
Accounts Receivable Benchmark

Compare your Account Receivables performance with peers in your industry, to know exactly where your business stands.



Introduction

Accounts receivable represents a major asset for many companies. But how does your company's Average Days Delinquent (ADD) compare to others?

This report lists many industries by SIC code, along with the percentage of 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.

What is Benchmarking?

Benchmarking is a method to answer the question of "How are we doing?". Benchmarking is the process of measuring your performance when compared to national averages. Every day, you face pressure to be more efficient to survive and thrive in an increasingly competitive business environment. Use this benchmarking report to diagnose your receivables operations, reveal inefficiencies, and identify opportunities for improvement.



Construction

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
1442	Construction sand/gravel	69.21%	19.17%	4.96%	1.44%	5.22%
17	Construction - special trade contractors	78.94%	11.90%	4.17%	1.51%	3.49%
1731	Electrical contractor	83.87%	9.83%	4.65%	0.77%	0.88%
5031	Wholesale lumber/plywood/millwork	77.03%	13.36%	3.90%	2.30%	3.41%
5032	Wholesale brick/stone material	71.37%	22.68%	4.11%	0.60%	1.25%
5033	Wholesale roofing/siding/insulation	75.51%	12.05%	3.42%	1.42%	7.60%
5039	Wholesale construction materials	78.13%	18.31%	2.77%	0.50%	0.28%
5082	Wholesale construction/mining equipment	60.69%	20.17%	7.80%	3.80%	7.54%
7353	Heavy construction equipment rental	50.88%	25.32%	10.50%	4.66%	8.64%

Consumer Goods

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
22	Textile mill products	81.34%	9.23%	6.97%	1.63%	0.83%
2221	Manmade broadwoven fabric mill	65.07%	20.56%	6.60%	2.43%	5.33%
2273	Manufacturing carpets/rugs	86.50%	7.04%	4.40%	1.76%	0.31%
23	Apparel, finished products from fabrics and similar materials	78.38%	17.10%	2.06%	0.69%	1.78%
2325	Manufacturing mens/boys trousers	68.63%	27.23%	2.71%	0.34%	1.09%
2329	Manufacturing mens/boys clothing	82.46%	13.21%	1.74%	0.51%	2.07%
25	Furniture and fixtures	81.72%	10.66%	2.67%	1.40%	3.55%
2511	Manufacturing wood household furniture	83.19%	15.45%	1.09%	0.06%	0.21%



2512	Manufacturing upholstered household furniture	90.54%	7.98%	0.91%	0.47%	0.09%
31	Leather and leather products	73.66%	15.22%	3.63%	1.48%	6.01%
3143	Manufacturing mens footwear	73.95%	14.96%	3.63%	1.51%	5.95%
3944	Manufacturing games/toys	81.27%	9.41%	0.69%	0.75%	7.88%
3949	Manufacturing sporting/athletic goods	77.24%	14.07%	3.95%	1.80%	2.95%
50	Wholesale trade - durable goods	76.30%	11.95%	4.73%	2.12%	4.91%
5021	Wholesale furniture	79.50%	17.40%	2.12%	0.76%	0.23%
5023	Wholesale homefurnishings	82.06%	12.15%	3.33%	1.30%	1.16%
51	Wholesale trade - nondurable goods	81.22%	9.79%	3.39%	1.83%	3.76%
5122	Wholesale drugs/sundries	89.54%	3.31%	2.01%	2.12%	3.01%
5136	Wholesale mens/boys clothing	70.83%	24.53%	2.41%	0.60%	1.63%
5139	Wholesale footwear	66.01%	21.26%	5.69%	1.91%	5.14%

Energy and Utilities

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
13	Oil and gas extraction	52.16%	26.37%	9.99%	4.61%	6.86%
1389	Oil/gas field services	51.92%	26.53%	10.06%	4.61%	6.87%
29	Petroleum refining and related industries	93.67%	4.59%	0.98%	0.30%	0.46%
2911	Petroleum refiner	97.76%	1.70%	0.04%	0.15%	0.35%
2992	Manufacturing lubricating oils/greases	95.57%	3.14%	0.57%	0.38%	0.34%
49	Electric, gas and sanitary services	88.16%	4.37%	0.86%	4.31%	2.30%
4911	Electric services	93.43%	4.55%	0.79%	0.29%	0.95%
4924	Natural gas distribution	91.72%	2.00%	2.99%	1.70%	1.59%
5171	Petroleum bulk station	67.77%	28.83%	2.56%	0.36%	0.49%



55	Automotive dealers and gasoline service stations	73.62%	7.99%	9.73%	3.05%	5.61%
5541	Gasoline service station	80.08%	11.83%	2.34%	1.00%	4.75%
5172	Wholesale petroleum products	66.20%	17.49%	5.56%	3.88%	6.86%

Food

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
20	Food and kindred products	84.97%	10.81%	1.79%	0.72%	1.71%
2026	Manufacturing fluid milk	84.68%	12.97%	1.58%	0.61%	0.16%
2033	Manufacturing canned fruits/vegetables	90.12%	7.78%	0.61%	0.49%	1.00%
2045	Manufacturing prepared flour mixes/doughs	77.04%	14.62%	4.05%	1.85%	2.44%
2064	Manufacturing candy/confectionery	86.07%	12.80%	0.45%	0.50%	0.18%
2099	Manufacturing food preparations	84.37%	8.73%	2.82%	1.03%	3.06%
5141	Wholesale general groceries	73.16%	13.18%	1.98%	1.36%	10.33%
5142	Wholesale packaged frozen goods	69.33%	12.40%	1.86%	1.02%	15.38%
5149	Wholesale groceries	84.46%	8.88%	1.62%	0.82%	4.22%
5153	Wholesale grain/field beans	81.38%	10.08%	2.15%	1.09%	5.29%

Machinery

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
35	Industrial and commercial machinery and computer	77.99%	10.17%	3.14%	1.55%	7.15%
3531	Manufacturing construction machinery	90.67%	7.84%	0.99%	0.47%	0.02%



3535	Manufacturing conveyors/equipment	66.58%	21.43%	5.58%	1.20%	5.20%
3554	Manufacturing paper industrial machinery	90.63%	5.29%	1.14%	0.58%	2.36%
3559	Manufacturing misc industry machinery	75.94%	15.28%	3.28%	1.24%	4.26%
3561	Manufacturing pumps/pumping equipment	91.71%	7.34%	0.81%	0.12%	0.02%
3565	Manufacturing packaging machinery	49.32%	17.93%	3.19%	29.56%	0.00%
3568	Manufacturing power transmission equipment	78.93%	16.49%	3.01%	1.09%	0.48%
3585	Manufacturing refrigeration/heating equipment	80.41%	12.29%	4.27%	1.13%	1.90%
3589	Manufacturing service industry machinery	77.96%	13.90%	4.91%	2.79%	0.43%
3593	Manufacturing fluid power cylinders	66.85%	27.32%	3.77%	1.14%	0.92%
3599	Manufacturing industrial machinery	73.14%	13.97%	3.66%	1.49%	7.74%

Metals and Mining

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
14	Mining and quarrying of nonmetallic minerals, except fuels	69.55%	20.49%	4.56%	1.69%	3.71%
1422	Crushed/broken limestone	65.20%	24.63%	6.32%	1.02%	2.84%
33	Primary metal industries	84.84%	11.01%	1.82%	1.14%	1.19%
3312	Blast furnace-steel works	86.44%	11.06%	1.85%	0.40%	0.24%
3315	Manufacturing steel wire/related products	82.34%	14.30%	1.38%	0.36%	1.61%
3317	Manufacturing steel pipe/tubes	50.62%	39.97%	7.93%	0.52%	0.95%
3321	Gray/ductile iron foundry	65.82%	25.80%	3.06%	2.05%	3.28%
3353	Manufacturing aluminum sheet/foil	94.30%	2.34%	1.29%	0.90%	1.17%
3354	Manufacturing aluminum extruded products	82.28%	15.71%	1.21%	0.05%	0.75%
3357	Nonferrous wiredrawing/insulating	83.50%	9.36%	1.37%	0.42%	5.35%



34	Fabricated metal products	81.62%	10.49%	2.22%	2.21%	3.46%
3423	Manufacturing hand/edge tools	78.02%	10.40%	2.52%	1.66%	7.39%
3429	Manufacturing hardware	81.84%	11.94%	1.62%	4.60%	0.00%
3433	Manufacturing heating equipment-nonelectric	91.91%	6.27%	1.06%	0.23%	0.53%
3441	Structural metal fabrication	65.40%	8.50%	4.98%	2.76%	18.35%
3442	Manufacturing metal doors/sash/trim	76.45%	13.20%	3.99%	1.60%	4.76%
3443	Manufacturing fabricated plate work	77.51%	8.88%	4.01%	2.09%	7.51%
3444	Manufacturing sheet metalwork	81.92%	6.84%	1.24%	0.75%	9.25%
3448	Manufacturing prefabricated metal buildings	75.19%	17.72%	4.47%	1.05%	1.57%
3469	Manufacturing metal stampings	60.55%	29.29%	6.72%	2.11%	1.32%
3479	Coating/engraving service	79.10%	16.31%	2.70%	1.06%	0.83%
3491	Manufacturing industrial valves	69.52%	18.32%	5.79%	2.43%	3.95%
3494	Manufacturing valves/pipe fittings	79.81%	10.84%	5.41%	1.72%	2.22%
3496	Manufacturing miscellaneous fabricated wire products	67.04%	12.13%	3.35%	5.58%	11.88%
5051	Metals service center	72.79%	15.13%	7.55%	2.46%	2.08%

Manufacturing

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
2521	Manufacturing wood office furniture	74.68%	17.63%	2.98%	1.96%	2.74%
2522	Manufacturing office furniture-nonwood	79.86%	8.56%	3.36%	2.19%	6.04%
2542	Manufacturing partitions/fixtures-nonwood	84.49%	11.90%	2.30%	0.76%	0.56%
30	Rubber and miscellaneous plastic products	76.77%	18.29%	2.35%	0.75%	1.84%
3011	Manufacturing tires/inner tubes	74.24%	21.55%	2.18%	0.48%	1.54%
3053	Manufacturing gaskets/packing/sealing devices	56.36%	29.12%	12.58%	1.75%	0.19%



3061	Manufacturing mechanical rubber goods	82.06%	12.23%	3.22%	1.36%	1.12%
3069	Manufacturing fabricated rubber products	75.06%	14.19%	3.09%	1.60%	6.07%
3081	Manufacturing unsupported plastic film/sheet	83.94%	11.54%	2.38%	1.36%	0.78%
3086	Manufacturing plastic foam products	83.99%	9.10%	1.44%	0.73%	4.75%
3087	Custom compounding-purchased resins	89.00%	10.29%	0.42%	0.09%	0.20%
3089	Manufacturing plastic products	81.91%	10.81%	3.00%	1.76%	2.52%
32	Stone, clay, glass, and concrete products	85.80%	8.22%	2.17%	0.56%	3.25%
3231	Manufacturing products-purchased glass	60.85%	28.50%	7.37%	1.48%	1.80%
38	Measuring, photographic, medical, and optical goods, and	72.20%	14.35%	4.95%	2.48%	6.02%
3812	Manufacturing search/navigation equipment	87.07%	8.83%	2.09%	1.10%	0.92%
3822	Manufacturing environmental controls	55.73%	19.41%	6.73%	3.73%	14.40%
3823	Manufacturing process control instruments	74.85%	14.53%	3.34%	1.87%	5.40%
3829	Manufacturing measuring/controlling devices	72.89%	16.56%	4.93%	2.40%	3.21%
3841	Manufacturing surgical/medical instruments	75.80%	12.42%	4.75%	2.06%	4.97%
3842	Manufacturing surgical appliances/supplies	74.36%	17.41%	4.49%	2.33%	1.42%
3861	Manufacturing photographic equipment/supplies	74.47%	17.15%	4.56%	1.99%	1.83%
39	Miscellaneous manufacturing industries	77.72%	12.79%	3.31%	1.75%	4.43%
3993	Manufacturing signs/advertising specialties	77.29%	8.45%	5.16%	2.59%	6.51%
3999	Manufacturing miscellaneous products	81.92%	10.13%	0.78%	6.05%	1.11%

Retail

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
56	Apparel and accessory stores	88.11%	10.07%	1.00%	0.41%	0.42%



57	Home furniture, furnishings and equipment stores	66.37%	14.04%	6.29%	4.05%	9.25%
5712	Retail furniture	50.93%	17.49%	13.81%	9.95%	7.82%
59	Miscellaneous retail	76.91%	13.44%	4.48%	3.15%	2.03%
5961	Retail mail-order house	80.14%	12.15%	4.14%	1.66%	1.90%
5999	Retail miscellaneous merchandise	74.52%	15.97%	4.53%	2.02%	2.96%
52	Building materials, hardware, garden supplies & mobile	86.52%	10.75%	1.90%	0.44%	0.38%
5211	Retail lumber/building materials	87.04%	10.42%	1.80%	0.43%	0.32%
5531	Retail auto/home supplies	69.37%	6.50%	13.67%	4.14%	6.32%

Business and Professional Services

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
4724	Travel agency	61.67%	26.70%	7.81%	3.45%	0.37%
4725	Tour operator	69.57%	22.94%	4.62%	2.65%	0.23%
72	Personal services	70.11%	17.02%	3.92%	7.26%	1.69%
73	Business services	71.51%	11.65%	4.98%	3.16%	8.71%
7352	Medical equipment rental	62.17%	23.01%	7.34%	4.05%	3.43%
7359	Equipment rental/leasing	52.33%	10.07%	14.44%	7.99%	15.18%
7361	Employment agency	67.97%	18.31%	5.84%	2.47%	5.41%
7363	Help supply services	76.49%	13.82%	4.96%	2.64%	2.09%
7389	Business services	89.43%	2.72%	0.52%	2.99%	4.33%
76	Miscellaneous repair services	64.68%	14.81%	5.81%	3.56%	11.14%
7699	Repair services	64.51%	14.88%	5.82%	3.58%	11.22%



Technology and Electronics

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
3571	Manufacturing electronic computers	90.47%	7.35%	1.52%	0.43%	0.22%
36	Electronic & other electrical equipment & components	85.63%	8.73%	2.27%	1.27%	2.10%
3612	Manufacturing transformers	73.57%	14.11%	5.22%	1.91%	5.19%
3613	Manufacturing switchgear/switchboards	87.10%	8.05%	2.00%	1.00%	1.85%
3621	Manufacturing motors/generators	89.16%	8.85%	1.32%	0.16%	0.50%
3643	Manufacturing conductive wiring devices	80.37%	8.70%	1.09%	2.81%	7.04%
3646	Manufacturing commercial lighting fixtures	85.13%	10.08%	2.20%	0.96%	1.62%
3648	Manufacturing lighting equipment	89.74%	6.47%	1.51%	0.73%	1.55%
3651	Manufacturing home audio/video equipment	88.90%	6.11%	4.71%	0.23%	0.06%
3672	Manufacturing printed circuit boards	96.04%	1.45%	0.64%	0.74%	1.14%
3674	Manufacturing semiconductors/related devices	94.29%	4.47%	0.70%	0.44%	0.09%
3677	Manufacturing electronic coils/transformers	62.82%	26.74%	6.44%	2.16%	1.85%
3679	Manufacturing electronic components	81.83%	12.29%	3.21%	1.43%	1.23%
48	Communications	62.08%	21.16%	6.46%	3.78%	6.50%
4812	Radiotelephone communication	74.04%	15.80%	3.31%	1.99%	4.86%
4813	Telephone communications	56.87%	23.50%	7.84%	4.57%	7.22%
5045	Wholesale computers/peripherals	79.11%	12.68%	2.90%	0.85%	4.46%
5046	Wholesale commercial equipment	79.34%	8.80%	4.25%	3.65%	3.96%
5063	Wholesale electrical equipment	75.52%	15.11%	4.35%	2.09%	2.94%
5064	Wholesale appliances/tv/radio	93.23%	6.48%	0.20%	0.04%	0.04%
5065	Wholesale electronic parts/equipment	87.91%	8.02%	2.28%	0.71%	1.08%
7371	Custom computer programing	59.86%	15.77%	6.02%	3.59%	14.76%



7372	Prepackaged software services	31.47%	4.47%	2.28%	1.84%	59.94%
7373	Computer systems design	85.92%	9.50%	1.66%	1.14%	1.78%
7374	Data processing/preparation	72.72%	18.10%	5.11%	3.67%	0.39%
7379	Computer related services	88.86%	6.50%	2.44%	2.01%	0.19%

Transportation

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
37	Transportation equipment	78.60%	11.02%	3.53%	3.26%	3.60%
3711	Manufacturing motor vehicle/car bodies	81.46%	13.72%	1.89%	1.23%	1.70%
3714	Manufacturing motor vehicle parts/accessories	84.60%	7.04%	2.60%	2.25%	3.51%
40	Railroad transportation	62.64%	27.85%	3.69%	4.50%	1.32%
4011	Railroad line-haul operator	62.64%	27.85%	3.69%	4.50%	1.32%
42	Motor freight transportation	71.11%	13.74%	4.46%	2.81%	7.88%
4212	Local trucking operator	90.71%	6.68%	0.86%	0.22%	1.53%
4213	Trucking operator-nonlocal	71.13%	13.38%	4.46%	2.84%	8.20%
44	Water transportation	65.44%	20.82%	6.28%	4.25%	3.21%
45	Transportation by air	71.57%	13.76%	4.03%	7.00%	3.64%
4513	Air courier services	71.38%	13.85%	4.06%	7.03%	3.68%
47	Transportation services	68.66%	20.07%	5.67%	2.30%	3.29%
4731	Freight transportation arrangement	68.66%	20.01%	5.67%	2.29%	3.37%
5012	Wholesale autos/motor vehicles	66.48%	15.94%	5.76%	3.93%	7.89%
5013	Wholesale auto parts/supplies	89.32%	6.44%	1.01%	0.58%	2.66%
5014	Wholesale tires/tubes	81.29%	13.52%	1.38%	0.52%	3.28%
75	Automotive repair, services and parking	72.43%	14.28%	3.61%	3.27%	6.41%



7513	Truck rental/leasing	72.74%	14.16%	3.42%	3.25%	6.42%
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Wholesale

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
5047	Wholesale medical/hospital equipment	52.16%	2.19%	16.69%	7.61%	21.35%
5048	Wholesale ophthalmic goods	81.11%	12.73%	4.26%	1.38%	0.52%
5049	Wholesale professional equipment	81.99%	11.77%	3.68%	1.43%	1.12%
5072	Wholesale hardware	82.78%	11.63%	3.31%	1.35%	0.92%
5074	Wholesale plumbing equipment/supplies	65.92%	21.87%	7.56%	4.16%	0.49%
5075	Wholesale heat/air cond equipment/supplies	78.37%	14.97%	4.12%	1.22%	1.32%
5084	Wholesale industrial equipment	51.55%	19.60%	8.65%	4.00%	16.21%
5085	Wholesale industrial supplies	72.23%	16.87%	5.02%	3.20%	2.69%
5087	Wholesale service establishment equipment	83.52%	9.48%	2.92%	1.44%	2.64%
5088	Wholesale transportation equipment	46.95%	24.94%	12.45%	8.63%	7.04%
5091	Wholesale sporting/recreational goods	92.51%	4.47%	1.23%	1.05%	0.74%
5099	Wholesale durable goods	84.06%	10.70%	2.90%	0.93%	1.40%
5162	Wholesale plastic materials/shapes	91.98%	5.23%	1.45%	0.71%	0.63%
5199	Wholesale nondurable goods	68.02%	19.19%	5.15%	5.93%	1.71%

Wood and Paper

SIC Code	Industry	% Paying Current	Up To 30 Days Late	30-60 Days Late	60-90 Days Late	91+ Days Late
24	Lumber and Wood Products, Except Furniture	87.16%	8.39%	1.98%	0.78%	1.70%
2421	Sawmill/planing mill	94.76%	2.75%	0.06%	0.00%	2.42%
2431	Mfg millwork	79.45%	15.30%	2.48%	0.57%	2.20%



2434	Mfg wood kitchen cabinets	82.32%	9.99%	4.70%	2.38%	0.61%
2499	Mfg wood products	61.75%	24.77%	8.51%	3.49%	1.47%
26	Paper and Allied Products	94.06%	4.28%	0.81%	0.24%	0.61%
2621	Paper mill	91.83%	6.36%	0.84%	0.26%	0.71%
2653	Mfg corrugated/solid fiber boxes	96.64%	2.52%	0.36%	0.14%	0.34%
2672	Mfg coated/laminated paper	59.15%	23.63%	9.37%	1.48%	6.37%
27	Printing, Publishing and Allied Industries	44.98%	6.47%	2.48%	1.27%	44.79%
2711	Newspapers-publishing/printing	49.28%	25.77%	14.90%	5.99%	4.06%
2731	Books-publishing/printing	86.18%	7.33%	1.98%	0.54%	3.96%
2741	Misc publishing	3.52%	1.12%	0.56%	0.56%	94.24%
2752	Lithographic commercial printing	79.31%	9.12%	3.87%	2.56%	5.14%
2759	Commercial printing	28.47%	11.05%	3.24%	2.19%	55.04%
5111	Whol printing/writing paper	66.03%	25.91%	5.66%	1.25%	1.14%
5112	Whol stationery/office supplies	85.68%	10.17%	1.54%	0.60%	2.01%
5113	Whol industrial/service paper	57.35%	15.62%	14.48%	6.28%	6.27%

Fair Capital, is a full-service collection agency, with a standard of excellence to collect delinquent accounts quickly and efficiently in an ethical and professional manner.

www.thefaircapital.com

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Case study by: The Credit Research Foundation and Dun & Bradstreet.

