%	1.1%	1.0%	
2421	Sawmill/planing mill	88.0%	9.7%	1.0%	0.3%	1.0%	
2431	Mfg. millwork	84.3%	13.6%	1.4%	0.3%	0.5%	
2434	Mfg. wood kitchen cabinets	81.2%	11.6%	4.3%	2.7%	0.2%	
2436	Mfg. softwood veneer/plywood	93.6%	5.4%	0.9%	0.1%	0.0%	
2448	Mfg. wood pallets/skids	85.7%	11.7%	1.6%	0.7%	0.3%	
2499	Mfg. wood products	45.1%	7.7%	25.3%	14.4%	7.6%	
26	Paper and Allied Products	93.4%	3.9%	0.7%	0.3%	1.7%	42.00
2621	Paper mill	94.9%	4.5%	0.4%	0.1%	0.2%	
2653	Mfg. corrugated/solid fiber boxes	97.5%	1.9%	0.3%	0.1%	0.2%	
27	Printing, Publishing and Allied Industries	82.7%	7.3%	2.6%	1.4%	5.9%	43.00
2711	Newspapers-publishing/printing	52.5%	22.1%	11.7%	5.4%	8.3%	
2731	Books-publishing/printing	95.1%	2.6%	1.0%	0.5%	0.8%	
2741	Misc. publishing	27.5%	7.1%	3.0%	2.2%	60.2%	
2752	Lithographic commercial printing	82.4%	11.8%	2.8%	2.4%	0.7%	
2759	Commercial printing	65.3%	18.7%	7.5%	3.8%	4.8%	
5031	Whol lumber/plywood/millwork	81.5%	13.3%	3.2%	1.0%	1.0%	
5111	Whol printing/writing paper	72.0%	24.4%	3.4%	0.2%	0.0%	
5112	Whol stationery/office supplies	87.5%	8.2%	1.6%	0.7%	2.1%	
5113	Whol industrial/service paper	64.5%	9.8%	16.4%	6.3%	2.9%	

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