by 32 per cent of the families. On the other hand, 34 per cent of the group owed $400 or less.

Three out of four of the families reported that creditors had tried to collect payments while they were on welfare. In almost half of these cases ignorance of the families' welfare status could not be used as an excuse by creditors for attempting collections. The creditors had been informed by the families that they were on welfare. As a matter of fact, more than one in five of the families reported merchants or lenders offering them additional credit even though they knew the families were on welfare. One family insisted that one "easy credit" furniture store specializes in extending credit up to $500 to welfare families. There was some indication of families being lured into making credit purchases while on welfare, only to have the creditors, aware of the client's "no-credit pledge," threaten afterwards to expose the family to welfare authorities unless they used welfare funds to repay them.

Over a third of the families admitted that they made full or partial payment to creditors while on welfare to "get them off their backs," and a third of the group made payments of $8 per week. The average payment was slightly less than $21 per month. The average welfare grant in Milwaukee at the time of our survey was $115.57 a month.

Asked if their welfare worker had been of any assistance with their debt problems, 45 of our families replied in the negative, four in the affirmative, and one refused to answer. Fifteen of the families had asked for help. On the positive side, one worker interceded to get the harassing creditor to leave the family alone. On the other extreme, and more typical, another worker's response to a request for help was that they should "eat more beans and rice while you're having troubles." A number of families reported that welfare workers offered "eat more beans" as a solution to their debt problems. Of the majority of families who did not solicit help from their workers, 15 did not because they assumed from past experience none would be forthcoming, 12 felt their credit problems would be of no concern to welfare workers, and the balance felt it would be foolish to ask for help in view of the departmental policy on debt payments.

Almost a quarter of the families were garnisheed by creditors within two to four weeks after leaving welfare and returning to work. Another quarter were garnisheed within 90 days. In slightly more than half of these cases, the plaintiffs were "easy credit" merchants within the ghetto and the balance were consumer finance companies.

For the 50 families, garnisheed wages appeared to be closely associated with their welfare status. For some, garnishments proved to be the final straws that broke the backs of their marginal subsistence and put them on welfare again, either through loss of job or loss of incentive to continue working. In the words of one family, "The money left in the paycheck after garnishment wasn't enough for food money for a family our size." For other families, garnisheed wages to pay creditors reduced their paychecks to the point where they qualified for supplementary aid from welfare. "If I feel any strain I go down to welfare and they make up the difference," was the way one father expressed it. Among civil service workers particularly, there appeared to be a possible pattern: wage deductions are made to pay creditors under wage assignments; then the workers are sent to welfare for supplemental aid to make up for the creditor's "take."

By the time of our interviews, one of seven of our families had gone through bankruptcy since leaving welfare. Since bankruptcy, over half of these families were already experiencing new debt difficulties and the balance were making payments on old debts which they had subsequently reaffirmed with their creditors, even though these debts had been dismissed by the filing of bankruptcy. In all probability these families had reaffirmed these discharged debts to retrain or regain furniture and appliances subject to repossession under bankruptcy proceedings.

Repossession of merchandise was experienced by about a fourth of the families while on welfare. In two-thirds of the cases the repossessions cleared the accounts. Unfortunately, no information was obtained on the amount of payment already made for the various items by the time of their repossession. It would not be unusual to discover in such cases that payments made exceeded the original value of the merchandise repossessed. The other third of the families experiencing repossession of goods while on welfare were less fortunate. They were hit with deficiency judgments and their wages garnisheed shortly after