upon close of his case jeopardize his post-welfare adjustment? How soon after discharge from welfare does the creditor exact payment? Does the garnishment of wages from his employer jeopardize his job or reduce his income to such a low level that additional supplementary welfare funds are required to provide the family with a minimal level of subsistence? Staff-wise, to what extent are welfare workers alert to these aspects of a case, trained to handle them, and solicited by the clients to help resolve them? Summarily, does the department have more of a vested interest in the credit problems of its clients than its present program and policies would suggest?

Given the scope of time and effort that could be applied to this project, we decided to interview only those general relief recipients who had been garnisheed by merchants or small loan companies since leaving welfare for reason of obtaining jobs during the months of October, 1964 or May, 1965. This approach enabled us to get directly to the hard-core families experiencing the type of problems about which we were concerned. Almost one in four of the 634 families whose cases were closed in Milwaukee County during these months had been involved in garnishments or principle actions by the time of our survey. Limiting ourselves to plaintiffs who were merchants or small loan companies, we came up with 50 families who could be located and interviewed.

Our families reported an average debt-load of $1,520.50 while on welfare, an astronomical amount for families whose loss or lack of income necessitated welfare aid. Compounding their problems, and probably a significant factor in explaining their indebtedness, was the large size of their families. The median number of children per family was 7.1. The average number was 4.96, compared with 1.3 for Milwaukee as a whole. Moreover, 79 per cent of the 248 children among our families were under 12 years of age, which means that the more expensive years of child care are still before them, a disturbing prospect for marginal families under any circumstances.

Three out of four of our families reported that creditors had tried to collect payments while they were on welfare. For almost half of these families, ignorance of the welfare status could not be used as an excuse for attempting collections since their creditors had been informed previously 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 while they were knowingly on welfare. One family was emphatic in insisting that one "easy credit" furniture store specializes in extending credit up to $500 to ADC 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 afterward 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 this group made payments of $8 per week. The average payment was slightly less than $21 per 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 hand, another worker's response to a request for help was that they should "eat more beans and rice while you're having troubles." 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, and the balance felt it would be foolish to ask for help in view of the departmental policy on credit payments.

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

For our fifty families, garnisheed wages appeared to be intimately associated with their welfare status. For some, garnishments proved to be the final straws that broke the backs of their economic independence and put them on welfare, either through loss of job or loss of any 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 paycheck to the point where they qualified