ation for consumer-oriented professionals to ponder in anticipation of offering their local welfare departments assistance in this area:

1. If the debt problems of clients are not being given proper attention presently, what is involved by way of retraining the staff to deal with them adequately?

   One of the frustrations here is the high turnover of casework staff among welfare departments generally. "One-shot" training programs of staff have little lasting value under such circumstances.

2. What is required to encourage welfare families to solicit the help of departmental workers with their credit problems?

   Unquestionably, policies requiring clientele to abstain from any involvement in the Buy-Now-Pay-Later world in which they live reinforces suspicious feelings among recipients that welfare workers represent the "enemy." The turnover of caseworkers on an individual case over a short period of time decimates chances of a worker establishing a relationship conducive to encouraging recipients to confide in them.

3. If local welfare policy prohibiting debt repayment is inoperative, along what lines might one be drawn which would be more functional and effective?

   A minimum requirement would be for the department to solicit agreements from creditors to "freeze" both payments and the accumulation of interest while a family is on welfare.

4. What can be done to discourage the limited number of "easy credit" merchants and small loan companies from preying upon welfare clients?

   In Milwaukee five credit clothiers and furniture stores and five consumer finance companies were responsible for almost all of the problems the welfare families in our sample experienced. The assignment of a staff person to review the legitimacy and accuracy of debts claimed by these operators might curtail their abusive tactics considerably.

5. What role might the welfare department play in protecting clients from excessive legal actions following the closing of their cases?

   Public revelations by welfare departments of the amount of tax revenue in the form of welfare funds being drained off directly or indirectly to satisfy a small group of unscrupulous creditors might provide the "education" needed to move the general public to humanize state garnishment laws.

It is gratifying that public awareness of the problem of indebtedness among public welfare clientele apparently has already resulted in measures to cope with it in some areas. Minnesota, for example, boasts the only state garnishment law that prohibits the garnisheeing of public welfare recipients within six months of the closing of their cases. The California State Department of Social Welfare professes a seven-step program to deal with the indebtedness problems of its recipients: (1) help and advice with budget planning, (2) consultation with creditors, (3) referral to appropriate community agencies, (4) debt adjustment services, (5) group counseling, (6) money payments to clients at one or two week intervals, and (7) modified payments to creditors periodically reviewed.[4] Equally apparent is the need for more attention to this problem on a general basis by consumer specialists and welfare departments across the country.

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[4] See Ruth M. Wilson, "Strengthening Services Through Money Management Counseling," in *Public Welfare,* Volume 20, Number 6, April, 1962, page 96.