families owned expensive combination television and phonograph sets and one family reported paying $900 for such an appliance.

Partly because they are so dependent upon credit and partly because they are intimidated by the large downtown store, most of the families buy their major durables from neighborhood merchants or from door-to-door peddlers rather than going to the large department stores and discount houses. Symbolic of the narrow shopping scope of the poor is the practice of buying from door-to-door credit peddlers, the men with the traditional slogan of "a dollar down, a dollar a week." Fully half the families surveyed had made at least one credit purchase from these door-to-door salesmen and more than a third had made repeated purchases.

The poor, then, like others in our society, have major wants as consumers, and there are innumerable merchants in low-income areas who are all too eager to provide them with the goods they want (and I might add, often with goods that they do not want).

Because they are poor and have such low ratings as credit risks and because they lack the training to be sophisticated shoppers, persons of low income are easy prey to unscrupulous, exploitative mechants. The marketing system in which they are forced to operate is in many respects a deviant system. I have elsewhere described it as a commercial jungle in which exploitation and fraud are the norm rather than the exception. High-pressure tactics, "bait" ads and "switch sales," misrepresentation of price and quality and the sale of used merchandise as new all flourish in this special system of sales and credit. Responding to ads announcing appliances and furniture at unusually low prices, the consumer soon succumbs to the salesman's switch-sale technique and buys a much more expensive model.

Along "furniture row" on Third Avenue in East Harlem, the bait ad appearing in every store window announces three rooms of furniture for "only $149" or "only $199." The customer who inquires about this bargain is shown a bedroom set consisting of two flimsy bureaus and one bed frame. He learns that the spring and mattress are not included in the advertised price but can be had for another $100 or so. The living room set in these "specials" consists of a fragile looking sofa and one unmatching chair.

Commenting on this gimmick, a salesman in one of these stores told an interviewer:

"I don't know how we do it. We advertise three rooms of furniture for $149 and the customers swarm in. They end up buying a $400 bedroom set for $600 and none of us can believe how easy it is to make these sales."

I could go on and illustrate many other exploitative practices that are used to bilk the poor, such as the promise of free merchandise if the consumer will assist the salesman in finding other customers, extravagant verbal promises that prove to have no validity, or the delivery of merchandise other than that ordered, but by now these exploitative schemes are all too well known. Perhaps less well known is that there are even salesmen who specialize in extending credit to families who are on welfare. Last year I learned about two cases that had come to the legal office of Mobilization for Youth in New York City. In both instances, women on welfare were talked into buying expensive television sets. The salesman said he would be by every 2 weeks when the welfare check came to collect $10. They were told that the sets would cost $200 but when they were delivered the women discovered that they had to pay $600. In spite of the suddenly inflated price of the merchandise, these women kept up payments until their sets broke down and the company refused to make repairs in spite of guarantees that they had been given. Their withholding of payments led to their sets being repossessed and it was only at that time that they sought legal aid.

These incidents illustrate another point that must be made. Many poor people find themselves overextended in credit obligations and unable to maintain payments. But many others stop paying on their purchases not because they are unable to pay, but because they refuse to pay on faulty merchandise. Instead of gaining retribution, however, they are more often than not subjected to legal sanctions brought upon them by the merchant. This process can be seen in the experience of one man interviewed in our study:

"I bought a set of pots and pans from a door-to-door salesman. They were of very poor quality and I wanted to give them back but they wouldn't take them. I stopped paying and told them to change them or take them back. They started bothering me on every job I had. Then they wrote to my current job and my boss is taking $6 weekly from my pay and sending it to them."