

garnisheed by the time of our inquiry, January and February, 1966. Since the primary interest of the study was in installment credit indebtedness, the sample was further limited to families who had been garnisheed by retail merchants or consumer finance companies. This narrowed the sampling to 69 families. A highly mobile group, living in deteriorating neighborhoods subject to land clearance for expressways and urban renewal projects, the 69 families proved to be an elusive quarry. All the known techniques of "skip tracing" by collection agencies were employed to locate and interview 50 families. What follows is a brief summation of the major findings which have implications for public welfare programming.

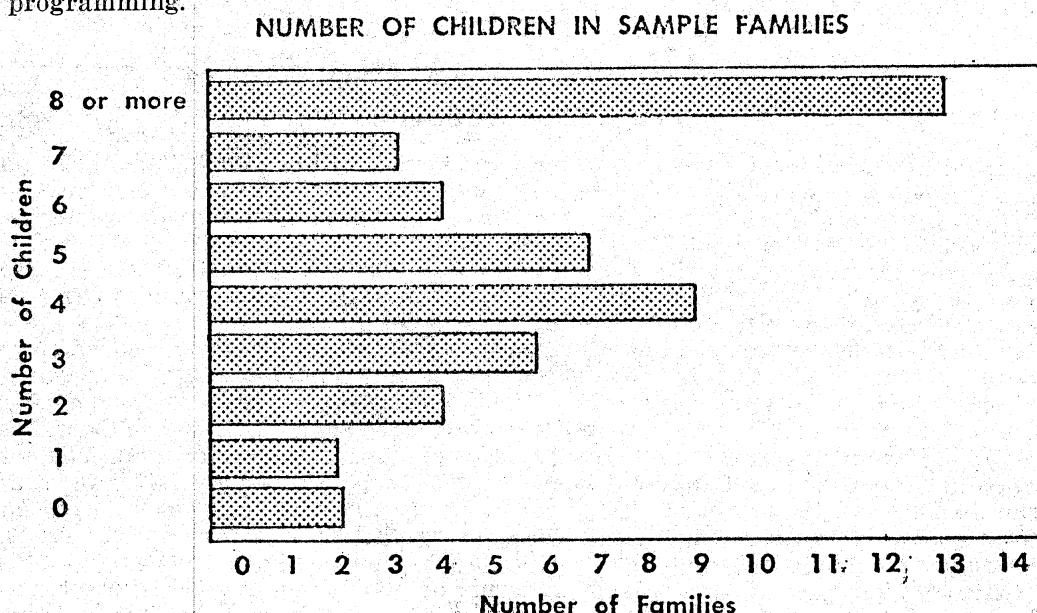


FIGURE 1. Distribution of 50 sample families by number of children.

FINDINGS

As might be expected, the incomes of the 50 families in our sample were considerably below those of Milwaukee families as a whole, the median for all Milwaukee being \$6,664 in 1960.* Eighty per cent of the sample families were earning \$5,000 or less at the time of our interviews, 54 percent earned less than \$4,000. Fourteen percent of the sample reported current incomes of \$6,000 or more; the comparable figure for Milwaukee, in 1960, was 59.9 per cent. In addition, incomes in Milwaukee have increased since 1960.

These income figures take on more meaning, in terms of standards of living, when viewed in the context of family size. Family size as a noteworthy factor in explaining financial problems among American families is suggested again here as in other studies.² The distribution of families by number of children is shown in Fig. 1; the median number of children among our families was 7.1. The average number was 4.96, compared to an estimated 1.3 in 1965 for Milwaukee.³ Moreover, 79 per cent of the 248 children among our families were under 12 years of age. The more expensive years of child rearing are still before them, a disturbing prospect for marginal families under any circumstances.

INDEBTEDNESS

Our families reported carrying an average debt load of \$1,520.50 into their welfare experience, a sizeable sum for families whose loss or lack of income necessitated welfare assistance. More than \$1600 of short-term debt was reported

*Editor's Note: Income is used here in a general way to refer to money inflow, not necessarily currently earned income. Obviously, money inflow of welfare recipient coming from welfare sources is an income transfer.

² For example, *A Study of Financially Over-Extended Families*, The Merrill-Palmer Institute, 71 East Ferry Ave., Detroit, Mich., 1965.

³ Milwaukee Bureau of Vital Statistics, *The Yellow Book*, 1965, page 3.